

DIVERSITY, EQUITY AND INCLUSION POLICY

October 2025

INTRODUCTION

Opportunity International Australia's (Opportunity's) mission is to provide innovative financial solutions, training and support, to equip and empower people living in poverty to build sustainable, resilient livelihoods that can transform their family's future. Our vision is a world in which all people can achieve a life free from poverty, with dignity and purpose.

To fulfill our mission and vision, we are committed to the inclusion and participation of those marginalised due to their race and gender identity, especially women and girls, persons with disabilities, and other individuals and groups experiencing vulnerability and marginalisation, both in the provision of our services and within the workplace.

PURPOSE OF THE POLICY

This policy articulates Opportunity's commitment to promoting gender equity and equality, disability inclusion, anti-racism, and diversity within our internal operations, partnerships and the delivery of our services. It provides guidance on how these areas are prioritised and addressed, including measures taken to reduce the risk of exclusion and discrimination and promote inclusion. This policy also provides guidance on how to report any concerns or allegations of discrimination or exclusion based on gender identity, disability, or other protected attributes including but not limited to race, colour and sexual orientation.

SCOPE OF POLICY

This policy applies to all workers engaged by Opportunity, including employees, interns, volunteers, Directors, contractors, and Ambassadors, whether located in Australia or overseas.

DEFINITIONS

For this policy, the following definitions apply:

Anti-racism: everyday deliberate actions that aim to eradicate the racism that exists at interpersonal and systemic levels. It means actively standing up to and challenging racism.

Racial Justice: The systematic fair treatment of people of all races, resulting in equitable opportunities and outcomes for all. It is not just the absence of discrimination and inequities, but also the presence of deliberate systems and supports to achieve and sustain racial equity through proactive and preventative measures.

Diversity: the visible and invisible differences that exist between people and the varied ways of thinking and working. These can be along dimensions of race, ethnicity, gender, sexual orientation, socio-economic status, age, physical abilities, religious beliefs, political beliefs, or other ideologies.

Gender: The social, historical and cultural construction of norms, behaviours and roles attributed to people differently based on their sex assigned at birth. These characteristics can change over time and may vary between cultures.

Gender equity: Treating people of different genders with fairness, recognising that people are starting from different points, and may need different kinds of assistance to achieve gender equality.

Gender equality: Refers to the equal rights, responsibilities and opportunities of women and men and girls and boys. Equality does not mean that women and men will become the same but that women's and men's rights, responsibilities and opportunities will not depend on whether they are born male or female.

Gender Identity: A person's innate sense of their own gender. This may or may not correspond to the sex they were assigned at birth. This includes, but is not limited to, trans men, trans women, non-binary people, and individuals whose gender identities are expressed differently across various cultural and social contexts.

People with Disabilities: Those who have episodic or long-term physical, mental, intellectual or sensory impairments which, in interaction with various barriers may hinder their full and effective participation in society on an equal basis with others. Impairments can limit functionality and include hearing, speech and vision impairment, developmental delay, and physical, neurological and psychological impairments. Barriers to effective participation include attitudes and societal barriers, physical and environmental barriers, and policy and systemic barriers.

Protected Attribute: Protected attributes under the Fair Work Act are race, colour, sex, sexual orientation, age, physical or mental disability, marital status, family or carer's responsibilities, pregnancy, religion, political opinion, national extraction, social origin, breastfeeding, gender identity, intersex status, and experiencing family and domestic violence.

Reasonable accommodation: Necessary and appropriate modification and adjustments not imposing a disproportionate or undue burden, where needed in a particular case, to ensure to persons with disabilities the enjoyment or exercise on an equal basis with others of all human rights and fundamental freedoms.

OPPORTUNITY'S INTERNAL OPERATIONS

Opportunity is dedicated to maintaining an inclusive workplace that values individual differences and provides opportunities for all staff to reach their full potential. - We are committed to diversity, gender equity, the inclusion of people with disabilities and diverse gender identities and promoting racial justice and anti-racism. We address barriers to equal participation and opportunity, including by awareness-raising training on each of these areas. We recognise that gender inequality, disability discrimination, racial injustice, and diversity exclusion are still prevalent in the workforce:

- On average, women earn less, face career progression barriers, and are under-represented in leadership roles. They also bear a disproportionate share of unpaid domestic and care work and are at greater risk of family, domestic, and sexual violence.
- Individuals from culturally and linguistically diverse backgrounds, both women and men, are over-represented in low-paid and insecure jobs. They face multiple employment barriers, including language difficulties, social exclusion, and financial instability. Additionally, Aboriginal and Torres Strait Islander Australians have, on average, lower

employment rates, are underrepresented in leadership roles, and receive lower pay compared to other Australians.

- People with disabilities encounter various barriers in seeking and advancing in employment, such as attitudinal, informational, physical, and systemic. Discrimination against people with disabilities can occur at any stage of the employment process.

Opportunity has developed and implemented policies and processes that promote diversity, gender equity and equality, disability inclusion and anti-racism within the workplace and protect persons, especially those who are already marginalised, from discrimination. These include:

Policies and Leave

- Bullying, Harassment and Discrimination Policy
- Flexible Working Arrangements Policy
- Human Rights Policy
- Parental Leave
- Unpaid Leave (providing extended periods of unpaid time away from work including for childcare and/or eldercare responsibilities)
- Family and Domestic Violence Leave
- Personal/Carer's Leave
- Menopause and Menstruation Leave

Recruitment and Inclusion

- Merit-based Recruitment Process (which enforces anti-discrimination)
- Recruitment advertisements specifically encourage persons with disabilities and people from other diverse backgrounds to apply
- Provision of necessary and appropriate modifications to the workplace and/or work arrangements so that employees with disabilities are able to conduct work in an effective and comfortable manner and on an equal basis to others
- Guidelines in place to support people with a serious illness, injury, medical condition or disability.

Training and Awareness

- Annual training and awareness programs on various topics related to gender equality and equity, disability inclusion, diversity, anti-discrimination, and unconscious bias
- Awareness raising training on topics related to racial justice and anti-racism
- Managers encouraged to undertake mental health training and supporting training for mental health first-aiders.
- Provision of resources to support staff stay up-to-date and use inclusive language

Committees and Assessments

- Gender Equality, Disability and Social Inclusion (GEDSI) Committee appointed to oversee the implementation of the Organisational GEDSI Action Plans
- Health and Wellbeing Committee appointed to implement ideas and actions to promote mental and physical wellbeing, and inclusion, within the office
- Triennial self-assessment of Opportunity's gender equality and disability inclusion practices, accompanied by an action plan approved by the Executive Team, with progress updates reported to the Board

- Annual Staff engagement survey that measures demographics, and an annual Psychosocial and Safeguarding survey which supports inclusion broadly speaking. Both surveys are used to develop an annual action plan

GOVERNANCE

The Board regularly reviews its composition to ensure Directors have a diverse range of skills, experience, qualifications, attributes, age, geographic representation and gender balance to increase the Board's effectiveness. The Board is committed to ensuring the principles of diversity, gender equality and non-discrimination are integrated across the entire organisation. It reviews and approves Opportunity's policies in this domain and charges management with the responsibility for implementing them.

OPPORTUNITY'S PARTNERSHIPS AND PROGRAMS

Opportunity works through local implementing partners including financial service providers and NGOs that provide financial or health services to marginalised communities, especially women and people with disabilities.

Within Opportunity's partnerships and programs, we engage with people with an intention to mitigate discrimination based on ethnicity, race, disability, gender, gender identity, age or religious or political affiliation. We adopt a socially inclusive and locally led approach to development that is underpinned by the principle of respecting and protecting the human rights of all people.

Through our partnerships and programs, Opportunity operates in contexts where gender inequality, disability exclusion, and marginalisation persist. Women and girls and people with disabilities are disproportionately affected by poverty, having less influence and decision-making power, greater vulnerability to violence and financial exclusion, and unequal access to health services, and employment opportunities. Opportunity also acknowledges the intersection of gender and disability, recognising that women, girls, and children with disabilities are often more vulnerable than other members of society, including men with disabilities.

Discrimination hinders women and people with disabilities from accessing their fundamental human rights and reaching their full potential, impacting broader development objectives and the communities we serve. Therefore, Opportunity is dedicated to promoting gender equality, women's empowerment, and disability inclusion within the design, implementation, monitoring and evaluation of its programs. We commit to a 'do no harm' approach by ensuring inequalities or discriminations are not unintentionally perpetuated or reinforced in the delivery of our programs.

Opportunity achieves this by:

- Building the capacity of its implementing partners to collect and analyse client data that is disaggregated by sex and disability. This helps to ensure programs are reaching and benefiting women and persons with disabilities.
- Supporting partners in the development and implementation of gender equality policies and processes, and disability inclusion and anti-discrimination policies within their internal operations and delivery of their services

- Gender and disability disaggregated specific indicators are used in project design, monitoring, and evaluation to monitor and measure outcomes and enhance program design with relation to gender equality and women's needs
- Providing partners with support and resources to help mainstream disability within their organisations and in the delivery of services
- Supporting partners in providing accessible and inclusive services and workplaces that overcome barriers faced by people living with a disability. We encourage partners to provide
- reasonable accommodation in the provision of support, modifications and/or adjustments that meet the individual needs of persons with disabilities to facilitate their participation and inclusion
- Monitoring and assessing the progress of implementing partners on gender equality and disability inclusive practices, such as these mentioned above.
- Relationship Agreements that require implementing partners to prioritise the needs and rights of local people and beneficiaries of their development activities, with specific reference to gender
- Women's rights, gender equality issues and disability inclusion addressed by Opportunity's programs are promoted through Opportunity's communications with the public and key stakeholders.

COMPLAINTS REPORTING PROCESS

Opportunity has internal procedures for handling complaints, including those related to the bullying, harassment, and discrimination of persons based on any protected attribute and/or for non-compliance with this policy.

Complaints can be made to the Complaints Officer who can be contacted by telephone on 02 9270 3300 or by email at complaints@opportunity.org.au

Alternatively, if the complaint is about a Senior Executive, Director, the CEO, the Company Secretary or the Complaints Officer, it can be reported to the Chair of the Audit & Risk Committee. The contact details for the Chair of Opportunity's Audit and Risk Committee will be provided by the Company Secretary who can be contacted on 02 9270 3300 or via opinfo@opportunity.org.au

Any worker who engages in discrimination based on a protected attribute will be subject to disciplinary action, which may include a warning, counselling, demotion or termination of employment depending on the circumstances.