



Building Resilient Micro-enterprises:
**GRAMEEN'S COVID-19
RELIEF PROGRAM**



Supported By

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Abbreviations

| | |
|----------------------------------------------------------------------------------|------------------------|
| Asian Development Bank | ADB |
| Ahon sa Hirap, Inc. | ASHI |
| Automated Teller Machine | ATM |
| BeamAndGo Pte Ltd | Beam&Go |
| Canadian Executive Service Organization | CESO |
| Novel Coronavirus Disease | COVID-19 |
| Bankers without Borders® | BwB |
| COVID-19 Response to Enhance Livelihood of Individual Entrepreneurs and Families | COVID-19 RELIEF |
| Financial Technology | Fintech |
| Department of Health | DOH |
| Enhanced Community Quarantine | ECQ |
| Modified Enhanced Community Quarantine | MECQ |
| Microfinance Institution | MFI |
| Micro, Small, and Medium Enterprise | MSME |
| Philippine Disaster Resilience Foundation | PDRF |
| RAFI Micro-finance Inc. | RAFI |
| Resilient Life, Resilient Business | RLRB |
| Ready-To-Wear | RTW |
| Short Messaging Services | SMS |
| Training-of-Trainers | TOT |
| United Nations | UN |
| United Nations Development Program | UNDP |
| United States of America's Department of State | US DOS |
| Women and Girls Empowered | WAGE |
| Zero Extreme Poverty Philippines 2030 | ZEP PH 2030 |

In March 2020, the Philippine government imposed a quarantine in Metro Manila, Cebu, and other parts of the country as a containment strategy against the global novel coronavirus disease (COVID-19) pandemic. Though well-intended, the lockdown measures had negative effects on the economy, the livelihoods of Filipino families and their access to basic necessities, and on education and learning. Micro, Small, and Medium Enterprises (MSMEs) took a hit, as people complied with the government's stay-at-home directive and households dramatically decreased spending in response to the uncertainty brought about by the pandemic.

The effects of the COVID-19 lockdown disproportionately hit women micro-entrepreneurs. Women reported an uptick in unpaid labor and a decrease in economic productivity since the imposed quarantine. Environmental factors--entrenched gender biases, the lack of affordable, stable internet connection, limited access to up-to-date phone technology, as well as pandemic-related restrictions in mobility--made it even harder for women and their families to cope.

Grameen Foundation launched the COVID-19 Response to Enhance Livelihood of Individual Entrepreneurs and Families (COVID-19 RELIEF) program in May of 2020. The program aimed to respond to the critical needs of women micro-entrepreneurs as a result of the pandemic by piloting innovative digital technologies, including the use of e-wallets to deliver aid and digital education designed to build self-reliance and resilience in the face of a crisis. Supported by J.P. Morgan, this one-year, two-phased project aimed to provide 3,500 individual entrepreneurs and their families with non-cash immediate relief assistance and longer-term crisis management and recovery support. It benefitted microfinance members of RAFI Micro-finance Inc. (RAFI) in Cebu City and Ahon sa Hiras, Inc. (ASHI) in Metro Manila.

The first phase of the program successfully demonstrated the pivotal role that digital technology can play in secure, low-cost, and rapid delivery of aid to beneficiaries in light of mobility restrictions and the need to minimize risk of virus transmission amidst the global pandemic. Grameen worked with financial technology (fintech) partners Celo and Beam&Go to provide assistance to beneficiaries for them to attend to their family's most pressing basic needs: food, hygiene products, and medical supplies. Additionally, through short messaging services (SMS), Grameen provided women micro-entrepreneurs with tips on healthy behaviors related to COVID-19 and on coping mechanisms to rebuild their savings and restart their businesses.

The second phase of the program included the delivery of digital education via the Learn with Grameen application on emergency preparedness, crisis management, and business skills to COVID-19 RELIEF beneficiaries, which aimed to bolster their self-reliance both in the short and long-term. While Grameen's signature Resilient Life, Resilient Business (RLRB) curriculum was adapted to a digital platform in response to the in-person delivery limitations of the pandemic, results of the program highlight the importance of a technology plus human approach and the challenges of delivering mobile education with inconsistent internet access, time poverty, and competition for use of the family's mobile device. Grameen managed these constraints through the coaching of microfinance institution (MFI) staff to become RLRB mentors, or guides who supported and encouraged the beneficiaries in accessing and completing the digital curriculum.

Grameen also supported its MFI partners through its Bankers without Borders® (BwB) initiative, which enabled J.P. Morgan employees to volunteer and respond to the MFIs' operational needs by hosting a series of virtual training discussions, providing recommendations or mentorship support on improving strategic operations, and redesigning MFI staff materials that would better address concerns on client retention, risk management, and service quality.

This case study report details the implementation and results of Grameen's COVID-19 RELIEF program and identifies best practices, challenges, and lessons learned from piloting a digitally-based crisis response and recovery program in the midst of a global pandemic.



BACKGROUND:

The Philippine Situation During COVID-19 Pandemic

The Plight of MSMEs

The livelihood of many Filipinos was disrupted due to the COVID-19 pandemic. In the first two quarters of 2020, the government implemented a strict policy of enhanced community quarantine (ECQ) and shifted to modified community quarantine (MECQ) in Metro Manila and Cebu City due to the high incidence of COVID-19 cases. Under ECQ, the guidelines restricted transportation and business operations to just the most essential; under MECQ, there were less stringent controls on the movement of goods and people, some leisure and exercise activities were allowed outside of the home, and more businesses were permitted to open under reduced capacity (DOH 2021).

In a May 2020 pulse survey conducted to understand the immediate impacts of the pandemic, over 80% of Filipino households reported that they experienced a decrease in their incomes, with almost 40% losing all income [Zero Extreme Poverty Philippines 2030 (ZEP PH 2030) and United Nations Development Program (UNDP) 2020, 2]. Awad and Konn (2020, 19) reported that more than 3,000 businesses closed, with micro, small, and medium enterprises (MSMEs) accounting for more than 99% of all businesses in the country.

Many micro-entrepreneurs had to navigate through the health crisis on their own. Those that continued to operate during the lockdown faced significant drops in sales ranging from 27% to 41% in March 2020 from the previous month. (Shinozaki and Rao, 2021, 21-22). MSMEs had to rely on their personal savings to survive after the lockdown was implemented and over 70% of surveyed MSMEs found it challenging to raise funds to sustain operations (ADB 2021, 29). Operating on very lean budgets, MSMEs in the Philippines became particularly vulnerable to shocks and stresses.

The Impact of the Pandemic on Women and their Business

Time poverty became more pronounced among women as compared to men, with the former's economic productivity levels suffering during the pandemic [United Nations (UN) 2020, 14]. The crisis increased the vulnerability of girls and young women as they were less able to access social protection and relief assistance. Young women felt undervalued as they were assigned to household chores despite wanting to learn and be productive (Plan International 2020).

Women were saddled disproportionately with more responsibilities and unequal access to financial resources further contributing to a vicious cycle of gender-based inequalities, stress, and shrinking opportunities to participate economically or grow their enterprises (World Bank 2020, 2). The challenges that many MSMEs were experiencing also affected women, who comprise the majority of MSME owners. Women-led MSMEs experienced more serious, prolonged effects of the lockdowns than those led by men (Shinozaki and Rao 2021, 22).

The Opportunity for Digital Transformation

Internet connection in the Philippines remained one of the slowest in Southeast Asia in 2020 (Porcalla 2020). Despite this, the government encouraged digital transformation as a key to the safe recovery of businesses, including financial services, and continuation of learning opportunities [Philippine Disaster Resilience Foundation (PDRF) 2020]. The pandemic fast tracked the adoption and use of digital technologies (World Bank 2020, 1) with women micro-entrepreneurs pivoting many of their activities to digital platforms. For example, Facebook and Instagram served as e-commerce and marketplace alternatives and Youtube and online meeting apps were used to access educational materials and training.

The pandemic also highlighted the potential of using digital technologies for aid and assistance from the government and nonprofit organizations (World Bank 2020, 10). Traditional means of disaster resistance and aid distribution which can be subject to fraud, require not only prolonged personal contact with beneficiaries lining up to verify their data and receive goods or services, increasing the risk of COVID transmission, but also costs associated with travel, time, and fees that can quickly diminish the value of the assistance. Innovative approaches using digital technologies offer a way to eliminate or reduce these risks and costs, allowing for the remote distribution of aid quickly, securely, and efficiently as most people are quarantined at home.

Social distancing requirements and mobility constraints during the pandemic underscored the place of digital learning as a principal alternative to traditional face-to-face education delivery methods. Especially in times of crisis, mobile learning (m-learning) holds the promise to broaden the reach of potentially life-saving content, offers user flexibility, and can contribute to digital literacy, unlocking new digital opportunities for the learner.



GRAMEEN'S APPROACH: A Two-Phased Response Leveraging Partnerships and Technology

Grameen launched the COVID-19 Response to Enhance Livelihood of Individual Entrepreneurs and Families (COVID-19 RELIEF) Program in May 2020. Supported by J.P. Morgan, this 12-month program delivered over two phases aimed to address both the urgent economic needs of women micro-entrepreneurs as a result of the lockdowns in Metro Manila and Cebu City as well as the need for coping strategies to manage and recover from the crisis. The Philippines is home to over 190 fintech companies. In 2019, just before the pandemic disrupted life, the e-money, credit and debit card, and automated teller machine (ATM) transactions rose to PHP 740 billion (about US\$15.44 million), PHP 1.68 trillion (about US\$35.05 billion), and PHP 6.3 trillion (about US\$131.44 billion), respectively (Fintech Philippines 2020, 10). COVID-19 and the necessity of non-contact transactions have only accelerated this trend, with business sectors, the government, and even civil society organizations adapting digital currency into their regular services.

Grameen leaned into the growing fintech industry for the COVID-19 RELIEF program. Its fintech partners helped create an innovative ecosystem that provided options and support for the most technologically challenged and least connected stakeholders, facilitating ease of use and access among Grameen's project staff, the MFI partners, and the target beneficiaries.

Grameen leveraged partnerships with fintechs and grassroots MFI organizations to swiftly respond to the crisis over the course of two digitally-based implementation phases. Phase I of the project involved the rapid delivery of non-cash aid assistance and tips on crisis-related financial coping mechanisms delivered via SMS over the course of six months. The following six months of the project, or Phase II, was designed to support crisis recovery efforts and the strengthening of the long-term financial resilience of beneficiaries through a 14-module digital education curriculum, individual mentor support, and SMS "microlearning" messages.

Leveraging Partnerships and Technology

Grameen worked with MFI partners Ahon sa Hiram, Inc. (ASHI), and RAFI Microfinance Inc. (RAFI) who offer their clients (primarily women micro-entrepreneurs) financial services and non-financial support, including the provision of essential information (e.g., health, business, and agriculture) and linkages to additional services, in order to reach the 3,500 target beneficiaries of the project.

ASHI is an institution that intends to provide a holistic approach for total human and environmental development through microfinance. Serving clients in Luzon and Visayas, its target beneficiaries include those with ready-to-wear (RTW) retail enterprises, sari-sari stores, eatery/bakery/food stalls, as well as those that sell fruits and vegetables, market beauty products, and make handicrafts. Based in Cebu City, RAFI is an organization that designs programs to empower women micro-entrepreneurs to become financially stable and

independent. Their target beneficiaries include women who run sari-sari stores, and those involved in selling, vending, and offering retail and food services in the Visayas region.

The nature of the pandemic necessitated the use of digital technology as an alternative to in-person delivery methods in order to reduce the risk of viral transmission, increase the speed of delivery, maximize the assistance package to beneficiaries through eliminating unnecessary costs and risk of fraud, and to maximize scale. Several key partnerships enabled Grameen to overcome the challenges of reaching beneficiaries during the pandemic. First, Grameen worked with fintechs Celo and Beam&Go to design a digital solution to deliver aid using blockchain technology. Grameen's partnership with engageSPARK allowed for the delivery of COVID-19 crisis-related financial advice to be sent to beneficiaries via SMS. And finally, Grameen partnered with FFH Alcance, adult education and digital learning experts, in order to digitize Grameen's signature Resilient Life, Resilient Business (RLRB) curriculum into animated videos with voiceover and interactive features to be delivered via mobile phone.

The combination of the digital delivery methods piloted during the COVID-19 RELIEF program revealed that technology can be a critical enabler in the delivery of relief that is effective, safe, fast, and transparent. However, when it comes to digital education for vulnerable populations, a people plus technology approach cannot be replaced.



Phase 1:

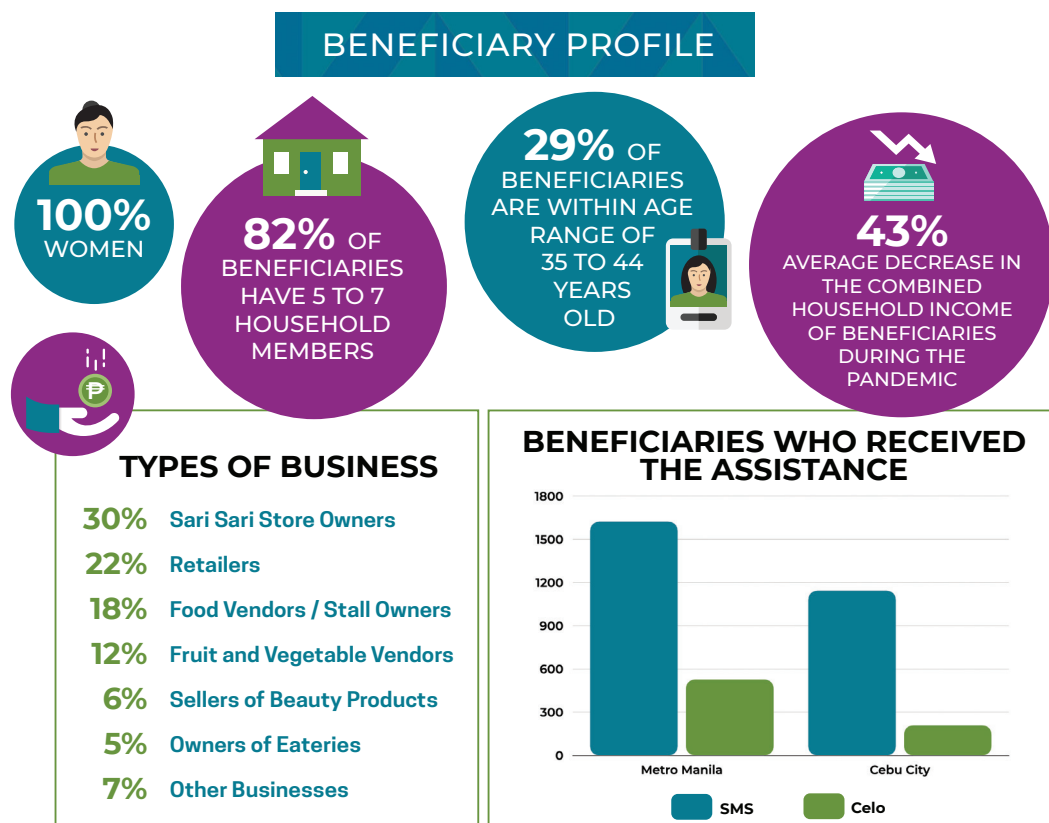
Immediate Delivery of Relief Assistance and Tips on Crisis-related Financial Coping Mechanisms

Beneficiary Selection and Profile

At the beginning of Phase 1, Grameen developed a pre-selection criteria in coordination with MFIs ASHI and RAFI to identify micro-entrepreneurs who were at the highest risk for the negative economic impacts of COVID-19. A total of 3,500 women were identified as target beneficiaries based on their household status, mobile phone ownership (must own either a feature or smartphone), level of vulnerability, assets, active or in-active client status, and other criteria relevant to their coping ability during the pandemic. In addition, the MFIs considered the levels of poverty incidence in the target areas as well as centers whose members have high active performance and a long relationship with the organization. In total, ASHI had a total number of 2,149 pre-selected beneficiaries, while RAFI had a total number of 1,351 beneficiaries.

“Nagsara ang tindahan ko. Hirap na hirap akong kumita. Wala kaming pagkain, kaya minsan ‘yung mga bata nakikikain na lang sa kapitbahay. (My store closed... It was really difficult to earn. We didn’t have food, sometimes the kids had to eat at our neighbors’ house.)”

- Anna Marie Ali



The majority of the beneficiaries were heads of their household. All selected beneficiaries were owners of their business, with the most common being sari-sari stores. Almost all of them had some exposure to a shock within the last four months before they were engaged for this project. Some of the women in Metro Manila reported experiencing

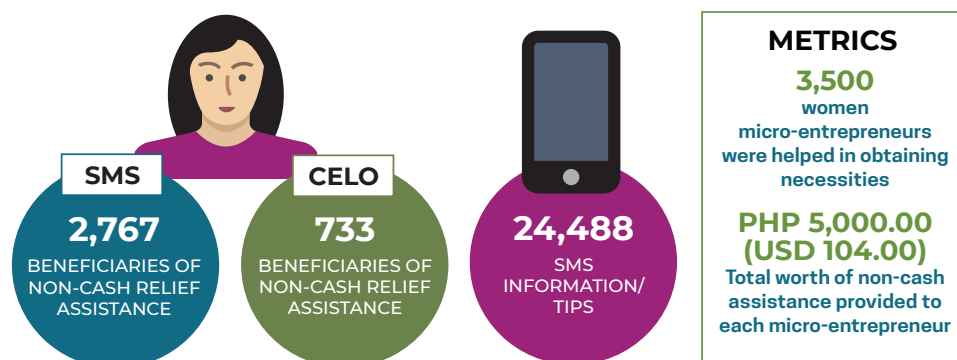
“Nawalan kami ng kita. Apektado ang kabuhayan namin. Wala ding trabaho ang asawa ko. (We lost our source of income... our livelihood was really affected. My husband was unemployed.)”

- Vernaliza Hife

typhoons and floods, while the majority of the beneficiaries from Cebu experienced at least one type of natural calamity (ex. typhoon, landslide, earthquake or drought) in the four months before the government imposed ECQ and MECQ in March 2020. The majority of the cohorts in both locations did not experience any health-related shocks despite the threat of COVID-19. However, in both locations, all reported experiencing

some type of economic shock. Beneficiaries reported a 43% average decrease in their income due to the pandemic.

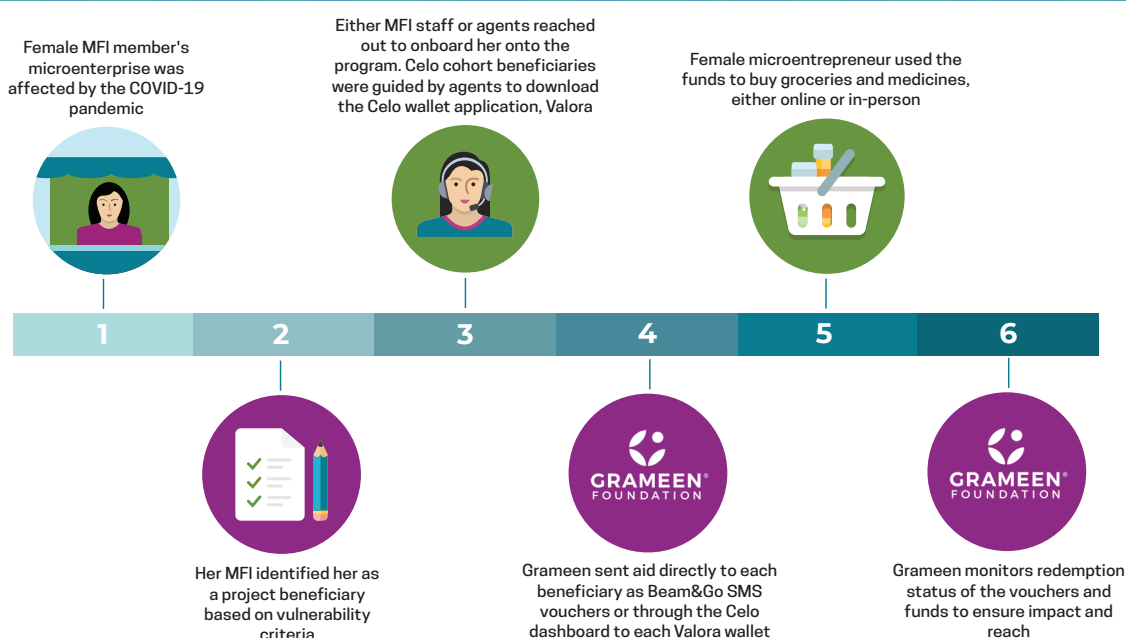
PROJECT COMPONENTS



Delivering immediate assistance digitally

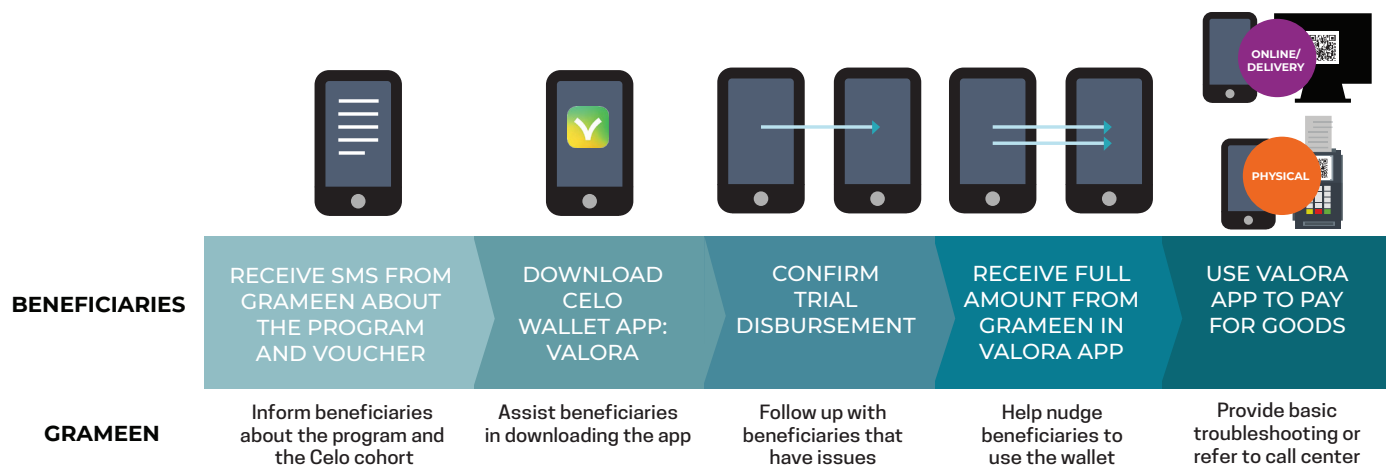
Grameen is a member of the Celo Alliance for Prosperity, which is a global network of organizations fostering social impact and financial inclusion through the use of blockchain technology. Grameen partnered with fintech organizations and fellow Alliance members Celo and Beam&Go to resolve the challenge of delivering COVID-19 relief aid in a manner that is safe, efficient, and transparent, laying the groundwork for digital financial inclusion. Through this collaboration, Grameen was able to send non-cash assistance directly to beneficiaries' mobile phones through two digital forms, (1) mobile wallet credits that allowed beneficiaries to purchase groceries and medicine vouchers on a customized microsite, which had an option of delivering directly to beneficiaries' homes, and (2) short messaging service (SMS) vouchers that could be exchanged for grocery and medicine items at selected merchants in-store. Providing digital access to much-needed goods and services to each beneficiary allowed Grameen to circumvent the region-wide lockdowns in place that hindered movement of people and goods alike. All beneficiaries from both cohorts received PHP 5,000.00 or USD 104.00 worth of immediate relief assistance.

COVID-19 RELIEF FOR FEMALE MICRO-ENTREPRENEURS IN THE PHILIPPINES



Celo Cohort

A total of 733, or 21% of the 3,500 beneficiaries who owned smartphones and had access to the internet belonged to the "Celo Cohort." Through individual phone calls, these beneficiaries were assisted on how to download a mobile application called Valora, a digital wallet app developed by Celo, that would allow beneficiaries to receive and spend their e-wallet credits. Beneficiaries were also guided on how to order items on the project's microsite that could be directly delivered to their homes.



| Advantages of Celo Cohort | Disadvantages of Celo Cohort |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> ▪ E-wallet credits can be sent, received and spent 100% remotely which means no costs of time and travel and no risk of virus transmission ▪ Wider choice of merchants to spend e-wallet credits ▪ Home delivery of purchases means less risk of virus transmission, no transportation costs, and increased access to necessary goods during quarantine ▪ Contributes to digital literacy and increased comfort using online platforms ▪ Low to no risk of fraud: because the assistance was sent through the Celo blockchain network, all requests and orders were recorded and accessible on the blockchain and Grameen could ensure that the right people received the assistance and the right merchants received their orders. ▪ MFIs can observe the adoption of new digital financial tools and user behavior of their clients which offers the potential of incorporating digital financial transactions into their future operations | <ul style="list-style-type: none"> ▪ More cost and time investment to introduce the app to the beneficiaries ▪ Requires support from Celo call center to train beneficiaries on how to download and use the app ▪ Requires a smartphone ▪ Requires mobile data, which can be expensive and inconsistent |

SMS Cohort

Beneficiaries who owned basic feature phones, had no stable access to the internet, or were not able to receive individual assistance in downloading an e-wallet, were part of the “SMS Cohort”. This cohort was the significant majority of the 3,500 beneficiaries, totaling 2,767 or 79%. Grameen sent assistance to this cohort through SMS vouchers processed by Beam&Go which they exchanged for gift certificates at partner stores. Beneficiaries used the gift certificates to pay for their groceries in-store.

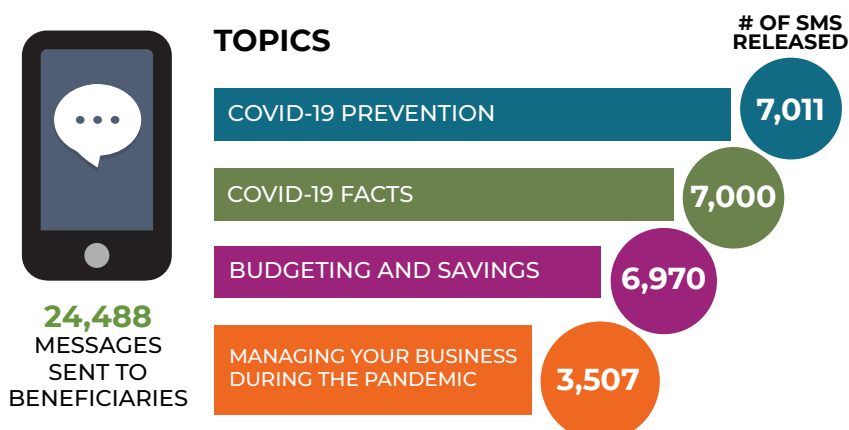


| Advantages of SMS Cohort | Disadvantages of SMS Cohort |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> ▪ E-vouchers can be sent 100% remotely ▪ E-vouchers can be exchanged for goods at partner stores and pharmacies near beneficiary's home ▪ Autonomy to select and purchase items based on most pressing needs ▪ Does not require a smartphone ▪ Does not require mobile data | <ul style="list-style-type: none"> ▪ E-vouchers must be redeemed in person ▪ Purchases must be made in-person which may not be an option during quarantine and has an inherent risk of virus transmission and incurs additional transportation costs |

SMS Tips on Crisis Related Support

Grameen's COVID-19 RELIEF program included designing and rolling out an SMS architecture for women and MFI staff to receive timely tips on financial health and crisis-related support. Delivered periodically through bite-sized SMS, the personalized messages were meant to help micro-entrepreneurs protect their households and businesses from the worst scenarios and adapt their livelihood to the new realities amid the pandemic and its economic fallout.

NUMBER AND TOPICS OF SMS MESSAGES SENT TO BENEFICIARIES



Replenishing Stocks

Micro-entrepreneur and ASHI member Nemia Madrigal, 54, runs a small sundry or sari-sari store adjacent to her house. Her husband was a tricycle driver until COVID-19 hit.

When the pandemic hit, sales at Nemia's store plummeted. "Sobrang apektado kami ng COVID-19. Ang hirap ng lockdown, kaunti lang ang customer kasi bawal lumabas. Kaunti lang ang kita (COVID-19 gravely affected us. The lockdown was hard for us. We barely had any customers because people were



constrained to stay at home. We had such little income)," she said. Her husband also could not earn any income from driving his tricycle, which was among the public transportation services banned under the ECQ and MECQ.

Nemia and her husband were grateful for the assistance provided under the COVID-19 RELIEF program. Instead of buying anything for her family, she used the support to restock and get additional inventory for her store, such as with instant noodles, canned sardines, and other food products.

"Nakatulong ang proyekto nang malaki sa pamumuhay namin kasi pinandagdag ko ito sa puhunan (sa negosyo). Dito din kami kumukuha ng pangkain namin (The project was a huge help to us because we were able to invest the grocery items we bought for our sari-sari store business. We were also able to get food from this)," she said.

Stop-gap measures

Before the pandemic, 36-year-old micro-entrepreneur Resalijen Johnson, ran a small store that sold ready-to-wear merchandise, slippers, and sandals, as well as frozen goods in Cebu City. An active member of RAFL, she was able to save some money from her earnings.



When the pandemic struck and the city was put under lockdown, she encountered a lot of difficulties in maintaining her business. Resalijen had a hard time sourcing her store's merchandise and she was forced to halt her business operations due to the wide-ranging restrictions in transportation and mobility.

Meanwhile, her husband had to stop working because of the lockdown restrictions. Desperate to survive, Resalijen and her husband had to look for other ways to earn a living. They pivoted to running a charcoal business,

because it was more feasible to source a constant supply of wood than the other products she used to sell. This change in her business helped to cover her family's daily needs.

Resalijen was grateful for being selected as one of the beneficiaries in her municipality. She maximized the use of the provided support to procure essential items for her household, including rice, groceries, medicine, and canned goods.

"Thank you so much for the assistance that Grameen Foundation provided. I would like to thank the goodness that we received from RAFL, Celo, Beam&Go, and J.P. Morgan. They gave us blessings for our everyday needs. We were saved and were provided with what's essential for the whole family to fulfill our everyday needs," she said.

Phase 2:

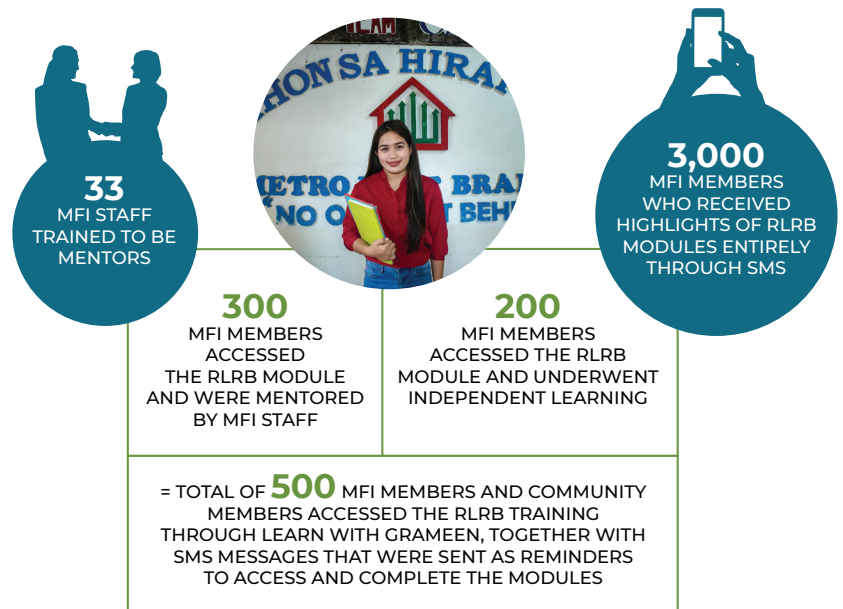
Supporting Recovery Efforts and Strengthening Long-Term Financial Resilience

Phase 2 of the COVID-19 RELIEF program began in September 2020 when the pandemic continued to demand innovative approaches to reach beneficiaries with desperately needed information and support. Grameen responded to this challenge by working with its MFI partners to equip 500 women micro-entrepreneurs with critical skills through mentoring from MFI staff, digital training accessed through a mobile phone, and SMS messages. This blend of approaches was intended to not only support the women micro-entrepreneurs to rebuild their businesses and help their families and communities recover from the effects of the lockdowns, but also to learn the skills and strategies needed to build financial resilience in the long-term.

The Resilient Life, Resilient Business (RLRB) Curriculum

Originally developed with support from the United States of America's Department of State (US DOS) Secretary's Office for Global Women's Issues under the Women and Girls Empowered (WAGE) strategic

initiative in El Salvador and Honduras, the RLRB curriculum recognizes the multifaceted barriers that women micro-entrepreneurs experience. The training acknowledges that women's productivity in their economic activities is closely linked to their quality of life and that micro and small-sized enterprises run by women are vulnerable to a range of shocks and stresses, including health, gender-based violence, climate change, conflict, and other events. Therefore, this comprehensive curriculum trains women micro-entrepreneurs to develop their skills in crisis and financial management and holistically strengthen their resilience both in their family life and in their enterprise as a way to support business continuity and growth. Grameen offers this curriculum to its microfinance partners' women MSME clients, serving as a supplementary non-financial service that supports clients' improved use of financial services.



Digitizing and Localizing RLRB to the Philippine Context Amidst the Pandemic

Grameen's paper-based RLRB curriculum was designed to be delivered face-to-face in low resource environments. Given the COVID-19 prevention measures to maintain social distancing, wear face masks, limit gatherings to a small number of people, and the lockdowns that were imposed nationally, regionally, and locally, the RLRB curriculum was fully digitized in order to reach as many learners as possible in target areas through a remote and decentralized system. Colorful upbeat animated videos lasting roughly five minutes with voiceover and interactive question-and-answer features engaged the learners with the content. Grameen developed the digital RLRB modules and its own "Learn with Grameen" mobile application to reach the 500 target beneficiaries who could access the modules through smartphones, offering convenience, ease of access, and time flexibility.

The RLRB Curriculum introduced a five-phase crisis management approach that included modules on crisis management, mitigation, preparedness, response, and recovery. The topics of the 14 sessions which belong to these phases are listed below:

| RLRB DIGITAL: A CRISIS MANAGEMENT APPROACH | | | | |
|--------------------------------------------|----------------------------------------|-----------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|
| Crisis Management Phases | | | | |
| Session 1 | Session 2 | Sessions 3 and 4 | Sessions 5-13: Resilient Business Strategies | Session 14 |
| Crisis Management | Mitigation | Preparedness | Response | Recover |
| 1. Crisis Management | 2. Initiate and grow an emergency fund | 3. Security plan for critical circumstances 4. My Support Networks | 5. Cash flow analysis for business survival 6. Debt capacity 7. What do I do with this stress? 8. Prioritize Revenue: Product 9. Prioritize Revenue: Price 10. Prioritize Revenue: People 11. Client Contact List 12. Prioritize Revenue: Place 13. Prioritize Revenue: Promotion | 14. Integrating new learnings to rebuild my life |

Establishing MFI frontline staff as Mentors

The role of 33 MFI staff as mentors was critical to provide personalized support to the 300 mentees in downloading the Learn with Grameen app, accessing the modules, motivating the learners to complete the modules and offering creative adaptations when challenges arose during the project. These mentors serve as the immediate social support contacts of women business owners as well as frontliners who readily respond to the financial needs, government inquiries, and other business-related needs of the MFI clients. Leveraging the support of the MFI staff was strategic, as Grameen recognized that their existing and ongoing relationships with the beneficiary-learners could foster trust in the learning process as well as a sense of comfort in the technology that was used to deliver the learning modules. Including MFI staff in the learning process also ensured that knowledge could be retained within the partner MFIs, contributing to their capability to support their clients beyond the COVID-19 RELIEF program.

While ASHI and RAFI were experienced in a face-to-face group learning format for their clients on business management topics, becoming mentors to offer one-on-one personal and business resilience coaching to mentees using an app on

a mobile phone required specialized training by Grameen staff. This was especially important as the majority of ASHI and RAFI clients reported during the baseline that while comfortable downloading and using apps, they were not sure that they could complete online training. Capacitating the MFI staff to become RLRB mentors involved a carefully designed cascaded training approach that involved training the prospective mentors on the Learn with Grameen app, adult learning and mentoring principals, and the technical content of the modules themselves.

The training of the mentors was conducted in Filipino via three virtual workshops where the mentors were also provided with additional tools to help them facilitate personalized mentoring through phone calls and other methods as needed by the mentees. The mentors were provided a paper mentor's guide containing scripts of the 14 RLRB digital modules as well as a call log that included sample open questions and RLRB micro learnings to assist the mentors in their follow-up calls with their mentees and reinforce the key messages in the videos.



Apart from the 300 mentees that received mentorship support from MFI staff, 200 learners were provided access to the RLRB curriculum independently. As a pilot program, Grameen deployed two approaches in implementing the RLRB to observe the differences between a direct touch intervention (personalized support through mentors) and a light touch intervention (independent access with no human element and SMS nudging on a regular basis). In line with Grameen's people plus technology approach, the pilot proved that human intervention was found to be a critical enabler for learners to access and complete the modules.

Digital Platform

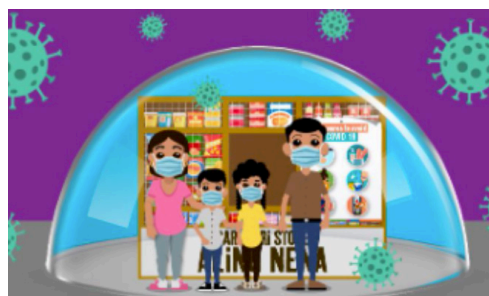
The Learn with Grameen application was developed in Moodle, an open-source learning platform, and empowers teachers or mentors (MFI staff and Grameen) with features to monitor the progress of the students or



mentees (beneficiaries) in accessing and completing the digital modules. The app also enables the gathering of valuable knowledge change information in the form of pre-, post-tests, and short quizzes. The MFI staff were trained to assist mentees to download the app and set up their accounts. The app, once installed on beneficiaries' smartphones, allowed beneficiaries to download the modules to be accessed offline at their convenience.

This reduced dependence on internet access, thus also decreasing communication costs involved with module access.

The Learn with Grameen app is free and downloadable on Google PlayStore, exclusive to the cohort of COVID-19 RELIEF program beneficiaries. Grameen created secure user accounts for each beneficiary, which they can use to access modules. Learn with Grameen content and updates were made available on scheduled releases. Project stakeholders were also able to access modules via a web browser.



Rural Deployment through SMS to RLRB Deployment through SMS

Grameen reached an additional 3,000 women entrepreneurs (clients of ASHI and RAFI) with SMS messages. Many of these target beneficiaries only had access to feature phones or were unable to connect to an affordable and stable internet connection preventing them from accessing the Learn with Grameen app. At the same time, there were not enough available trained mentors from ASHI and RAFI to support thousands of beneficiaries scattered throughout Metro Manila and Cebu amid the restrictions in mobility during the ECQ and MECQ. Therefore, Grameen disseminated micro-learnings from the RLRB curriculum via SMS to the 3,000 women entrepreneurs.

The 500 women micro-entrepreneurs who were given digital access to the RLRB modules also received nudges and reminders to complete the learning modules via SMS. A total of 78,481 SMS messages were sent to the 3,500 beneficiaries under Phase 2.

Challenges Faced by Mentors and Mitigation Strategies

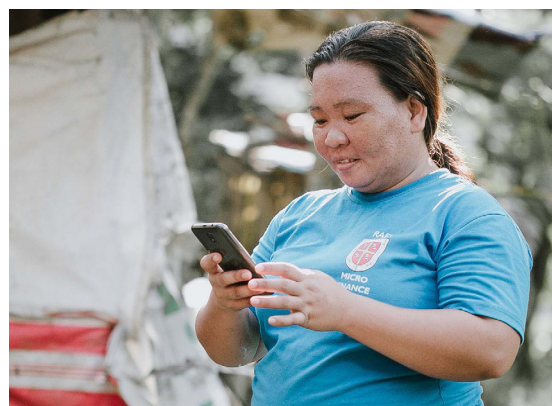
Despite careful design and training of the MFI staff on remote mentoring principles and techniques and although the RLRB curriculum was digitized, adapted to the Philippine context, and designed for convenience and ease of access as a response to COVID-19 limitations, the program team and mentors faced challenges in implementing the remote digital approach. Various factors influenced the learners' time and capacity to access the modules in their own homes, which included:

- **Poor internet connectivity:** some areas had weak or intermittent data connection signal
 - **High cost of internet connectivity:** households had to prioritize their expenses during the pandemic
 - **Capacity of the beneficiaries' mobile phones:** each module required 10-15 MB of storage space, and a total of 280 MB of storage for all 14 RLRB modules
 - **Natural disasters:** a devastating typhoon in October 2020 directly affected a large number of MFI staff and beneficiaries' homes and families
 - **Time poverty:** women entrepreneurs are expected to balance their time managing their household and their business at the same time
 - **Household competition for the use of devices:** given the reality of mobile phones being shared among family members, as children are forced to study from home and access online modules, and the presence of other members of the household similarly having to work from home or conduct business online
 - **Lack of interest in accessing the modules:** this may have been influenced by the factors mentioned here
- Given the challenges mentioned, the Grameen team and MFI staff adapted and remained flexible to the situation as Typhoon Ulysses and the pandemic continued to evolve during the project. Many of the mentors drew on their available skills and resources to respond to their mentee's individual needs in order to support them in accessing and completing the modules. The mentors explored a number of mitigation measures to overcome the challenges above including:
 - Mobile data allowances and subsidies were provided by some mentors and MFI staff for their mentees to address the high cost of internet connectivity
 - Mobile phones and tablets were loaned to mentees if their own device was not available
 - Prizes were awarded to top learners
 - Handheld device support was provided for mentees that required extra assistance through personal visits to the beneficiaries' homes and/or during MFI small center meetings
 - As in-person center meetings on a smaller scale had resumed around the time of the RLRB rollout, some ASHI mentors took advantage of this regularly scheduled meeting time to conduct traditional face-to-face group learning sessions (socially distanced with face masks and face shields) using homemade flipcharts listing the content of the RLRB modules
 - Other ASHI mentors took advantage of the in-person center meetings to conduct a group viewing session of the RLRB video on their own phone with their mentees viewing the video through a screen enlarger, to allow a number of members to watch the video at the same time
 - Mentors also went above and beyond expectations with regular monitoring and constant follow ups with their mentees via phone and even face-to-face one-on-one meetings
 - To address the concern of some beneficiaries' lack of interest in accessing the modules, RAFI staff resorted to replacing some mentees with learners that have expressed interest in taking part in the program

Phase 2:

Digital RLRB Results and Learnings

The objective of the digital RLRB curriculum was to support women micro-entrepreneurs to develop critical crisis management and financial skills to strengthen resilience in family and business life. Key indicators were collected throughout the project to measure the accomplishment of this objective including the access and completion rates of the 14 RLRB modules, changes in knowledge skills and attitudes through pre- and post-tests of each module, quantitative surveys and key informant interviews.



Access and Completion of the Modules

Despite the challenges faced during the implementation, the MFI partners used different approaches to address the problems experienced by their mentees on the ground. These mitigation measures were highly dependent on the MFI staff's creativity, resources, and commitment to ensuring access and completion of their respective mentees and relied heavily on face-to-face follow-ups and group learning sessions. Without the face-to-face interventions, only 38% of mentees were able to complete all 14 modules on the Learn with Grameen application. When combined with the RLRB access through face-to-face center meetings with mentors, module completion for all 14 modules increased to 66%. Thus, the face-to-face efforts of mentors to promote RLRB access and completion was likely a key enabler of the successful completion of the modules.

Although challenges were addressed by mentors and MFI staff for the 300 mentees, the 200 independent learners revealed poor results in terms of module access and completion, as their intervention relied on a purely remote and digital approach with no personalized support. The independent learner concept proved ineffective, as only 8% of the independent learners completed the modules on their own. These results suggest that module access and completion is highly influenced by the presence of a mentor.

Pre- Post-Test Outcomes

Additional data from the Learn with Grameen App shows that on average, mentees were able to answer 79% of the pre-test questions correctly and were able to answer 89% of the post-test questions correctly. While these results may indicate strong baseline knowledge of the content, or a reflection of how the questions were designed, there was on average an increase of 8% in correct answers from pre- to post-test with the largest increases of correct answers being around crisis management, and in making improvements to products and the place of business.

Quantitative Highlights on Short-term Outcomes: Behavior, Knowledge and Attitudes

Building resilience in the face of a crisis was a key outcome for the COVID-19 RELIEF program. Given the short project period, Grameen was able to collect data on changes of behavior, knowledge and attitudes that may give an early indication that some resilience behavior or improved business activities were adopted during the delivery of the RLRB modules.

In order to assess how the project contributed to the behavior changes of the project beneficiaries, a survey was conducted to 129 respondents (69 from ASHI, 60 from RAFI) on March 14-24, 2021, wherein 51% (66 out of 129) accessed the modules. The results of the survey are as follows:

“What I learned through the modules, especially through my mentors, was how to cope during times of crisis such as the COVID-19 pandemic that has greatly affected our lives. I also learned how to gain increased access to communicate with my customers to properly inform them that I am still in business.”

- Emerita Arevalo (RAFI Member)



Business Activities in the Last 11 Months

More than half of the respondents conducted different business activities for the last 3 months that helped them in managing their business. Some of these include the following:

- 62% of the respondents said that they talked to their customers to better understand their needs and wants.
- 73% said that they studied prices of their competitors who are selling the same products/services.
- 81% mentioned that they estimated their debt capacity before applying for additional credit
- 56% cited that they developed a plan to help them sustain or grow their business



Activities to Strengthen Their Resilience

The respondents were also asked if they did certain activities for the last 3 months to help them become more resilient. Based on their responses, 83% discussed in their households the importance of having an emergency savings fund, and 60% actually started or added savings to their emergency fund. As for safety plans, 82% discussed the importance of having a safety plan for their family and business, and 71% already developed their own safety plan. This may imply that the majority of the mentees learned from the RLRB modules and realized the importance of doing these activities.



Emergency Fund

The respondents were asked how possible it would be for them to come up with P9,000 in case of an emergency. Forty three percent (43%) said that they are not sure while another 43% said that it is possible. This may be related to the irregularity of their income due to the pandemic. Furthermore, the possibility of sudden changes in government restrictions such as community quarantines and lockdowns may also contribute to the uncertainty of the project beneficiaries.



Stress Management

Respondents were asked if they did any activities for the last 3 months to manage their stress. A majority of the mentees answered yes - almost 100% of ASHI respondents and 55% of RAFI respondents. Some of the activities they mentioned include exercising, praying, resting, watching videos online/television, talking/bonding with friends, listening to music, and taking care and playing with children.



Project Experience

Ninety six percent (96%) of the respondents are satisfied with their overall project experience (72% very satisfied, 25% satisfied).



Women and Economic Empowerment

For making decisions, the majority of the respondents reported that they have a say when making important decisions especially when managing their household or business income. Fifty seven percent (57%) of the respondents said that for major decisions in their household, they usually make a jointly agreed decision with their spouses, while 43% decide on their own. As for how they manage their finances (income), 46% decide with their spouses while 47% decide by themselves.



Food Security

Ninety one percent (91.47%) of the respondents (21.71% have enough and the kinds of food they wanted to eat; and 69.77% have enough but not always the kinds of food they wanted to eat) reported that they have enough food while 8.53% (7.75% sometimes do not have enough food to eat, and was sometimes hungry; 0.78% often do not have enough to eat, and was often hungry) said that they don't have enough food to eat.

Qualitative Highlights of Overall Project Outcomes

Two focus group discussions were conducted at the conclusion of the project to gather insights from ASHI and RAFI mentees. A summary of the key results are as follows:

The mentors were asked about the characteristics of a good mentor. They mentioned that that a good mentor should possess the following qualities:

- Can give constructive feedback
- Knows how to start a conversation
- Is knowledgeable on the modules/lessons
- Has the patience and commitment despite the challenges encountered
- Is approachable and flexible
- Innovative; finds ways how to reach the mentees and to facilitate the learning
- Knows how to make a connection (with the mentees)
- Has interpersonal skills; has good communication skills
- Is courteous and friendly

“It was nice to be a mentor, to be a leader. We are very grateful for the relief, but more so with the training given to us. On my part, I was happy that although the relief didn't come from me, I became an instrument of hope. The help from Grameen Foundation wasn't a small thing. It started a new beginning, a new dream.”

- Summer Dorothy Herera (ASHI Staff)

The mentors also added that they possess the aforementioned qualities, thus, making the learning experience of the mentees effective and efficient.

For the challenges and difficulties encountered, the mentors mentioned the following:

- Even when they were able to build rapport with some mentees, some mentees were still passive or not cooperative
- Some mentees' phones did not meet the minimum requirements needed to download and access the modules (e.g. did not have enough space, low tech phones)
- Mentees have limited knowledge and experience in downloading and accessing apps (online training)
- Conflict of schedule or time poverty

As for the effect of the RLRB education, the mentees only mentioned its positive effect as follows:

- A good relationship between the mentees and mentors was established
- Mentees were able to relate the modules/topics to their real life situation
- Good practices were observed and were seen as something good to be shared to others
- Mentees learned how to provide recommendations to members regarding their current situation
- The regular follow up calls also helped the project beneficiaries' mental health since they were able to talk with someone in sharing their current situation

The mentors were also asked about the different facilitating factors or good practices that helped them during the project implementation, the challenges they faced, and the mitigating measures they implemented.

| Facilitating Factors/Good Practices | Challenges/Difficulties Encountered | Mitigating Measures Used/ Implemented |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> ▪ House visits ▪ Regular follow-up calls/reminders ▪ Regular checkpoint meeting with the team ▪ Collaborative effort with the other team members; teamwork ▪ Applying their own initiatives to help mentees | <ul style="list-style-type: none"> ▪ Conflict of schedule; time poverty of mentees ▪ Internet connection -no budget for mobile data; limited or no signal ▪ Problems with downloading/ installing the RLRB app ▪ Capacity of mobile phones | <ul style="list-style-type: none"> ▪ Providing gadgets (RAFI) ▪ Change of mentees (RAFI) ▪ Visiting the mentees ▪ Face-to-face sessions (ASHI) ▪ Mentors provided load allowance from their own pockets (RAFI) ▪ Provided awards/prizes to top learners (RAFI) |

Lastly, the mentors were asked in case a similar project will be implemented, what are the things that should be continued, should be stopped, and should be done differently.

| What Should We Continue Doing? | What Should We Stop Doing? | What Should We Do Differently? |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> ▪ Build good relationships with project beneficiaries/mentees ▪ Be a good listener to project beneficiaries ▪ Recognize the efforts of the project beneficiaries | <ul style="list-style-type: none"> ▪ Spoonfeeding the beneficiaries ▪ Pre-identifying the mentees; focus on asking their willingness and commitment to participate in the project and determine the participants | <ul style="list-style-type: none"> ▪ Check if the beneficiaries have the resources needed (e.g. reliable internet connect, mobile phone to access internet) ▪ Provide a hard copy version of the modules for the project beneficiaries' reference (even after the project implementation) ▪ Inform the mentors about the other features of the app (they were not aware that moodle can be accessed offline) – RAFI ▪ Conduct stakeholder analysis and needs assessment ▪ Assess the clients' digital literacy ▪ For the TOT, include more simulation/pilot testing; practice various scenarios ▪ Check the limitations of the project/project implementation partners (on what can be given to the beneficiaries) |

Bankers without Borders serve Grameen's MFI partners

Building on a history of successful partnership under the Bankers without Borders® (BwB) program, J.P. Morgan staff were given the opportunity to provide advisory and mentorship support to the MFIs. BwB is a global skills-based volunteer program supporting economic development in the world's most poverty stricken communities. The network of volunteers under this initiative includes professionals from Fortune 500 companies including J.P. Morgan staff. They carry with them years of experience in the financial, business, and human resource sector, allowing them to contribute to fruitful conversations and effective outcomes for the organizations they support. Under the COVID-19 RELIEF program, J.P. Morgan employees were selected as volunteers to engage directly with ASHI and RAFI leadership team members and branch officers. Their engagement with the MFIs began around October 2020 and lasted until March of 2021.

Grameen supported the introductions between the volunteers and MFI partners. Upon onboarding, a needs assessment was completed to identify the current challenges and priorities of the organizations. As a response, the volunteers designed online training sessions to empower and upgrade skills of MFI staff. For ASHI, the Metro Manila-based J.P. Morgan employees held training sessions on accounting and bookkeeping, cash flow management, and existing digital e-commerce options, as well as financial platforms. They also provided strategic recommendations for the leadership team on how to improve client relations and education support services for their members. Meanwhile, volunteers helped RAFI staff learn about operational risk management, leadership excellence and advancement, and consumer protection.

Program Insights and Key Learnings

Digital and secure deployment of a timely relief effort is possible and replicable through availability of updated beneficiary data, innovative technology, and strategic partnerships that enable access to a network of merchants with voucher and online support services.

In Phase I, Grameen's innovative approach to distributing non-cash assistance showed that it is possible to overcome challenges in logistics, connectivity, and technology to create a timely and secure alternative in distributing emergency relief assistance. The beneficiary pre-selection process provided an incentive for MFIs to engage their operations teams to update their member database. While client information and mobile validation required a significant time investment from Grameen and its MFI partners, this stage ensured proper beneficiary onboarding into the digital relief support system. It reduced risks present in physical handling of aid such as fraud and loss of cash while ensuring the overall health and safety of each beneficiary and staff member. It decreased the need for recipients to queue, minimizing their risk of exposure to COVID-19. The completion of this validation exercise also improved ASHI's and RAFI's data management for implementation of future projects, monitoring the MFI clients' learning and communication needs and checking the overall health status of members.

Leveraging on the strong network of its fintech partners, Grameen was able to design a smooth process for the beneficiaries that allowed some of them to order grocery packages and vouchers which could be delivered straight to their homes. For those who were using a smartphone, Grameen was able to successfully demonstrate the fast transfer of aid support in scale by simultaneously distributing relief assistance to hundreds of smartphones cross-country in mere minutes. For beneficiaries who were unable to access online tools or online platforms on their phones, Grameen was able to send the e-voucher serial codes directly to their mobile numbers. Members did not have to leave their homes and travel to register for aid or wait in long lines as they are able to receive the information via realtime SMS at their current location. As part of the Celo's Alliance for Prosperity, Grameen, Celo, and Beam&Go were able to easily share existing technology and merchant information allowing for remote selection of participating stores or groceries for serial code voucher exchange.

For Celo Cohort beneficiaries, the assistance was sent through the Celo blockchain network which meant that all requests and orders were recorded and accessible on the blockchain and Grameen could ensure that the right people received the assistance and the right merchants received their orders. On the other hand, SMS Cohort beneficiaries were required to present their MFI IDs when claiming their gift certificates or store vouchers as a way of verifying their identity. Creating the two cohorts also ensured that beneficiaries will have access to the program assistance no matter the type of their mobile phone, the quality of their internet access, and the level of their technological savvy.

To be ready for future emergency or aid distribution efforts, Grameen recommends that MFIs or community based organizations update their client database regularly to ensure reliability of the information in identifying and contacting clients for regular check-ins or during times of disaster or crisis.

MFI membership identification documents were sufficient in identifying this project's beneficiaries, but may be inadequate for future emergency relief response.

The majority of MFI members did not have a valid national government identification card (ID). As an alternative, ASHI and RAFI's clients relied on their MFI membership IDs to prove their identity when redeeming their non-cash assistance vouchers in-store. While this method worked for this program's MFI beneficiaries, it may prove to be a barrier for future digital relief efforts for beneficiaries in need but do not have valid government-issued IDs. This could be an opportunity for MFIs to learn whether owning a government-issued ID has any correlation to a beneficiary's likelihood of availing state support.

As a recommendation, MFIs must help prepare its members to obtain government-issued identification, on top of their MFI IDs. This is to ensure that their members are eligible to receive government assistance in the future as well as to facilitate the verification of members' data for quick response operations.

Mobile phone ownership is often family-based, not individual-based, among program beneficiaries.

Grameen's interventions required intensive usage of a mobile phone, whether it be a feature phone ("keypad") or a smartphone. Sharing of the device within the family limits female entrepreneurs' access to the device for financial services and training needs. Often, needs of other family members such as the online learning of children during COVID-19 school closures, and communication needs of other salaried or income-earning relatives (with whom the beneficiaries share the device) took precedence over the women micro-entrepreneur's personal use of the device. This affected the availability of phone usage for the business and for the individual upskilling of the micro-entrepreneurs.

Beneficiary participation motivations for Phase 1 and Phase 2 are different, and the program design was adapted accordingly.

In Phase 1, the program beneficiaries had a high rate of mobile phone use for project activities, but this trend was not equally observed in Phase 2. At the beginning, women had a more concerted effort to make a phone readily available in order to acquire support and participate in Grameen's program. Restrictive lockdown measures change household behavior in securing basic food and necessities. These were desperate times which meant women found ways, even entailing borrowing a phone from an immediate family member or social support circle, to ensure they received the relief assistance allocated for them.

On the other hand, phase 2 of the project focused on long-term recovery support through digital training. This phase was implemented at a time when there were less restrictions on movement, allowing household members to slowly return and conduct their own activities. Usage of mobile phones were focused on communicating for business needs, children's online education, and other demands of the household. Completing a 14-module curriculum on their own during a pandemic with competition for use of their own device, limited time, and other constraints was difficult. Having a mentor serving as a coach in the learning process was critical. These mentors, given that they were also new to this set-up, required guidance to ensure that adequate messages and coaching skills were provided. Grameen had weekly touchpoints with each of the MFIs to plan an ideal delivery method for the curriculum. As time passed, the team realized how the mentors would constantly change and make their own recommendations to accommodate the individual circumstances of the learners. Grameen originally designed the curriculum for distance learning but learned that as mentors made adjustments out of necessity to ensure greater reach. For future implementations, Grameen realized that it would be best to design tools to be used in multiple ways for individual, group, remote, in-person learning, etc.

Time poverty and vulnerability to external shocks hindered women micro-entrepreneurs' inclination and ability to commit to the modules, but thoughtful tweaks in the program had positive effects on their engagement and learning.

The gendered roles of women become more prominent during a crisis. Their time and daily routines have to be divided between taking care of sick and vulnerable family members, managing their household, and finding ways to pivot their businesses to ensure income. Stretched thin and contending with many environmental pressures, women had a hard time carving out the time and summoning the enthusiasm to take up and complete modules.

Grameen and its partners anticipated some of these concerns, designing learning modules that are relatable, localized, and adapted to the Philippine context for easier digestion and understanding. Phase 2 of Grameen's COVID-19 RELIEF program used a mix of SMS messages, videos, and reflection questions that supported idea retention and allowed beneficiaries to process their learnings at their own time for reflection and retention of ideas. Grameen also provided an extension on the timeline of module access, and allotted recovery weeks (i.e., weeks where there are no new modules released) to allow learners to catch up on previous modules. When some recipients fell behind the learning schedule, Grameen provided push notifications while the mentors nudged beneficiaries to continue with their modules, which led to positive impacts.

When introducing a new curriculum, a dynamic mentor-mentee relationship facilitates higher knowledge retention and rates of module completion.

Grameen introduced a curriculum which highlighted a crisis management response. Depending on the experience of the individual, the topics can either be already familiar or new to her. There is no “one-size-fits-all” approach to adult learning, but incorporating a mentor-mentee relationship better facilitates the female micro-entrepreneurs’ education journey and application of the RLRB modules on their unique situations or backgrounds.

Identifying mentors from the MFI branch level staff enabled a more relaxed environment for healthy feedback and easy coordination. This blended approach of using digital platforms and mentoring from MFI partners builds the currency of trust, allowing the women entrepreneurs to continue availing needed MFI services, expanding their social support, and facilitating their return as active learners and MFI members.

Mentoring from the MFI staff encouraged more target beneficiaries to take up and complete the RLRB modules. In the same vein, utilizing the structure of weekly MFI group meetings as the lockdown restrictions relaxed also increased the rate of uptake and completion. Grameen noticed that the project results mirror those of past projects, wherein women micro entrepreneurs do markedly better when they are mentored or encouraged throughout their learning journey. The mentors are exposed to the actual living environments of the women entrepreneurs, which allowed them to effectively cater to the situation of the women micro-entrepreneurs as learners. As mentors, the MFI staff were instrumental in designing the overall intervention, providing a boots-on-the-ground perspective on the needs and experiences of their clients.

Training of trainers sessions, with a digital literacy component, were crucial steps to building a mature mentor-mentee relationship, preparing the MFI staff for the role of mentor and allowing a paradigm shift for training of MFI clients.

The TOT sessions that Grameen conducted with the MFI staff at the beginning of the program's second phase highlighted their important role as individual coaches or mentors. The training focused on adult learning and mentoring principles as well as the technical content of the RLRB curriculum to prepare the mentors to sensitively coach and support the beneficiaries while also being able to answer technical content questions and offer trouble shooting on the Learn with Grameen App.

During the TOT, mentors were also given a quick overview of the application, its special features and appropriate steps in navigating the learning tool. Investing enough time on this stage of digital literacy allows the mentors to build their own confidence in using the platform as well as develop their own recommendations on how to access and complete the modules. This allowed them to better communicate and experience ease in cascading the information to the learners. Having a close mentor-mentee relationship helps overcome challenges in completing learning modules, which may include difficulty in internet connectivity, lack of mobile phones, and time poverty of the learners. The MFI staff's experience with COVID-19 RELIEF and the successful results of the pilot will further show the value of innovating the ways for MFIs to deliver knowledge and skills training for their staff and, more importantly, their clients.

The results of the COVID-19 RELIEF program offer a number of opportunities to revise and adapt Grameen's RLRB digital delivery model and the Learn with Grameen app to accommodate a number of different scenarios that future partners may face. Re-design recommendations include:

1. Overall, a blended approach that utilizes remote and in person mentoring support appears to be the most viable and potentially successful solution. The key will be to maximize potential face-to-face meetings but to have remote delivery and support options given the evolving nature of the pandemic or other natural disasters.
2. Well-trained mentors are a critical key to success in the delivery and completion of remote digital education. Along with a solid understanding of the app and all of its features, mentors need to be equipped with a variety of support tools that are flexible so that they can respond to the individual needs of their mentees in a variety of circumstances i.e., in-person support whether one on one or in a group setting; remote support options via social media, phone calls, and texting.
3. Recognizing that socially distanced face-to-face meetings were still held between the mentors and mentees at center meetings during the pandemic, a "mentor's version" of the Learn with Grameen App to use as a job aid would be ideal for them to download onto a tablet to assist them in facilitating an in-person or group learning session or even a one on one session. This "mentor's version" of the app could also allow the mentor to take attendance, log questions and could follow a simple step-by-step methodology with open ended question prompts, and suggested micro reinforcement learnings.
4. Mentees still need the option to be able to access and complete the digital education on their own at home or elsewhere given the circumstances of the pandemic or other factors. Simplifying the app and offering mobile top ups for data or helping mentees download the modules at center meetings where wifi is available can help mentees overcome some of these barriers.



CONCLUSION

The design of the COVID-19 RELIEF pilot was guided by Grameen's principle belief that an economic breakthrough for a woman translates to an economic breakthrough for her household and the community to which she belongs. This becomes even more true in times of crisis such as during the COVID-19 community quarantines when Filipino women micro-entrepreneurs were disproportionately hard hit as they struggled to keep their businesses afloat despite sharp decreases in income while at the same time maintaining their caregiving roles at home. The pandemic deepened the financial vulnerability for these already vulnerable households putting them at an even greater risk of shocks threatening to push them from a position of making ends meet to a position of destitution and food insecurity.

Grameen leveraged partnerships with fintechs and two grassroots MFI organizations to quickly respond to the needs of women micro-entrepreneurs as a result of the community lockdowns through two digitally-based implementation phases in the COVID-19 RELIEF program. The two major components of the pilot included the rapid delivery of non-cash aid assistance to beneficiaries via mobile phone in order to meet their immediate needs followed by the delivery of a digital education curriculum accessed via an app on a mobile phone designed to support crisis recovery efforts and the strengthening of the long-term financial resilience.

The successful implementation of Grameen's COVID-19 RELIEF program is proof that the delivery of rapid non-cash assistance is possible and replicable, through the use of available digital technologies such as the Celo blockchain network and Valora e-wallet and SMS vouchers distributed via Beam&Go. The combination of these two digital methods enabled delivery of immediate aid relief to beneficiaries with either a smartphone or feature phone and proved to be effective, safe, fast, and transparent. Keys of the success for the distribution of this aid included accurate client contact information provided by the MFI partners, support from the Celo Alliance for Prosperity and mission-aligned partners and contacts, including an onboarded call center and Beam&Go's supportive network of merchants who were able to provide online services and accept the e-vouchers.

The COVID-19 RELIEF Program also afforded the opportunity to pilot the remote delivery of Grameen's digital RLRB curriculum on crisis management via the Learn with Grameen app accessed by beneficiaries through a mobile phone - with and without mentor support from partner MFI staff. While the project sought to explore potential alternatives to in-person education delivery methods to achieve scale while at the same time protecting against virus transmission, final results clearly showcased the critical role of a mentor in supporting beneficiaries to complete the digital education as well as the need for as much face-to-face interaction as possible. Mentored learners, especially those who had face-to-face time with their mentor, far outperformed independent learners in accessing and completing the modules. Additionally, the original design of the mentor role took on its own shape as MFI staff creatively worked around many challenges that their mentees faced in using the Learn with Grameen app such as internet connectivity, time poverty, and lack of data.

As the COVID crisis continues, Grameen hopes to build on the successes and lessons learned in the COVID-19 RELIEF program with future iterations of using digital technologies for aid and assistance and designing the right balance of people plus technology in delivering digital education effectively at scale.



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About Us

Grameen Foundation USA

Grameen Foundation is a global nonprofit whose mission is to enable the poor, especially women, to create a world without poverty and hunger. In collaboration with our partners, we harness the power of digital data to create tech-forward tools for self-sufficiency and deliver them through local Community Agent networks. The Grameen Foundation Model is transformative regardless of Internet access, smartphone ownership or the ability to read.

Visit: <https://grameenfoundation.org>

Our Partners

JPMorgan Chase & Co.

JPMorgan Chase & Co. (NYSE: JPM) is a leading global financial services firm with assets of \$3.7 trillion and operations worldwide. The Firm is a leader in investment banking, financial services for consumers and small businesses, commercial banking, financial transaction processing, and asset management. A component of the Dow Jones Industrial Average, JPMorgan Chase & Co. serves millions of customers in the United States and many of the world's most prominent corporate, institutional and government clients under its J.P. Morgan and Chase brands. Information about JPMorgan Chase & Co. is available at www.jpmorganchase.com.

Ahon Sa Hirap Inc.

Ahon Sa Hirap, Inc. (A Microfinance NGO) [ASHI] has been in operation since its registration with the Securities and Exchange Commission as a non-profit, non-stock corporation in 1991. ASHI serves mainly the low-income or the poorest women, the "Nanays", as they are called by providing loans, savings and microinsurance in Laguna, Rizal, Metro Manila, Quezon, Antique, Aklan and Capiz. Direct access to non-collateralized loans help them increase their income and improve their lives without passing through the rigid requirements of traditional lending channels. In recent years, this same loan access has been extended to farmers and fishers as well, under the ASHI Grameen Agricultural Program (AGAP). Outreach has grown to 92,000 with a P1B loan portfolio. Up until 2019, ASHI has maintained a healthy loan portfolio with Portfolio at Risk of less than 5% in compliance with government standards.

ASHI also offers training services on leadership, micro-enterprise ventures, and financial literacy, as well as community welfare efforts such as medical assistance, disaster relief and rehabilitation projects. For more information on ASHI, visit www.ashi.org.ph.

RAFI Mico-Finance, Inc.

RAFI Micro-finance, Inc. (RAFI MFI) is a program under the Micro-finance & Entrepreneurship focus area of Ramon Aboitiz Foundation Inc. (RAFI). It was founded on December 10, 1998 and is designed to empower women micro-entrepreneurs in the Philippines to become financially stable and independent. RAFI MFI does this by providing these micro-entrepreneurs financial and non-financial services, resources, and knowledge on the different aspects of business development. The organization also creates self-employment opportunities for micro-entrepreneurs by providing them access to financial services, and engaging them in viable and environmentally sound economic enterprise. Aside from its financial services, RAFI MFI also offers non-financial services such as Community Outreach Programs, Financial Literacy Program, Livelihood Training and Enterprises, Skills Training, and Leadership Development. For more information on RAFI MFI, visit www.rafi.org.ph.

Celo

Celo is a mobile-first, open-source ecosystem of technologies, organizations and individuals that all share a common mission of building a financial system that creates the conditions for prosperity for everyone. The Celo ecosystem includes a decentralized, proof-of-stake blockchain technology stack (Celo Platform), a native asset (CELO), a stablecoin (cUSD) and the Celo Alliance for Prosperity, with over 100 organizations around the world, including Andreessen Horowitz, Anchorage, Coinbase, GSMA, Mercy Corps, Grameen Foundation, Prosegur, Abra, and cLabs, a service organization dedicated to growing and developing the Celo ecosystem. For more information on Celo, visit celo.org.

BeamAndGo Pte Ltd

BeamAndGo Pte Ltd (Beam&Go) is a social impact FinTech that enables migrant workers to meet their family needs and financial aspirations. Beam&Go inherently believes in building family security and resilience to uplift the lives of migrant workers, their families and their future generations, that is why they are leading a movement for financial inclusion, education and management for migrant workers and their families. The company innovates by developing sensing tools and using empathic lens to understand the state of mind and state of life of Overseas Filipino Workers (OFWs) for the design of OFW centered experience and solutions and we create a multi faceted and intuitive ecosystem that influences sustainable lifestyles and uplifts the dignity and lives of OFWs to help them reach their next goal. For more information on Beam&Go, visit www.beamandgo.com.

engageSPARK

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