

AGENCY

The capacity for people to make their own choices.



Leela ploughs her way to a brighter future

Study shows small loans help alleviate poverty

Melbourne Giving Circle supports Women's Safety in India



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About Opportunity International Australia

Opportunity International Australia is ending poverty in developing countries – one family and one community at a time.

By providing small loans and other support services to families in need, Opportunity helps them grow their own businesses and generate sustainable incomes so they can lift themselves out of poverty with dignity – creating a new future for generations to come.

opportunity.org.au

On the cover and above:

With the help of small loan to rent a tractor, Leela ploughs the fields in her local community, along with her husband. Since starting the business, Leela and her husband have doubled their income, which has helped them create a better life and a brighter future for their five children.

Read her story on pages 8 and 9.

Can we end global poverty?

My youngest son, who is 20 years old, asked me recently, “Dad, do you really think global poverty can be eradicated?”

We had been discussing the meeting of the United Nations General Assembly in New York where the United Nations Sustainable Development Goals (SDGs) had been in focus. You may know that we are nowhere near achieving any of them by the agreed date of 2030, including the first one which is ‘End poverty in all its forms everywhere’. We had also been discussing that although the poverty rate in India has fallen, almost half the population still lives below the poverty line.

So, how do you think I responded to my son? My answer was a simple one... Yes! I went on to explain that if the entire developed world showed a generosity of spirit like the one that you, our generous supporters show, then absolutely yes, global poverty can be eradicated – albeit perhaps not while I’m still on this side of the grass.

While the task to end poverty can feel insurmountable, you are helping millions of families create better futures for their children.

Your generosity and determination to end global poverty is what gets me out of bed each morning. Together we can make a difference. #donttellmeitcantbedone

Speaking of generosity, may I encourage you all to take a look at our Gifts of Opportunity catalogue enclosed with this edition of *Agency*. It’s a wonderful chance to do all your Christmas shopping in one place, hassle free! There is a great range of gifts that help change lives, available at various price ranges to suit everyone. And please, share with your neighbours.

May you all enjoy a relaxing, stress-free Christmas season. And thank you again for all you do for Opportunity International Australia and the communities we serve.

With blessings and gratitude,

Scott Walters

Chief Executive Officer
Opportunity International Australia



Aranchie runs a snack stall and makes banana chips in Rote, Indonesia. She started her business with a small loan from one of Opportunity’s local partners.

Prayers for Israel and Gaza

As we go to print, the horror of the war in the Middle East looms large for us all. My personal thoughts and prayers are with everyone impacted by this horrific situation. As the former British Prime Minister, Neville Chamberlain said, ‘There are no winners in war.’

Thanks to your support...

As at June 2023



6,907,540 families supported through small loans in India and Indonesia



1,165 Health Leaders trained in India, Indonesia and Bangladesh, delivering household health education to **303,991 families**

MICROFINANCE

Impact Partners bring opportunities to rural communities in Indonesia*

There are still many remote and rural communities in Indonesia that don't have access to financial services – limiting the potential for women, families and communities to earn a sustainable income and determine their own futures.

This year, 14 families and businesses in Australia have come together to collectively fund the set up of three new microfinance branches in areas of high need in South Sumatra. By supporting the establishment of new branches in South Sumatra, over two years, thousands of small business opportunities will open up for women in the local community. These businesses will enable them to feed their families nutritious food, send their children to school, and improve their quality of life.

“By creating three new branches, supporters are helping reach a whole new region in Indonesia and bringing opportunities to women and families who would otherwise struggle to access financing and achieve their potential,” said Simon Lynch, Indonesia Director at Opportunity. “The impact will be felt for generations in these communities.”

Opportunity is committed to continuing to work with our local partners in Indonesia to expand the reach of our trusted microfinance solutions and support the families and communities that need it most.

Branches in remote parts of Indonesia provide business opportunities to communities where the need is high.



HEALTH

New health insurance program for India*

Opportunity International Australia is working alongside Uplift, a health partner in India, to develop a new health insurance initiative on the outskirts of Mumbai. Many people in the community are migrants from rural areas, and many men and women work in the informal sector as street vendors, daily wage labourers and domestic workers.

People in this community do not have access or generally cannot afford health insurance. They are not part of any trade unions or formal groups, and often don't have access to savings, credit or insurance. This new project is designed to encourage low-income communities to take out affordable health insurance as a long-term, low-cost method of reducing health expenses and improving access to quality health services. There are three parts of the initiative including emergency medical loans for people with sudden health expenses, health savings accounts targeting maternity care, to help families save for the expenses associated with childbirth, and health mutual insurance, focusing on reducing health risks and creating a sustainable low-cost health insurance product.

Community members are embedded in the product design phase, working with local government and local health services. Mutual insurance will provide coverage to previously marginalised groups, including people with disabilities.

Uplift staff at a product design workshop for the new health insurance project.





In India, **20,571 people** were educated in prevention of trafficking and gender-based violence



12 million children worldwide have benefited from Opportunity EduFinance to date

WOMEN'S SAFETY

Educating boys to prevent gender-based violence*

As part of the Women's Safety education program in India, Opportunity's local partner My Choices Foundation runs a variety of education programs. It is not enough to just educate women and girls about the warning signs of gender-based violence and abuse, educating boys and men is a huge part of the solution for a safer community.

One of the education programs is the Asli Champion Boys Program, with the purpose of developing knowledge in young boys to prevent abuse, as well as providing skills for leadership and careers.

The year-long education program covers topics such as healthy relationships, sexual harassment and future career planning. It aims to bridge the gender gap and empower young boys to treat girls as partners and equals in their lives.

They are taught the importance of respect when they are interacting with siblings at home, female students in class or girls in their neighbourhood. Engagement with boys helps them become more sensitive young men and help break down decades of social conditioning and deep-seated gender biases.

Graduates from the Asli Champion Boys Program in Hyderabad.



EDUCATION

Study shows the importance of affordable non-state schools in India

Opportunity EduFinance recently completed its largest market research study to date in India, with 360 affordable non-state schools and 754 parents interviewed across five states earlier this year. The study aimed to provide a deeper understanding of both the willingness and ability to borrow amongst schools and parents.

With an estimated 32 million children out of school, the public sector has not been able to provide education to all of India's school-aged population. Affordable non-state schools fill part of that gap, with 33 per cent of the overall share of enrolments in private unaided schools (schools with no government funding). The demand from parents who perceive a better learning environment in low-cost private schools, and the profitability of these schools are key for their growth in the future.

However, affordable non-state schools remain underserved by mainstream finance. The hesitancy amongst financial institutions partly stems from the perceived 'higher risk' of lending to not-for-profit organisations such as schools. However, the research demonstrates that well-run private schools can generate a good income to take on loan finance and invest in increased capacity and improved quality of education.

Affordable non-state schools enrol 33 per cent of school students in India.



Study shows small loans help alleviate poverty

Tackling global poverty can sometimes seem like an insurmountable task. Decades of progress on poverty stalled in 2020 – when poverty rose due to the disruption caused by the COVID-19 crisis combined with the effects of conflict, cost of living pressures, and climate change. The World Bank estimates that globally 75 million to 95 million people were pushed into extreme poverty in 2022.

Our efforts to end poverty have faced the greatest challenge in a generation. How can we best support those living in poverty to rebuild their lives and end cycles of poverty for the next generation?

A landmark study that Opportunity International Australia has now participated in for the second year in a row, finds that microfinance is an effective tool to alleviate poverty for women and families in Asia.

Microfinance loans are:

- increasing quality of life
- improving income and household outcomes
- and reaching families without other alternatives for capital

The study, conducted by *60 Decibels*, found that 94 per cent of Opportunity's microfinance loan clients in Asia reported improved quality of life, thanks to small loans. A total of 1,947 small loan clients from seven of Opportunity's microfinance partners were surveyed in India and Indonesia, between November 2022 and June 2023.

Nine out of 10 of the microfinance clients surveyed reported increased income and being better able to manage their finances. More than eight out of 10 have increased their savings – making them more resilient to any future economic shocks and reducing the risk that they will fall back into poverty.

"My business is thriving," said one microfinance client from Indonesia who participated in the survey. "I have extra capital for my business. Thus, I can save more money. I plan to use the saving for my kids' education. I have more money to spend for my family."

Financial inclusion is one of the most powerful tools to empower women, especially in communities where formal employment opportunities are limited, and cultural norms mean women are not expected to work outside of the home. For instance, in India, just 19 per cent of women participate in the paid labour force, compared to 70 per cent for men¹.

Among the women surveyed, 85 per cent reported increased confidence after taking out a loan. Two-thirds of women also reported that they had greater financial decision-making abilities in their households – showing that women are becoming more financially empowered.

Household outcomes also improved for the majority taking part in the survey. Seventy-three per cent can feed their families more or better-quality meals as a result of taking out a small loan. Six out of 10 are spending more on their children's education, helping to break cycles of poverty.

One respondent from Indonesia shared, "Alhamdulillah (praise God) the income from my business is increased so I can buy healthy food and can also pay for household expenses such as electricity."

While the study results were largely positive in terms of the impact of small loans on borrowers' lives, it also identified some challenges that Opportunity will address with its local partners, in order to improve their services, and more effectively serve women and families living in poverty.





For instance, 29 per cent of respondents said that they would find it hard to come up with funds for an emergency expense. However, 80 per cent also said that their ability to meet this major expense had improved due to the microfinance organisation – showing the important role these organisations play by providing access to finance.

Without access to small loans from a microfinance lender, those living in poverty often must resort to borrowing funds from informal money lenders with predatory practices in an emergency.

Forty-three per cent of respondents also said their ability to access healthcare had improved. While this improvement is encouraging, the smaller percentage of people who had better access to healthcare also shows that there are multiple barriers to using health services for families living in poverty – especially those living in rural and remote areas where there are often gaps in health services.

Opportunity's health program aims to address gaps in health services by using microfinance networks to empower women to provide critical health education and basic health support within their communities, as well as supporting them to set up health-related businesses and increase the uptake of health micro-insurance.

"We used to borrow small amounts of money to buy fertilisers for our farm at high interest," said one respondent from India. "We later realised that we are paying everything we earn as a loan. We then took a loan from (Opportunity's local partner) Pahal. After repaying the loan, we could still save some amount of money and use it for our children's education."

The full results from the global study were released in October 2023, as part of the *60 Decibels Microfinance Index*.

Opportunity is committed to listening to clients of our microfinance partners, measuring the impact of our microfinance work, and ensuring that we continue to improve the services provided to the families we serve.

Above: Bharvad received a small loan and runs a tailoring business in India.

“Thanks to the loan, we were
able to survive in such tough times...”

LEELA



Leela ploughs her way to a brighter future

Leela and her husband Deshveer have five children and live in the Dungarpur district in north-west India. Both Leela and Deshveer had labouring jobs, but their income was not enough to cover their living expenses and they struggled financially.

The Dungarpur district is mainly agricultural, with many farms in the local community. With their financial situation worsening during the pandemic, Leela decided to take out a small loan with Opportunity International Australia's local microfinance partner to rent a tractor. With the second-hand tractor, Leela and Deshveer plough the fields on the nearby farms for a fee, helping those farmers who can't afford a tractor of their own.

Leela also uses the tractor to transport construction materials in her local area, such as bricks, stones and soil. She has managed to create a profitable business with just one small loan of Rs. 35,000 (A\$658).

Leela's family don't have crops of their own, but they do have chickens and cows, and sell the eggs and milk as a side business.

Since taking the loan and starting the tractor business, Leela and Deshveer have more than doubled their income.

"Thanks to the loan, we were able to survive in such tough times when our living conditions were really poor," said Leela. "We are very thankful for this opportunity to start our own business."

They plan on hiring another tractor with the help of another small loan. Their eldest son, 22-year-old Lokesh, who is now married, helps with the tractor business, giving them the capacity to increase their income with two tractors running.

Their other children, aged between 11 and 18, were able to attend a local government school, and have dreams for a future free from poverty. Her 18-year-old daughter Neeru is now studying at university. The younger three children are still in school.

"I want my children to be independent, and hopefully become police officers, teachers or nurses," said Leela. "I want them to excel well in life and do good for themselves and society."

Leela has dreams of a different future for herself as well. With one successful business already, Leela has plans to branch out into other small businesses in future.

"I hope to get another loan soon to open my own beauty parlour," said Leela.

Thanks to Opportunity's generous supporters, Leela is one of the millions of women in Asia who are building a better life for themselves and their families.

Opposite: Leela in her rented tractor.

Below: Leela's family: Three of her children, Robin, Julie and Pradyam, husband Deshveer and Leela.



Below: Leela has a side business selling chicken eggs and cow's milk.



Endang cleans up with local laundry business

Endang lives in Perbaungan, South Sumatra in Indonesia. The residents in her local community have busy lives, which gave Endang an idea for a business.

In September 2020, Endang opened a simple laundry business. She started from scratch by collecting clothes from residents in her neighbourhood, going door-to-door and asking if they required a laundry service.

Her neighbours obliged and handed over their clothes for Endang to wash by hand and iron. It was hard work, but she managed to maintain a regular customer base.

To make her life easier, Endang needed a washing machine and dryer. She took out a small loan from Opportunity International Australia's local microfinance partner for IDR 4,000,000 (A\$400) to buy her first washer-dryer unit.

With one machine, she was able to offer an express same day laundry service, increase her client base and earn up to IDR 300,000 (A\$30) a day.

With the business thriving, Endang wanted to expand. Subsequent loans have enabled her to purchase five washer-dryers and one stand-alone clothes dryer. She has successfully opened three other laundry branches and has hired six employees.

The business is now generating around IDR 500,000 (A\$50) a day. Endang and her employees wash an average of 50kg of laundry per day, per branch. She has created jobs and is helping to boost the local economy.

"The financing provided was very useful for the business that I started from door-to-door until now its current stage of four branches," said Endang. "I really hope to be able to continue partnering with (Opportunity's local partner) Bina Artha, so that the financing for business capital continues to increase, while I am committed to making my repayments on time."

"I believe I can be successful with your continued support!"



Above: Endang has expanded her laundry business to four locations in South Sumatra.

Below: With the help of small loans, Endang has created a successful laundry business and created jobs in her local community.





Lessons learned early empower girls to be safe

Content warning: This story discusses gender-based violence and trafficking, which some readers may find challenging.

As part of our Women's Safety program in India – supporting women and girls to live a life free from violence and trafficking – Opportunity International Australia's local partner runs a mentorship program for adolescent girls called Super Smart Shakti Network. *Shakti* means 'feminine strength and power', and the initiative empowers girls with knowledge and resources and connects them with peer networks to make choices that keep them safe and secure.

Rosy* is a bright and ambitious high school student in Hyderabad, India. She was in a long-term relationship with a boy and had become emotionally dependent on him. Her parents had separated due to her father's illness, and she lived with her mother and elder brother.

She attended Shakti Circle sessions on various topics related to gender and patriarchy, healthy relationships, boundaries, domestic violence, self-love, and safety. She was an active participant in the classroom and shared openly about her relationship.

As she attended more sessions, she began to see the relationship with her boyfriend in a new light. She recognised the difference between love and control and identified red flags, and subsequently decided to end the relationship.

She shared her story and what she learned with her mother. Rosy's mother tried to convince the boyfriend to leave the relationship, but he verbally abused her.

She reached out to our local partner, who empowered Rosy and her mother to act. A team member connected them with the SHE Team - an initiative of Telangana Police focused on enhancing the safety of women. Rosy and her mother filed a complaint with the SHE Team office, and the abuser was given a caution. He agreed not to disturb her anymore, but later he threatened Rosy, saying he wanted to be in the relationship until she married someone else. Rosy, armed with an awareness of her rights, stood her ground and threatened to report him again if he didn't respect her wishes.

Rosy is grateful for the knowledge she gained through the Shakti Circle sessions, which helped her realise that being in a relationship is not a mistake, but choosing a healthy relationship is everyone's choice to make. Rosy is now empowered to live a life free of abuse.

**name changed for privacy*

Above: Girls participating in the Super Smart Shakti Program in India.

Melbourne Giving Circle supports Women's Safety in India

Content warning: This story discusses gender-based violence and trafficking, which some readers may find challenging.

In India, gender-based violence and trafficking are a major societal problem, with one woman every four minutes reporting violence in her home, and over 60,000 communities identified as high risk of being targeted by traffickers.

A group of Opportunity International Australia supporters and Board Directors from Melbourne decided to do something in response to shocking women's safety statistics in India.

Determined to respond, the group launched the Women's Safety Giving Circle in June 2021, initially with just three members. Their goal was to empower and equip women to build a life free from poverty, by addressing their right to safety and equality. They focused their efforts on preventing human trafficking and gender-based violence in India, one of the most dangerous countries for women.

Connie Ridley, who was a former Director on Opportunity's Board at the time, was one of the founding members of the Giving Circle.

"I've been to India and seen the work that Opportunity's partner My Choices Foundation does firsthand.

"I was greatly moved by the work taking place there and the women I met who were participating in the programs. They showed amazing strength and courage. Women should be free to live a life safe from gender-based violence, child marriage and human trafficking, and in India, so many women are being subjected to these unthinkable situations.



"We have a power and privilege to do something about it, and I suspected there would be others here in Melbourne who were also challenged by these issues and keen to respond. And so, we started the Women's Safety Giving Circle. Personally, it is a blessing to work alongside other like-minded individuals within the community here in Melbourne to help women in India."

Giving Circles are a form of collective giving where members come together to jointly fund strategic, high-impact social change for people and communities in need. Collective giving is incredibly powerful, as individuals' contributions are combined with others, scaling-up their collective impact. Giving Circles offer members connection - both with each other as like-minded philanthropists with a shared passion, and with the projects they fund and the people they impact.

Fast forward two years, and the group now consists of 17 members who have collectively raised over \$200,000 for Opportunity's work in Women's Safety. The group persevered through the COVID-19 lockdowns in Melbourne in 2021, holding their events online.

The Giving Circle has enabled the following impact to date through Opportunity:

- **Prevention of human trafficking:** 500 remote Indian villages have received the Safe Village Program, which raises community awareness of and resilience against human trafficking.
- **Prevention of gender-based violence:** 66 women have been trained and enabled as PeaceMakers (gender-based violence support workers). They have collectively reached 3,300 families with gender-based violence information and support.

Giving Circle members receive updates and insights from Opportunity about the projects and people they support, and the impact their gifts are making for women in need. They also enjoy the occasional opportunity to connect and network with each other as a group, via Zoom or at face-to-face events.

Martina Stanley, Founder and Director at Alecto Medical Recruitment and Consulting, recently joined the Giving Circle and said she's pleased that collectively the group can make a small difference in the lives of women and girls in need.

"Our team at Alecto Consulting had a presentation from Opportunity about the work they're doing in developing countries," said Martina.

"During that presentation, we heard some really challenging statistics about the abuse of girls and women in India, and we were shocked by the prevalence of human trafficking.

"After the presentation it became clear that, for our team, this issue was one that really impacted them emotionally. Our team members felt strong empathy for the girls and women who are impacted, and we wanted to respond by joining the Giving Circle."

Martina's personal passion for Opportunity's work stems from the more than 20 years she spent living and working in developing countries in Africa and the Pacific.

"My time in developing countries showed me above all that we can make a big difference with small amounts of money and time," added Martina. "Money doesn't go very far in Australia, but it goes a lot further in these places. For us to give a small percentage of our income, doesn't hurt that much, but it takes away a lot of pain for people in situations of poverty. It also showed me that they are people just like us. They feel pain and pleasure from the same things we do.

"Sometimes the cultural gulf is so huge that it is difficult to feel a sense of connection. But when we look past the cultural and physical differences and see the humanity in each of those people, we start to care and then we want to help if we can."

Having now reached and exceeded their initial target of raising \$200,000 to fund the Women's Safety program, the Giving Circle will set its sights on scaling this crucial work in the future.

In late 2023 and 2024, Opportunity will take this community-led model of building safer communities to reach many more girls, women and children through the networks of microfinance organisations initially in India, with plans to eventually expand to other countries in Asia.

Integrating women's safety initiatives into the work of microfinance partners will allow Opportunity to leverage their networks and the trusted role they already play in their communities. And no doubt, the Women's Safety Giving Circle will be there to support and enable this important expansion.

Former Victoria and Tasmania State Manager, Olivia Myeza, said it's been a joy to see the Giving Circle come together to achieve great impact for women in need.

"It's been incredible to see these 17 Melburnians come together to form the Women's Safety Giving Circle," said Olivia. "Each supporter has a different reason for caring about these issues, but they have come together and demonstrated the power of collective passion and collective impact. I suspect this is just the beginning for the Giving Circle, and that up ahead they'll create even greater impact for even more families and communities."

To join the Women's Safety Giving Circle, visit <https://fundraising.opportunity.org.au/womens-safety-giving-circle>

Below: Martina Stanley, a new member of the Women's Safety Giving Circle.



Rural women want to work

It's over 40 degrees on a summer's day in Kolhua, a rural area outside Kushinagar in Northern India. Sudha* is working the dry earth with a hoe as part of a group of other Musahar women, fortifying the village's walking tracks between fields.

Sudha is being paid for her daily labour through the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) scheme. The scheme aims to guarantee the right to work to all Indians, however in practice there are many barriers to accessing the scheme, and many marginalised groups, particularly those from lower caste groups like the Musahar, often miss out.

As part of a social protection program run by Opportunity's local partner in India, community workers support people in rural villages with information on how to access social protection schemes run by the government.

This year Sudha's village has a community worker, called a Vikas Mitra, who visited her home and told her about various government schemes that Sudha is eligible for. Her Vikas Mitra worked closely with the local government official to secure work for Sudha and other local women.

Sudha is the head of her household and the money she earns from work supports her elderly mother. There aren't many job opportunities around, particularly during slow times for agriculture, and particularly for women.

Taking a break from the work, she shows the palms of her hands, callused from labour.

Jennifer Jones, Program Coordinator at Opportunity asked Sudha, "What is your dream for your future?"

"Any work I can have, is my dream," she replied. Her friend, working the fields with her, owns a cow and dreams of owning a goat one day. "Even if I had an additional livelihood," Sudha says, "I would still do this work. It is our right."

**name changed for privacy*

Sudha works as a labourer in northern India.*



Give a gift with meaning this Christmas

Christmas is fast approaching, and if you are looking for a meaningful gift for your family or friends, you can find the perfect Christmas gift in the **Gifts of Opportunity catalogue**.

The Gifts of Opportunity catalogue offers gift ideas from as little as \$7. You can choose a gift in a range of prices to suit your budget, from handbags made from recycled materials (\$43), to peas on earth (\$96) and many more.

Every gift you purchase is tax-deductible and goes towards helping women and their families leave poverty behind.

Check out the enclosed catalogue and order form to get your Christmas shopping done early! Or you can order online at gifts.opportunity.org.au



Thank you for your continued generosity

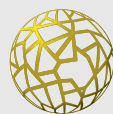
It's thanks to your support that we have been able to increase our investment in programs that create new opportunities for resilient and hard-working women and families across Asia.

Thanks to you, we have been able to protect and build more businesses, help more children return to school, reach more women and girls with anti-violence and human trafficking awareness and protection, and to extend our health program by training more Health Leaders.

With deepest gratitude, and sincerest thanks from the Opportunity International Australia team.

On behalf of those we serve.

Opportunity International Australia is an Australian Council for International Development (ACFID) Member and is committed to full adherence to the ACFID Code of Conduct.



ACFID
MEMBER

Opportunity International Australia receives support from the Australian Government through the Australian NGO Cooperation Program (ANCP).



Australian Government
Department of Foreign Affairs and Trade



Opportunity International Australia is a member of the Australian Disability and Development Consortium (ADDC). The ADDC is a network of agencies, organisations and individuals with an interest in disability-inclusive development within Australia and internationally.



Australian Disability+Development Consortium

“One of our core values is helping small businesses. That’s why we found our business aligns well with Opportunity’s work, as they are giving entrepreneurs an opportunity, not only with loans, but with health, education and women’s safety.”

Linden Jackson, Agile IT Solutions



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