

# insight

Opportunity Newsletter

**AUTUMN/WINTER 2013**

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TRAIN A HEALTH LEADER



**SPECIAL FEATURE**

## **CREATING NEW OPPORTUNITIES**

Connecting you with the most vulnerable communities in the world



**Opportunity International**  
AUSTRALIA



Dear friends

It has been a busy start to the year! In January we launched the Community Health Facilitator campaign, an initiative that has the potential to transform whole communities in India – you can read more about it on the back page. In February, our Board went to see some of our programs in the Philippines. This was closely followed by a visit to Australia from Dr Medha Samant in honour of United Nations International Women's Day in March.

Medha is the leader of one of our programs in India and is a truly inspirational figure. Her connection to microfinance started 20 years ago when she gave nine vegetable sellers at a market in Mumbai small loans (out of her own pocket!) for them to invest in their businesses. This gave them the hand up they needed to leave poverty behind.

In the following article, Medha explains how your support can change lives and shares some of the challenges that families living in the slums of Mumbai face. This edition of *Insight* also looks at underserved areas where families in poverty live without any kind of financial opportunities and are desperately in need of our services.

It is going to be a big year – thanks to your support, extraordinary stories are being made right around the world as families use small loans and community development programs to turn their lives around.

Let's keep changing lives!

Warmly

**Robert Dunn**  
Chief Executive Officer

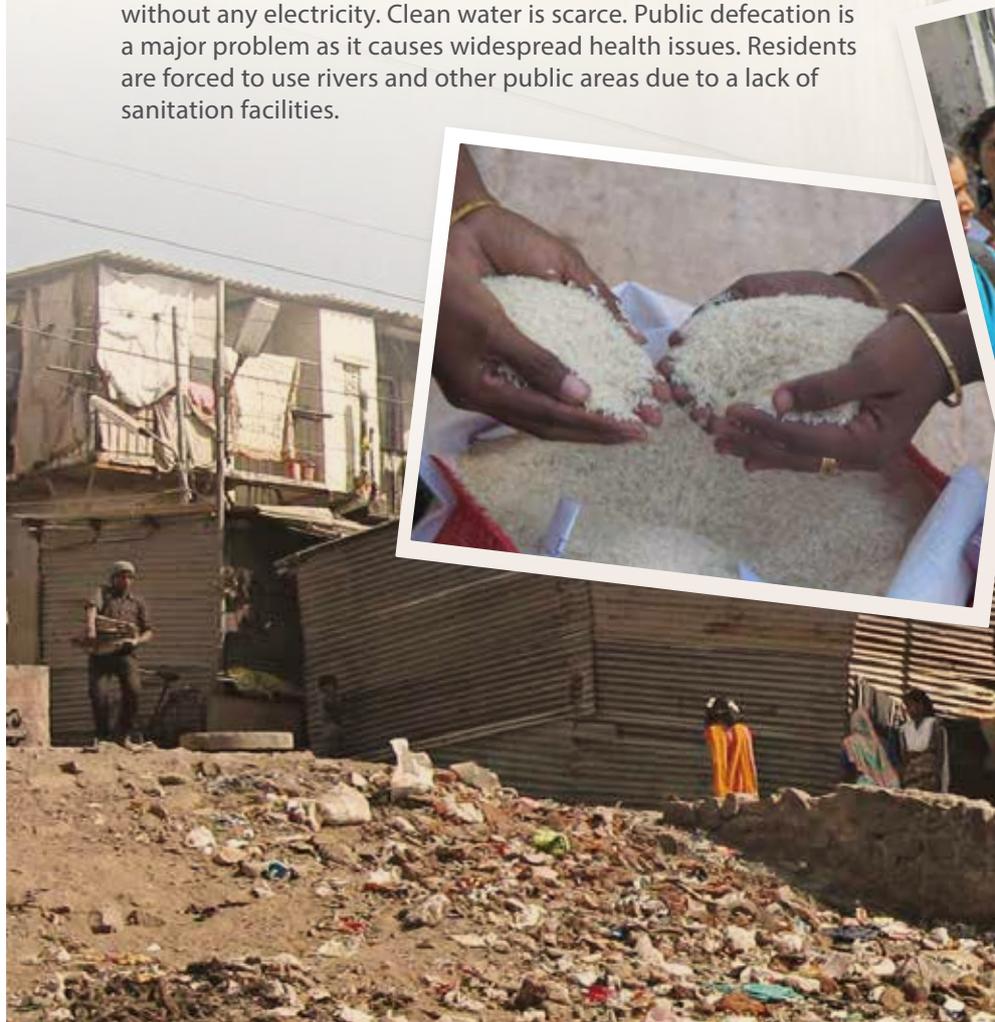
# Life in the slums of Mumbai

Can you imagine having to line up behind 200 people to use a toilet that is just a shared hut – every day? Dr Medha Samant, leader of one of our programs in Mumbai and Pune, talks about the challenges that families living in Mumbai's overcrowded slums face and the difference that your support can make.

Mumbai is one of the five most populated cities in the world with a growing reputation as a commercial and entertainment capital. But despite its increasing prominence, it is home to millions of families who struggle in horrendous conditions in local slums. These families live in shanty houses similar to those pictured, sharing resources with thousands of other people.

"Their houses are small and not well protected. Often the houses consist of a tin roof and tin walls, covered with plastic sheets," says Medha. "The floor that families sleep on is damp marshland which has a terrible effect on their health. Sometimes it rains and the slums flood – whole houses are left in water."

Families live off simple meals of rice and lentils, sometimes without any electricity. Clean water is scarce. Public defecation is a major problem as it causes widespread health issues. Residents are forced to use rivers and other public areas due to a lack of sanitation facilities.



*“Many slums only get water in the night, so from 12am to 4am, people fill up their buckets – they can’t sleep because they have to try and get their bucket in front of the tap. A family with four or five children must survive with only three buckets of water for the whole day; water that is used for washing clothes, bathing and drinking.”*

“Their toilet is a hut that is shared between 100 to 200 people. To try and use the toilet, women and children must line up and wait.

This is their life. They struggle to earn enough to be able to eat and feed their family, and then from this situation they have to rise and try to educate their children.”

Over the last 20 years, Medha has seen how small loans can empower families living in slums to start small businesses and earn regular incomes.

“These families have dreams, simple dreams that a small loan can help with. But a small loan doesn’t just help with their business, it helps to transform their lives,” she says.



## ASHA

One of the women who has been able to use a small loan to start a business – thanks to the generosity of someone like you – is Asha (pictured above).

“Asha’s husband died when their two daughters were young. One of the daughters had epilepsy and Asha couldn’t properly support her – they had a very hard life,” says Medha.

With a first loan of Rs.1,000 (\$A18), Asha started a business making floral garlands for festivals and celebrations. She was determined to take care of her two daughters and provide them with a better life.

“With the loan, Asha’s business has been very successful. Today she has an income of Rs.25,000 (\$446) a month. She couldn’t feed her two daughters back then, but now they are both educated and Asha is able to make good savings.”

Asha lives in a small one-room house that she has been able to repair thanks to the profits she has generated. She has even been able to buy a fridge, a great indication of her progress out of poverty.

“For Asha, many things have changed – her income, her standard of living, her capacity to cope with problems and emergencies in her life. Above all, her confidence has increased. She used to be shy and timid and now she is very vocal. She has two daughters who are smart, young women who are ready to face the challenges of life.”

### It starts with you – a note from Medha

Your support has a great impact – it saves the lives of many who are struggling for want of an opportunity. These families don’t want to beg, they don’t want to have to ask for money.

I don’t feel that whether you are from Australia, India or America that it makes a difference, we are all human beings.

The tangible impact of giving to the life of someone like Asha is a lot. You can help someone to help themselves – that’s the greatest pleasure I can think of.

**Are you able to change the lives of families living in slums in India? Please donate on the form on the inside back cover.**



Medha, pictured right



# CREATING NEW OPPORTUNITIES

Inclusion. It's a relatively simple concept – you are either in or you're out. Financial inclusion is much the same thing. You either have access to credit, savings and insurance – or you don't. In some of the most isolated communities in the world, families are being left behind. But that can change.

A recent study by Barclays found that \$157 billion could be added to the global economy if the 2.7 billion people around the world who are currently 'unbanked' are given the opportunity to participate in savings-led microfinance programs.

By utilising financial services like small loans, microsavings and microinsurance, families can start small businesses and become active members of local economies, paying for food, shelter and education for their children.

## So, where can some of these 'unbanked' communities be found?

BIHAR,  
INDIA

AURORA,  
PHILIPPINES

EAST NUSA TENGGARA,  
INDONESIA

2.7 billion people around the world are currently living in 'unbanked' communities

## BIHAR

Bihar is India's poorest state, with over 37 million people living below the national poverty line of just 40 cents a day. Located in the north-east, Bihar borders Nepal and is divided into two areas by the Ganges, a river that runs from northern India through to Bangladesh.

Almost 89% of Bihar's population lives in rural areas. Here, poverty means poor levels of education and healthcare as well as very limited access to clean water and sanitation. In urban areas, families often live in decaying, overcrowded slums. Because of this poverty, levels of child nutrition in Bihar are among the worst in India.

Financial services such as small loans can help change this. With small loans, families are able to invest in livestock or other goods which enable them to start a business, earn a regular income and access the daily necessities they have had to previously go without. For the first time ever, these families can be given an opportunity to turn their lives around.

Phul (pictured below) illustrates just how dramatic this change can be. She is one of the few people in the region who have been able to use small loans to start a livestock business, growing her family's income by more than five times. As a result, she has been able to provide her five children with an education – her eldest daughter has just recently graduated from college. There are many other families in Bihar like Phul's who could benefit from a small loan.





## EAST NUSA TENGGARA

It's perhaps one of the most beautiful areas in the world, but East Nusa Tenggara is also one of the most deprived, with alarmingly high levels of poverty. The province consists of more than 560 islands, lying directly north of Broome in Western Australia. The majority of people on these islands live in poor, rural areas – an astounding 77% of people do not have access to a toilet or latrine.

Families often survive on subsistence agriculture since the region lacks access to other resources and infrastructure. Local economies are generally cashless, with villagers exchanging goods and food. At harvest time, this means food loses value as it is in surplus, and in subsequent months when food and water become scarce, families face prolonged periods of hunger.

By stimulating the local economy with microfinance, families are able to grow new businesses and smooth out these fluctuations. Thanks to the support of someone like you, Yuliana (pictured above) used a small loan to grow a business selling nuts, increasing her income from Rp.200,000 (A\$24) to Rp.850,000 (A\$100) a month. Because of her small loan and microsavings facilities, she is now able to save to send her children Irma and Doni to college.

For those without access to savings accounts on the islands of East Nusa Tenggara, the alternative is to bury or hide money or otherwise invest in unsafe assets that can deteriorate or be stolen. Reaching these families with microsavings services means that they are safeguarded against such dangers and can begin to save and plan for the future – something subsistence living has never afforded them before.

## AURORA

The Aurora province is located on the eastern coast of the island of Luzon in the Philippines and is made up of a mixture of mountainous ranges and flat lands. Here, small-scale farmers grow crops such as rice, coconuts, bananas and peanuts. Typically these families have been ignored by banks offering financial services because of the high levels of poverty.

Natural disasters take a huge toll on the Filipino population, particularly on poor areas such as the Aurora province where crops – and livelihoods – can be washed away in an instant. When this happens, families living in poverty struggle to afford food and become vulnerable to diseases.

Insurance products such as life insurance, health insurance, loan insurance and crop insurance help guarantee a family's transition out of poverty and give them a secure financial future.

Shirly (pictured below) is a farmer from the Aurora province who has been able to start a business thanks to a small loan. Importantly, she has also been able to take out insurance to protect what she has built. "The microinsurance helps give me peace of mind," she says. But there are many more families in the Aurora province who remain vulnerable.



*Read more about Shirly overleaf*

## WHAT CAN YOU DO?

Opportunity is working to expand our outreach in areas such as Bihar, East Nusa Tenggara and the Aurora province, providing poor communities with access to small loans, microsavings and microinsurance. You can reach out to include families living in some of the poorest communities in the world.

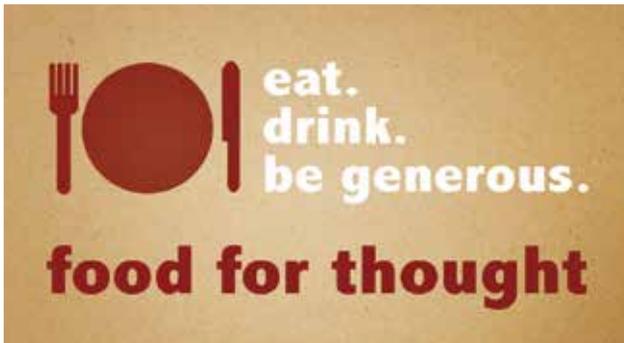
**By donating on the form overleaf, you can help give a family the tools they need to create a better life – a life where they are able to afford proper shelter and feed their children every day.**

## Who, what, where?

### FOOD FOR THOUGHT

Don't forget that *Food for Thought* will be running again this October. Raise much-needed funds for families living in poverty by having your friends around for a meal, going out to eat or even completing your own personal food-related challenge!

Call us on 1800 812 164 to find out more.



### LEADING THE CHARGE

At the end of 2012, two of our partners, Cashpor and ASKI, were recognised for their innovative and progressive work in microfinance. ASKI, which operates in the northern regions of the Philippines, was awarded the European Microfinance Award for innovation in food security. It was selected as the winner by a jury of microfinance experts who assessed applications from 15 different nations in Asia, Africa and South America.

ASKI won the award for its initiatives to improve food security and increase yields for farming communities, having set up programs to connect small-scale growers to large companies such as the restaurant food chain, Jollibee Food Cooperation and the San Miguel Corporation. By developing relationships and strengthening networks, these farmers are able to significantly increase both their production and income.

Cashpor, a partner operating in Uttar Pradesh and Bihar in northern India, was awarded Microfinance Organisation of the Year in the 'large' category at the Microfinance India Awards, supported by Access Development Services and HSBC. As well as reaching out to families in poor areas such as Bihar with small loans, Cashpor provides unique initiatives such as the Community Health Facilitators program which you can read about on the back page.

Good governance is essential to our social mission and these awards for our hard-working partners are a testament to the impact that your support has on families in developing communities.

### FANCY GIVING SOMETHING BIGGER?

What do you give the person who has everything? How about something for a person that has barely anything? *Something Bigger* gifts are a quirky way to celebrate friends and family on any special day such as Mother's Day, Father's Day, anniversaries and birthdays. The gifts in the *Something Bigger* charity gift catalogue are items that people living in poverty can use to start a business and provide for their family. There's 220 ducks for \$36, a vegetable farm for \$96 and much more. By purchasing a gift on behalf of someone like your boss or best mate, you'll not only be putting a smile on their face, but also making a difference in the lives of families who desperately need your help.

Visit [www.somethingbigger.org.au](http://www.somethingbigger.org.au) to buy your gifts!



### SEE YOUR IMPACT

SCAN THE QR CODE WITH YOUR PHONE TO WATCH ANA'S STORY AND SEE THE KIND OF CHANGES YOU CAN MAKE.



### GIVING MADE EASY

GiveEasy is a mobile application that enables you to give to Opportunity quickly and securely, directly from either an iPhone or iPad.

If you download the application from your app store and make Opportunity a 'favourite', you will receive notifications every time we launch a new campaign!



## Meet Shirly

Shirly lives in the Aurora province of the Philippines with her husband Frederic and her daughter Isabel. Growing up, Shirly wasn't able to finish school because her parents couldn't afford to pay for her education. Like others in the Aurora province, she took up farming because she had no other opportunities. With the meagre income the farm earned, Shirly and Frederic struggled to survive.

A small loan enabled Shirly to purchase fertiliser for her farm. She says, "I have been able to increase my harvest and expand my business. Now I have six employees and my daughter is able to receive an education."



Shirly's daughter Isabel is nine years old with big dreams, hoping to go to college and study to become a lawyer. Because of your support, these dreams are a possibility. While she's happy for her own daughter, it's important to Shirly that other children in her community get this opportunity.

"I have been helped a lot so why not share with other people?" she says. "I have children in the community who I help. I was able to help two children through high school and now they are in college."

Growing up in the Aurora province, Shirly knows just what children living in poverty have to go through. Even though she doesn't have much, she continues to work hard at her business to give them a chance at a brighter future.

"Now I am helping five other children in elementary school. I see that their parents cannot afford to send them to school. I see that their life is so hard and it really touches me because I did not go to school."

*"For people that have a good heart, please support so that more people can afford to buy the things they need," she says.*

## \$200 = ONE SMALL LOAN SMALL LOANS = BIG CHANGES

Donations over \$2 are fully tax-deductible.

I would like to transform families' lives with a donation of:

- \$50     \$200     \$500     \$1,000  
 \$5,000     \$10,000     \$ \_\_\_\_\_ (please specify)

I would like to support the Community Health Facilitators program with a donation of:

- \$165 to train 1 health leader  
 \$495 to train 3 health leaders  
 \$1650 to train 10 health leaders  
 \$ \_\_\_\_\_ (please specify amount)

More information please:

- I would like information on setting up monthly giving to Opportunity  
 I would like information on how to make a bequest to Opportunity

HOW TO DONATE:

- Donate on our secure payment website at [www.opportunity.org.au](http://www.opportunity.org.au)
- Send this form with your payment details to us in the reply paid envelope enclosed or via the address below.
- Call us on 1800 812 164 or (02) 9270 3300.

MY PAYMENT DETAILS:

- Cheque (make payable to Opportunity International Australia Ltd)  
 Bank transfer (we will contact you with details)

Credit card:

- Visa     Mastercard     Amex     Diners

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Name on card \_\_\_\_\_ Expiry \_\_\_\_\_ / \_\_\_\_\_

Signature \_\_\_\_\_

MY DETAILS:

Name \_\_\_\_\_

Organisation \_\_\_\_\_

Receipt name \_\_\_\_\_

Address \_\_\_\_\_

State \_\_\_\_\_ Postcode \_\_\_\_\_

Home ph \_\_\_\_\_ Work ph \_\_\_\_\_

Email \_\_\_\_\_ Date of birth \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

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 GPO Box 4487  
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For more information on the work of Opportunity International Australia, please visit [www.opportunity.org.au](http://www.opportunity.org.au)

# SPECIAL APPEAL:

You can help make a community healthy for \$165!

Diarrheal disease, caused by poor sanitation and drinking contaminated water, is the second leading cause of death in children under five years old, killing more than 1.3 million children each year. What's more, the reality is that the majority of common illnesses like this are preventable.

For \$165, you can train a community health leader like Saleha (pictured below) in illness prevention, nutrition and basic health treatment. With this new knowledge, health leaders can then go on to teach between 200-300 households in their local communities.

With the average household in India made up of five people, this means that each health leader has the capacity to help empower between 1,000 and 1,500 people. That's a lot of change for just \$165!

## PLEASE GIVE TODAY!

To donate to the Community Health Facilitators program, please fill out the donation form overleaf.



Opportunity International Australia provides people living in poverty with the opportunity to transform their lives. Offering a hand up rather than a hand-out, we use a sustainable approach to solve poverty – empowering families through community development programs and loans as small as \$100 to help them grow their own small business. These services mean that families no longer have to struggle to afford food, water, healthcare and an education for their children. Inspired by Jesus Christ's call to serve the poor, we seek to help people regardless of their gender, ethnicity or religious affiliation. Our desire is to see families break free from poverty – for good.

Opportunity International Australia is fully accredited by the Australian Government's Overseas Aid Program (AusAID). We are a member of the Australian Council for International Development (ACFID) and are a signatory to the ACFID Code of Conduct. We would like to thank AusAID and ACFID for their ongoing support of our work.

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