

2023

Impact Report

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

Outreach, Impact, and Innovation

A MESSAGE FROM OUR CEO

When we published our first impact report last year, we hoped that you would be inspired by data that illuminated our focus, our commitment to innovative solutions, the power of partnerships, and, most importantly, the lives we transformed.

I'm pleased to say that your response exceeded our expectations, and you continue to reference it in your conversations with us, asking for even more on our collective impact.

Here at Opportunity International, we believe it is vital to hold ourselves accountable to our clients, donors, and partners as we continuously increase both our outreach and impact through innovation. Therefore, we are proud to share our 2023 Impact Report with you.

Outreach

Last year, we reached more than 341,000 households through Agriculture Finance—more than double the number we reached last year—and 1.9M students through our Education Finance programs. Through partnerships with 138 financial institutions around the world, we continue to expand our reach year over year.

Impact

It's essential that growth in outreach is accompanied by transformative impact. To that end, we continue investing in research and learnings across our work. As you'll see in this report, we've documented improvements in teaching practices, farmer yields, and client income. I hope you'll be as encouraged as I am.

Innovation

Digital innovation is multiplying what we do, how we do it, and how quickly we can move. Last year we piloted a custom AI solution to help farmers grow more and get more for their crops. Connectivity, locally embraced platforms, and tablets and cell phones allow us to reach more farmers, teachers, learners, and entrepreneurs.

Thank you for reading our 2023 Impact Report. I hope that you will see our mission at work and catch a glimpse of the heart of Opportunity, best described in our vision statement: "A world in which all people have the opportunity to achieve a life free from poverty, with dignity and purpose."

I thank God for this opportunity to be part of this extraordinary community of hundreds of our partners and staff who are working together to bring solutions for an abundant life to millions of those who are left out and left behind in this world. This report is dedicated to them. They are my heroes!

Sincerely,



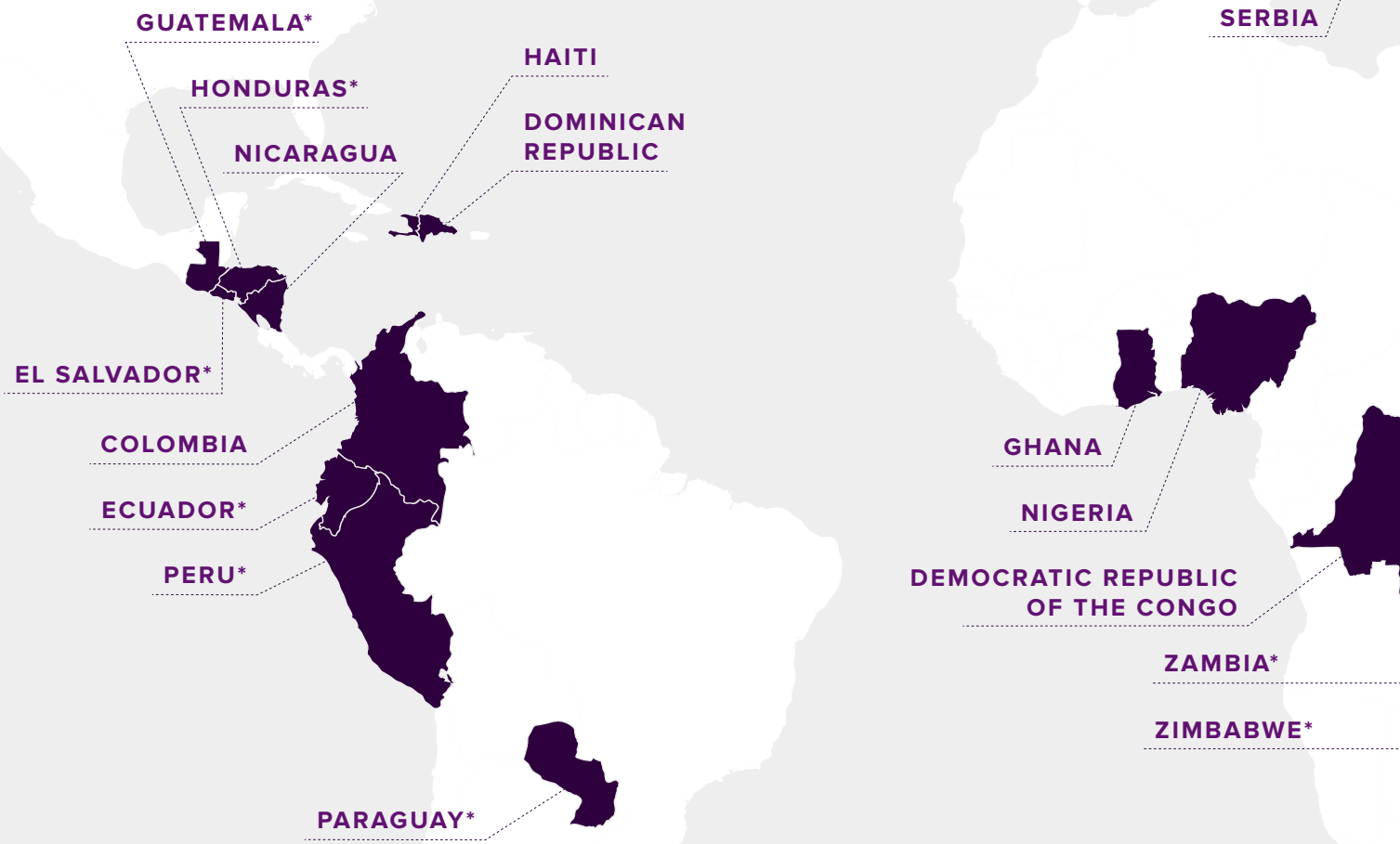
Atul Tandon
Chief Executive Officer
Opportunity International



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Our Approach and Where We Work



Opportunity International works in 31 countries—including 14 of the 20 countries with the highest number of people living in extreme poverty—where we partner with experienced in-country staff to enable people living in poverty to build sustainable livelihoods.





2023 Impact at a Glance



\$1.85 billion

Total Capital Released
to sustainably serve the financial
needs of low-income populations



20 million

Unique Clients



138

Financial Institution Partners



\$27.6 billion

Total Capital Released
via partners since 1971



10

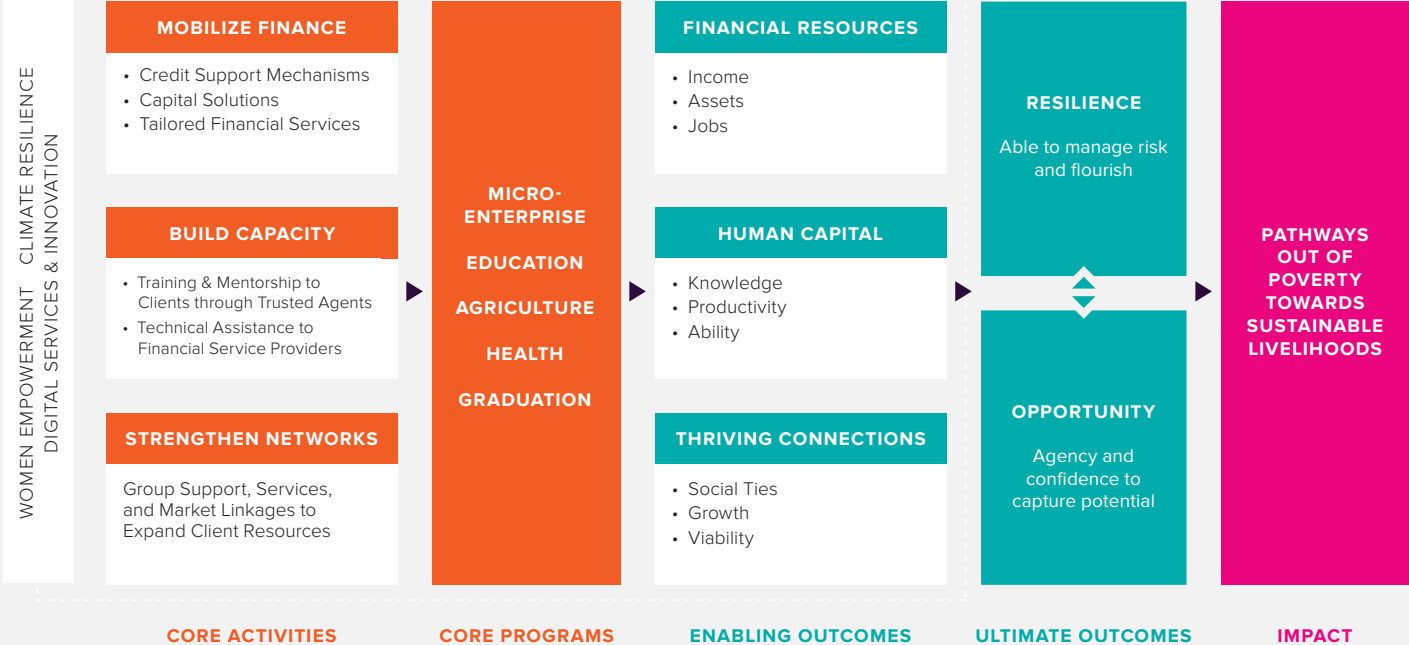
**UN Sustainable
Development Goals**
addressed

(Left) Stella, a Graduation program participant in Malawi, walks with her case worker, Alice Thumba, as they review her progress in her business, farm, and home.

Theory of Change

Opportunity International’s theory of change asserts that engaging in **core activities**—mobilizing finance; building capacity through training, mentorship, and technical assistance to financial institutions; and strengthening networks/group support—implemented through **core program areas**—microenterprise, agriculture, education, health, and graduation—will bring about **enabling outcomes** for our clients. As a result, our clients will achieve **ultimate outcomes** of resilience and opportunity.

Our end goal: pathways out of poverty towards sustainable livelihoods for individuals, families, and communities. In partnership, we nurture an inclusive financial sector and an ecosystem which supports the participation and economic integration of people living in the deepest poverty. We seek to ensure that marginalized populations have access to the tools they need so they can feed their families, afford decent healthcare, provide education for their children, live in safety, and enjoy adequate shelter.



One of the very first financial literacy training sessions focuses on setting a vision for your future and goals across all aspects of your life. This marks the beginning of building pathways to holistic wellbeing for our clients, like Eliza (right).



UN Sustainable Development Goals

Having a structured learning agenda is important to us, to assess the extent to which we are achieving our vision. We are continuously improving our approach to monitoring and evaluation. We need proof that our programs work before we reshape strategies and allocate resources, and this means having a strong evidence base. We seek alignment between what we are doing today, tomorrow, and next year. Alongside our new theory of change, we are developing a multi-year roadmap to accelerate investments and activities for continuous evidence generation and operational improvement that are grounded in each program's operational reality and learning agenda.



Bertha, mother of four and savings group member, feels the damp ground of the room that used to be her bedroom before her home was flooded during Cyclone Freddy in Malawi.

	Education Finance	Agriculture Finance	Microenterprise and Graduation Programs	Digital Innovations	Health and Women's Safety	Capital Solutions
1 NO POVERTY 	ED	AG	M	DI	H	CS
2 ZERO HUNGER 		AG	M			
3 GOOD HEALTH AND WELL-BEING 					H	
4 QUALITY EDUCATION 	ED					CS
5 GENDER EQUALITY 	ED	AG	M	DI	H	
8 DECENT WORK AND ECONOMIC GROWTH 	ED	AG	M	DI	H	CS
10 REDUCED INEQUALITIES 	ED	AG	M	DI	H	CS
12 RESPONSIBLE CONSUMPTION AND PRODUCTION 		AG				CS
13 CLIMATE ACTION 		AG				CS
17 PARTNERSHIPS FOR THE GOALS 	ED	AG	M	DI	H	CS

Education Finance

OVERVIEW

Opportunity's Education Finance program objectives are clear: get more children in better schools. We break down two obstacles to education: **access** and **quality**.

Access means enabling more ways for children from low-income communities to safely attend school. We increase education access by connecting affordable non-state schools with financial institutions which provide **school improvement loans** for school facilities—more classrooms, school buses, computers—and **school fee loans** which allow parents to send all their children to school.

Quality means students have a safe, child-centered learning environment using best teaching practices so learners can be successful. School leadership professional development training allows school leaders to improve their schools both as places of learning and businesses. Teacher mentor professional development training helps schools build their capacity to provide regular, evidence-based teacher training and coaching to all their educators using a mentorship model. Opportunity also offers *Pathways to Excellence*, a guide for school leaders to self-diagnose the quality of education at their schools using 18 measurable indicators of school quality and then develop an action plan.

2023 HIGHLIGHTS

36%+ YOY GROWTH

EduFinance total capital released showed **36%+ year-over-year growth** as confidence in borrowing has increased alongside school reopenings after the pandemic.

50 NEW FINANCIAL INSTITUTION PARTNERS

Signed a large number of new partners, who will soon begin reporting.

MORE CAPITAL TO WOMEN

We integrated gender mainstreaming initiatives into our program design to **increase availability of capital to female school operators and to improve educational attainment for girls when in school**.

\$14M USAID AWARD

The United States Agency for International Development (USAID) awarded a cooperative agreement to Opportunity as the lead implementing partner for the **Advancing Partnerships for Improved Learning Activity**, a five-year, \$14 million activity that supports low-fee non-state schools in northern Ghana.

330 SCHOOLS COMPLETED EDUQUALITY

330 schools in Colombia, Kenya, Tanzania, and Rwanda have completed the comprehensive three-year EduQuality program, providing school leaders and educators with professional development opportunities, enriching the educational experience for thousands of students.

2023 INNOVATIONS IN EDUCATION

Opportunity's *Pathways to Excellence* take school leaders through processes toward improving their educational environments based on their self-identified priorities. Today, all these resources have been fully digitized. Participating schools are now working through the blended learning model using a learning management system app, the EduQuality resource library, and in-person training. New cohorts were launched in Colombia, Guatemala, Dominican Republic, Kenya, India, and Pakistan.



Jacqueline started the Kunduchi Town Day Care¹ in Tanzania in 2013 with one teacher and six students. Today, with the support of EduFinance loans and EduQuality training, she has expanded the school to three branches with nine teachers and 116 students.

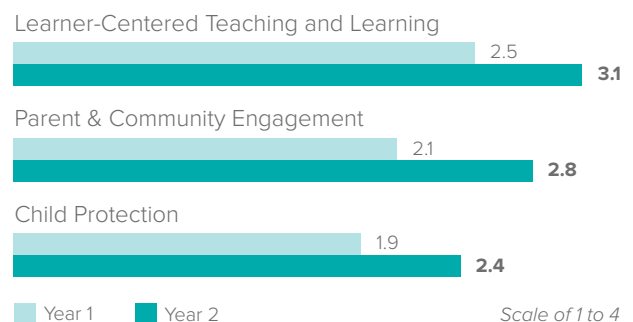
ASSESSING SCHOOL PROGRESS IN QUALITY IMPROVEMENTS

Pathways to Excellence (P2E) is Opportunity EduQuality's tool for schools to manage their improvement journey over a three-year period.

In 2023, we published the results of P2E Year 1 self-assessments compared to results from Year 2, or the halfway mark for participating schools. The report aims to understand the successes and implementation challenges of the EduQuality program. Key impact changes observed between year 1 and 2 include:

- ▶ **58%** of schools show improvement in teaching practice quality (midline classroom observations). Specifically, schools with scores below 55% at baseline made the strongest improvements at midline, suggesting the EduQuality program is making the biggest difference for learners who were in schools with the lowest teaching quality.
- ▶ **50%** of schools increased their School Culture school self-assessment scores by investing in areas such as writing behavior management policies, collaborating with other schools, providing extracurricular activities, and holding frequent staff meetings.

Changes in School Self-Assessment Scores



I have felt at ease because I do not feel a rivalry between my fellow directors but rather an environment of collaboration, mutual growth, and help to our province, La Romana.

MR. JHONNY MEJIA
El Renacimiento School,
Dominican Republic



- ▶ Schools **increased their Teaching & Learning domain scores an average of 0.5 points out of a 4-point scale**. Learner-Centered Teaching had the highest point increase (0.6/4), while Teaching & Learning Resources and Early Childhood had the smallest point increase at 0.47/4 out of 4.
- ▶ The percentage of teachers observed to be using lesson plans nearly **doubled**, but there is still room for improvement, as more than

half of teachers are still not using lesson plans. Slight gender differences were also revealed, as classroom observations showed that female teachers more likely have a lesson plan than male teachers.

- ▶ One of the largest increases was teachers situating the lesson in the context of the curriculum, increasing from 66% to **83%**.

EDUCATION FINANCE IMPACT IN 2023

	CY23 Actual <i>Jan '23 – Dec '23</i>	Cumulative <i>Since 2012</i>
Value of loans provided to schools and learners	\$202.8M	\$793M
No. of children reached by EduFinance	1.9M	13.1M
No. of schools financed	7,056	47,923
Student loans disbursed	34,916	545,033
Financial Institution partners	103	164
Schools participating in EduQuality	2,930	3,085
% of EduQuality schools reporting improvements	55%	
Countries where EduFinance works	23	31
Loan Portfolio at Risk (PAR30)	11.8%	

SDGs



Targets *1.1, 1.2, 1.4, 4.1, 4.5, 4.6, 4.a, 4.c, 5.1, 8.10, 10.2, 17.3*

¹ School name changed in compliance with Opportunity International's Child Protection policy

Agriculture Finance

OVERVIEW

Opportunity's Agriculture Finance program's goal is to enable farmers to increase production, income, and employment to build thriving and resilient households in rural communities. We want farmers to grow more and earn more income.

Our AgFinance model brings scalable, tailored, high-impact training and loans to rural families living in poverty in hard-to-reach regions of sub-Saharan Africa, bringing three critical components to break the cycle of generational poverty:

1. Technology-enabled training in critical skills to increase knowledge of agricultural best practices, increase farm productivity, improve financial literacy, strengthen credit-readiness, gender awareness and family farming, and climate resilience
2. Tailored agricultural loans to maximize the quality and quantity of what farmers grow, consume, and sell
3. Empowering farmer groups to maximize profit from their crops

These programs help rural families increase agency and transform their small farms into more resilient, productive, lucrative, and effective enterprises.

2023 HIGHLIGHTS

7 NEW FINANCIAL INSTITUTION PARTNERS

2023 was a year of growth and expansion for AgFinance. We added **seven new financial institutions, including expansion to a new country for the program: Nigeria**. The share of women farmers receiving loans increased from 56% to **65%**; **93%** of loan clients represent group loans.

HIRING MORE FARMER SUPPORT AGENTS

Opportunity's AgFinance team focused heavily on recruiting and training Farmer Support Agents (FSAs) in 2023, resulting in a **51%** increase in these lead farmers hired. In Uganda, FSAs supporting groups of youth farmers are **working with local governments to give young people more access to the financing and tools** they need to have a successful career on

the land. In the Democratic Republic of the Congo (DRC), the team completed recruitment of a **new cohort of 60 FSAs in the Kasai region** with financial institution Equity BCDC, a sign of hope in a very challenging region.

CLIMATE RESILIENCE PILOT LAUNCHED

Embedding climate resilience strategies in our work continues to be critical. In August 2023, Opportunity launched a pilot project offering training, support, and financial services to **2,500** rural families in southern Malawi helping them to adapt, build resilience, and reduce vulnerability to climate change. In Rwanda, the team has launched a pilot with **demonstration plots to launch a climate resilience program** in the coming year. And in Uganda, Opportunity is developing and testing a **new regenerative agriculture training curriculum**.



Ghana's worsening floods and droughts have made growing fruit and vegetables harder, and when the maize and rice crops are hit as well, families like Fuseina's are left with meager yields of grains that lack essential nutrients and vitamins.

Fuseina joined a free crop insurance project that aims to protect smallholder farmers from falling into poverty by ravages of extreme weather, pest infestations, and crop disease outbreaks that are becoming increasingly destructive as global temperatures rise.

2023 INNOVATIONS IN AGRICULTURE

Accurate, timely information can be life or death for a farmer's crops. In Malawi, we built and tested an AI-powered tool that can answer farmers' questions about farming practices. The system is populated with content from local sources—the government's agriculture manual of best practices and Opportunity's Agriculture Finance training material—together with ChatGPT-like conversational interface in WhatsApp, implemented through cloud services and application programming interface that enables scalability. This advanced technology allows more timely access to critical information. Well-received by farmers,

the AgFinance and Digital Innovations teams will customize this solution for farmers in other countries and communities.

The AgFinance team, in collaboration with Opportunity's Digital Innovations team, hosted the AgFinance Annual Conference on Digital Solutions for the Rural Last Mile. Over 60 representatives from 20 financial service providers attended the three-day conference in Nairobi, Kenya to share learnings and brainstorm new innovations to serve smallholders across Africa. The team has received expressions of interest from a number of financial institutions to launch smallholder farmer financing programs in Kenya.

UNDERSTANDING THE FARMER EXPERIENCE

In 2023, the AgFinance team conducted an annual follow-up survey across four countries: Malawi, Uganda, Rwanda and the DRC, to understand the journey of over 2,200 farmers over the last year. Across the four surveyed countries:

- ▶ **53%** of respondents reported an increase in their yields, with a total range of 20%–75% increases depending on the crop and country.
- ▶ The impact of Tropical Cyclone Freddy in Malawi in 2023—and the resultant outbreak of soy blight—is clear, with **66%** of soybean farmers in Malawi reporting a fall in yield, and more than **80%** reporting a fall in income.
- ▶ **54%** of respondents reported increased income. There was a gender difference, with **57%** of male farmers reporting an increase compared to **51%** of female farmers.
- ▶ The range of income increase varied significantly by crop, with only **8%** of soya farmers in Malawi achieving an increased income, while **76%** of coffee farmers in Uganda reported increased income.

Those areas where yield growth was lower attributed this mostly to adverse weather conditions. Meanwhile those who saw significant growth attributed this to good agricultural practices adoptions and access to quality inputs such as fertilizers. The biggest factor limiting income was market prices, which either benefited or harmed the household earning potential. This speaks to the importance of the market development aspect of the program to realize real income gains even as the farm is more productive.

One of the major crises I faced with my family is having few financial resources to undertake farming activities. All the efforts made by my wife and I are like someone swimming hopelessly into the deep ocean to reach the seashore, or the one who got lost in the big jungle and doesn't know the direction which can lead back home. However, one of Opportunity's missions is to link farmers with financial services to grant credit access to enlarge their farming activities. It was appreciated and swallowed as a drop of rain on parched ground.

ROGER

Smallholder farmer,
Gemena, DRC



FARMER SUPPORT AGENT NETWORK EFFECTIVENESS

Opportunity International’s Knowledge Management team conducted an assessment of the effectiveness of Farmer Support Agents (FSAs) on smallholder farmer outcomes. Through six focus group discussions in Malawi and Uganda, one-third of farmers found it beneficial, while another one-third expressed some type of dissatisfaction, including affordability of quality inputs, linking to markets, loan terms—all of which are being analyzed to improve the work. Farmers from Malawi reported significant improvements in increased consumption capacity (welfare) and had a broader range of income possibilities such as crop diversification, livestock, multiple sources of income (livelihood).

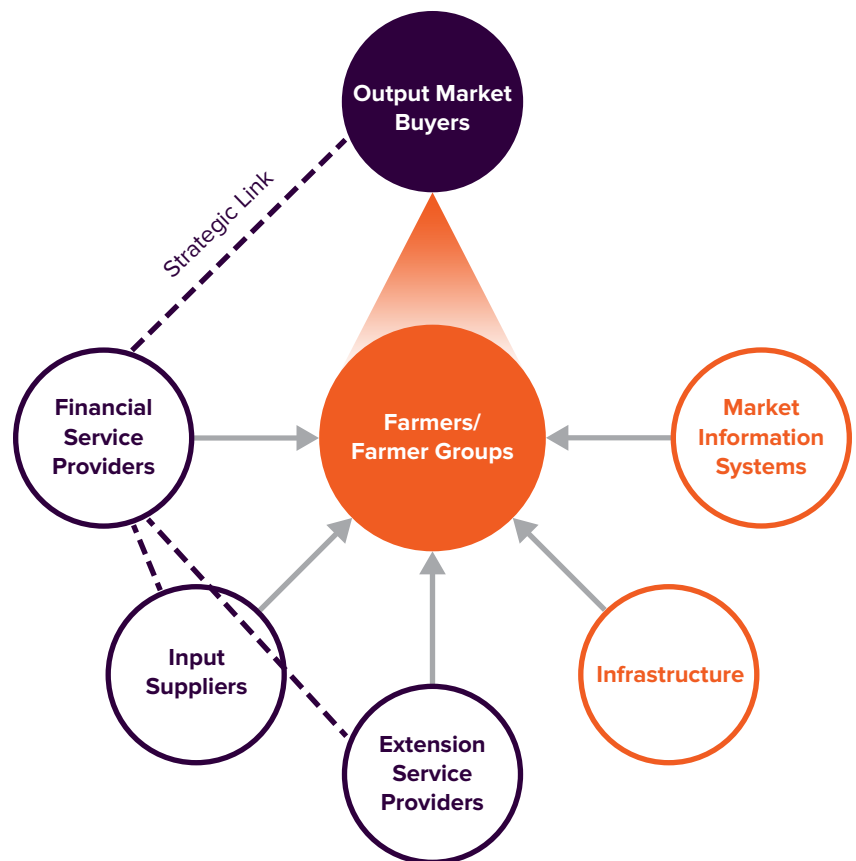
The study concluded that to increase their value to smallholder farmers, the FSA network management should:

- ▶ Set realistic expectations for farmers about the program as a whole by being transparent and realistic about results, the role of the FSA network, and farmers’ roles.
- ▶ Provide access to quality inputs through timely access and reliable quality.
- ▶ Set realistic expectations for farmers about market connections through clear communication.
- ▶ Help farmers access adequate and affordable loans with favorable terms by preparing both farmers and financial institutions to engage each other.

Clients have access to the tools and resources they need to adapt to the impacts of climate change. Solutions are locally based, tailored to the specific resilience needs of local communities. Clients apply knowledge and innovations to build sustainable livelihoods, protecting local and global environment.

The Rural Model

This model depicts all of the entities and services that a smallholder farmer needs to achieve success



AGRICULTURE FINANCE IMPACT IN 2023

	CY23 Actual <i>Jan '23 – Dec '23</i>	Cumulative <i>Since 2008</i>
Value of loans provided to farmers	\$85.6M	\$372.7M
Households reached	341,049	979,758
% of clients that are women	61%	
Farmer loans disbursed	89,489	698,501
Farmer Support Agents (FSAs)	1,343	1,627
% of Farmer Support Agents that are women	39%	
Farmers supported by FSAs	250,217	294,297
% of new farmers supported by FSAs living in extreme poverty	52%	
Financial Institution partners	18	23
Loan Portfolio at Risk (PAR30)	8.51%	

SDGs



Targets 1.1, 1.2, 1.4, 1.5; 2.1, 2.3, 2.4; 5.1; 8.2, 8.4, 8.10; 10.2; 12.2, 12.4; 13.1, 13.3, 17.3

Microenterprise Development

OVERVIEW

Opportunity International pioneered microfinancing for people living in extreme poverty. We developed innovative financial services, training, and group support that continue—53 years later—to help entrepreneurs and small business owners grow their businesses, provide for themselves, and help their families thrive. Through a comprehensive, high-touch, high-tech approach with financial institution partners and local training staff, we connect families to the tools and training they need to build bright futures for their families. Opportunity has tailored this approach based on what we've heard about clients' needs. This includes the strong need for savings and the importance of focusing on the female entrepreneur. In 2023, we served more than twice the number of savings accounts compared to loans. Securing a savings account has proven to be paramount to our clients as they build sustainable livelihoods.

2023 HIGHLIGHTS

In early 2023, 60 Decibels, a global impact measurement company, conducted its [second annual survey](#) of microfinance institutions and clients in 32 countries. Ten Opportunity financial institution partners participated: The findings underscore positive economic and social outcomes and improvements in wellbeing:

93% OF BORROWERS

reported improved quality of life

86% OF BORROWERS

reported increased income

71% OF BORROWERS

can feed their families more or better-quality meals as a result of a microloan

9 OUT OF 10

were better able to manage their finances

8 OUT OF 10

have increased savings

6 OUT OF 10

are spending more on their children's education

IMPROVED RESILIENCE AND CONFIDENCE

Savers were more likely to report **improvements in resilience and confidence** than borrowers

NEED FOR SCHOOL FEES

Savers reported that the **biggest challenge in meeting their savings goals was paying school fees**

Lending Guarantees: In Ghana and Uganda, two U.S. government funded loan portfolio guarantees were introduced to support the origination of loans for two target segments of Opportunity: smallholder farmers and refugees. In Ghana, a \$5 million program offers loan guarantees to smallholder farmers and ag micro, small, and medium-size enterprises, with those located in northern Ghana getting a greater loss coverage (70%) given the higher risk profile in that area. In Uganda, the loan guarantee serves as support to the origination of \$9 million of loans to

refugees and host communities in Uganda, with particular focus on key refugee settlements such as Nakivale.

As traditional microfinance lending and savings operations are widely available in urban areas and able to access commercial funding, Opportunity focuses our donor funding to those still marginalized, including women, youth, rural families, persons with disabilities, and refugees.

Often thought unbankable because of their perceived lack of stability, refugees nonetheless desire to be self-sufficient and build a life for their families, wherever they may be. In Uganda, Opportunity developed an [innovative refugee program](#), including

Opportunity Bank Uganda opening the first bank branch in a refugee settlement. The program provided over 11,000 refugees with financial literacy training, with 6,371 accounts opened and 1,567 loans disbursed. A new refugee youth empowerment project was launched in February 2023.

Rural Financing in India: Local financial institution partner Pahal launched financing for innovative biogas solutions aimed at fostering sustainable agriculture and environmental conservation for small-scale dairy farmers. Biogester equipment turns animal waste into an alternative fuel source to fossil fuels, lowers farmers' costs, and reduces carbon emissions.



Leela and her husband Deshveer have five children and live in the live in the mainly agricultural Dungarpur district in northwest India. Leela took out a small loan with Opportunity International's local microfinance partner Pahal to rent a tractor. With the second-hand tractor, Leela and Deshveer plough the fields on the nearby farms for a fee and provide transportation for construction materials in the local area. Leela and Deshveer have more than doubled their income, their children are in school, and they plan to expand with a second tractor.



Since launching its mobile banking platform Sinapi Mobile in early 2019, Opportunity International's partner, Sinapi Aba Savings and Loans (Ghana), has experienced a significant gender gap in mobile banking. While this is a global problem, Sinapi Aba has been working to increase confidence in and usage of Sinapi Mobile and is now helping women like Esther to conduct business transactions safely and with ease. When women are digitally included, they become empowered, gain new skills and confidence, and can access more services.

2023 INNOVATIONS IN MICROENTERPRISE

Digital tools have the potential to be harnessed as a monumental force for good. Opportunity has supported our local financial institutions to adopt cashless payment options—including local point of sale, micro-ATM and bill payment systems, mobile wallets, and prepaid cards—and trial digital loan repayment methods. While digitization holds many benefits for microfinance institutions in scaling up their businesses, our focus remains on ensuring these innovations also improve financial inclusion for the most vulnerable people, including women.

Savings groups digitization: Savings and loans groups (sometimes known as Village Savings and Loan Associations) are a proven solution to increasing financial inclusion for people left out of the traditional financial system, such as smallholder farmers, subsistence businesspeople, women, refugees, and youth. In Uganda, we have piloted digital savings groups for people with disabilities, teaching members of the group to use a digital app.

Digitally training banking agents: In India, bank branches are physically and socially distant

for many women, who already face significant barriers in accessing traditional banks. In response, the government and banking associations are expanding a system of business correspondents: community-based agents who offer convenient and culturally appropriate bank services leveraging digital platforms and linking unbanked populations to a bank. Opportunity enables a banking agent digital training program specifically committed to training female agents. The next frontier of scale and efficiency for this project will be testing the use of generative AI in training banking agents.

Rural E-Clinics in India: One of the key challenges for people living in poverty is their vulnerability in the face of health-related emergencies—a gap even greater in rural areas. Opportunity financial institution partner Cashpor Micro Credit, with M-Swasth (a telehealth provider), is expanding telemedicine to its 1.1 million clients via more than 700 Cashpor Health E-Clinics. “Doctor on Call” services connect rural clients and their families to qualified doctors through video and provide diagnosis and prescriptions for common ailments. The program generates local employment for trained women health workers operating the E-Clinics, who also counsel women on health and hygiene issues. From April to September 2023, 320,000 people benefitted from these services.



Mary Luz is proud to be part of the Graduation program in Cartagena, Colombia, as she wants a better life and future for her family and to invest in her business.

GRADUATION PROGRAMS: INNOVATIONS IN OUTREACH

More than 700 million people globally live in extreme poverty, and the ultra-poor are defined as the poorest sub-group of those living in extreme poverty.²

Financial institutions, even those designed to assist

households in poverty such as informal savings groups, can unintentionally exclude people living in ultra-poverty. Opportunity and its partners are implementing a comprehensive solution, offering cash, assets, mentorship, and training to provide a pathway out of ultra-poverty.

GRADUATION

The Graduation program—first pioneered by BRAC³ in Bangladesh—has demonstrated success in transitioning people living in extreme poverty to having a sustainable livelihood. The holistic, community-centric interventions of social protection and empowerment, financial inclusion, and livelihood promotion contribute to reduced poverty.

- ▶ In urban Cartagena, Colombia, the Graduation program reaches **250** families; participants have launched **16** savings groups with **\$7,000** in total savings, and used the assets they received to each launch a small business. Now **51%** of families eat two meals a day, where only 36% did at the beginning of the program.
- ▶ In Haiti, Opportunity International works with the Fonkoze Foundation, which has spent **17** years and put more than **8,000** families through the program. The current cohort in Central Haiti reported **82%** of families using their given livestock to generate income, and **80%** reporting consuming two meals per day (up from one meal for nearly all enrollees). Nearly universal improvements in clean drinking water and latrine access were also reported.
- ▶ In Malawi, Opportunity's Graduation program supports **320** rural households with an average of five family members per household. Endorsed by local governments and committees, it serves mostly female-headed households that lack essential services.

Share of families in Colombia consuming more than two meals per day since program start

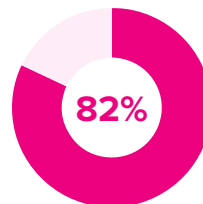
START

36%

TODAY

51%

% of families in Haiti using their given livestock to generate income



**I was never at peace.
I would have headaches
in the night because I was
thinking of what I had to do
the next day to survive. But
now, I have no problems.**

ELIZA

Graduation participant, Malawi



MICROENTERPRISE IMPACT IN 2023

CY23 Actual
Jan '23 – Dec '23

Outcome	Measure	
Program-level data	Total value of loans made by Opportunity's partners	\$1.7B
	Financial Institution partners	19
Lending sustainably to low-income clients	No. of clients with loans	7.8M
	% of clients with loans that are women	95%
	% of clients with loans from rural areas	54%
	Average loan size	\$714
	Loan Portfolio at Risk (PAR30)	4.06%
Increasing financial resources and/or resilience	No. of clients with savings accounts	17.8M
	% of clients with savings that are women	74%
	% of clients that reported business income increasing because of Opportunity	87%
	% of clients that reported increase in savings balance because of Opportunity	79%
	% of clients that would find it easy to pay a major, unexpected expense:	46%
Knowledge and confidence in managing financial resources	% of clients that report a positive change in the number of paid employees because of Opportunity (for those that have paid employees)	40%
	% of clients that reported a positive change in their ability to manage their finances	90%

SDGs



Targets 1.1, 1.2, 1.4, 1.5, 5.1, 5.2, 5.b, 8.2, 8.10, 8.6, 10.1, 10.2, 17.3

² [Graduation Spotlight V13 \(opportunity.org\)](#)

³ BRAC Ultra-Poor Graduation Initiative, a global program that empowers people to escape extreme poverty via holistic interventions designed to address complex and long-term needs.

Health and Women's Safety

OVERVIEW

Just as Opportunity increases access to economic and education opportunities for people living in poverty, improving health for families enables them to move out of poverty into productive and resilient households. We focus on primary health in vulnerable and rural communities in Asia (India, Bangladesh, and Indonesia), through community-based, locally-led programs at the intersection of health and financial inclusion. Our three flagship programs—Health Leaders, Health Entrepreneurs, and Health Finance—improve access to healthcare, change health attitudes in the community, and provide income-generating opportunities for local women.

Gender-based violence has a particularly devastating impact on women living in poverty and women who are safe from harm are better able to work their way out of poverty. Opportunity's Women's Safety initiatives empower women and girls in India by addressing domestic violence and trafficking.

2023 HIGHLIGHTS

857,000 WOMEN

Last year, **857,000** women across India, Bangladesh, and Indonesia benefited from health and women's safety programs and training.

COMMUNITY HEALTH CONSULTATIONS

Health Leaders and Health Entrepreneurs in India facilitated teleconsultations as well as conducting health education and selling health-related products in their communities. Consultations were set up for community members with a range of specialists including obstetrician-gynecologists, dermatologists, pediatricians, and orthopedic doctors.

1/3 OF WOMEN

One-third of women seeking telehealth had symptoms of reproductive tract infections— a symptom of poor menstrual hygiene management and a highly stigmatized health issue.

INCREASED UNDERSTANDING OF TRAFFICKING PREVENTION

An evaluation of our trafficking prevention initiative found very strong increases in the ability of participants to identify and respond to trafficking risks. **School children that received training as part of the program increased their understanding of "safe touch" concepts by 87%** in the state of Bihar, India and 82% in Jharkhand.

Opportunity's work with our Women's Safety partners provides a foundation of basic human rights—a foundation that can lead to transformative empowerment in finance and health.



In Bangladesh 20-year-old Sabikunnahar trained as a Health Leader to improve health in her community. Through her training, she also came to understand that her own son had a worm infection. She took action, treating him and her family with deworming tablets. Her son is healthier, and her family is much more careful about hygiene now, washing their hands regularly and keeping the courtyard clean.

In addition to the immediate benefits of the program for her family, Sabikunnahar has observed reduced rates of preventable illnesses in her community, and an increase in the share of pregnant women getting regular check-ups and ante-natal care.

LOOKING AHEAD

To improve the overall wellness of communities and reach people who have been marginalized, Opportunity is collaborating with local financial institutions to design health savings account and emergency medical loan products and health mutual insurance. Once available, staff will conduct outreach including financial literacy and customer education.

The biggest change has come in the life of my family members. My 2-year-old son Zahin often suffered from various sicknesses. Day by day, he lost weight, had an aversion to food, stomach-ache, and drooling.

SABIKUNNAHAR

Health Leader, Bangladesh



HEALTH IMPACT IN 2023

CY23 Actual
Jan '23 – Dec '23

CY22 Actual
Jan '22 – Dec '22

India

No. of new Health Leaders and Health Entrepreneurs trained	291	200
No. of families reached by Health Leaders and Health Entrepreneurs	286,829	177,270
No. of families protected through Health Finance	14,214	10,235
No. of beneficiaries of PeaceMakers*	18,074	12,473
No. of beneficiaries of Safe Village Program†	60,447	70,031

Bangladesh

No. of new Health Leaders trained	800	800
No. of families supported by Health Leaders	624,678	805,512

Indonesia

No. of new community Health Leaders trained	418	242
No. of families supported by Health Leaders	15,188	8,618

* Gender-based violence prevention, support, and counseling

† Trafficking prevention and community education

SDGs



Targets 1.1, 1.2, 1.4, 1.5, 3.1, 3.2, 3.3, 3.4, 3.7, 3.8, 3.c, 5.1, 5.2, 5.6, 8.10, 10.2, 17.3

Capital Solutions

IMPACT AND CATALYTIC CAPITAL TO MEET OUR CLIENTS' NEEDS

Opportunity International has been at the forefront of impact capital mobilization in frontier markets since our inception, through intentional, client-centric interventions in credit support, capital solutions, and overall tailored financial services for financial institutions and our clients. In 2023, we remained an equity investor in four financial institutions and continued our support to Dia Vikas, a social microfinance fund filling catalytic investments across the Indian microfinance sector. Impact metrics related to our investments are reflected in each sector report.

Building upon our decades of investment for impact experience, in 2021 we established the Capital Solutions group to further our dialogue with institutional impact and catalytic investors. In 2022, we launched the **multi-year Education Finance Collaboration with Oikocredit**, mobilizing impact and catalytic capital at scale for the affordable, low-cost private school sector. **In 2023, the Collaboration mobilized \$20 million across 7 EduFinance partners in Africa and Latin America.**

Structuring credit support for loans across our client base is increasingly important in the post-pandemic world. Opportunity Capital Solutions **co-structured**

and co-arranged \$14 million of loan portfolio guarantees for two financial institution partners in Africa (supporting agriculture in Ghana and refugee lending in Uganda) from the Development Finance Corporation (DFC), United States' development finance institution mandated to fund public-partnership solutions to pressing developing-world challenges.

We see climate-smart financing and credit support as critical elements in the climate adaptation efforts of the communities we serve. Our clients are disproportionately affected by extreme weather events, particularly women living in rural communities. **In 2023, we were recognized with design awards from the Catalytic Capital Consortium (founded by MacArthur Foundation, Rockefeller Foundation, and Omidyar Network) and the Catalytic Climate Finance Facility (anchored by Bill & Melinda Gates Foundation, and the Australian and Canadian governments' foreign aid entities) for our capital solutions design in the intersection of climate adaptation, gender-lens financing, and nature-based activities.**

As these initiatives evolve, Opportunity will continue playing a key leadership role in bringing the catalytic and impact communities' attention to the most pressing matters faced by our clients.

SDGs



Targets *4.a, 8.10, 10.b, 12.4, 13.1, 13.3, 17.2, 17.3, 17.17*

Appendix

IMPACT DISCLOSURES

Since 2012, we have been implementing Social Performance Management (SPM) as part of our strategic plan. We are at the vanguard of the industry in utilizing SPM to measure how to achieve social goals and to identify areas where we can improve social outcomes for our clients.

Through SPM, we are expanding our data collection on who we serve and how their lives are changing. We analyze this data to assess how well we are aligned in our mission and how we can perform even better.

In line with the rest of the industry, we’re committed to contributing towards the U.N. Sustainable Development Goals. We regularly map our initiatives against these goals to ensure we are aligned and will continue to report against them.

MEMBERS OF THE OPPORTUNITY NETWORK AND DISCLOSURES

Opportunity International Inc. is incorporated in the United States of America, it implements the EduFinance and AgFinance programs, with support from other parts of the Opportunity International Network, which includes Opportunity International Australia, Opportunity International Canada, Opportunity International Germany, Opportunity International UK, and Opportunity International US.

Opportunity Australia implements the Health and Women's Safety programs. Opportunity Australia receives support from the Australian Government through the Australian NGO Cooperation Program (ANCP). Opportunity Australia is a majority shareholder of Dia Vikas. Opportunity International Inc. is a minority shareholder of Dia Vikas.

DATA AND METHODOLOGY

GLOBAL IMPACT DEFINITIONS

Total capital catalyzed:	Total value of loans made by Opportunity’s Financial Institution partners across EduFinance, AgFinance, and Microenterprise programs globally.
Unique Clients:	Savings clients from Network financial institution partners, loan clients from Network financial institution partners, farmers served through Agriculture finance, loan clients with Education Finance financial institution partners.
Total number of Financial Institution partners (FIPs):	Number of unique financial institutions and NGOs engaged with MSME, AgFinance, and EduFinance.

EDUCATION FINANCE DEFINITIONS

Value of loans provided to schools and learners	Value of loans disbursed during the year by Financial Institution partners or all EduFinance products, including loans to school proprietors and to parents for school fees.
No. of children reached by EduFinance:	Aggregate number of children either attending the schools financed through EduFinance loans or number of children accessing School Fee Loans.

No. of schools financed:	Schools receiving School Improvement Loans (SIL) or Tertiary Institution Loans (TIL) during the reporting period.
Student loans disbursed:	Number of loans disbursed by FIPs to individuals for School Fee Loans (SFL), Tertiary Tuition Loans (TTL), Teacher Loans (TL), and Vocational Loans (VL) during the reporting period.
Financial Institution partners (FIPs):	Number of FIPs actively partnering with EduFinance as of the end of the reporting period through technical assistance or portfolio lending.
Schools participating in EduQuality:	Number of schools actively participating in Opportunity's EduQuality program as of the end of the reporting period.
% of schools in EduQuality reporting improvements:	Percent of schools engaged in EduQuality over 12 months reporting improvements in Opportunity's Pathways to Excellence (P2E) self-assessment scores. More details on our EduQuality program can be accessed here: https://edufinance.org/what-we-do/education-quality .
Loan Portfolio At Risk (PAR30):	The percentage of total value of outstanding loan balances for which there has been no activity on the account in the last 30 days, compared with the total EduFinance loan portfolio.

AGRICULTURE FINANCE DEFINITIONS

% of farmers reporting increase in yield/income:	The number of farmers surveyed reporting an increase in yield/income for at least one of their two main crops, as a percentage of farmers surveyed.
Value of loans provided to farmers:	Value of agriculture loans disbursed during the year for all AgFinance products.
Households reached YTD:	Number of households and agribusinesses who received financial services (loans and/or training) during the reporting period.
% of clients that are women:	The percent of farmers receiving loans or served by FSAs that are women.
Farmer loans disbursed:	Number of agriculture loans disbursed to farmers during the reporting period across all AgFinance products.
Farmer Support Agents (FSAs):	Number of active agents delivering trainings to smallholder farmers within the reporting period.
Farmers supported by FSAs:	Number of farmers trained, profiled, or supported by FSAs.
% of new farmers supported by FSAs living in extreme poverty:	Percent of new farmer clients living under \$2.15 per day according to Progress out of Poverty Index (PPI).
Financial Institution partners:	Number of financial institutions with signed partnership agreements as of the end of the period.
Loan Portfolio At Risk (PAR30):	The percentage of total value of outstanding loan balances for which there has been no activity on the account in the last 30 days, compared with the total AgFinance loan portfolio.

MICROENTERPRISE DEFINITIONS

Total value of loans made by Opportunity's partners:	The value of loans made during the reporting period by Financial Institution partners.
Financial Institution partners	Number of Opportunity's Financial Institution partners that deliver loans and savings services to clients.
No. of clients with loans	Number of borrowers during the reporting period.
% of clients with loans that are women	Percent of clients with loans that are women at the end of the period.
% of clients with loans from rural areas	Percent of clients with loans that are from rural areas during the reporting period, based on data from 80% of all loan clients globally.
Average loan size	The total value of loans made by Opportunity's partners by the number of clients with loans for the reporting period.
Loan Portfolio At Risk (PAR30):	The percentage of total value of outstanding loan balances for which there has been no activity on the account in the last 30 days, compared with the total loan portfolio.
Financial Institution partners:	Number of financial institutions with signed partnership agreements as of the end of the period.

% of clients with savings that are women	Percent of clients with savings accounts that are women at the end of the period.
% of clients that reported business income increasing because of Opportunity:	Percent of survey respondents that reported a significant or slight increase in business income.
% of clients that reported increase in savings balance because of Opportunity:	Percent of survey respondents that reported a significant or slight increase in their savings balance.
% of clients that would find it easy to pay a major, unexpected expense:	Percent of survey respondents that reported it would be very or slightly easy to face a major expense.
% of clients that report a positive change in the number of paid employees because of Opportunity (for those that have paid employees)	Percent of survey respondents that reported a positive change in the number of employees they have, for those who have employees.
% of clients that reported a positive change in their ability to manage financial sources	Percent of clients that reported an increase in their ability to manage their finance.

2030 SUSTAINABLE DEVELOPMENT GOALS, TARGETS, AND INDICATORS

SDG 1: NO POVERTY

- 1.1 By 2030, eradicate extreme poverty for all people everywhere, currently measured as people living on less than \$1.25 a day.
- 1.2 By 2030, reduce at least by half the proportion of men, women and children of all ages living in poverty in all its dimensions according to national definitions.
- 1.4 By 2030, build the resilience of the poor and those in vulnerable situations and reduce their exposure and vulnerability to climate-related extreme events and other economic, social and environmental shocks and disasters.
- 1.5 By 2030, build the resilience of the poor and those in vulnerable situations and reduce their exposure and vulnerability to climate-related extreme events and other economic, social and environmental shocks and disasters.

SDG 2: ZERO HUNGER

- 2.1 By 2030, end hunger and ensure access by all people, in particular the poor and people in vulnerable situations, including infants, to safe, nutritious and sufficient food all year round.
- 2.3 By 2030, end all forms of malnutrition, including achieving, by 2025, the internationally agreed targets on stunting and wasting in children under 5 years of age, and address the nutritional needs of adolescent girls, pregnant and lactating women and older persons.
- 2.4 By 2030, ensure sustainable food production systems and implement resilient agricultural practices that increase productivity and production, that help maintain ecosystems, that strengthen capacity for adaptation to climate change, extreme weather, drought, flooding and other disasters and that progressively improve land and soil quality.

SDG 3: GOOD HEALTH AND WELLBEING

- 3.1 By 2030, reduce the global maternal mortality ratio to less than 70 per 100,000 live births.
- 3.2 By 2030, end preventable deaths of newborns and children under 5 years of age, with all countries aiming to reduce neonatal mortality to at least as low as 12 per 1,000 live births and under-5 mortality to at least as low as 25 per 1,000 live births.
- 3.3 By 2030, end preventable deaths of newborns and children under 5 years of age, with all countries aiming to reduce neonatal mortality to at least as low as 12 per 1,000 live births and under-5 mortality to at least as low as 25 per 1,000 live births
- 3.4 By 2030, reduce by one third premature mortality from non-communicable diseases through prevention and treatment and promote mental health and well-being.
- 3.7 By 2030, ensure universal access to sexual and reproductive health-care services, including for family planning, information and education, and the integration of reproductive health into national strategies and programs.
- 3.8 Achieve universal health coverage, including financial risk protection, access to quality essential health-care services and access to safe, effective, quality and affordable essential medicines and vaccines for all.
- 3.c Substantially increase health financing and the recruitment, development, training and retention of the health workforce in developing countries, especially in least developed countries and small island developing States.

SDG 4: QUALITY EDUCATION

- 4.1** By 2030, ensure that all girls and boys complete free, equitable and quality primary and secondary education leading to relevant and effective learning outcomes.
- 4.5** By 2030, eliminate gender disparities in education and ensure equal access to all levels of education and vocational training for the vulnerable, including persons with disabilities, indigenous peoples and children in vulnerable situations.
- 4.6** By 2030, ensure that all youth and a substantial proportion of adults, both men and women, achieve literacy and numeracy.
- 4.a** Build and upgrade education facilities that are child, disability and gender sensitive and provide safe, non-violent, inclusive and effective learning environments for all.
- 4.c** By 2020, substantially expand globally the number of scholarships available to developing countries, in particular least developed countries, small island developing States and African countries, for enrollment in higher education, including vocational training and information and communications technology, technical, engineering and scientific programs, in developed countries and other developing countries.

SDG 5: GENDER EQUALITY

- 5.1** End all forms of discrimination against all women and girls everywhere.
- 5.2** Eliminate all forms of violence against all women and girls in the public and private spheres, including trafficking and sexual and other types of exploitation.
- 5.6** Ensure universal access to sexual and reproductive health and reproductive rights as agreed in accordance with the Programme of Action of the International Conference on Population and Development and the Beijing Platform for Action and the outcome documents of their review conferences.
- 5.b** Enhance the use of enabling technology, in particular information and communications technology, to promote the empowerment of women.

SDG 8: DECENT WORK AND ECONOMIC GROWTH

- 8.2** Achieve higher levels of economic productivity through diversification, technological upgrading and innovation, including through a focus on high-value added and labor-intensive sectors.
- 8.4** Improve progressively, through 2030, global resource efficiency in consumption and production and endeavor to decouple economic growth from environmental degradation, in accordance with the 10-Year Framework of Programmes on Sustainable Consumption and Production, with developed countries taking the lead.
- 8.6** By 2020, substantially reduce the proportion of youth not in employment, education or training.
- 8.10** Strengthen the capacity of domestic financial institutions to encourage and expand access to banking, insurance and financial services for all.

SDG 10: REDUCE INEQUALITIES

- 10.1** By 2030, progressively achieve and sustain income growth of the bottom 40 per cent of the population at a rate higher than the national average.
- 10.2** By 2030, empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status.
- 10.b** Encourage official development assistance and financial flows, including foreign direct investment, to States where the need is greatest, in particular least developed countries, African countries, small island developing States and landlocked developing countries, in accordance with their national plans and programs.

SDG 12: RESPONSIBLE CONSUMPTION AND PRODUCTION

- 12.2** By 2030, achieve the sustainable management and efficient use of natural resources.
- 12.4** By 2020, achieve the environmentally sound management of chemicals and all wastes throughout their life cycle, in accordance with agreed international frameworks, and significantly reduce their release to air, water and soil in order to minimize their adverse impacts on human health and the environment.

SDG 13: TAKE URGENT ACTION TO COMBAT CLIMATE CHANGE AND ITS IMPACTS

13.1 Strengthen resilience and adaptive capacity to climate-related hazards and natural disasters in all countries.

13.3 Improve education, awareness-raising and human and institutional capacity on climate change mitigation, adaptation, impact reduction and early warning.

SDG 17: PARTNERSHIPS FOR THE GOALS

17.2 Developed countries to implement fully their official development assistance commitments, including the commitment by many developed countries to achieve the target of 0.7 per cent of ODA/GNI to developing countries and 0.15 to 0.20 per cent of ODA/GNI to least developed countries; ODA providers are encouraged to consider setting a target to provide at least 0.20 per cent of ODA/GNI to least developed countries.

17.3 Mobilize additional financial resources for developing countries from multiple sources.

17.8 Fully operationalize the technology bank and science, technology and innovation capacity-building mechanism for least developed countries by 2017 and enhance the use of enabling technology, in particular information and communications technology.

17.17 Encourage and promote effective public, public-private and civil society partnerships, building on the experience and resourcing strategies of partnerships.

PARTNERS

EDUCATION FINANCE

<i>Africa</i>	Democratic Republic of the Congo	Advans, Baobab, Coocac Kivu, COOPEC CAHI, EquityBCDC, FINCA, Hekima IMF, ProcFin, SMICO, VisionFund DRC
	Ethiopia	Aggar, Awash, Dashen, Harbu, Hibret, Metemamen
	Ghana	Adehyeman, Akuapem, Amenfiman, FHI360, Ghana National Council of Private Schools, Ghana National Association of Private Schools, Letshego, Maroon Capital, Opportunity International S&L, Results for Development, Sinapi Aba S&L, University for Development Studies
	Kenya	EdPartners, Faulu, Jackfruit Finance, Jitegemea, Musoni, NBK, Yehu Microfinance
	Madagascar	AccessBanque
	Mozambique	Microbanco Confiança
	Nigeria	Accion, Baobab, Bowen MFB, EdFin MFB, FCMB Limited, FCMB MFB, FINCA, Gowans MFB, Grace and Mercy, Hasal, Infinity MFB, Lapo, Letshego, SEAP, Standard Life, Standard MFB, Sterling Bank
	Tanzania	Equity Bank, Letshego, Mwalimu, Victoria Finance PLC, VisionFund Tanzania
	Uganda	Opportunity Bank, Ugafode, VisionFund Uganda
	Zambia	AB Bank, EFC, FINCA, Madison Finance, NATSAVE, VisionFund Zambia, Zanaco
	Zimbabwe	Educate
	<i>Asia</i>	Cambodia
India		Avanse, ESAF, ISFC, Neev Finance, Satya India, Shiksha, Sonata, Varthana Finance
Indonesia		Baytul Ikhtiar, KOMIDA, Koperasi Sejahtera, KSPPS BMT ItQan, PT Bank Daerah, Giyanar, PT Nusantra Bina Artha, TLM, YCAB Ventures
Pakistan		Agathe, Kashf, Mobilink, SAFCO, Taleen
Philippines		Credit Access
<i>Latin America</i>	Colombia	Opportunity Colombia
	Dominican Republic	ADOPEM, COOP CDD, COOP ECLOF
	Ecuador	CACMU, COOPERCO

El Salvador	ASEI, FADEMYPE
Guatemala	ADISA, Coop La Encarnacion, Coopsama, Cosami, Genesis
Haiti	Sofihdes
Paraguay	Fundación Paraguaya
Peru	ADRA, Manuela Ramos

AGRICULTURE FINANCE

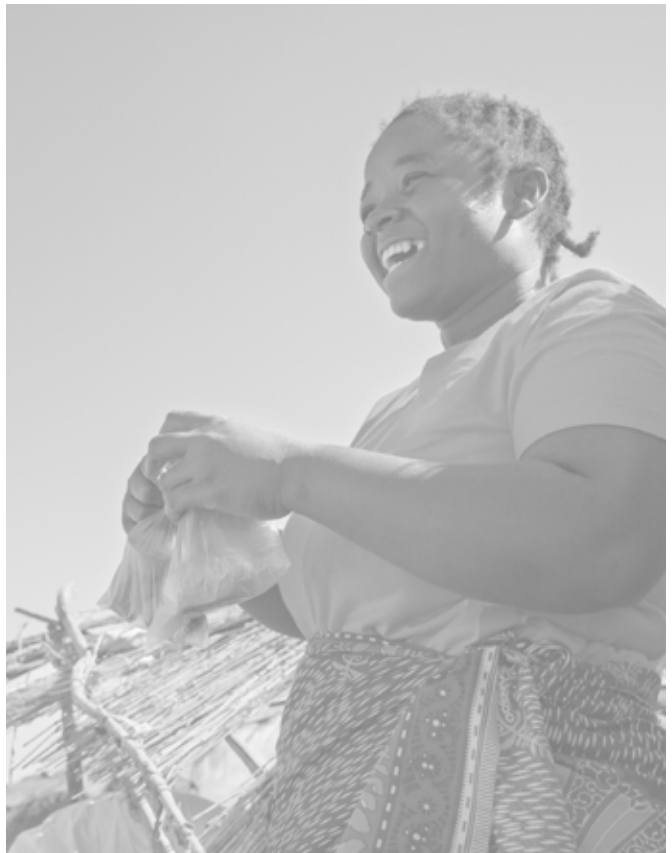
<i>Africa</i>	Democratic Republic of the Congo	EquityBCDC, VisionFund DRC
	Ghana	Fidelity, Maroon Capital, Opportunity International S&L, Sinapi Aba S&L
	Malawi	CUMO, FINCA Malawi, First Capital Bank, Standard Bank Malawi
	Mozambique	MyBucks Bank
	Nigeria	Grace and Mercy, Standard MFB
	Rwanda	Clecam Ejo Heza, Equity Rwanda, Urwego Bank
	Uganda	Opportunity Bank, Stanbic

MICROENTERPRISE

<i>Africa</i>	Democratic Republic of the Congo	VisionFund DRC
	Ghana	Opportunity International S&L, Sinapi Aba S&L
	Rwanda	Urwego Bank
	Uganda	Opportunity Bank
<i>Asia</i>	India	Adhikar Microfinance Pvt. Ltd*, Cashpor*, CDOT*, ESAF/NESFB*, Go Finance*, Pahar*
	Indonesia	KOMIDA, PT Nusantra Bina Artha, TLM, YCAB Ventures
	Philippines	TSKI
<i>Latin America</i>	Colombia	Crezcamos
	Dominican Republic	COOP-ASPIRE
	Haiti	Fonkoze Financial Services, S.A.
	Honduras	IDH
	Nicaragua	ASODENIC
<i>Eastern Europe</i>	Serbia	3 Bank

INNOVATIONS

<i>Africa</i>	Ghana	Sinapi Aba S&L
	Malawi	Opportunity Malawi, VisionFund Malawi
	Uganda	Opportunity Bank, OI Uganda
<i>Asia</i>	India	Adhikar Microfinance Pvt. Ltd*, Cashpor*, CDOT*, ESAF/NESFB*, Go Finance*, Pahar*
	Indonesia	PT Nusantra Bina Artha, TLM, YCAB Ventures
<i>Latin America</i>	Colombia	AGAPE, Opportunity Colombia
	Haiti	Sofihdes
	Nicaragua	Opportunity Nicaragua
	Paraguay	Fundación Paraguaya



Edith, her husband, and her three children live in the Zomba region of Malawi. Edith lives her life with deep joy and a passionate drive to create a sustainable livelihood for her family, in the face of many challenges. She first trained as a baker and joined an Opportunity International savings group where she learned budgeting, planning, customer service; she learned that women can be entrepreneurs and leaders. Her baking business started showing a profit, which she contributed back into the savings group for emergency loans. Edith then joined Opportunity's mentorship program where she was linked with other women in her community, teaching the bakery trade and business and financial skills. Edith has become a well-respected leader and businesswoman in her community. She continues to dream big: "My vision is that in five years' time I should have a registered business. I want to provide a comfortable home for my family and ensure that my children are well educated. Previously, my children would have to go to school on an empty stomach and without uniforms. Now, I am able to put food on the table and buy them clothes."



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