

AGENCY

The capacity for people to make their own choices.



OPPORTUNITY
International
AUSTRALIA

Pivoting in the pandemic:

How small-business
owners are surviving

Providing emergency
relief for India's
second wave

Getting girls
back to school
in Pakistan



Bringing the field to you

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About Opportunity International Australia

Opportunity supports families in developing countries to access the tools they need to work their way out of poverty so they can live safe, healthy lives, keep their children in school and create a brighter future for generations to come.

Our programs include microfinance – providing loans to help women build small businesses and secure sustainable incomes – health, education and protection from gender-based violence and human trafficking.

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

What do you think of the new-look Agency? Have a question, or a philanthropy story you want to share?

Send your feedback to Joanne at jlillie@opportunity.org

Covers: Opportunity addresses global inequalities – supporting girls and women to access microfinance, health, education and protection against gender-based violence and human trafficking.

Here and on the back cover Mayuri plays football near her home in India. She works hard at school and has earned a scholarship. Her parents are very proud of her and want to see her follow her own wishes in her career. The family uses Opportunity loans to build pot-making and auto rickshaw businesses. Mayuri would love to serve her country through the police service and also open her own business one day. Photo: Kim Landy

Building resilience

“It’s thanks to people like you that we can move fast and send resources to where needs are most urgent and where they will have the biggest impact”.



At the time of writing, India had reached its darkest day to date with record numbers of new COVID-19 cases and deaths.

The surge is spreading through neighbouring countries. The human cost of the pandemic is all too evident. We have been moved to assist life-saving efforts in India with specific health-related relief (read more about this on page 6). It’s thanks to people like you that we can move fast and send resources to where needs are most urgent and where they will have the biggest impact.

The economic impact of the pandemic is a prolonged interruption of income whether from an inability to work, loss of employment, or a collapsed business. At stake is at least two decades’ worth of poverty-alleviation efforts. COVID-19 has brought extreme inequality to the fore. We are seeing an increasing number of people fall below the poverty line because of this pandemic.

Where do we go from here?

In the post-pandemic world, the world’s poor will need the services of microfinance more than ever. Microfinance institutions (MFIs) are the best available channel for support, with established trusted relationships, last-mile infrastructure and decades of experience providing innovative solutions.

For people living in poverty during and post pandemic, human and social capital will be the most important and certainly the most resilient of their assets.

On the positive front, unlike natural disasters: Premises and tools have not been damaged; farmland will still be as fertile, and non-food inventory likely would have been preserved. This means on the supply side, with a bit of help, businesses can restart. Coming out of the pandemic we expect to see a surge in demand for credit.

Key assets are people’s business and social relationships, many of which will remain and will be central to recovery. People retain their know-how and this is what MFIs must bank on – this human capital, creativity, resilience and the fight for their families.

And this is what we celebrate in this issue.

Thanks for your support,



Mark Daniels
Program Director
Opportunity International Australia

Your Feedback

“Your work resonates with my view on helping others help themselves whilst retaining their dignity. I want to empower other people.” **Frans Banens, Queensland**

“I believe microfinance is a sustainable business solution to poverty; I know that I am lucky and feel that I have a responsibility to give back to those less fortunate.” **Maureen Teagle, NSW**

“We are all living in the world together and must help one another where we can. Opportunity’s work rewards effort and initiative; largely supporting women and their families in developing countries.” **Robert Say, Vic**

In the Press

Our work was profiled at the Australian Council for International Development (ACFID) presentation to politicians in March at Government House, Canberra. The meeting focused on ACFID Members’ responses to COVID. Foreign Minister Marise Payne, Shadow Foreign Minister Penny Wong, and ACFID President Susan Pascoe addressed members of Parliament. An Opportunity health case study featured in ACFID’s new report.



Thanks to your support...

**Numbers at March 2021*



6,354,068 families
in India and Indonesia
accessing small loans



526,000 clients
enrolled in telemedicine
services in India



5,000
Safe Village Programs
implemented



114,778 families
using school fee loans to
educate their children

MICROFINANCE

Preparing for recovery

The impact of government-imposed national, state and city-based COVID-19 lockdowns on small-business owners has been severe, especially as the majority have not had resources to cushion the impact of any crisis.

The Reserve Bank of India directed microfinance institutions to provide repayment moratoriums; in Indonesia, our partners decided this was the right thing to do. While moratoriums gave much-needed relief to clients, it strained cashflow for our partners.

Opportunity's partners went one step further in line with our mission to support those living in poverty, and provided direct support to our clients, not only in financial terms, but by supplying crucial health education, COVID-19-prevention supplies such as masks and disinfectants, and, in many areas, emergency food.

The situation remains fluid across Asia with India and neighbouring countries undergoing a severe second wave of the virus. But when the economic recovery begins, there will be greater demand for loans from Opportunity's partners, so they are currently working to secure lender funding. All Opportunity's partners have strengthened their focus on digitising client and back-office operations, exploring digital repayment systems including apps, biometric-enabled systems, QR codes and mobile payments.



HEALTH

Community women leading the way

Thanks to your support, Opportunity's Health Leaders continue to bring COVID-19-awareness, education and supplies to their communities. They are also finding ways to provide other vital services: In Bangladesh, where the maternal mortality rate is high, women receive maternal and neonatal health education through Opportunity's health program.

Opportunity's health partner in India is establishing 84 e-clinics to support the telemedicine program. Each e-clinic will be run by four female Health Leaders trained to use basic medical equipment and perform check-ups and observations.

When traveling wasn't possible in Indonesia, Health Leaders were trained via video calls and Facebook. Opportunity's health partner in Indonesia is recruiting and training eight new staff members to support an expected increase of 275 Health Leaders in eight new locations in Java.

Our partner in India participated in a Stanford University study to test the feasibility of training local women to be healthcare workers in resource-poor communities. Results showed lay women can provide basic healthcare with minimal involvement by formally trained health professionals.

Our health program has now extended into emergency relief, read more on page 6.



WOMEN'S SAFETY

Innovations in safety

An immediate result of the COVID-19 pandemic in India was a sharp increase in domestic violence and human trafficking. In 2021 that trend continues.

As part of **Operation Red Alert**, the **Safe Village Program** is teaching girls and their families how to identify and avoid human trafficking situations. Recently, the Safe Village initiative reached the milestone of 5,000 programs implemented.

By using targeted text messages and public community radio broadcasts, the team has been able to widen the net of anti-trafficking awareness. A helpline then provides the link to care. Callers are geographically mapped using the SafeTracker tool, which incorporates data from Operation Red Alert's implementing partners.

Operation PeaceMaker has established a new helpline and text-based number to assist the increased number of women reaching out for domestic violence support since lockdowns began. Prevention programs are also run by WhatsApp. Digital platforms YouTube and ChalkLit are used to share anti-violence and anti-trafficking messages and social media has helped share e-learning modules.

Read more about our progress in women's safety on page 10.



EDUCATION

Supporting a return to learning

Since the pandemic began, a total of 320 million children in India and 68 million in Indonesia have been affected by school closures. Through Opportunity's education program finance institutions, many schools were encouraged to create and deliver lessons by remote means. Schools continued to receive support during this challenging time and help to prepare for reopening.

In late 2020, a survey by Opportunity's EduFinance technical assistance team of 2,088 parents from rural households and 442 school leaders in **India** found one in four households had children engaged in labour to help supplement families' falling incomes. This raises the risk that these children would not return to school. By providing loans for families, teachers, and schools, Opportunity is helping children return to school.

On school reopening in **Pakistan**, 50 per cent of 26 million school-aged children went back to school, but of those who did not return, 60 per cent were girls. *(Read more about our work in Pakistan on page 14.)*

In **Indonesia**, Opportunity's EduFinance team lent money to 4,648 families to educate their children.

Opportunity has engaged with a new financial institution in the **Philippines** to address the lack of financial support for schools in impoverished environments.



Responding to COVID-19 in India

We are working to provide support in last-mile health delivery and emergency relief. The second wave of COVID-19 in India has had a horrifying impact and this, sadly, is mirrored by the stories from Opportunity's implementing and microfinance partners.

Microfinance institutions (MFIs) are largely social businesses, providing access to capital and livelihoods to a predominantly low-income female client base. Through the COVID-19 crisis, it has become apparent that there is a tremendous and underutilised opportunity to leverage these existing organised communities to provide access to essential health services.

Opportunity's COVID-19 response strategy for the second wave of COVID-19 in India focuses on supporting vulnerable communities at the last mile – largely urban slums and rural villages – at scale through trusted MFIs and financial-inclusion partners. We target key populations at risk of COVID-19 as well as households managing mild to moderate COVID-19 cases or symptoms in four intervention areas.

Prevent infection through health education

After a series of mass gatherings in March and April 2021 it became evident that more health education to address rampant misinformation is needed. Opportunity is focused on addressing emerging knowledge gaps, such as: vaccination sensitisation, the various strains of COVID-19, and alignment of COVID-19 care with Ayurveda and traditional medicine practices. MFIs and local Health Leaders are trusted in the communities they operate in, and so are key in disseminating and amplifying the reach of critical health promotional messages. Messages from local government authorities are shared through a variety of channels, including SMS, WhatsApp, comic books, banners, posters, dindoras (voice messages) and in-person loan repayment meetings where permissible.

Provide care through telemedicine

While the data on COVID-19 cases in India is incomplete, studies published in the *Lancet* journal suggest that roughly 80 per cent of all COVID-19 cases are of mild to moderate severity. Opportunity's focus is to provide remote care and support through telemedicine (phone hotline and mobile app), as well as food rations and medicines as needed, for those with mild symptoms, encouraging them to stay at home. One of Opportunity's partners in India has operationalised 84 free telemedicine clinics, with a goal of developing 336 telemedicine clinics which are co-located with branch offices and staffed with Health Leaders. Around 526,000 clients have already enrolled. These clinics are a safe space for women, since all Health Leaders and the majority of telemedicine doctors are female.

Set up basic care beds with oxygen

To further alleviate the strain of an over-burdened health system at the brink of collapse, Opportunity is supporting microfinance institutions to convert unused rooms in existing branch offices into basic care beds equipped with oxygen infrastructure and care coordination, staffed by Health Leaders. This intervention provides a care pathway for people with worsening COVID-19 symptoms, as Health Leaders monitor patients' conditions while trying to secure hospital beds in case of more critical symptoms.

Opportunity's partner Cashpor is working to procure ambulance services so that patients without access to transport during regional lockdowns can be shuttled to hospitals.

Facilitate mass vaccinations

Finally, as a medium-term intervention in the next six months, Opportunity is supporting MFIs to organise and facilitate co-branded vaccination camps in collaboration with local and state-level governments. Our MFI partners are recognised in their communities and will provide logistical support, like setting up the venue, managing registration and crowd-control, so that health workers can focus on vaccine delivery.

Opportunity directly funds community-based, locally led organisations with a track record of trust, which each operate at scale of more than 400,000 households. Our health programs have expanded beyond the training of Health Leaders in the wake of this second wave of COVID-19.

By leveraging the expertise of MFIs, we can offer scalable and sustainable health products and programs to create more resilient health systems and expand health system capacity for both COVID-19 response efforts and on the road to post-COVID-19 recovery.

Photo: Opportunity partners conduct education activities during COVID-19 in India.



Meredith Scott A woman for others

Meredith joined Opportunity in March 2018 after a long-standing career at EY. Described by staff as 'a woman of grit, anchored in grace' she used her decades of experience in accounting and auditing to bring new levels of accountability and governance across our organisation and to all our partners overseas.

Meredith has visited our programs in the field many times and has enjoyed working with our partners to relentlessly be a voice for the women and families we serve and an advocate for equality especially in education for girls. She is as comfortable in the boardrooms of our implementation partners as she is sitting on the dirt floor of a client's house discussing their hopes and aspirations (and frustrations) for their children.

Her steadfast leadership before and during the unprecedented times of the pandemic, her faith, care and compassion has also extended to the staff and their families here in Australia. She is a CEO who knows and cares about the details of her team members' lives and offers thoughtful words of affirmation and encouragement when they are needed most. She writes hand-written 'thank you' and 'get better soon' cards, places chocolates on staff members' desks for many occasions, bakes ANZAC cookies, and gives gifts to staff member's kids and dogs at Christmas. It's been obvious that this job was more than a role, it was a calling.

Meredith is a woman of enormous capacity and accomplished in three years what others might attempt over a decade. We are grateful for a leader who has steered the ship with integrity, wisdom and generosity of heart and spirit in all she does.

We wish her and her family well in their adventures ahead.



“Through the COVID-19 crisis, it has become apparent that there is a tremendous and underutilised opportunity to leverage existing MFI communities to provide access to essential health services.”

Pivoting in the pandemic:

How small-business owners are keeping their families alive.

*Photos supplied by partners
YCAB Ventures, TLM, and KOMIDA.*

In a year that has been punishing for business owners around the world, it's those living in poverty whose livelihoods are most affected by illness, lockdowns, travel restrictions, and forced closures. For our microfinance clients in India and Indonesia, 2021 continues to be an extraordinarily challenging year.

Yet, in the face of some of the most crippling challenges of our lifetimes, stories are emerging of incredible resilience, resourcefulness, creativity and determination. Your support ensures our partners and clients can keep working hard to keep their businesses alive.

Meet some of our Indonesian clients with remarkable resilience and inspiring entrepreneurial spirits...



01. Asri

When she couldn't sell fish in nearby villages due to their restrictions on receiving goods from out of town, as well as price markdowns, Asri Markus invested in and increased the seaweed cultivation part of her business.



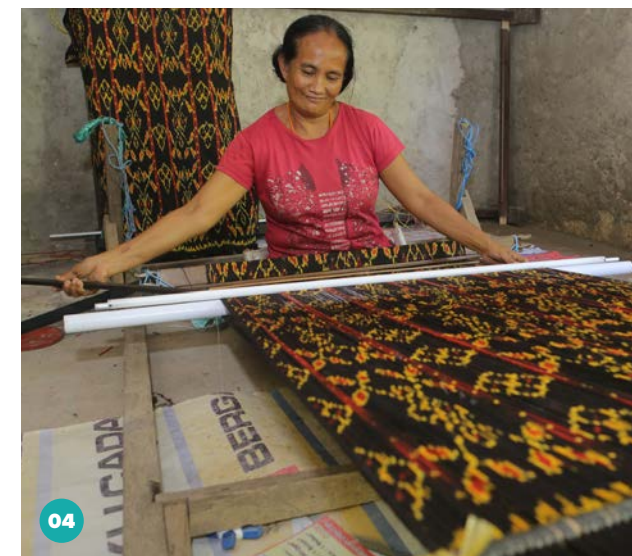
02. Siti

Siti Aminah's income has decreased by almost 50 per cent since the pandemic. With support and assistance from our partner, YCAB Ventures, her satay business in West Jakarta will be secure through tough times. She is now able to meet her daily needs and provide for her children's education.



03. Nursanti

Micro-entrepreneurial mother Nursanti pivoted to online sales in order to survive the economic strain caused by the pandemic. She makes and sells 60 pairs of traditional Ondel-Ondel figurines – which feature in folk performances and festivals – per week. E-commerce has greatly expanded her market. Ibu Nursanti is now able to buy internet data to support her daughter's online learning via mobile phone.



04. Rahel

Since 2007, Rahel Ratu has been making beautiful woven fabrics in Oepura subdistrict, Kupang City. But it has become more and more difficult to turn a profit. Rahel recently boosted her weaving business with an investment in a selection of new yarns, increasing her product range and appeal.



05. Retno

In addition to running a business, widow and single mum Retno Suratmi is the head of her loan group and a trained Health Leader. When COVID-19 reduced the income from her snack stall, she worked longer hours and added new products to generate sales. This and restructuring her repayments helped her stay afloat. Through her knowledge, she helps her family and community manage the risk of COVID-19.



06. Oom

Before Covid, Oom Komalasari and her husband sold street food. When social restrictions closed their business early in the pandemic, Ibu Oom sought work as a domestic helper to make ends meet. As Indonesia slowly adapts to a 'new normal', Ibu Oom is grateful for the business capital that has enabled her to start up food sales again. The Komalasaris are proud to be able to support their son's university education.

HOLDING A LIGHT TO THE PANDEMIC'S DARK SIDE

An immediate rise in reports of domestic violence and human trafficking since lockdowns in India has meant swift innovation in the way we protect girls and women.

Early in the pandemic, the rates of gender-based violence and human trafficking shot up sharply around the world. In India, where gender-based violence was already prevalent, reports of domestic violence more than doubled in a six-month period from the start of lockdowns, according to the National Commission for Women.

While lockdowns have been necessary to reduce the community spread of COVID-19, they also have serious psychological and social consequences, known as the 'quarantine paradox'.

"The [environment created by the] virus mirrored the pre-existing patriarchal notions and magnified the discrimination and pre-existing inequalities, states Shalu Nigam in her paper published in *Social Science Research Network*.

At greatest risk where they should be safest

The effects of financial stress and restrictions on usual activities have increased violence, and stay-at-home orders have meant women are being trapped with their abusers. COVID-19 has created 'ideal' conditions for abusers because their partners or children cannot escape them.

The United Nations has described the worldwide increase in domestic abuse as a 'shadow pandemic' alongside COVID-19.

A rise in trafficking tactics

Another immediate result of the COVID-19 pandemic in India was an increase in sex trafficking – traffickers were quick to exploit economic vulnerability and financial pressures for families living in poverty, luring women and children away to be sold.

In the first 11 days of the Indian Government's lockdown, the Childline helpdesk, which addresses human trafficking, reportedly received 92,000 calls. In addition, the India Child Protection Fund has reported a 95 per cent increase in searches for 'child pornography' on sites in India since lockdown began. Due to these dual threats, interventions have had to evolve to offer women and children more protection.

Creating Safe Villages against trafficking

By using targeted text messages and mass media community radio broadcasts, the Safe Village team at our women's safety partner My Choices Foundation, broadened the reach of their anti-trafficking and women's safety awareness messages to 70,000 people per month.

Helplines have become an invaluable way for girls and women to reach out for support. Distressed helpline callers are geographically mapped using the SafeTracker tool, which incorporates data from Operation Red Alert's implementing partners. Using this digital data collection tool, all helpline callers and local champions of the Safe Village Program who have been trained to be vigilant to risks of child trafficking are contacted regularly with text messages.

"The calls to our helplines vary from a young schoolgirl calling to seek help to stop her friend's marriage, to calls seeking support to find girls who have been trafficked for commercial sexual exploitation or forced labour," says Sudha Upadhyayula, Head of HR and Operations at Operation Red Alert. "Our helpline is reaching remote villages and into neighbouring countries too, with calls recently coming from Nepal."

Cases of women being lured away for jobs in the Middle East or in cities in India is an emerging pattern. Another trend is blackmail using intimate photos. "Covid has increased the vulnerability of women and the incidence of online exploitation and abuse is rising rapidly," says Sudha.

"Needing to reach out to these vulnerable populations using social media and digital tools, we started building digital education modules aimed at building awareness and knowledge. These modules are designed to be scalable, replicable, and sustainable," says Sudha.

"Our goal is to reach 500,000 people through our modules in 2021."

"Women's rights and freedoms are essential to strong, resilient societies."

ANTONIO GUTERRES

Secretary General of the United Nations

Creating peace against violence

Women affected by domestic violence have also benefited from digital tools.

"We switched gears when the nation went into lockdown," says Pearl Choragudi, Head of Interventions at Operation PeaceMaker. "Our work was previously very much face-to-face. We moved our programs and counselling services from our offices and field to online modes. We leveraged the use of popular applications like WhatsApp, Google Meet and Zoom to conduct our awareness programs. We launched new helplines and switched to counselling survivors via telephone."

A focus on data collection has meant the team has been able to reach out to and support women, even during lockdown. The cloud-based case management system, PeaceTracker, helps counsellors access critical client data in real-time.

"Working from their homes, our domestic violence counsellors analyse the client base to identify and proactively reach out to every woman who may be in need of assistance," says Pearl.

"Despite lockdown struggles, 2,092 new clients reached out to Operation PeaceMaker for help in the past year from various sources such as our local helpline, our toll-free national helpline, e-mail, and partners."

Operation PeaceMaker's telephone helplines have been a virtual lifeline for women experiencing increased domestic violence in India. Photo: Umma Soni



The quiet satisfaction of giving

When retired medical specialist and founding Opportunity Ambassador, Dr Ian Airey OAM, was reflecting on philanthropy and considering which causes to support, he developed a philosophy that has guided 20 years of giving.



Veronika Peters: How did philanthropy start for you?

Ian Airey: My mother had a view on the importance of having a charitable outlook. I think that was the foundation, and there is a gospel imperative. Philanthropy is part of what makes us human and it's part of living a rich life. In about 2001, I was reflecting on charitable giving. I had concerns about waste related to misplaced philanthropy. For example, in Samoa, where I worked from time to time, millions of dollars had been donated for an operating theatre in a new wing of a hospital. But the benefactors managing the project hadn't engaged the Samoans to understand what they needed. The operating theatre with all its new equipment was separate from the rest of hospital complex and it was never used. We wanted to be sure our contribution would be used wisely.

VP: What's your approach to philanthropy?

IA: I believe creating independence is important. We want to put people in the position where, through their own work, they don't need philanthropy anymore. Effort plus achievement enriches people's lives. And creating a better environment for your children than you had yourself is surely the ultimate goal. There's no doubt that our philanthropic dollar is hugely more impactful with Opportunity overseas, than anything we could give to in Australia.

VP: When is philanthropy most effective?

IA: When it offers the dignity of working towards achieving a better life. Part of the magic with Opportunity is that support comes with mentoring, education and encouragement to have a vision. People are encouraged to think beyond the immediate loan, to plan ahead, and visualise what's possible.

VP: Have you had an experience that crystalised your reasons for giving?

IA: My wife Jude, our daughter and I went to India in 2010 on an Insight trip. In Delhi we met some of Opportunity's partners. I have never forgotten a lady we met there. Her husband earned a living renting a pedal bike rickshaw. He returned after peddling all day and gave the owner of the rickshaw all the money he'd earned that day, except for a meagre 10 or 20 per cent.

Opportunity gave the couple a loan to buy their own rickshaw, the loan went for something like nine months. The principle and interest payments were less than the rent they were previously paying. They were immediately better off. After the loan period, they owned the rickshaw.

I asked her, 'What will you do when the loan's paid off?' She said: 'Buy another one!' She was very ambitious; I understand she has since amassed quite a number.

VP: What is your response to seeing the impact of your contribution?

IA: When you buy a new car, it feels great for about two weeks, but after that the excitement fades. The quiet satisfaction you get from giving is ongoing. To know you are helping someone in a desperate situation is motivation enough. There's nothing intrinsically wrong with making money, but it's a bit hollow unless you enrich other people's lives with it.

VP: What does resilience mean to you?

IA: I saw resilience in the slums of Delhi. The woman I met there (mentioned prior) was living beside a sewer. She could have given up. But she was a survivor, she was going to get herself to a better place. She borrowed money to do that, and she was dogged and determined to rise up, and she did it.

"It's good to have a vision, and then be flexible. It's about working around things that happen."

Resilience is found in the little challenges. There are often lots of small things going on, and the only way to handle it, is taking on the most important challenges first; don't be overwhelmed by the 99 others! Once you've done the first, then approach the next one. With that approach, momentum builds up, and that is what resilience is about, acknowledge the challenges and address them in a methodical way. For all of us, resilience is walking with everyday challenges and being able to lift our eyes beyond.

Veronika Peters is Opportunity's Chief Philanthropy Officer. If you'd like to explore philanthropy further, please contact her at vpeters@opportunity.org

To find out more about how you and your family can become Ambassadors for Opportunity, please email our National Development Manager Ben at bscott@opportunity.org



Scott Walters A passion for social impact

The Board of Directors of Opportunity was buzzing with excitement recently to announce its Chief Executive Officer. We are delighted to share that Scott Walters has been appointed to the role from 5 July 2021.

Scott is an exceptional leader, with more than 35 years of achievement in Australia and overseas. Joining us from the Bible Society Australia, where he was Chief Fundraising Officer for seven years, Scott has a wealth of experience in for-purpose work. Prior roles include Head of Strategic Partnerships at The Smith Family and Consultant/Board Member at Goodstart Early Learning/The Benevolent Society.

His commercial sector experience includes roles at CEO level at listed and unlisted entities, with an extensive background in financial planning, stockbroking and marketing. Scott is committed to bringing thought leadership, relationship building, strategic thinking, financial and business acumen to the role.

The work of Opportunity particularly resonates with Scott as a man of faith, who feels a call to serve the poor. "The sustainable aspect of breaking the cycle of poverty is very powerful," he says.

We look forward to working with Scott as we further strengthen our efforts to help families free themselves from poverty, with hope, dignity and purpose, especially in light of the impact COVID-19 is having on the most vulnerable.

Getting girls back to school

Of the children whose schooling was interrupted by COVID-19, it's emerging that girls are among the hardest hit. Of those who haven't returned in Pakistan, 60 per cent are girls.

Last year Opportunity assessed the impact of COVID-19 on education in Pakistan. We surveyed 1,188 parents, 362 owners of non-state affordable schools and 252 teachers.

"The most concerning finding was the disparity between parents' attitude to sending girls back to school (31 per cent) compared to boys (94 per cent) when schools reopened," says Head of EduFinance at Opportunity, Andrew McCusker.

On reopening, 50 per cent of 26 million school-aged children went back to school but of those who did not return, 60 per cent were girls.

"We are now working with our financial institutions to find ways of supporting schools and families with loan products and services to help get children back into the classroom, especially girls," says Andrew.

The problem for women in Pakistan

Pakistan ranks 153 out of 156 in the Global Gender Gap Report and according to UN Women, 53.6 per cent of women are deprived of education, training, and employment in Pakistan, compared to only 7.4 per cent of men.

The inequality begins early. An estimated 22.5 million children are out of school (majority girls). Thirty-two per cent of primary school-aged girls are out of school, compared with 21 per cent of boys. This gender gap differential persists into middle school, and by grade nine a mere 13 per cent of young women are still enrolled in school.

Why girls are getting left behind

Poverty: For many parents, the most fundamental barrier to sending their children to school is money. Girls are often kept home to do housework or employed as domestic workers. Poverty also results in early marriages of girls: in Pakistan, 21 per cent of girls marry before age 18, and three per cent marry before age 15.

Access: Schools simply aren't available in accessible distances and this is a major barrier for girls in rural areas. Extreme regional inequalities exist. There is also limited access for vulnerable populations such as nomadic and internally displaced communities, and children with disabilities.

Traditions: The perception that investing in girls' education does not result in the economic uplift of families deters parents from sending girls to school. Some still believe girls should not study beyond a certain age. When families violate these norms by keeping their daughters in school, they can face extreme pressure, hostility, disapproval and stigma from their community.

Facilities: A lack of adequate sanitation facilities and sanitation products particularly impacts girls' retention rates in middle and high schools. Again, girls from poor communities living in remote, rural areas are especially vulnerable.

Harassment: Girls face sexual harassment while traveling to and from school, and it's the reason many drop out.

The future is female

To effect change, it's vital to grow an acceptance of the value of girls' education and development. More than 50 per cent of school owners in Pakistan are women; and there are more than 1.5 million female teachers in private schools across the country.

"The institutions we work with in Pakistan have developed plans to address this disparity from 2021. These plans include those of one institution, Kashf Foundation, which only lends school improvement loans to schools with a minimum 40 per cent female student ratio and a commitment to increase that percentage; and plans to lend at least 50 per cent of its school improvement loans to schools led by a female," says Andrew.

There is great need to invest more resources in education and use those resources to address gender disparities. There is so much opportunity in this area, this is only the beginning.

Thanks to our stakeholders and partners for sharing their insights. The full interview is on opportunity.org



"While poverty persists, there is no true freedom."

NELSON MANDELA

Thank you for your continued generosity

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

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

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

On behalf of those we serve.

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



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

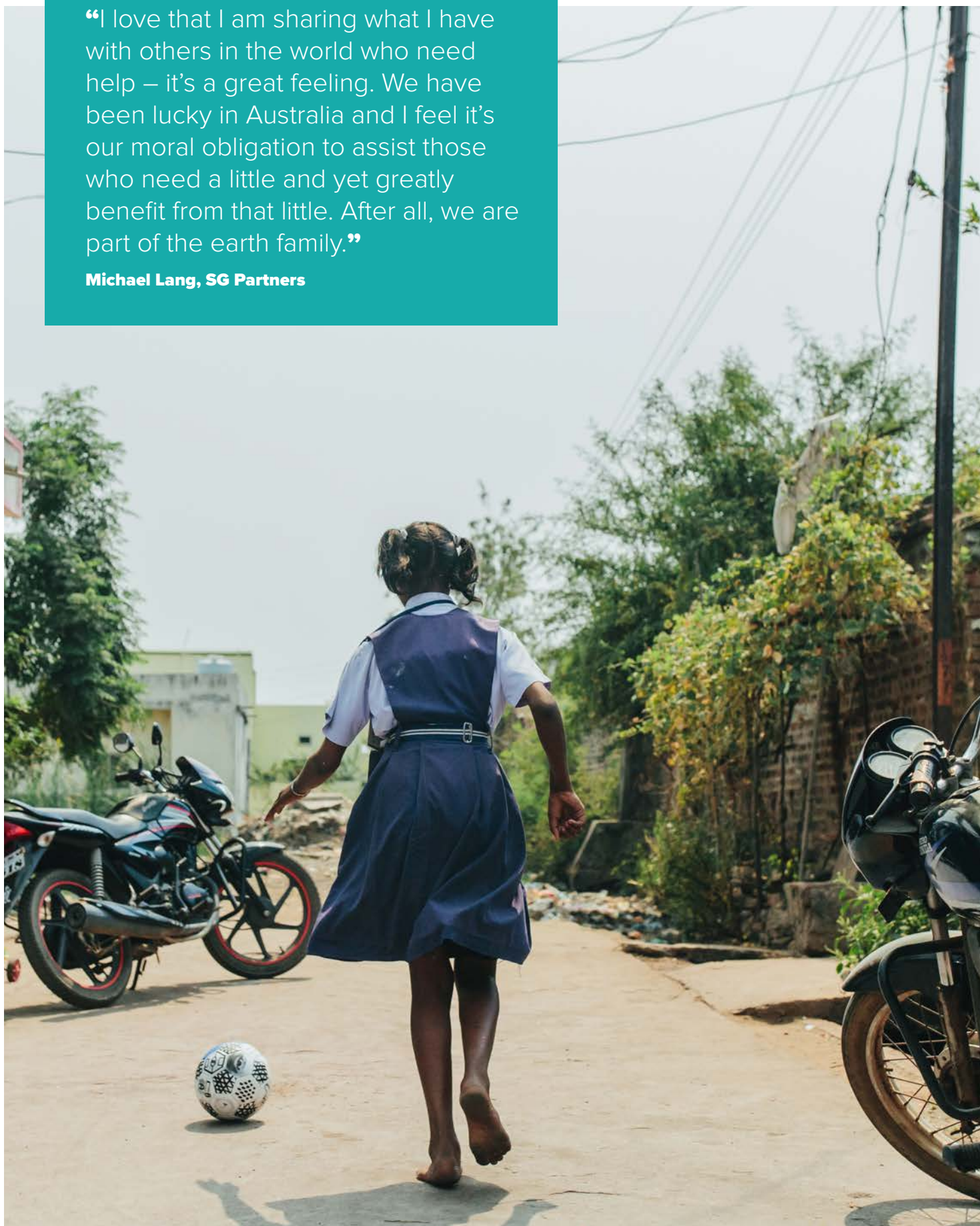


Opportunity International Australia is a member of the Australian Disability and Development Consortium (ADDC). The ADDC is a network of agencies, organisations and individuals with an interest in disability-inclusive development within Australia and internationally.



“I love that I am sharing what I have with others in the world who need help – it’s a great feeling. We have been lucky in Australia and I feel it’s our moral obligation to assist those who need a little and yet greatly benefit from that little. After all, we are part of the earth family.”

Michael Lang, SG Partners



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