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AGENCY: The capacity of individuals to make their own free choice.

> Cover: Savitri, a Community Health Leader in Uttar Pradesh, India. Community Health Leaders like Savitri play a crucial role in their communities by teaching the essential health, nutrition and sanitation practices that help prevent illnesses and infections. Photo: ©Matthew Smeal

> Manda at work on her sewing machine which she purchased with the help of a small loan. Photo: ©Kim Landy



Each for equal



Earlier this month, the world celebrated International Women's Day – a day that recognises just how valuable, capable and resilient women are.

Through Opportunity, I have met incredible women who, when given the chance, go on to do amazing things. The key word here is chance. There is no doubt that what holds so many women back, is that lack of opportunity. The first steps to creating a gender equal world, is ensuring that women have the same opportunities as men – opportunities in health, education, employment and business.

Each year International Women's Day (IWD) has a theme. This year it is 'Each for Equal'. It is an interesting theme because it makes you stop and re-read it a few times. It makes you think.

Each for Equal speaks to the individual – that we are each responsible for our own thoughts and actions every day. We have the power to choose and with that choice, comes power.

We have the power to choose whether or not we will accept gender stereotypes, gender-based violence, sexism, gender bias in the workplace, in the home, in the media, on the sporting field.

We have the power to choose action over submission; speaking out over silence; or being collectively individual. We also have the power to choose to end poverty.

The vast majority of our work involves women. In fact, 95 per cent of our small

loan recipients are women. There are several reasons for this but primarily, it is because women are often excluded from the financial markets. But once they have been given the opportunity, they go on to run successful small businesses, become decision makers in their family because they are income-earners, and ensure their children receive an education.

I recently spent time with 13 women in a small village outside Udaipur, India who had a profound effect on me. Together they had borrowed small loans to pay for bores so they could irrigate small agriculture plots. But the ground was so rocky and mountainous and all I could think about was how backbreaking it must have been for them to prepare that land, let alone successfully grow and harvest vegetables.

All their husbands worked as contractors in the city. There were no men in the village on the day I visited; they would only return for two or three days every month and then head back to the city. The women were left on their own to eke out an existence and look after their children.

The women lived such basic lives. There weren't even any toilets in the village – they just weren't considered necessary. It was just the circumstances with which they lived. Most of the women were illiterate, 'signing' their loan repayment books with an inked thumbprint.

I sat down and spoke to them about how they carried vegetables on their heads for eight kilometres to market. Yet they were so enthusiastic about it and that by doing so, could earn the money to send their children to school.

What struck me was how they saw their work and their children's education as their children's journey out of poverty, not their own. It wasn't about them but only about how they could break the cycle of poverty for their children.

I got back into the truck and cried. I cried because of the circumstances the women were in but also because of the hope and dignity with which they were

WHY WE EXIST

OUR VISION

A world in which all people have the opportunity to achieve a life free from poverty, with dignity and purpose.

OUR MISSION

By providing financial solutions and training, we empower people living in poverty to transform their lives, their children's futures and their communities.

OUR MOTIVATION

We respond to Jesus Christ's call to love and serve the poor. We seek to emulate the Good Samaritan, whose compassion crossed ethnic groups and religions.

OUR VALUES

- Commitment
- Humility
- Respect
- Integrity
- Stewardship
- Transformation

changing their circumstances and that of their children.

Those women were each making an individual choice to make a collective difference. Their choice was to take a small loan so they could irrigate their agricultural plot. By selling the vegetables, they could send their children to school – in many cases, the first generation in the village to be educated.

Those children will grow up and have a much greater chance of finding secure and sustainable employment. Because of their education, they will also lead healthier lives – something you will read about later in this issue.

But it all started with a small loan. And that can be our 'collective individual' choice; supporting Opportunity can be how we help women living in poverty. It is how we can be each for equal. ●

Meredith Scott

Meredith Scott

CEO, Opportunity International Australia



Social Performance update

Nanki, a recipient of a small loan from Opportunity's partner, Samhita. Nanki used her loan to purchase raw supplies for basket weaving, which provides her with a stable income.



Our mission is to empower people living in poverty to transform their lives, their children's futures and their communities. To achieve this, we need to understand our clients' circumstances when they join our programs. Low income is a factor in poverty, but so too are a lack of access to basic services and vulnerability to shocks. Data on these dynamics can help us understand and improve our outreach to those in need.

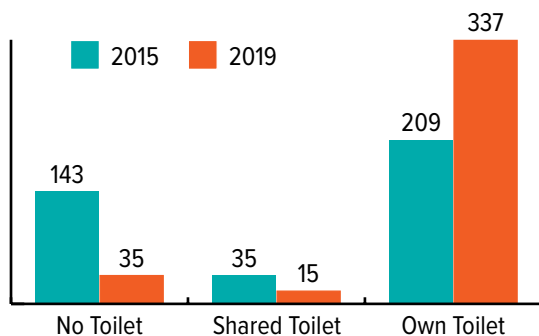
Opportunity's Social Performance Management (SPM) team uses a number of tools and indicators to measure impact, including the Impact Assessment Survey. This tool helps partners assess an individual's level of poverty by answering questions about a household's characteristics before and after intervention. This information creates a baseline of social data to track over time, while helping partners ensure they are reaching people with the most need.

Thanks to the financial support from Opportunity's SPM team in 2019, our Indian partner Samhita was able to provide cohesive follow-up data for the first time. The Impact Assessment Survey captured updated information for 387 clients originally surveyed in 2015. The loan recipients were re-surveyed with the resulting data providing more accurate conclusions about the impact of Samhita's products and Opportunity's microfinance program.

DATA HIGHLIGHTS

HOUSEHOLDS WITH ACCESS TO A FUNCTIONING TOILET

Households with access to their own, functioning toilet increased by 61% from 2015 to 2019. Importantly, this is associated with a 75% fall in the number of people who have no toilet and are forced to defecate in the open.



NUMBER OF GIRLS ATTENDING SCHOOL

The number of primary-aged girls attending school increased from 84% to 98% over the past four years. **With these girls now able to receive a basic education, their ability to earn a liveable income and break free from the poverty cycle increases substantially.**

The number of secondary-aged girls attending school increased from 75% to 96% over the past four years. **A secondary school education gives girls more choice in terms of future occupations, helps reduce the likelihood of teenage pregnancy, and decreases fertility rates over their lifetimes.**

AGE GROUP OF 5-12 ATTENDING SCHOOL

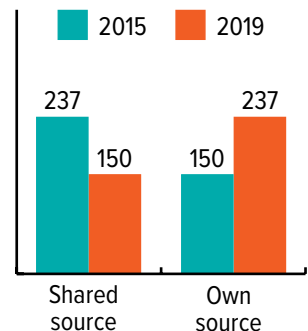
	2015	2019
YES	179	199
NO	35	5

AGE GROUP OF 13-17 ATTENDING SCHOOL

	2015	2019
YES	120	173
NO	40	7

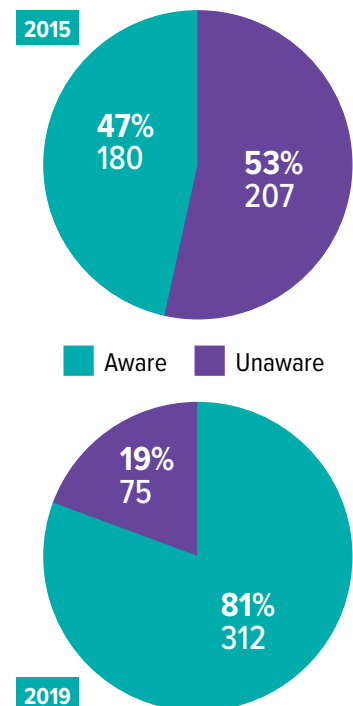
HOUSEHOLDS WITH ACCESS TO SAFE DRINKING WATER

In the four years between surveys, the percentages of clients with and without access to their own safe water source reversed. **In 2015, 3 in 5 lacked access to their own source of safe water; in 2019, 3 in 5 had access to their own safe water source.**



AWARENESS OF LEGAL PROTECTION AVAILABLE TO WOMEN AND GIRLS

Samhita's training of loan recipients and their communities about the legal protection available to women and girls has had a significant impact on the number of those aware about such programs. While only half of clients previously were aware of legal sanctions for domestic violence in 2015, **more than 4 in 5 are now aware of the legal sanctions available to women and girls suffering domestic violence and abuse.**



WHAT WE'VE LEARNED THROUGH SPM:

Microfinance helps families **increase their income, reduces risk, and smooths income levels** over time. This increased income allows families to invest in less urgent essential services, such as basic healthcare and education.

Microfinance alone is not a miracle cure for poverty for every client. This is why Opportunity supports education and health programs to help assist clients in

a multi-faceted approach to poverty alleviation.

When we **regularly measure** how the welfare of small loan recipients is changing, we can **understand how to refine products and services** to improve the impact on those living in poverty. Social Performance Management is key to this regular assessment and continued optimisation of Opportunity's programs.

Small loans, big changes

Bebi Devi was married before her first period. Now working as a health leader, Bebi teaches women and girls in local villages about menstrual hygiene and basic health care.

Bebi Devi sits in a small warehouse three stories up in a building in Bihar, India. The warehouse—part of Bebi's small business—is used to store, pack and distribute sanitary pads throughout the region. She is recounting her childhood and particularly the lack of knowledge girls receive about menstrual hygiene.

"I was married in my childhood," Bebi said. "At that time, I had not got my periods."

Being so young, Bebi remained at home with her parents, waiting for the day when she would be required to move in with her husband's family and begin her married life in earnest. That day came three years later, when Bebi was in her mid-teens.

"The date to go to my in-laws' house was told to me. Fifteen to 20 days were left [when] I got my period. I got a

terrible stomach-ache, so I told my mother and my mother said that this happens. I was crying a lot because I felt ashamed. She told me to use a cloth."

Bebi's story is common. So too is the lack of knowledge about menstrual hygiene among girls in India. And with that lack of knowledge comes stigma, bullying, humiliation and isolation for women and girls.

It is something that Bebi has been trying to change for some time.

"I felt like when we use cloth, when we walk on the road or go the market, if the cloth gets wet, it can be very embarrassing," Bebi said. "In Bihar there are various types of men. Some make fun or worse."

"We have to do something to solve the problems for young girls and women."

Some of that has been accomplished through modern communications and an increase in discussion around menstrual hygiene.

"TV and mobiles have increased [knowledge] so much, it tells everything," Bebi said and mentioned that her own daughter went to school and told a friend that she used cloth



> Bebi Devi works as a community health leader, teaching basic health care to women and girls.

whenever she got her period. Her friend told her about pads – a much more hygienic option, particularly as the disused saris which once supplied the cotton cloth are now made from polyester.

"At that time, I did not know about the pad," Bebi said. "When I found out, I started keeping them in the house. I use them and my daughter uses them as well. I don't let her use the cloth."



< A health leader sells sanitary napkins to a lady in Bihar, India. Apart from teaching good health practices, the sale of basic health care items allow health leaders to earn a small and sustainable income.

In 2006 at the request of her husband, Bebi took out a small loan to help with the family business. She would never have thought it would lead to something for her.

“I was married in such a family that my mother-in-law did not allow me to do anything and always found ways to keep me engaged in housework,” Bebi said.

But as the repayment process continued, Bebi’s loan officer encouraged her to undergo training to become a Community Health Facilitator (CHF) – women health leaders who provide basic health education to their village and surrounding communities.

“My loan officer used to say that I am bright. So, from the beginning I had a belief in myself that I could do something,” Bebi said.

In 2010, Bebi completed her health leader training. But at her first health presentation in a village, she realised that the health leaders simply handed out information cards for women to read in their own time. Bebi and the other health leaders knew that the women took the cards home and forgot about them. They had a better idea – engagement.

“By building relationships, we started talking to them about health,” she said.

One key health message was menstrual hygiene. But it was a topic steeped in taboo and stigma.

“First people didn’t used to talk [about menstrual hygiene] but now people talk openly about it. Before people used to feel shy, we used to ask them ‘Why feel shy with us, we are women so you can share your problems with us, we may be able to help you’,” Bebi said.

Bebi’s interest in providing good health messages to the women of Bihar led to purchasing a machine that would make sanitary pads that were much more hygienic than the cotton cloth most women used.

Despite the new machine, many women didn’t see the need for pads.

“I would explain, ‘the cloth pad that we make at home has bacteria, germs that we can’t see,’” Bebi said, encouraging them to use the pads.

For Bebi and her health leader colleagues, the best outcome was to provide women with additional health care items during the community health presentations.

Along with pads, the health leaders sell familiar household items to ensure families and villages can maintain a clean and healthy environment – “soap, dishwashing liquid, toilet cleaner; all the products we require every day,” Bebi said.

“If we use the toilet, it is important to clean it; if we eat food, it is important

to wash the dishes; if we go to the toilet then it is important to wash our hands. All the products are useful,” she said.

This has allowed the women to purchase products immediately without needing to travel to larger towns, and the health leaders in turn have created sustainable businesses. As money earners, their role as decision makers has increased within their families.

But while the knowledge surrounding menstrual hygiene is increasing and women are talking more openly about it, there is still a long way to go.

For Bebi, it all comes down to knowledge.

“Knowledge gives us information. If we don’t have knowledge, then we get sick. If we have knowledge, only then will we be able to do some work.” ●

STAFF PROFILE

Jessica Carter is the Asia Health Program Director for Opportunity International Australia.

Jessica is passionate about making the world better place. This passion has taken her everywhere from India and Bangladesh, to China and South Korea.

After graduating from the University of Sydney, Jessica began her career working as a journalist, then moved into community development and health.

Today she is based in Hyderabad, India where she oversees Opportunity’s health programs throughout Asia. Local women are trained to become health leaders in their communities, allowing them to spread life-saving knowledge while earning an income to support their families. But why women?

“Women are often the household decision-makers around health issues,” Jessica said. “They might be more likely to make choices such as what’s for dinner that night or whether a child is too sick to go to school.”

“Poor health leads to lost income and education opportunities. Meanwhile, poverty limits access to quality and timely health care. Combining health with microfinance is powerful as it addresses both issues of health and poverty.”



> Jessica Carter, Opportunity’s Asia Health Program Director

Over the past seven years working with Opportunity, Jessica is most proud of the life-changing impact she’s seen for families living in poverty – all thanks to our generous supporters.

Opportunity has currently reached more than 6 million people with health education in India, Indonesia and Bangladesh, helping families to live healthier and happier lives.

“My hope is that we can keep improving lives and unlocking the potential of so many women and children by reaching more people with the health knowledge and services they need. There is a long way to go but if we can raise more funds to provide deeper support, we will go a long way towards our goal of ending poverty.”

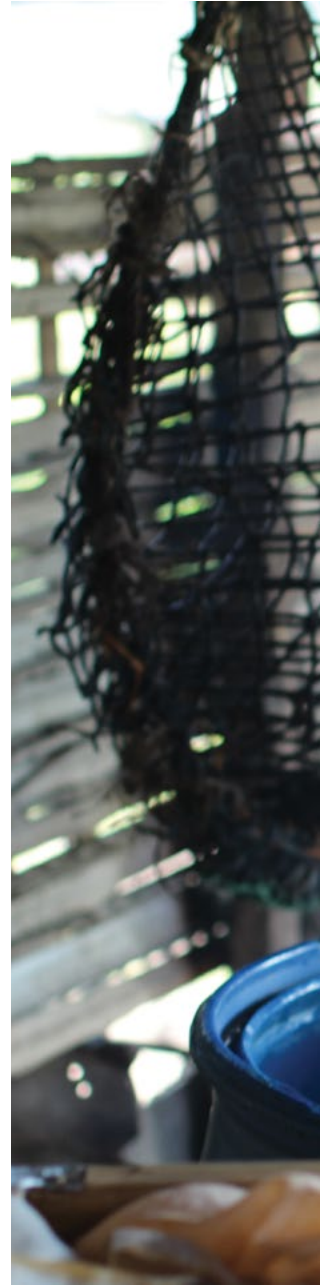
Life in Indonesia

Building happier and healthier lives in Indonesia.

In Indonesia, two in three people live on less than US\$2.50 a day. Many families struggle to access shelter, healthcare, education and essential services, hindering their ability to leave poverty behind.

Working with partners, Opportunity provides families with small loans to grow their businesses. From farms and community gardens, to craft stalls and kiosks, the majority of loan recipients are women. Small loans provide them with much-needed financial freedom and independence.

The opportunity to work and earn a living for these families on Rote and Timor Islands ensures they can meet their daily needs, send their children to school and live happier, healthier lives. ●





“When you give a woman a small loan, you’re not just investing in her business. You’re investing in her.”

—Simon Lynch, Community Development and Indonesia Director

Small loan recipients living in rural villages in Indonesia depend on their businesses to provide essential income, allowing them to keep their children healthy, educated, and prepared for the future.



The macro on micro (finance)



Marce prepares her fishing net early one morning on Rote Island, Indonesia.

Microfinance is a complex humanitarian intervention. Mark Daniels, Opportunity International Australia's Asia Program Director, takes a broad look at microfinance to reveal its fundamental philosophy, how it assists those living in poverty, and the intricate challenges that lie ahead.

Q: Why would someone living in poverty want to get a loan and go into debt?

A: Like anyone, low income earners still require capital to set up and sustain even a tiny business. Once established, credit can then be used to help them create a more stable financial base for their business, and even expand that business so they can earn more. That process will help them improve their lives by providing the freedom to make economic choices as they negotiate their way out of poverty.

Q: What does a person living in poverty look for when choosing a microfinance institution (MFI)?

A: People living in poverty deserve products and services that enable them to navigate and manage very complex cash management scenarios.

Thankfully, microfinance has evolved from a supply-led singular product environment to one that is demand-led; that puts the client first. In the early days, most MFI's had a 'one product fits all' methodology, e.g. a six-month loan term with weekly repayments.

Through our MFI partners, Opportunity provides a suite of financial products including savings accounts, insurance products, joint group liability loans and individual lending. We also provide non-financial services including training and capacity building programs to help people improve and grow their business. Ultimately the aim is to help our clients buy better, sell better and run better. This can transform their businesses to provide better services to their community and contribute to the growth of their local economy.

Q: What are some of the behavioural practices you've seen with people requiring loans?

A: When you study the behavioural economics of people living in poverty you quickly understand the 'need for speed'. We always hear people in poverty live on two dollars a day; that's nice but they don't literally get that amount each day. Being poor means that you are constantly juggling cash flow and having to manage irregular and uncertain incomes.

Studies show that on average, someone living in poverty will have up to eight different sources of credit and savings to help manage their poverty, and in many cases can lead to 'multiple borrowing'.

Q: Tell us more about multiple borrowing?

A: Multiple borrowing is when a client is forced to borrow from several institutions in order to meet their needs. In many cases lending methodologies are quite rigid so a client is required to complete a loan cycle on a small loan without default before they can be approved for a larger loan. This is one reason why repayment rates are quite high for MFI's as loan sizes are small and clients are desperate to access larger loan sizes.

But in many cases people in poverty are simply forced to borrow from multiple institutions to meet their immediate needs.

Q: To meet those needs, people often borrow from 5/6 lenders. What are they?

A: A 5/6 lender is an informal money lender. They are colloquially called 'Mumbai's' given the practice of money lending in India. The basic premise is that they will lend you five dollars in the morning and you repay six dollars in the

evening – so an approximate 20 per cent per day interest rate.

With no cash in reserve, accessing funds quickly can literally be life and death for somebody living in poverty. Speed is everything to a client with a sick child, for example, so if an MFI is unable to lend emergency loans or enable immediate access to a person's savings, a person in poverty will have to hunt down an alternative.

But there are significant dangers attached. If the borrower is unable to pay back the loan on time, the consequences can be dire, and in some cases even sexual favours can be procured by the 'Mumbai'.

“The most important department within an MFI is the research and development team...”

Q: What is the best way around this?

A: The most important department within an MFI is the research and development team as they seek to understand and listen to customer insights. Good product design based on better analysis will drive appropriate cash flow-based lending. In many cases the loan recipient will actually have the ability to repay larger loan sizes to meet their requirements. Borrowing the right amount from one lender will alleviate multiple borrowing and the dangers that go with it.

Q: How has microfinance changed over the past 10 years?

A: Over the last decade, financial inclusion has experienced remarkable growth. Almost 900 million mobile money accounts [mobile accounts that are accessed through mobile phones] are currently registered in more than 90 countries and account for US\$1.3 billion transacted every day¹. Also, the entry barriers to financial inclusion have reduced which in turn have spawned innovation in the financial technology [fintech] sector.

The other big change is in digital credit which has emerged as a new service with participation from banks, mobile network operators and financial technology.

Q: You once said, “You can’t do today’s job with yesterday’s products”. Is the sector going through rapid change?

A: Definitely! Microfinance customers are rapidly evolving. Traditional products and services that were relevant 10 years ago simply don’t work now. Greater use of technology has also led to change in how staff and clients interact with microfinance. Innovations like mobile money and agent networks [the use of established distribution networks or independent agents instead of traditional bricks and mortar branches] are also being deployed. In countries such as India, loan officers in some MFIs are even using thumb print or iris scans so clients can access their accounts online to make loan repayments.

Q: What are the relevant cultural differences between how people think about money in Australia and someone living in poverty in India or Indonesia?

A: Poverty is essentially when a household has to cope with one risk after another. Basically, the poorer the household the higher proportion of income that has to be spent on necessities. That may be everything they earn but still not enough. We know that poor households do not consume enough food, so nutrition levels are low, and they can suffer from chronic hunger, malnutrition and illnesses which makes getting out of poverty that much harder – especially when there is no financial or welfare safety net.

David Bussau, the founder of Opportunity International, often talks about the ‘economics of enough’. Basically, what do you do, when you have more than you need? David challenges us to move to a life of significance. The best way of doing that is by giving to those in need. The idea of too much or too little also reminds me of Proverbs 30:8, “Give me neither poverty nor riches but give me only my daily bread.”

What I have discovered in life is that whether rich or poor, everyone is searching for three essentials of happiness: something to do (a job), something to love (a family or community), and something to hope for (faith for a better future). ●

MARCE’S WISH



➤ Marce (middle) with her daughter and husband on Rote Island, Indonesia.

Life is tough for Marce and her family on Rote Island, Indonesia. She worries constantly about how to afford education for her children.

“I only wish my children could finish high school,” Marce said.

Growing up, Marce wasn’t able to complete her education. Her parents passed away when she was in primary school, leaving her in the care of her cousins. After marrying, she began her family living under a roof made of leaves.

But Marce is determined that life will be different for her children. With a small loan from Opportunity, Marce started her own business making and selling cakes.

“This is a blessing, whether I make 100 or 200 cakes, it is always sold out. People even come to buy in the night,” she said.

Marce depends on this income to pay for food, fuel for transport, and most importantly, her children’s school fees.

A small loan has been life-changing for Marce. It has empowered her to leave poverty behind and give her children a brighter future.

“I want to have a better life,” she said.

1. GSMA's State of the Industry Report 2019

Better education for better health

A quality education will increase a child's chance of living free from poverty. But it also means a child will lead a healthier life, writes Opportunity's Program Support Officer, Taylor Deacon-King.

Education increases a child's access to opportunities throughout life. We at Opportunity see how education provides children with literacy and numeracy skills, skills that minimise a child's vulnerability to poverty by offering them a pathway towards higher paying, more secure jobs, with better working conditions.

The UN's Sustainable Development Goals (SDGs) also see education as a core component of poverty alleviation. The goal is to: "ensure inclusive and equitable quality education and promote lifelong learning opportunities for all"¹. However, a less obvious but equally important outcome of education is better health.

Access to education has documented positive effects on health knowledge and lifestyle choices, providing children with the knowledge, skills, and direction to make decisions and understand what

is required to sustain good health, how to identify health risks, advocate for health needs and communicate with health professionals throughout their lives. This is gained through both health education but also in the skills gained throughout the schooling experience: critical thinking, resourcefulness, problem-solving, adaptability, oral and written communication.

Education also impacts a child's personal emotional, cognitive, physical and behavioural development which translate to economic, social and psychological assets that contribute to good health and wellbeing.

SOCIAL AND PSYCHOLOGICAL BENEFITS

Access to education provides children with the opportunity to develop their sense of resilience, agency (autonomy), self-regulation and action-taking with regards to managing physical and mental health.

Children with resilience are good at problem solving, have a sense of purpose, and possess good social skills. Due to the ability to bounce back from setbacks and better manage stress, they may be less likely to experience the negative health outcomes associated with chronic stress (both physical and psychological) and avoid risk-taking coping mechanisms, such as drug and alcohol abuse.

The development of a child's ability to make their own choices (agency) contributes to positive health outcomes throughout their life. As an example, 93 per cent of women with 12+ years of education used a skill provider for antenatal care during pregnancy compared to only 61 per cent of women who received zero education. Similarly, 95 per cent of women with 12+ years of education had an institutional delivery compared to only 62 per cent of women who received zero education².

Education for girls is particularly important. According to UNESCO's Global Education Monitoring Report, "Educating girls can literally save millions of lives"³. Data from the report showed that child mortality would decline by one-sixth if women in poor countries completed primary education and would halve if women received secondary education.

EDUCATION AND LIFESTYLE CHOICES

Education provides children with the information and skills to assist them in making good lifestyle choices. Those choices include diet and nutrition, exercise, alcohol consumption and tobacco and drug use. Included in the 10 leading risk factors causing death across low-income and middle-income countries reported by The World Health Organization (WHO), are tobacco and alcohol use, physical inactivity, low fruit and vegetable intake, obesity, and poor hygiene⁴.

The skills acquired through education—such as literacy, writing and communication—can have positive effects on income, which increases financial resilience during ill-health. Adoption of preventative healthcare services and behaviours can reduce the costs of health care treatment for easily preventable diseases and the respective reduced household income as people cease productive work and pay to be treated. Finally, education contributes to promoting healthy lifestyle choices and positive decisions that support emotional, behavioural and cognitive development, which in turn effects our social relationships and quality of life. ●



➤ Ksussew, Hansraj, and Kavita in the doorway of their home in Rajasthan, India. Their mother Santosh took out a small loan to grow their family business, increasing their income so that they could afford to go to school. Photo: ©Kim Landy

1. <https://sustainabledevelopment.un.org/sdg4>

2. 2015–2016 National Family Health Survey in India

3. <https://en.unesco.org/gem-report/educating-girls-can-save-millions-lives>

4. https://www.who.int/healthinfo/global_burden_disease/GlobalHealthRisks_report_full.pdf

Giving a 'Can Too' attitude to Opportunity

Annie Crawford, founder of Can Too Foundation, is also a passionate and long-time supporter of Opportunity. Chief Philanthropy Officer, Veronika Peters, asked Annie about the role philanthropy has played in her life.

Q: Who first inspired you in your giving growing up?

A: My father was a generous person. Whenever there were emergencies, he would always step up. My mum taught me a generosity of spirit – whenever anyone needed help, she was the first person to be there.

Q: What have been the highlights of your career?

A: Getting a job as a sexual assault counsellor – because I could really make a difference to someone 24 hours after a serious trauma. Secondly, the legacy of Can Too – seeing the 'ownership' from board, from team, from employees, community – I am a very proud founder.

Q: What has been the hardest lesson you've learned in business?

A: Learning that in order to be successful you have to be prepared to embrace discomfort, push personal boundaries, overcome the inner critic, move through fear, and become more confident in who you are. Success won't come unless you are prepared to embrace the discomfort.

Q: What is the key transitional point for people moving from success to significance?

A: It is about levels of giving. When you experience financial success, then giving to your capacity can be a great privilege. The joy you get from giving is far more than what the money is worth. I wish everyone would be able to experience the satisfaction of giving no matter what the giving level.

My life is bigger than Can Too. I enjoy



partnering with Opportunity because it aligns with my passion to support women in need.

Q: What were you most afraid of?

A: Whenever I stood up for something, I had to face the possibility of public humiliation. When you are scared, fear can become a great motivator. I made a lot of conscious decisions to push myself outside my comfort zone as a result of the question: "Which fear is worse – fear of a life without purpose or fear in making that life happen?"

Q: What role has philanthropy played in your life, marriage, and family?

A: Philanthropy has given us a whole new dimension to life. The benefits we have received by engaging with different organisations such as Can Too and Opportunity are far beyond what we have given – we have seen a new dimension regarding how the world works and have all grown personally – there is meaning and purpose when we are willing to engage on a personal level. It's all about the human connection.

Q: Why did you choose to partner with Opportunity International Australia?

A: A friend of mine told me about

Opportunity and I went to a breakfast and loved the organisation. I have always supported women and thought that Opportunity was an incredible way to do so.

We also value that Opportunity works with local partners to deliver the incredible services rather than employing Australians. The locals have the capability and the local knowledge and cultural understanding. This means that we can remove the 'white saviours' mentality and rather we see ourselves as investing into women's businesses. It is a social investment that enables employment and entrepreneurial business creation which enables the women to have dignity.

Q: What advice would you give people starting out on their philanthropic journey?

A: I would encourage people to ask themselves if they are prepared for philanthropy to hurt. If you are starting out, give what you can and experience the joy of giving and then see if you can give more. Give where you are passionate. Trust me, you will always get back more than you have given when you give to a good cause. ●

How you help women out of poverty

Opportunity is dedicated to seeing women empowered through each of our programs: microfinance, health, education and safety.

Here are four ways you are helping women leave poverty behind.

1. EMPOWERING SMALL BUSINESS OWNERS

A small business can be the head start a woman needs to break free from the cycle of poverty. But they face many challenges: lack of capital, financial services, insurance, land ownership and technology. Small loans can help change this.

Opportunity is currently providing approximately 6.6 million small loans to families throughout Asia – 95 per cent of them are to women.

When a woman receives a small loan, she opens the door to greater economic participation. She receives access to the financial means, financial literacy and support to grow her small business, provide for her family and become a decision-maker within her family. As her business grows, she may be able to employ others in her community – when women work, everyone wins.

2. SUPPORTING HEALTH

Women and girls living in poverty often have little say in the decisions

that affect their lives, especially around health. They are more likely to face challenges accessing basic information or affording health care. But with knowledge comes power.

Opportunity's health programs work with local partners to empower women with the knowledge they need to live healthy lives.

Sumanthi lives in Bihar, India where many people in her community have little knowledge about nutrition and its impact on health. Determined to change this, Sumanthi completed health leader training and now teaches women about good nutrition and which local produce they can use.

"Teaching was my dream," Sumanthi said. "Now I get to teach children as well as the wider community."

3. KEEPING WOMEN SAFE

Women and girls living in poverty are at heightened risk of domestic violence and sex trafficking. Many women aren't aware of their legal rights or lack the knowledge to identify traffickers. When women continually face violence in their homes, the life-changing benefits of small loans are hindered.

Through our partnership with My Choices Foundation, women and children in India have the chance to live free from violence, abuse and exploitation. Women are trained to

identify and support other women who are experiencing domestic violence, while directing them towards a peaceful solution. Young girls and their families are also taught how to identify and avoid human trafficking situations.

4. ENDING POVERTY THROUGH EDUCATION

When girls receive an education, they are more likely to find sustainable employment, earn higher incomes, live healthy lives and develop the skills to build a secure future for themselves and their communities.

Yet, 130 million school age girls currently do not attend school. Poverty remains the most critical factor for determining whether a girl receives an education – especially in the developing world where there is usually a fee for even the most basic public education. But through school fee loans, parents are able to pay for their children to stay in school.

With access to quality education, the next generation of women and girls has the chance to break free from the cycle of poverty for good.

Your support is helping empower women with the skills and knowledge they need to make life-changing differences for themselves, their families, and their community. Thank you. ●



Shivali and Savitri – friends, neighbours and two women committed to building healthier villages in India. Photo: ©Siri Wrigley and Jemma Holden



▶ Three women reflect after hearing a community health talk in their village in Bihar, India. The talk was conducted by a Community Health Leader who received her training through Opportunity. Photo: ©Matthew Smeal

On behalf of the people we serve, thank you for:



Giving families access to financial services



Spreading life-saving health knowledge and training



Rewriting the future through education



Fostering peace and safety for women and children in need



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Australian Disability Development Consortium

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.

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A Gift of Opportunity
for you





Don't fight
poverty. **End it**



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A woman collects water
on Rote Island, Indonesia.
Photo: ©Sara Bolst