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

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➤ Madhuri helps her daughter Ria (4) to draw a mandala at their home in Nagpur, India.
© Kim Landy

➤ Above: Sujata milks her cow, which she was able to purchase through a small loan to start a dairy farm in Rajasthan, India. © Kim Landy



CHOOSING TO CHALLENGE POVERTY; ONE WOMAN AT A TIME

This month we celebrate International Women's Day. The theme for this year is 'let's all choose to challenge,' with officials adding:

"A challenged world is an alert world. Individually, we're all responsible for our own thoughts and actions - all day, every day. We can choose to challenge and call out gender bias and inequity. We can choose to seek out and celebrate women's achievements. Collectively, we can all help create an inclusive world. From challenge comes change, so let's all choose to challenge."

Regardless of gender, race, or religion, at Opportunity we are passionate about ending poverty. It just so happens that more than 95% of our clients are women! In India, 99.5% of those we work with are female. These women are supported through small loans, and other services that aim to correct the imbalance of discrimination and inequality they face each day.

Often, inequality starts in the womb. Female babies are not preferred in many cultural settings, and, as

confirmed by 'Our World Data' (2017) the ratio of male to female births in India is 111 males to every 100 females, significantly higher than the world average of 105 males. Increasing misuse of foetus sex-determining devices, such as ultrasound scans, has resulted in the rate of female foeticide increasing and female infanticide continuing, despite both being illegal. One study projected from the birth sex ratio, an expected 15 million Indian girls were not born between 2000 and 2011.

Further, research has shown that when families experience poverty, daughters face discrimination in every sphere of their family life. When illness presents, women and girls are less likely to have access to medical treatment and vaccinations. In extreme circumstances, the risks of trafficking and domestic violence are also increased by poverty, and disproportionately affect women.

Then, there is education. Seventy per cent of students dropping out of primary school before the transition to secondary school were girls, according to a 2011 study. The primary reasons for girls no longer attending school were safety concerns travelling to and from school, and that she would be best trained in home duties to support her marriage prospects. While not listed in the study, access to sanitary napkins and cultural sensitivities surrounding menstruation are also likely to affect a family's choice to withdraw their daughter from school.

That lower education rate translates into literacy statistics - according to the 2011 Indian census, the literacy rate of females is around 20% lower than males, at 65.46%. And we all know how important literacy is to engaging successfully in society.

If a woman is able to overcome all of these challenges and find

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

employment, there's still the widespread issue for women having to work increased hours for less pay. In India, women earn an average of 64% less than their male counterparts for the same occupation and level of qualification. Despite making up nearly half the population, fewer than five per cent of businesses in India are owned by women; a statistic we are determined to change.

Opportunity chooses to not only call out these inequities, but to work with partners that are focussed on addressing these challenges. By providing the overwhelming majority of our services to women and ensuring access to formal banking and capital to allow women to enter financial and business spheres and leave poverty behind. Together, we are choosing to challenge. ●

Meredith Scott

Meredith Scott

CEO, Opportunity International Australia



EDUCATION

Education providers across the globe continue to face challenges due to remote learning, access to internet and devices, along with keeping students enrolled and engaged during lockdowns and economic downturns.

In Pakistan alone, 10,000 of the 207,000 affordable non-state schools have permanently closed due to impacts from COVID-19. With a second wave well underway, schools have closed in-person classes again, which could lead to another 15,000+ closures.

In response to concerns regarding the effects of closures and lockdowns on sponsored schools, Opportunity International's EduFinance program undertook a COVID-19 impact assessment, surveying 1,802 clients including parents, educators and school proprietors such as

owners or principals. The study showed that 83 per cent of parents' who owned self-managed businesses had completely shut down, with only 36 per cent having access to small amounts of savings, most of which had already been used. By September of 2020, about a quarter of parents reported that they were unable to provide essential food products like fruit and milk for their families due to costs.

For educators and school proprietors, job losses and lost hours have led to 75 per cent of teachers using personal savings to survive, with 52 per cent expressing concerns that they would not be able to afford to continue their own children's education. The primary concern of school proprietors has been the sustainability of their school, due to fee payments halting while costs of operation continue.

A key factor in keeping schools open, and families able to keep their children enrolled, is access to capital through small loans. EduFinance continues to expand their program, facilitating the provision of small interest loans to both schools and families across Asia, and the globe, to cover costs during lockdowns and offer flexible repayment schedules.

The impact assessment survey also revealed that 94% parents of boys said they would send their sons back to schools upon reopening, but only 31% of parents said they would re-enrol their daughters. This only furthers the need for greater access and support for entire families during this time. With your support, Opportunity can ensure more girls return to school, and that schools remain open with remote and online learning capacity.



As schools begin to re-open, program partners are working to ensure girls go back to school. © Sara Bolst

HEALTH

Vaccine rollouts continue across Asia, with India facing unique challenges as the government seeks to vaccinate over a billion people.

Despite impressive vaccination numbers across India and greater Asia, there is still already restricted access to regional areas due to adverse weather conditions, local travel restrictions, and sparse infrastructure which makes transporting a vaccine extremely difficult.

Supported by the World Health Organisation, COVID-19 testing in Indonesia has ramped up, revealing a concerning number of cases that would otherwise remain undiagnosed. Testing led to the highest number of cases on 30 January at 14,518 people returning a positive test. Our program partners are continuing to support clients with telehealth services for those who may be isolating or otherwise unable to access traditional healthcare, and support health leaders through online training.



Health leaders are continuing to fill the gap where traditional providers may not. © Matthew Smeal



MICROFINANCE

During the peak of the pandemic, loan moratoriums and rescheduled payments assisted our clients in maintaining their small businesses.

As many countries move into a 'recovery' phase these measures have been extended to promote the continued financial inclusion and economic empowerment of clients, mostly women.

As a business owner maintains their cashflow thanks to those moratoriums, they are able to contribute to local, regional, and national economic resilience and recovery.

For our partners, however, restructuring client loans and repayments has caused cashflow strain. This has included debt rescheduling with pauses sufficient to

allow recovery, capitalisation of interest in arrears, and in some cases, reduction of interest rates on the rescheduled debt.

Indonesian program partner, TLM, has been hit particularly hard by COVID-19 but have remained resilient despite the challenges. The January earthquake in Sulawesi led TLM to form a skeleton staff, relocating the Mamuju team after the office was badly

damaged. To support clients also in the earthquake affected area, a moratorium has been placed on loans for all clients in the Mamuju region as they rebuild. On top of this, approximately half the staff have contracted and are recovering from COVID-19 but are at risk as infection numbers in Indonesia remain high.

TLM has successfully assisted clients in moving towards weekly repayments, offering additional loans to restimulate affected businesses. Your support is greatly appreciated as the TLM team rebuilds and recovers after this difficult period.



> Program partners continue to offer flexible repayment schedules
© Sarah Gray

SAFETY

Counsellors and legal advocates are finding consistently high demand for safety services even as lockdowns ease.

COVID-19 revealed a concerning jump in reported cases of domestic violence, but through Operation PeaceMaker, women and their families are still able to access the resources they need in-person. The Lotus Safe Home is providing much needed housing for women and children who have fled their homes.

A 2020 Human Rights Watch report shows that despite legal reforms, there is still a long way to go for victim-survivors of domestic violence and abuse to seek justice. Across India many women work in informal settings as domestic workers, cleaners and 'informal help,' leaving them vulnerable to exploitation. The 2013 Sexual Harassment of Women at Workplace (Prevention, Prohibition, and Redressal) Act

sought to address the risks by requiring districts to establish local committees to deal with sexual harassment and assault cases but this has brought little change. Operation Red Alert, in partnership with

Safe Village Programs also led by the My Choices Foundation, has continued training programs to prevent exploitation with plans to expand their services as COVID restrictions ease.



> One in three women in India will experience domestic and family violence, but local PeaceMakers are working with My Choices Foundation to help women find safety. © Matthew Smeal

Navihan (centre) is a health leader advocating for safer access to clean water in her community. This image was taken prior to the pandemic.
© Matthew Smeal



ONE YEAR ON

CONTINUING THE FIGHT AGAINST COVID-19

It is the anniversary nobody wants to celebrate: a year since the first recorded cases of COVID-19. Passing a milestone year of crisis, the need for accessible and effective healthcare has come into sharp focus. India remains one of the hardest hit countries, with daily infection rates surpassing the total of infections in Australia on some of India's worst days.

Healing Fields Foundation, Opportunity's health program partner in India, has continued to provide essential services to remote communities who would be unable to otherwise access care due to travel restrictions. General Manager of the Healing Fields Foundation, Gayathri Prashanth has helped lead the charge as the organisation faces down continuing risks from COVID-19.

"The obvious challenges that have been well documented and acknowledged are increased poverty and hunger," she said. "A lack of access to already scanty healthcare had direct impacts on our work both in the short term and long term, as we had to pivot to providing access to basic services like food. Access to healthcare was always a challenge, now, that has become much larger."

Even now, there are still new battles to face. With monsoonal rains and travel restrictions limiting access to villages, community health leaders are leading the way where program staff are unable to. "Trained [leaders] can continue to act as conduits for information and care," Ms Prashanth said. "We are working to build local self-sustainability by helping communities to take responsibility for their health... as well as educate on COVID best practices and form committees for local COVID response leadership."

As government-imposed lockdowns caused cities to shut their doors and send workers away, a mass movement of stood-down workers began making their way home to villages, presenting a significant risk of the disease spreading. What first began as 'dignity journeys' quickly shifted to assisting the establishment of safe quarantine locations. "We had to start thinking and doing things on our feet," Ms Prashanth said. "We regrouped and built ourselves to deliver information, knowledge and health education through channels we didn't think were available or usable earlier." While most workers have returned settled into their homes, the need for health leaders to continue providing information and support remains.

Healing Fields' health leaders – officially known as Community Health Facilitators (CHF's) – have shifted their programs to address the gaps. "We were not able to

continue with our regular programs, and staff were also not able to travel due to the restrictions... instead of expanding existing programs, we've had to engage existing CHF's in new, dynamic ways to approach the current scenario," Gayathri said.

"We immediately engaged with our CHF's and pivoted our COVID response with them. Once again, the women rose to the challenge and worked closely with our team to protect the vulnerable, support the poor during lockdown, and help people access healthcare and government entitlements."

"This situation once again revealed the power and resilience of community health leaders."

Further innovation led to new solutions to the reality of long-term travel limitations, with plans to implement new solutions in the months to come. "[Restrictions] got us thinking that we need to come up with a long-term sustainable solution to address the lack of access to primary care and consultation. It made us start thinking of a handheld mobile device in the hands of the trained CHF's in the village can create access to qualified health providers remotely. I think if made simpler, this could potentially be a game changer in impoverished communities all across the world."



While handheld care assistance is still in the works, technology continues to play a vital role in supporting health leaders in remote areas. Using apps like WhatsApp and Zoom to stay in touch, and provide specialised assistance, technology is helping provide COVID-specific training in what Gayathri calls 'the three P's;' "we are working towards COVID preparedness in villages along with our health leaders using the 3 P model; to prevent, protect, and prepare. The current focus is preparing villages through COVID management committees and applying the 3 P strategy."

More than 350 villages have formed COVID-safe committees, along with providing masks and food assistance to meet immediate needs. Gayathri noted that "the organisation has been able to greatly expand its impact in rural villages" due to the pandemic, with hopes to include an online education program for children of health leaders unable to attend school during lockdown.

There is a chance to build a 'new normal' as vaccines roll out throughout the year, but it is no panacea for rural and remote communities. Unable to store some vaccines at temperatures so low that they require an industrial freezer, even transporting a fridge to store vaccines brings untold challenges. For now, health leaders continue to train and collaborate virtually with the Healing Fields team.

The challenges are palpably real, but Gayathri remains hopeful that the new year will bring change for the good. "We are hoping that schools can begin in the next academic year, so we can focus on our school health programs. We are hoping to see the communities we work in build resilience, not just to fight this pandemic, but to overcome challenging situations in the future," she said. ●



THANK YOU FOR YOUR

In what was a turbulent year, continued support is no small thing.

Your assistance has helped our program partners navigate troubling times and expand their programs in previously unimaginable ways.

Our microfinance partners have expanded their services to include health support, while already pioneering health providers have taken on huge responsibilities to protect more communities.

From rice and beans to masks, hand sanitiser, and sanitary pads, families who were not able to purchase essential items continue to receive material assistance from our local program partners.

Throughout high-density areas, existing health concerns have only been exacerbated by COVID-19 but have provided an immense opportunity to share the importance of clean water and hand hygiene. In regional areas, health leaders are continuing to fill the gaps of overwhelmed health systems – a situation likely to last well into the year.

For many of our program partners, the impact of last year has hit close to home. India and Indonesia remain some of the countries most affected by COVID-19, despite vaccine rollouts well underway across Asia. Program partner TLM has recently conducted an internal survey showing that over half their staff have contracted, and recovered from, COVID-19. Similar numbers are being reported anecdotally from our Indian program partners, and your support is helping ensure that staff are able to rest and recover while essential work continues to be done.

There are many more faces we would love to show you, that speak to the courage and selflessness exemplified by our program partners across Asia. For now, we want to say thank you for your continuing support as together we foster hope and health and rebuild for a better future. ●



➤ Women participating in Operation PeaceMaker, India



➤ Kranthi, Operation Red Alert, India

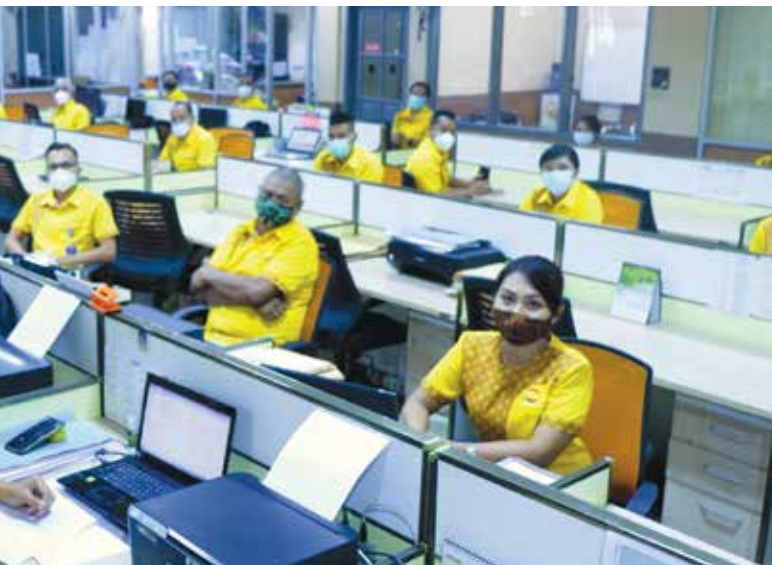


➤ TLM Microfinance, Indonesia



➤ Buro Microfinance, Dhaka, Bangladesh

SUPPORT



“In communities like the Basthi slums of Hyderabad, your support has provided additional food and hygiene products that our program partners have delivered door-to-door locally in lockdowns.”



COVID-19 Relief near Hyderabad, India



Norin, TLM Indonesia

A DAY IN THE LIFE



INDIA'S CASE WORKERS SEEKING JUSTICE FOR SURVIVORS OF VIOLENCE

One in three women in India will experience gender-based violence in their lifetime. Of those women, eighty-six percent will not seek help. For those who do courageously reach out, program partner My Choices Foundation is there.

Providing legal support, emergency accommodation and counselling around the clock, demand has only risen for these services during COVID-19. The Indian National Commission for Women found that during the March to May lockdown of last year, more complaints to authorities were received in those sixty-eight days than in the past ten years.

Kavitha Krishnaraj, Senior Counsellor at Operation PeaceMaker, is determined to change these statistics. It is an honour to share a day in the life of Kavitha, following her work to intercede on behalf of women in communities across

India, bringing safety and justice. Her courage and determination to defend the vulnerable is one story of

many, showing the commitment of our partners in the countries we serve.



> Kavitha has been a counsellor with My Choices for nearly thirteen years. Images courtesy of My Choices Foundation



Through My Choices Foundation, Operation PeaceMaker offers a resource rich, safe space for survivors of violence and their families. Services include legal assistance, safe houses, and counselling centres that provide 24/7 assistance through their helpline, including for family members, and those who are perpetrating violence. In India, where one in three women experience domestic and family violence, these troubling statistics have only risen due to lockdowns and COVID-19.

"It is 6am, Tuesday morning 12 January and we are nearly 365 days in the global pandemic.

The pandemic has made me remember a lot of my Grandma's rules and rituals. She used to say, "remember to wash your hands and feet before you enter the house Kavitha, do not eat food from the street!" I wonder what she would have told us now? No need to remind us to wash our hands, that is all that we do to prevent contracting the virus! We have also been wearing masks for more than a year now, especially as we are in close proximity with our clients during our counselling sessions. Musings about my grandmother never escape my thoughts and today is no different.

After some refreshing chai, I feel ready for the day. My sanitiser is packed, my mask is on and I am ready for meeting with women who have bravely come forward, some referred to us by the local women's police station.

One of these cases, I recall as I leave the house, is an extremely difficult case. The

husband, who we have been desperately trying to reach for counseling is not willing to cooperate. The wife fled for her life to her parents' house and has filed a report at the local police station in Hyderabad against her husband and in-laws. My heart aches for her as I leave the house and I wonder how our counselling sessions might look like.

Soon after arriving in our office, that same husband that filled my mind has arrived, all the way from Bangalore [about 575 kilometers] for counselling. He is with a carload of his family members, much to our surprise, and concern

We promptly reach out to his wife to come to the centre for counselling and with both parties present, we begin. I am excited that he is here as this offers the possibility of finding a resolution between him and his wife. I work to mediate the heated arguments to protect everyone involved, as the husband is not willing to cooperate. At the end of the unexpected meeting, our client states she wants a divorce. His words: "I will think about it."

Divorce laws in India allow for a woman to divorce her husband for acts of violence, including physical, sexual, and psychological abuse. While it is difficult across the globe for women to build a case against an abuser, with assistance from legal advocates like those at My Choices Foundation, women are able to begin the divorce process and find justice.

"By the time I end with this first unexpected meeting we receive a call from another client's husband at 1 pm to inform us that he has a bad cough, claiming it is COVID, and that he will not arrive for the counseling session with his wife. Our client is dismayed, and concerned it is an excuse, so we plan to continue the case against him with local police.

Shortly after, this morning's client reaches out with suspicions that her husband was wearing a recorder during our session to use the conversations later. Another addition to a police report, another reason to head to the police station.

"Our clients gather so much courage and bravery to come to us, and it saddens me to think that their husbands will use anything they can to delay the legal process."

"There was no sign of remorse or admission on the abuser's parts. It leaves me thinking, 'getting justice is so difficult in a shameless world of domestic violence!'"

In response to alarmingly high rates of gender-based violence, over 470 All-Women Police Stations have been established in key regions across India. In areas where women could report to an All-Women Police Station, studies have found women are significantly more likely to report acts of gender-based violence, allowing survivors to build cases and find safety.

"I quickly sanitise my hands and in doing so I am reminded that survivors of domestic violence and abuse are facing not one, but two pandemics. Violence if they remain inside their homes, and Covid-19 when they step outside of their homes."

By the time that I start writing out the reports for each client, the husband from our first client comes rushing in with his lawyer; he demands a copy of whatever I am writing. I explain I cannot provide him with the reports, they are for the police, and he raises his voice and leaves in anger.

It is lunch time. Just as we all sit together; a young girl arrives at the centre weeping. She has just escaped from her home after her husband has been abusing her daily and she has nowhere to go. We calm her down, reassure her of our help and ask her if she wants to stay in our safe home for a few days. From there, we are able to make all the necessary arrangements and begin the process of healing and justice.

Late in the day as I pack my bags, I receive a message from a client who would like to organise a call after 6pm. It has been an emotional day of supporting these courageous women, but I quickly leave work, pick up some groceries and rush back home so that I can shower and sanitise before touching anything, including my dinner, and eat before she calls.

By the time I am done sanitising everything, the client calls. She is disheartened and confused. Her husband, who is usually abusive, is being overly loving, which scares her. This seems like the calm before an abusive episode. I assure her that we are here and take her through all the emergency procedures to keep her safe, calming her down with grounding techniques.

It is well into the night as I put the phone down. I am exhausted. Once again I remember my grandparent's words as I wish there was more I could do for our clients who suffer unbearable and life-threatening abuse; 'Nishkama karma – we perform actions without any guarantee of fruits.' ●



Lachlan Munro is one of Opportunity's youngest ambassadors raising funds through his own micro enterprise. © Images courtesy of the Munro family

MARMALADE FOR MICROFINANCE

Over the years Opportunity's Veronika Peters has discussed philanthropy and purpose with people from all different backgrounds.

As a parent, like so many of our supporters, she is intrigued on the role philanthropy plays as a value and virtue that is passed on from one generation to the next. How do busy families committed to a lot of different activities foster a culture where giving becomes a family priority? Kirsty Munro, her husband Anthony and their three children live in South Australia and have been Opportunity supporters for almost 20 years.

Veronika Peters: What or who first inspired you in your giving?

Kirsty: When we were little, we were given pocket money and the expectation from my parents was that we would give from that to the church collection plate. We might have been given 50c, from which we gave 10c to church, and it might not sound like much, but to me that was ten lollies I was not eating! My family always gave to church, charities and the arts, this was seen as normal behaviour.

I wasn't particularly consistent in

my giving growing up but fresh after coming out of university—still with a student mindset—I was surprised how much money graduates earned. I didn't feel I needed to change much from my student days and knew I didn't need a lot financially to be happy.

V: What role does giving play in your marriage and family?

K: I met Anthony while I was at university, and we got married when I graduated. Shortly after, I asked friends and family if they had a charity they supported, and why it was important to them. My uncle recommended Opportunity. Initially, we started giving a small amount to Opportunity and fairly quickly the amounts increased as we felt we could afford to give more.

I liked what Opportunity stood for. I was so aware of the opportunities I had received in my life. By sharing the benefits, we are making a positive impact—simply because we can. It doesn't hurt us to go without some of the luxuries—every time it helps someone overseas.

V: What is the key in this?

K: It's just money, it's not an idol. I've heard others say to 'give until it hurts', give to an extent that you can feel

the difference. It's another way to loosen the hold of money on any of us, and to remember there are always others living on less, and in our lives, there is enough. We have been given so much in our lives, we know it's a blessing. We can help others.

V: What are some of the ways you have raised funds for Opportunity over the years?

K: Besides the gifts we give, we encourage others to give as well. Last year, my oldest son Lachlan has made a bunch of marmalades he is selling for charity—helped by another Opportunity supporter in Adelaide who taught him the art of jam making. They're working on their marketing strategy, but something like 'Man-made Marmalade' or 'Marmalade for Microfinance'.

Over the years, we have also hosted many dinners in our home to raise awareness and funds for Opportunity. We've hosted Malaysian 'Noodle Nights,' we rented out the spare room upstairs, hosted 'pick your own mulberries' from our huge trees, and, more recently, hosted curry nights in our home with the generous donation of curries from five Indian restaurants in Adelaide. The kids rent out car spots on our property on busy weekends dressed up in costumes.

“I like that the small things we do at this end – often little microfinance ventures themselves – make a big difference to entrepreneurs overseas setting up their own small businesses.”

V: You work full time, and you are a mother of three boys, how do you find the time to raise funds for Opportunity?

K: Everyone makes time for what they love. Where your heart is, that is what you prioritise. It was my oldest son who said to me one day when he was in lower primary school; “we don’t give enough money to poor people.” That’s when I decided to become an Opportunity Ambassador, so we could be more vocal, and be doing so together with others. As family we talk about what it might be like for a child to be tired of being hungry, or not being able to afford to go to school. It helps keep things in

perspective, and it helps to remember the world is bigger than the suburb we live our life in.

V: Why did you choose to partner with Opportunity?

K: It’s one thing to start supporting, it’s another thing to commit.

The recipients of microfinance loans through Opportunity are overwhelmingly women, most of them in the age brackets I have been in while I’ve been supporting Opportunity.

These are women who are working to improve the lives of their family, and their children. They enhance the social capital of their communities, they support each other, they strive to give their children a better life. They are busy, working mothers – I identify with them.

V: You’ve spoken about your passion for helping women start their business, while your husband has shared about our EduFinance program before. What about these programs appeals to you?

K: As Opportunity has grown as a microfinance non-profit, its focus has broadened beyond individual microfinance loans to expand to other areas of a community: schooling, healthcare, and other aspects that

improve people’s lives. EduFinance is about recognising that where quality schooling can be made accessible, the whole community benefits, and the longer-term impacts for communities are both lasting and cost-effective.

V: Finally, what are your hopes and dreams for the world you would like your kids to grow up in?

“It’s rose-coloured glasses territory, I know, but I’d like my boys to grow up seeing the good in the world, and putting themselves firmly in the centre of doing good in the world.”


K: To me, that includes compassion and kindness, generosity and humility, empathy and awareness. I want them to strive to do well in their own lives, so they can positively impact the lives of others. Bringing the individual stories of the hopes and dreams of opportunity supporters to light

shows how universal our aspirations are for our families and our loved ones, and by extension, for the communities we each live in. In its essence, it’s treating the world by the ‘campsite rule’ – we should leave the world better than we found it. ●

If you would like to find out more about how you and your family can become Ambassadors for Opportunity please contact us on 1800 812 164 or email opinfo@opportunity.org.au



➤ The Munro family has been supporting Opportunity for nearly two decades, while successfully juggling careers and family. Image courtesy of the Munro family



Getreda relies on collecting firewood to earn an income, but with deforestation becoming an increasing concern, her income may be placed at risk. © Sara Bolst

GROWING A SUSTAINABLE FUTURE THROUGH GREEN LOANS

Small loans can make a huge difference for those living in poverty. It's well researched, and understood that helping to kickstart and support a business can break the cycle of poverty – for good.

But as our climate continues to change, the factors that make a business sustainable has shifted, and Opportunity's program partners are adapting to assist families across Asia pioneer financially and environmentally sustainable businesses that will thrive well into the future.

A pilot project, run by program partner Cashpor, is working with our established microfinance clients to take part in reforestation projects across the state of Uttar Pradesh in India's north. The Green Micro Credit program provides families with two saplings to plant, tend to, and if desired, harvest, while they establish their own businesses through small loans. Throughout the process,

families receive training and support from the Forest Research Centre of Eco-Rehabilitation, who are able to monitor the plants' growth and assess the effects of reforestation on local ecosystems. On completion of the program, families are eligible to receive a small grant to provide for the costs associated with maintaining the mature plant.

The symbolic nature of sitting under the shade of one's tree is not lost on the team at Cashpor, who have highlighted that mature trees and rich soil are effective methods to raising a family's social status and inclusion. More than carbon sequestration, the process of nurturing the saplings and having access to shade, produce and hardwood such as teak, opportunities to generate multiple income streams are opened, helping to move families out of poverty.

The application of microfinance to promote financial sustainability and social inclusion, and to also embrace environmental sustainability, is critical. Across India, the capping or

outright banning of autorickshaws, a rickshaw powered by a scooter, brings into stark relief the need to provide 'green' solutions for families facing the threat of being pushed back further into poverty.

While once wandering through cities like Mumbai and Delhi would leave your heart racing from dodging autorickshaws, the combination of COVID-19 and pressure to lower carbon emissions has left the streets of India's major cities sparsely dotted with the green and yellow icons. As both state and federal governments in India continue to increase bans and caps on the numbers of vehicles allowed in cities, our program partners are helping businesses owners facing closure adapt to sustainable methods, or kickstart a new business.

Additionally, some partners plan to expand their Green Micro Credit loans, allowing workers to pivot to a more sustainable occupation that will support themselves and their families for years to come. ●



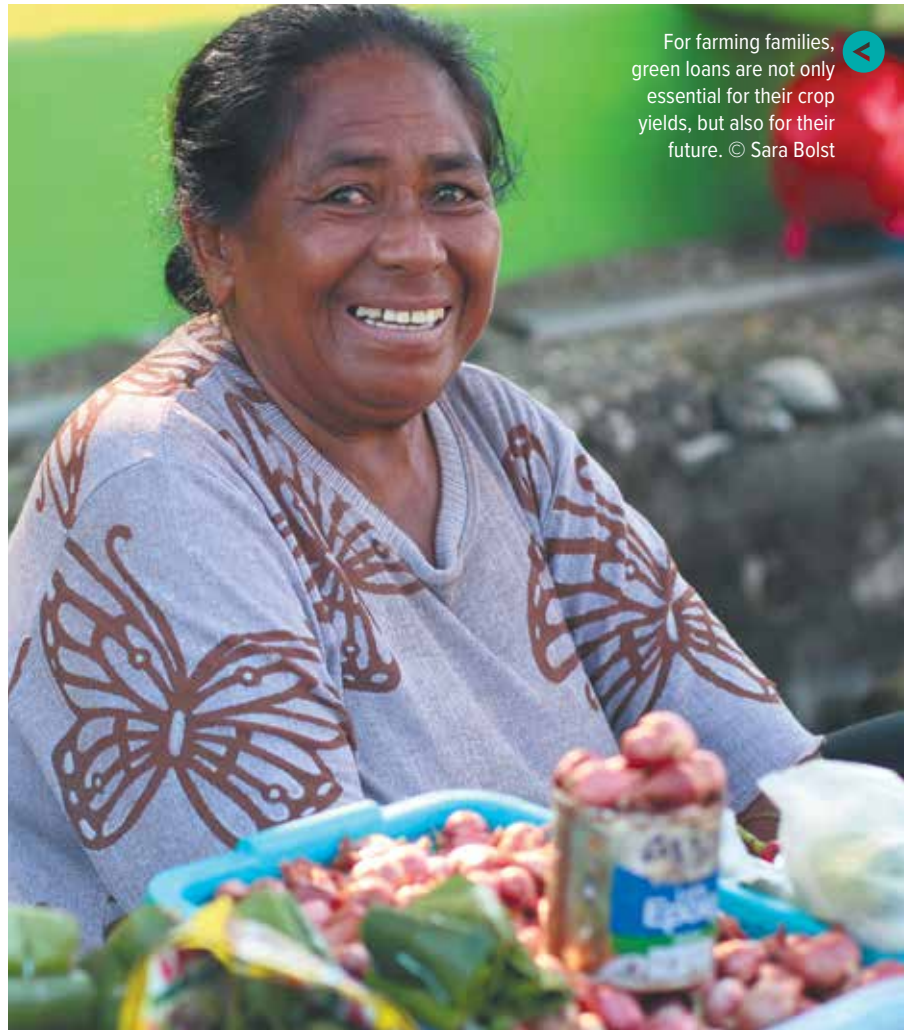
Findings of the project found that about **60% of plants** survived, which is considered a good survival rate for the conditions.



Assessments of the carbon impact of the program found that the planted trees had the potential to absorb as much as **54,744kg of carbon dioxide** from the environment over the course of 30 years; about 882 kg annually.



The 400 families participating in the project to completion, were able to **increase their savings** and everyday costs due to the program, along with grants and other additional support.



For farming families, green loans are not only essential for their crop yields, but also for their future. © Sara Bolst



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



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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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Ria and her brother Yesh are some of the only children in their community able to attend the high-quality community school, with their parents accessing small loans to pay off their school fees throughout the school term. © Kim Landy