



OPPORTUNITY
International

UPDATE

AUTUMN
2021

FOCUS ON — EQUALITY



THE FACE OF POVERTY IS DISPROPORTIONATELY FEMALE

Women and girls represent an estimated 70% of all people surviving on less than \$2 a day. One of the greatest challenges stopping them from earning a livelihood is not lack of knowledge or motivation, but lack of access to financial services and training.

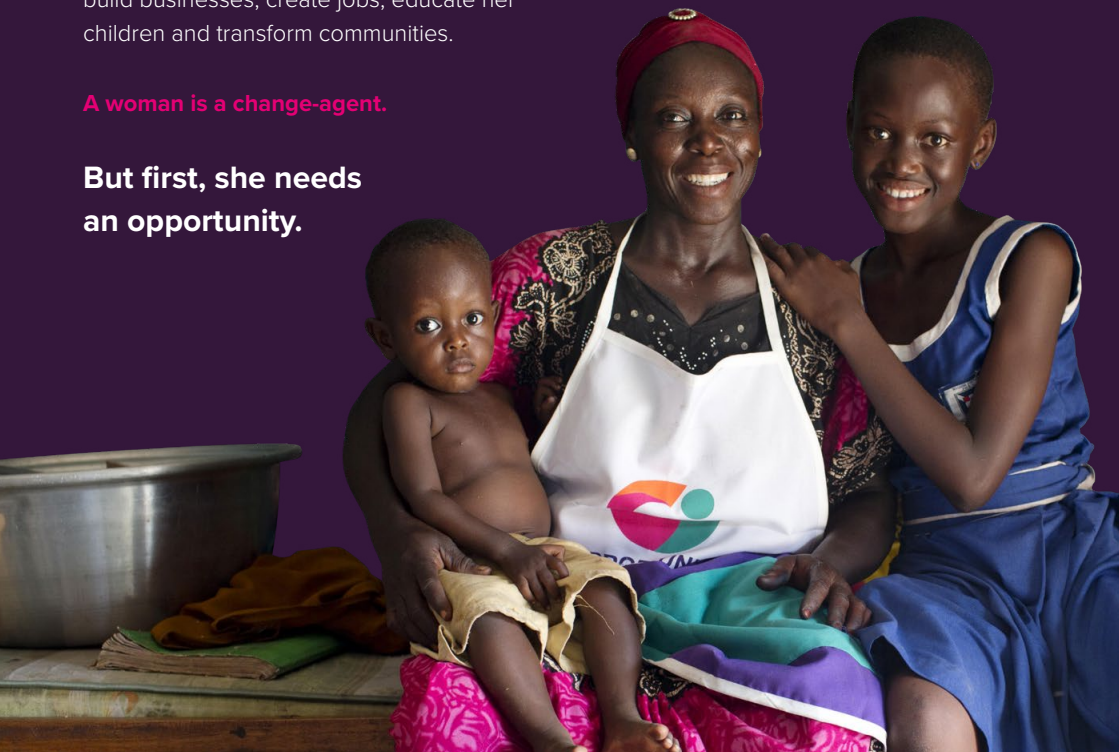
When a woman has equal access to education, training and financial services, she can participate fully in business and economic decision-making. She becomes a key driving force against poverty. With increased earning power she can raise household income, provide greater security for her children and reduce poverty for future generations.

A woman will reinvest 90% of her income in her family, compared to 35% by men, which is why 95% of Opportunity International clients are women.

We equip female entrepreneurs to work their way out of poverty. Through financial tools and training, a woman can build businesses, create jobs, educate her children and transform communities.

A woman is a change-agent.

But first, she needs an opportunity.



GOOD NEWS STORIES



Uganda
11,203 school pupils

Pupils learn financial and life skills at Girls' Education Clubs. Sessions on self-confidence and active citizenship teach children about their rights and sexual and reproductive health. Financial literacy training inspires many of the children to set up student savings clubs. The savings sessions motivated Nanfuma (aged 11) to save and buy a maths set for her favourite subject.

Ghana
Christie – Head of Transformation for Opportunity Ghana

There's a gender gap in mobile banking that Christie and her team are closing by training female clients. Christie's team make it easy to attend the training by providing food and transport for the women. Our partner, Opportunity Bank Uganda, give mobile phones to women who don't have them, enabling everyone to access financial services through mobile banking. This saves time and money for many of our clients who live hours from their nearest bank branch.



Ghana
Female smallholder farmers

Mariam wanted to be a nurse. But, she had to drop out of school as her parents couldn't afford the cost. Farming soya beans to provide for her family she showed interest in transforming her small scale subsistence farm into a commercial one. Working with Opportunity International she received financial support, farming and gender training. Mariam bought good seeds and fertiliser with her loan and hired a tractor to work on the farm, helping her harvest a bumper crop. She's thankful to Opportunity International and local partners for supporting vulnerable women in her community and helping them to better their lives.



↑ Agnes at work with a client in Nakivale refugee settlement

AGNES

A ROLE MODEL AND A CATALYST FOR CHANGE

When Agnes accepted a job working with refugees she had no idea what life would be like.

“I imagined I was moving to a completely detached place with miserable people, no businesses and no buildings. However, I found thriving businesses and optimistic people changing their lives economically and socially.

I am a Senior Relationship Manager for Opportunity Bank Uganda in the Nakivale refugee settlement, in Southern Uganda. We deliver financial literacy training, as well as help refugees open bank accounts and apply for loans.”

Agnes left behind the security of a city job, family and friends when she moved six hours away to work in the refugee settlement. Her courage and commitment has been an inspiration to many around her –

“People see me going to Nakivale and ask, but you’re a woman, how are you doing that?”

Since May 2019 Opportunity International’s Refugee programme has worked with more than 3,500 refugees, many of whom are women. Our programme provides loans and training that help people generate income and contribute to the economy. Savings accounts enable them to manage financial risks and emergencies.

What started as a bank branch in a temporary tent in a refugee settlement, Agnes has now grown into a thriving programme hiring local staff and serving thousands of people. Agnes is passionate about the financial training she delivers and the impact it has on women.

“The women are more committed to the training than men. A lot of the women who attend training are widows. They have lost stability and are now the head of their households needing to find a way to put food on the table. They come to Opportunity International looking for help. We strive to increase their self-esteem, confidence and motivation to start businesses and provide for their families.”

“I believe in the potential of the women I work with. Women reinvest in their families and communities. They prioritise good food, education and healthcare. When a woman starts earning money for herself, she’s empowered to make and enforce decisions that improve gender equality.

Women also advocate for the underprivileged women in their communities – individuals, families and communities benefit when women are included. It’s a privilege to see women’s lives changed by this project.”

There’s so much more to Agnes’ story...



Scan the code or visit opportunity.org.uk/agnes to read her full interview.



↑ Nakivale Refugee Settlement is home to more than 139,000 refugees

PROVIDING OPPORTUNITIES TO YOUNG WOMEN IN GHANA

In Ghana's capital city Accra, young girls are living and working on the streets, carrying heavy loads on their heads in market-places for small sums of money. They are called Kayayei, or head-porters. There are around 20,000 Kayayei in Accra doing this informal and dangerous work. Many sleep rough, exposed to theft, exploitation and violence. They are at risk of being hit by cars as they walk through traffic and by the roadsides.

With funding and support from the CarVal Investors Foundation we are supporting 98 Kayayei with vocational, financial literacy and sexual and reproductive health training.



98

young women have gained vocational skills such as baking and making beads and soap

96

Kayayei have been trained in financial literacy, goal setting, savings, budgeting and customer care

98

young women received start-up kits and loans and have started their own businesses

64

women from the group opened savings accounts, creating stability for their futures



Meet
Iddrisu

Iddrisu is a young, outgoing and ambitious woman. A single parent to three children aged eight, five and one. Like many living in Northern Ghana, she's had a limited education and few opportunities to lift herself out of poverty.

Seeking employment and the chance to provide for her family, Iddrisu made the difficult decision to leave her two eldest children with her mother and travel the length of Ghana to the capital city Accra. What lay ahead was a much harder life than she expected.

Iddrisu found work as a Kayayei, carrying people's heavy shopping on her head. She planned **“to gather enough money to take home but it was hand to mouth. There was not enough.”** She felt trapped in a high risk environment, unable to fund the journey home back to her children.

Thankfully this changed when she was introduced to Opportunity International. She joined our residential vocational training programme, which trains clients to develop a business, manage money and make good 'lifestyle' choices. It also provides business start-up kits and loans to help them establish their own businesses.

Iddrisu has set up her first savings account, and learnt how to keep her money safe. Once she finishes the programme, she plans to return home to her family in the north and set up a beading business.

Find out more about the Kayayei project and our work with women across all our programmes

Visit [opportunity.org.uk](https://www.opportunity.org.uk)

REFUGEE TO ENTREPRENEUR:

**ALL THEY NEED
IS OPPORTUNITY**

An outdoor photo exhibition in the
heart of London, from the award-winning
photographer Kate Holt.

When:

Open daily from 8am – 5:30pm

1st – 12th September 2021

20th September – 8th October 2021

Where:

The Southwood Garden,
St James's Church, Piccadilly,
London, W1J 9LL

**FREE
ADMISSION**



OPPORTUNITY
International

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Printed on
100% recycled paper

Design by unfoldstudio.com
Date of production: **0921**