



# AGENCY.

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**OPPORTUNITY**  
International  
AUSTRALIA



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**Front Cover:** Neelum is a Community Health Leader who teaches women in her village in Uttar Pradesh, India the importance of clean water, sanitation and hygiene. Neelum makes a small income selling items such as soap, sanitary napkins and mosquito coils. Since she started, Neelum has seen the incidence of diarrhoea in her village drop dramatically. © Matthew Smeal **Read more about the Community Health Leaders on page 10.**

**Above:** School improvement loans allow schools to buy textbooks, build toilet blocks, purchase materials, and invest in teacher salaries, allowing for the students to receive a quality education. © Kim Landy **Read more on page 8.**



# The first moments of agency.



**As we review the past year and prepare for a new one, it is time to reflect and be grateful.**

**W**elcome to the first issue of our new magazine – *Agency*. With this publication we hope to keep you up to date on how your support is helping people break the cycle of poverty.

You may be wondering why we decided to call our new magazine *Agency*. Agency is a term that refers to people being empowered and able to make their own choices in life. Agency is exactly what Opportunity is all about, so we thought it was a fitting title.

I was recently in Indonesia, visiting the people we support in Kupang, Soe and around Jakarta. As I boarded my flight to Sydney, I was reflecting on how grounding, challenging yet inspiring the time had been, being with people that, thanks to you, are leaving poverty behind. With your support, they are starting small businesses and earning sustainable incomes; they are providing for their children and creating a future full of hope and dignity, empowerment and courage.

What I saw were people embracing their first moments of independence – their first moments of agency. And that is thanks to you.

I reflected on gratitude – something I speak to my kids about more than anything else. This is what I wrote to them:

*Gratitude is actually about respect – this isn't about saying thank you (although that's important). This is about making sure you look at the big picture. If you have a family who loves you, if you are healthy, if you have food in the fridge and pantry, and (at some stage) a job, health insurance, but even things like clean water to drink – be genuinely grateful for that stuff. Be grateful because you are no more entitled to those things than any other human on the planet. And there are millions of good, hard-working people in this world who are desperate for many of those things – it's profoundly disrespectful to them to take what you have for granted.*

In Indonesia I spent time with people who are no less entitled than I am to clean water, nutritious food, quality education, a decent place to live...

When I spend time with the people we serve—whose physical environment reflects the level of poverty they are in the process of leaving—I see time and again, just how happy they are and how focussed they are on what tomorrow will bring for them and their children. Their perspective is very much one framed in hope, and a brighter future. Each incident, event, or engagement is an opportunity for us to embrace and, with a simple turn of our perspective, be grateful for.

This reminds me of the words in James 1:17: “Every good gift and every perfect gift is from above, coming down from the Father of lights with whom there is no variation or shadow due to change.”

In gratitude for everything you do in partnership with Opportunity. ●

*Meredith Scott*

**Meredith Scott**

CEO, Opportunity International Australia

## 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 to families living in poverty
- Humility
- Respect
- Integrity
- Stewardship
- Transformation



➤ A customer at a jewellery stall owned by a small loan recipient in Nagpur, India. © Kim Landy

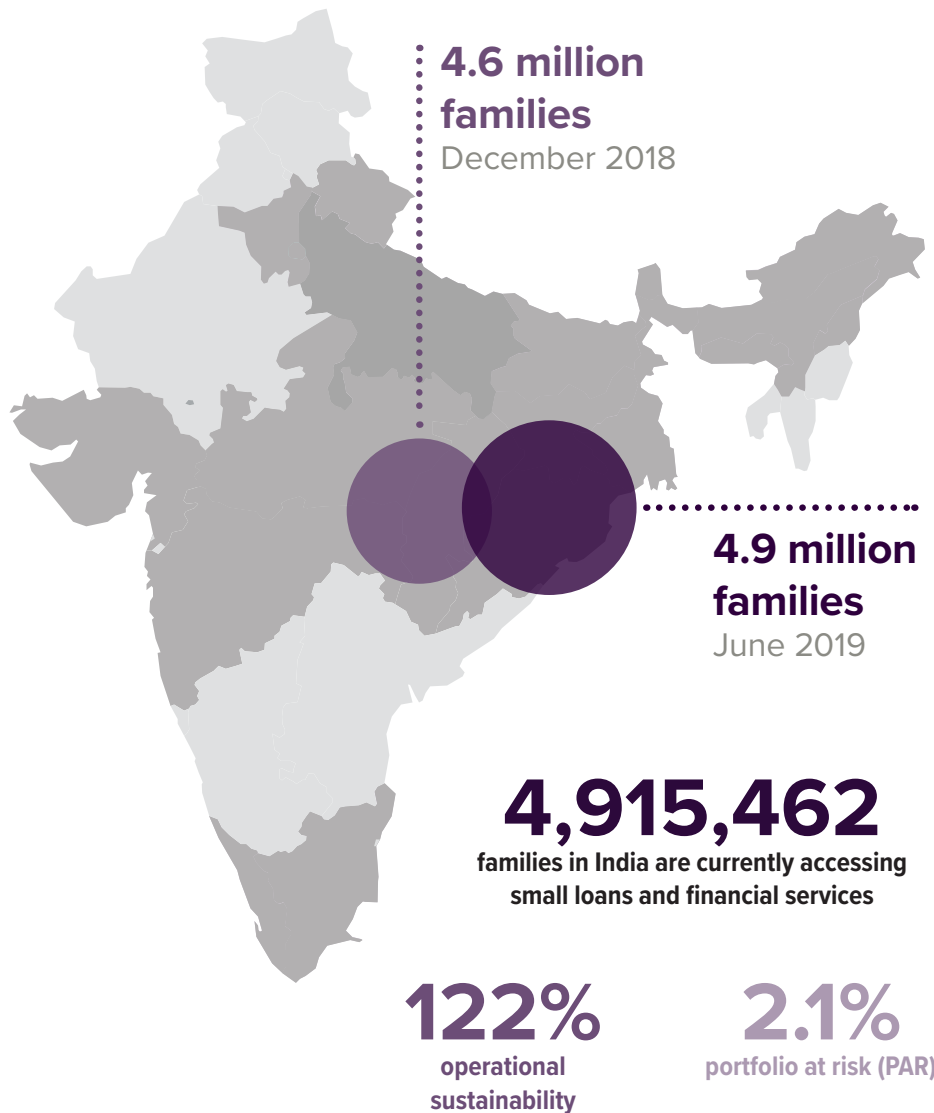
## MICROFINANCE REPORT – INDIA

**Opportunity International Australia's 13 microfinance partners in India are currently reaching 4,915,432 families with small loans and financial services.**

With an average of five in each family, your giving is helping more than 24 million people break free from the cycle of poverty. In the past six months your support has given 308,593 more entrepreneurs the opportunity to turn their business ideas into reality and create healthier environments for their families.

Our partners in India are seeing continued growth, particularly our newest partners, Satya and Pahal. Over the past six months Opportunity has focussed primarily on partners in less well served markets, including Rajasthan and Bihar. This helps ensure that we are assisting families who have less access to financial services and that our funding is making a substantial impact.

Our Indian partners are investigating methods of using digital technology to make financial services more accessible and faster to access. Electronic, cashless transactions allow for partner staff to work more efficiently and safely in rural areas, while giving clients more freedom with their transactions.



## MICROFINANCE REPORT – INDONESIA

**Opportunity International Australia's four microfinance partners in Indonesia are currently reaching 1,119,662 families with small loans and financial services.**

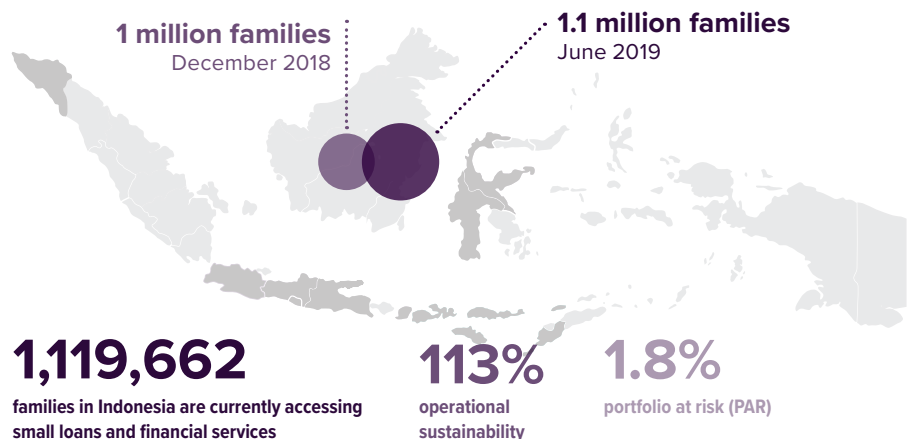
With an average of five in each family, your giving is helping more than 5.5 million people in Indonesia break free from the cycle of poverty. In the past six months your support has given 101,049 more entrepreneurs the opportunity to turn their business ideas into reality.

In the first half of 2019, Opportunity's partners in Indonesia have seen strong growth across the board. All partners are expanding their services into more remote areas, including Sulawesi, Kalimantan and Sumatra. By expanding their geographical spread, our partners are ensuring that they are able to

reach families in remote areas who generally have less access to financial services than those in more populated regions.

All partners are piloting the use of digital technology to make financial services

more accessible. Paperless methods of data collection will enable our partners to operate more efficiently and safely in rural areas and give clients more freedom with their transactions.



## HEALTH REPORT

**The awareness programs and training provided by the Community Health Leaders in India have been well received, resulting in improved health and cleaner neighbourhoods.**

This is helping prevent health emergencies and reducing the expenses on healthcare, which can otherwise be a major financial shock for households in poverty.

Many participants have started earning their own income through the health entrepreneur program – 215 health leaders are currently participating in the pilot program, selling vital sanitation products to those in their communities. Selling these products adds to the overall household

income and increases the freedom and respect for the entrepreneurs within their household and community.



Community Health Leader Poonam surrounded by the women of her village following a talk she gave on menstrual hygiene. ©Matthew Smeal

Opportunity's first cohort of health leaders in Indonesia has completed their initial training and are wrapping up their six-month internships. Throughout their internships these health leaders participated in refresher training on crucial topics such as handwashing, nutrition, and air and water borne diseases. So far these health leaders have reached 162,449 community members with health and sanitation education.

In 2020, Opportunity will expand its programs into Bangladesh, beginning a partnership with one of the country's biggest microfinance organisations, BURO Bangladesh, to deliver much-needed health education and services to communities there.

## EDUCATION REPORT

**Opportunity's associates in Education Finance (EduFinance) currently have 49,800 active loans in Asia.**

This includes both school fee loans and school improvement loans, offered through both long-standing and more recent collaborations.

EduFinance has now benefited 1,013,015 children in India, helping these families break the cycle of poverty through education. Our cumulative child impact in Asia has grown rapidly in the past six months, almost doubling the children now benefiting. Representatives from our associates in EduFinance recently attended

the recent 2019 EduFinance Conference in Uganda that brought together more than 25 financial institutions that offer education- focussed loans. The conference provided the opportunity for shared learning across the sector.

Pakistan has one of the highest rates of primary-aged children not in school. To combat this, Opportunity recently welcomed new partners in the country, beginning EduFinance programs in Pakistan. The collaboration has now helped 17,500 children access better education, and we look forward to seeing continued growth for the rest of 2019 and beyond.



© Kim Landy

## SAFETY REPORT

**Opportunity International Australia currently works with more than six million women living in the Asia region, helping to create community transformation.**

But when these women continually face violence in their homes and communities, and when vulnerable children are targeted by sex traffickers, the life-changing benefits of small loans and financial support become hindered.

Opportunity's partner, My Choices Foundation, runs two essential programs: Operation Red Alert, to combat sex trafficking; and Operation PeaceMaker, to help women and children who are experiencing domestic violence. As part of Operation Red Alert, the Safe Village Program addresses sex trafficking in India

by teaching vulnerable girls and their families how to identify and avoid human trafficking situations. Almost 1.8 million community members are now benefiting from this safety training.

Operation PeaceMaker provides the knowledge and support required to help

women and children live lives free from domestic violence and abuse. More than 116,000 community members have now benefited from this training, enabling those who are experiencing abuse to access support and resources that will allow them to leave or peacefully resolve violent situations.



Candles at the first Asian Anti-Trafficking Forum, hosted by Opportunity International's program partner My Choices Foundation. ©My Choices Foundation.

In July, My Choices Foundation hosted the first Asian Anti-Trafficking Forum in Hyderabad, India. The forum focussed on building resources and relationships and was attended by more than 90 Indian, Bangladeshi and Nepalese organisations that are working collectively to end sex trafficking in India by 2025.

To view our full impact reports, please visit [www.opportunity.org.au/your-impact](http://www.opportunity.org.au/your-impact)



# Fishing for success

## Bringing financial freedom to families in Indonesia

Like most women in her village on the Indonesian island of Dao, Oktavin went regularly to the market to buy vegetables. But after a handsome man from Rote Island appeared and began selling fish, she found herself going to the market much more frequently. Before long Oktavin and Abraham were married and moved back to Abraham's home on Rote Island, where they bought and sold fish together to support their growing family.

But the income they were making from the market wasn't enough to cover the needs of their five children. Abraham began working in the rice fields to supplement their income, but the work was seasonal and still left them unable to meet all their expenses – until Oktavin had an idea.

Using a small loan from Opportunity International Australia's local partner TLM, Oktavin built a stall in front of their home near the road and purchased the supplies she needed to start her dream business – selling grilled fish. There's no other stall like this in the area, and Oktavin has many customers from mid-

morning until late at night. She prepares the fish using her own spice recipe and cooks it on demand over a small grill set up near the road. The profits are much higher than what they used to be from selling fish alone, and the daily income is more consistent than fluctuating income that Abraham earns in the paddy fields.

TLM is currently celebrating their 25th anniversary and is Opportunity's longest serving partner in Indonesia. They provide essential financial services to more than 100,000 families like Oktavin's.

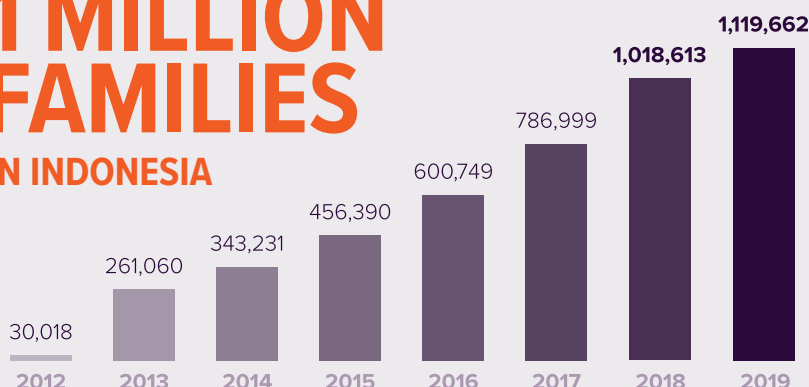
The microfinance institution has grown from strength to strength in recent years, leading the way in sustainable



© Sara Bolst



## Now serving more than 1 MILLION FAMILIES IN INDONESIA



Opportunity is now reaching more than one million people in Indonesia with life-changing small loans. This has grown from only 30,000 people just seven years ago – a testament to the commitment of our partners, the vision of our team, and the giving of our valued supporters.

microfinance practices and providing a way out of poverty for those living in some of Indonesia's poorest communities.

Simon Lynch, Opportunity's Community Development and Indonesia Director, has witnessed this growth first-hand. In his 23 years with Opportunity—with the past seven focussed solely on Indonesia—Simon has worked closely with TLM staff to continually improve management and procedural practices.

TLM is now mentoring Opportunity's other Indonesian partners undergoing similar reviews, encouraging sustainable and ethical practice throughout the sector.

"I'm extremely proud of the way that our partners have developed into strong, sustainable institutions," Simon said.

"Seeing TLM grow to the point of mentoring and encouraging other microfinance partners has been so rewarding."

But while the financial freedom is changing lives, Simon is determined to focus on the wider picture beyond income generation alone.

"It's essential that we maintain a clear understanding of what is valuable to an individual," he said.

"We need to ensure that we don't see someone only in terms of finance, but examine all their needs. We want to always provide excellent financial

services, while still adding value in the non-financial areas of their lives."

It's these non-financial areas that matter most to the families like Oktavin's. The increased funds the grilled fish stall brings in have allowed them to send their children to school, with their second daughter now studying English at university.

Oktavin's dreams are to support all of her children this way, including her youngest, two-year-old Natalia. While she admits

Natalia is too young to start thinking about a career, her mother hopes it might be something in the medical field—perhaps a nurse—to allow her family cheaper access to healthcare. But as long as Natalia has the chance to study, Oktavin doesn't mind what path she takes.

"I only hope they can grow up to be successful," she said.

It's investments like these that will help break the cycle of poverty once and for all. ●

## STAFF PROFILE

**Simon Lynch is the Community Development and Indonesia Director for Opportunity International Australia.**

Simon Lynch has worked with Opportunity since, as he says, "it consisted of six people working out of a house in Bondi."

After leaving the corporate sector, Simon and his wife Tracy lived and worked in slums in Asia and Africa, gaining a first-hand understanding of the challenges faced by people living in poverty.

Simon divides his working life between remote Indonesian villages and mentoring CEOs, boards and management teams of our partners to ensure Opportunity's programs are delivered in an effective and sustainable way.



Simon Lynch in Indonesia with Yohana Rassi. Yohana was trafficked to Malaysia when she was 12, being promised an education in Java. She escaped and now works with Opportunity's program partner TLM's 'Vulnerable Villages' program where she grows and sells vegetables.

He is passionate about ensuring Opportunity's programs are focussed on a multi-faceted approach and providing value to those living in poverty in the most effective ways possible.



# The education dilemma

**School fee loans relieve the burden on families.**

**P**overty is a complex problem, and it requires multi-faceted solutions to address it. Over the course of our microfinance-based work, Opportunity staff recognised that many women who took out small loans had been setting aside portions of it to pay their children's school fees – preventing them from investing in their businesses. For these parents, their children's education was their priority, but the costs meant they often had to choose between paying school fees and costs—even for the most basic government education—and properly feeding their families – a terrible dilemma.

To combat this, Opportunity developed a new type of loan – one specifically tailored to help parents invest in their children's education. School fee loans now allow parents to pay for their children's school fees in full at the beginning of the year, and making small and achievable repayments throughout the year. School fee loans can be taken out concurrently with a small business loan, allowing families to increase their income while still providing their children with the education they need to break the poverty cycle for good.

In addition, Opportunity also provides school improvement loans to schools themselves. School improvement loans allow the school to purchase equipment, renovate classrooms, build hygienic toilet blocks, and purchase education supplies. Furthermore, the EduQuality program provides training and mentoring to the school leadership to ensure schools provide quality education that will make a life-long difference to its students. ●





“It’s not enough for kids to be going to school – they need decent education when they’re there. This is why education finance is such a powerful solution.”

Andrew McCusker, Head of Education Finance, Opportunity International



Students and staff at a school in Nagpur, India. With the assistance of School Improvement Loans, schools can access financial services that improve the quality of the education they provide. Schools use their loans to buy textbooks, build toilet blocks, purchase materials, and invest in teacher salaries, allowing for the students to receive an education that will equip them to build a future without poverty.





# Survive to thrive



Neelam, Savitri, Shivlali, Meera and Kalawati are Community Health Leaders in Uttar Pradesh, India. Collectively, they have reached more than 3000 people with essential health information across northern India, while earning an income selling affordable health products, such as sanitary napkins.

## What is the relationship between microfinance and health?

**Opportunity's Asia Health Program Director, Jessica Carter, explains why running health programs alongside traditional microfinance programs is essential to ending poverty.**

**Q: Opportunity International is known primarily as a microfinance organisation. Why are they involved in health promotion activities and how long have they been doing so?**

**A:** We started working in this area because, in many conversations with microfinance clients and partner organisations, we learned that health was a primary barrier continuing to keep people in poverty. On top of that, health and microfinance combined is a really powerful solution.

Opportunity's history is in the area of microfinance, and that's because we're interested in tools that can help people work their way out of poverty. So, health is just a natural expansion of that vision – with the tools of basic health knowledge and services, people can move from surviving to thriving, which is essential if we want to break the poverty cycle.

**Q: How important is it for you to be based in India?**

**A:** India is where Opportunity commenced its work in the area of health, and it makes up the greatest outreach of the Health Program. That's partly because, of all the countries we work in globally, this is where we have the most outreach in general. It's also because there is such a great need for improved health solutions in India, especially in the rural areas. And on top of that, India is such a hub for innovation. It's a place where almost anything can happen and there's always something interesting and seemingly impossible going on.

**Q: What specific health needs have you seen in India?**

**A:** The program is built around three key obstacles affecting the health of people living in poverty: awareness, access and affordability. Firstly, basic health information—such as basic nutrition or the importance of hand washing—may not be readily available to people who are poor and in rural areas. Also, public and private health services may exist, but people do not know or do not feel entitled to access these. Finally, health services or products that are available may not be affordable to someone living in poverty. So, the health needs that we're tackling are around these three areas.

## ! THE PROBLEM



**child deaths are due to diarrhoea from unsafe drinking water**  
(The Lancet, 2017)

# 54%

**of common illnesses in developing countries are preventable**  
(WHO, 2019)





Community Health Leader Sumanthi Devi explains the food pyramid to women in Bihar and what local produce – which is accessible and affordable – can be used.

for Opportunity in Asia that's about 30 million people including microfinance clients and family members – and then brings health knowledge to communities so that they can practice preventative behaviours and know how and when to access integrated health services.

**Q: Should health programs be scaled up and rolled out across Opportunity's other programs?**

**A:** The program has grown to reach nearly six million people over a six-year period, so we have already achieved some scale but in the context of Asia, that's not enough. We are working with other program partners to scale and adapt the program to other contexts and countries.

**Q: What are the challenges working in the health space in India?**

**A:** India's health care system is poorly funded and struggles to reach people in rural and remote areas. Government expenditure on health represents slightly more than one per cent of the country's GDP. So, a key issue is ensuring that we are building relationships with the private and public sectors so that they are reaching the people we serve.

**Q: If you could wave a magic wand, or if you had limitless funding, what would you do?**

**A:** Our vision is to keep training more women as health leaders, and we'd love to reach 20 million people in the next three years. On top of that, we want to make the solution sustainable, so that's about strengthening the ways that the women can earn an income and sustain their role in the community. We want to keep learning and building new relationships so that we can create a truly system-changing solution to the health challenges facing rural communities living in poverty. ●

**Q: Instead of taking a top-down, governmental approach to health, Opportunity is involved at the village/community level. Why is that?**

**A:** There is a big difference between knowing something and doing something. For example, you and I might know that going to the gym is good for us, but we may only visit every now and then. In the same way, a lot of the health knowledge shared through this program is only valuable if it leads to behaviour change. Since the behaviour change is led by local women who live in the community and are learning at the same time, community members are more likely to adopt new health-seeking behaviours such as using and building a household toilet.

**Q: Can you explain the day-to-day work of a health leader?**

**A:** Health leaders provide community health education. They focus on different health topics each month and deliver lessons through microfinance groups and in general community settings. They also earn some extra income by selling health-related products such as sanitary napkins and some women have upskilled to become emergency responders that we call Basic Care Providers.

**Q: What impact are the initiatives having?**

**A:** The program is having an impact in three areas: health, income and women's empowerment. Firstly, the program improves health outcomes for the health leader, her family and in the community. This could look like improved cooking practices, more frequent hand washing or being more likely to give birth in a hospital. Then, for the health leaders, some women are able to earn up to \$60 a month selling health-related products. Also, for those women, they are viewed with increased respect by the community and are more likely to be a decision maker within their household.

**Q: Integration of different health services is an effective model of health care provision, but this is a more horizontal model between two different elements of development (microfinance/health). How would you respond?**

**A:** It's not really an either/or, it's more of a both/and. Delivering health services won't solve the problem if people don't know to access those services. The program leverages the relationships and reach of the microfinance platform –



# You can see the poverty in their eyes



©Alex Doyle

**Extreme poverty is defined by The World Bank as living on less than US\$1.90 per day. But extreme poverty is more about deprivation than income.**

“Income generation alone does not present an accurate picture of poverty,” said Alex Doyle, Program Evaluation Manager at Opportunity International Australia. “Extreme poverty is measured in terms of deprivations in health, education, housing, food, social security, fuel, sanitation and wellbeing. It’s more about what people are deprived of, than just what income they make.”

For Nanny Bonna, a mother living in extreme poverty on the Philippine island of Luzon, that deprivation is education – that lack of which keeps families entrenched in poverty for generations. “All I want for my children

is to send them to school,” she said. “We have eyes but cannot even read.”

What an education would mean for her children is not lost on Nanny Bonna. “My children will not be easily fooled. They will know how to read and to even count money,” she said.

Doyle recently worked with local community members like Nanny Bonna to identify and understand the specific drivers of poverty in the local context.

“We assessed how far they had to walk to access clean water and whether they had access to a hygienic toilet,” she said. “We looked at the stability of their shelter; whether it was made from a disposable material or something more solid like brick. We wanted to know how regularly the Extreme Poor were eating and how regularly they were having nutritious meals. Were their children attending school and did they know where to go to seek shelter from the next typhoon?”

But, research aside, there was something more personal that struck Doyle. “You can see the poverty in their eyes,” she said.

## SUSTAINABLE DEVELOPMENT GOALS

Poverty leads the UN’s Sustainable Development Goals (SDG’s) with SDG 1 being the eradication of poverty ‘in all its forms’ but specifically, the eradication of ‘extreme poverty’ by 2030<sup>1</sup>.

And while the number of people living in extreme poverty halved between 1990–2015, the SDGs state that “too many are still struggling for the most basic human needs.” That number is believed to be approximately 736 million people<sup>2</sup>.

## GEOGRAPHY AND INFRASTRUCTURE

Geography also plays a critical factor in accessing support. “It stands to reason that the closer people live to infrastructure



such as roads and industry, the more likely they will get regular work and access government support,” Doyle said. “Extreme poverty exists in all areas, but it’s just more prevalent in remote areas.”

The combination of food insecurity, no savings or productive assets, inconsistent work, little to no education, poor health, geography, and a lack of hope, creates too much pressure on a family to break the cycle of poverty.

Finding a way to release that pressure and force a chink in extreme poverty’s armour is required.

“In order for them to progress along a pathway out of extreme poverty, we need to work with them across all areas of need to help stabilise their lives,” Doyle said. To do so, Opportunity adopted the ‘Graduation’ approach in a pilot study.

**“We need to graduate people out of their extreme circumstances, that entrenched cyclical circumstance where they just need a leg-up to break that cycle.”**

### ADOPTING GRADUATION

The Graduation model was developed by BRAC in 2002 to establish a comprehensive set of integrated interventions to help extreme poor households achieve sustainable livelihoods<sup>3</sup>. BRAC has now graduated more than 1,700,000 households out of extreme poverty.

With assistance from the Australian Government’s Australian NGO Cooperation Program (ANCP), Opportunity adapted the BRAC model for a Filipino context to answer the question: how do we fundamentally shift poverty to have lasting change?

The answer came in the form of gradual behaviour change through working intensively alongside women to build their confidence, establish an enterprise, and teach them to earn an income and ultimately save.

“Adults don’t have much education beyond primary school level,” Doyle said.

“Therefore, they lack confidence, they are socially excluded and isolated from work, sometimes only being paid in rice. They don’t own land or have electricity; their work is seasonal and intermittent so they don’t have savings and can’t make future plans. There is little knowledge about hygiene or good sanitation and there is a distinct lack of hope.”

“We need to graduate people out of their extreme circumstances – that entrenched cyclical circumstance where they just need a leg-up to break that cycle,” she said.

### THE GRADUATION PILOT HAS FOUR PILLARS:

*Social Protection* – linkages to support services such as health; water, sanitation and hygiene (WASH), Education & Safety Nets.

*Social Empowerment* – promoting social inclusion and behaviour change.

*Livelihoods Promotion* – doing simple business planning and providing productive assets – such as owning a pig or a goat or running a stall.

*Financial Inclusion* – providing financial literacy training and mentoring about income management and savings.

At present 890 people in the Philippines have participated in this program. “We found that the strength came from within the communities,” Doyle said. “People formed co-ops to get better prices for their crops at the market and purchased new enterprises, pooling their savings as a group; there was a business planning process for each enterprise – what tools to use, which fertiliser to buy, when to vaccinate the livestock, materials to repair the fishing boat.”

While it is still early days, some promising signs emerged following the initial program. It is important to remember that this is a pre-microfinance pilot and one that is about stabilisation.

“Confidence is the big connector,” Doyle said. “A lack of confidence really is a lack of hope. The ability to take the next step and save for a rainy day brings a change of mindset and hope for the future.” ●

1. <https://sustainabledevelopment.un.org/sdg1>
2. <https://www.undp.org/content/undp/en/home/sustainable-development-goals/goal-1-no-poverty.html>
3. <http://www.brac.net/program/ultra-poor-graduation/>



## SUPPORTER PROFILE

### JANIS ILES

**Opportunity International Australia supporter since 1998**

My husband Robert and I began supporting Opportunity International Australia about 20 years ago, when we saw David Bussau featured on ABC’s Australian Story. His story and the idea of giving an opportunity to people in poorer countries to start businesses and support themselves rather than rely on continual handouts, appealed to us, and we have been supporters since then.

After Robert died, I was left with more than enough and I wanted to continue supporting Opportunity. I like how they give a personal touch; they don’t send endless material to supporters and are an efficient organisation.

I believe Australia has a very good welfare system, and if I needed a bed for the night, or food, or if I was injured, and so on, I could be looked after. Therefore, I wanted to help people in countries who have nowhere to turn when things go bad.





Anjali started a roadside stall using a small loan she received from Opportunity. She has since used additional loans to purchase improvements and expand her business. Nagpur, India. ©Kim Landy

# Don't Fight Poverty. End It.

**In 2018, Opportunity International Australia adopted a new tag line: 'Don't fight poverty. End it.'**

**T**he line came from a fundraising appeal several years ago, but the idea stuck. It resonated. The line was bold, action oriented, and it was thought-provoking.

But it was also contentious. People began asking what we meant; whether we thought ending poverty is, actually, possible.

Our answer is yes, we believe it is. And interestingly, so does the UN.

In 2015, all United Nations Member States adopted the 17 Sustainable Development Goals (SDGs) – a call to action (and arms) for all countries, rich and poor, to improve life for people and protect the environment by 2030<sup>1</sup>.

The SDGs address issues including health, education, climate change, gender equality, and economic growth. But the very first Sustainable

Development Goal is: To end poverty in all its forms everywhere.

## DRILLING DOWN INTO SDG 1'S TARGETS REVEALS SOME INTERESTING SPECIFICS.

*Target 1.1 is:* 'By 2030, eradicate extreme poverty for all people everywhere, currently measured as people living on less than [US]\$1.25 a day.'

*Target 1.2 is:* 'By 2030, reduce at least by half the proportion of men, women and children of all ages living in poverty in all its dimensions according to national definitions.'

*And Target 1.4* has a curious tie-in with Opportunity: 'By 2030, ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as access to basic services, ownership and control over land and other forms of property, inheritance, natural resources, appropriate new technology

and financial services, including microfinance.'<sup>2</sup>

So, when we at Opportunity say that we want to end poverty, we are in good company – all 193 United Nations member states want to do the same and believe it is possible.

Right now, 2 Billion people live on less than US\$3.20 a day. That is one in four people who are trapped in a cycle of poverty that – if we don't act – will remain in poverty for generations. The choices we have about careers, education, healthcare, living standards, and what we may or may not want for dinner, are unimaginable to them.

For Opportunity, ending poverty will be an 'always on' campaign. There will be other fundraising campaigns and opportunities to advocate on related issues. But underpinning them all will be one essential belief and motivation: ending poverty. ●

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

2. <https://sustainabledevelopment.un.org/sdg1>





©Sara Bolst

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



### Giving families access to financial services

**6,035,124** families are currently accessing **small loans and financial services**, giving them the opportunity to build their own small businesses and earn a sustainable income.



### Spreading life-saving health knowledge & training

**5,593,750** community members being reached with **essential health knowledge**, helping them improve the sanitation of their communities and keep their families healthy.



### Rewriting the future through education

**1,030,515** children in Asia benefitting from a **better education**, allowing them to rewrite their futures and create new opportunities for the next generation.



### Fostering peace & safety and for helping end poverty

**1,773,658** community members benefitting from **trafficking prevention**, helping women and children live in safety.



ACFID  
MEMBER

Opportunity International Australia is an ACFID Member and is committed to full adherence to the ACFID Code of Conduct.



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



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.

**This Christmas, give gifts that change lives.**  
[gifts.opportunity.org.au](https://gifts.opportunity.org.au)







Don't fight  
poverty. End it



**OPPORTUNITY**  
International  
AUSTRALIA



Bangles in Ujjawala's  
jewelry stall in  
Nagpur, India, purchased  
in bulk with the help of a  
small loan. ©Kim Landy