



OPPORTUNITY
International

UPDATE

AUTUMN
2016

FOCUS ON — WOMEN & GIRLS





Photo: Ron London

AGENTS OF CHANGE

When a woman has equal access to education and goes on to participate fully in business and economic decision-making she is a key driving force against poverty. With increased earning power she will raise household income enabling her to provide greater well-being for her children and thus reduce poverty for future generations.

This Update focuses on how we empower and equip women and girls to be educated, confident and successful agents of change within their family and community. Caroline Musoke is a wonderful example of this. Her story, on pages 4 - 5, illustrates the power of our loans, support and training to change her life and the future opportunities of her grandchildren.

In June this year we hosted a Royal afternoon tea to celebrate the strength and determination of our female entrepreneurs. Fourteen-year-old Cleo Turner inspired guests with her own experience of meeting mothers and daughters in Ghana. Find out more on pages 6 – 7.

With your help we are enabling women and their communities to work their own way out of poverty. Thank you.



Edward Fox

EDWARD FOX, CEO

EDUCATING GIRLS AND EMPOWERING WOMEN

The face of poverty is disproportionately female. Women represent an estimated 70% of all people earning under \$2 a day, their daughters, meanwhile, are likely to drop out of school in their early teenage years due to inadequate sanitation facilities, cost, pregnancy and safety (in Uganda, only 13% of girls complete secondary school).

BUT WHEN A WOMAN IS EMPOWERED, REAL CHANGE HAPPENS.

Women reinvest up to 90% of their income back into their families and communities compared to just 35% by men. A woman will feed her family, educate her children and employ her neighbours, which is why 95% of Opportunity International clients are women.

Many of our programmes directly support female entrepreneurs and their daughters. One example of how we do this is our work with low-cost community schools and local parents to emphasise the importance of girls' education. Through school improvement loans we are enabling school owners to install toilet and sanitation facilities so that girls can stay in school during their period, whilst



Photo: Helen Mason

our training through 'girls clubs' teaches girls the importance of education, skills in income production and health training in topics such as menstrual hygiene, family planning and HIV/Aids awareness. This builds their confidence, self-esteem and entrepreneurial skills. Our school fee loans also help parents cover the cost of sending their children to school.

A recent study of schools we support in Uganda found that enrolment of girls in secondary schools has increased by 17% in just two years. These girls and their mothers now have a better chance of breaking the cycle of poverty than any generation before them.

MEET CAROLINE MUSOKE AND HER GRANDDAUGHTERS

Caroline Musoke owns a popular fruit and vegetable stall in Ggaba Market, Kampala. She is the sole carer to her four grandchildren and lives with them in a small room close to her business.



↑ Caroline Musoke and her granddaughter Grace with Loan Officer Bernard Otheno

“ My husband is in the village because he has no work. I am here to stand for my grandchildren. Eight years ago I took out a loan for my fruit and vegetable stall. A few years later we had a large fire in the market that burnt the stalls. All the things were spoilt and we were left with nothing. Opportunity helped me rebuild and now I own the stall, I no longer just rent it.

Recently, I took out a loan for school fees so my grandchildren can go to school. Before that I used to have to beg and borrow from different people for school fees. Without the loan, I'd have to choose which child could go to school. I don't want to leave them like that. I have to fulfil my duties since I am still living. I want to see my grandchildren finish university. Then, when they graduate, they'll be able to find good jobs like nursing and teaching and sustain me! ”



↑ Caroline Musoke with two of her grandchildren – Precious, 9 years old, and Grace, 4 years old

NEWS IN BRIEF

ROADSHOWS IN RWANDA

Over 1,000 people have attended financial literacy roadshows across Rwanda. The roadshows engage new clients and highlight the importance of managing money, teaching basic skills related to earning, spending, budgeting and borrowing. Many attendees opened their first savings accounts on the spot.

RIDING TO RAISE MONEY

On 31st July 2016, 30 committed supporters took to their bikes to raise over £15,000 for our programmes in Africa. Our riders, including members of Drystone Chambers and Opportunity International volunteers, were part of Prudential's RideLondon event - a festival of cycling for all ages and abilities. Thanks to all our riders, and to Prudential who kindly donated the 30 places.

FEMALE FARMERS EXPERIENCE SUCCESS

A recent study on our female agricultural clients in Ghana and Mozambique revealed that 87% have experienced improvements to their lives. Thanks to an increased income they feel more confident in their ability to take care of their families – provide regular nutritional meals and send their children to school - and consider themselves to be 'successful'.

A ROYAL TEA PARTY

In June this year, 40 mothers and daughters attended a very special afternoon tea with HRH The Princess Royal to celebrate Opportunity International's work with women and girls around the world.

Fourteen-year-old Cleo Turner, whose family have been long-term supporters of our work, shared her personal experience of visiting Opportunity International projects in Ghana and how it has impacted her world view. Here's an extract of what she shared:

“ My week in Ghana was incredible... One outstanding memory was my time in some of the schools in Accra. We were able to go into the lessons with the kids. One of the activities involved a blow-up globe which we would throw from child to child and ask them to find a country. They were so enthusiastic and excited to learn about different places, I don't think many of them had even been out of their city let alone travelled abroad. ... The thing that really struck me in these schools was that it wasn't just the Opportunity client who ran the school that was benefitting. Each one of these kids was going to grow up and impact their families and their communities. ”



Photo: Helen Mason



Photo: Simon Jessop



Photo: Kate Holt



Photo: Simon Jessop



Photos: Helen Manson and Kate Holt



GIVE THE NEXT GENERATION AN OPPORTUNITY

Gifts left in Wills are vital to the future of our work. Please remember Opportunity International in your Will. With over 98% of loans being repaid and recycled, it is a gift that really does keep on giving. It will last for generations.

For more information: Call Jenny on 01865 725304 or visit opportunity.org.uk/gift_in_will



OPPORTUNITY
International

Discover more **opportunity.org.uk**

Opportunity International UK
Angel Court, 81 St Clements
Oxford, OX4 1AW, UK

Call us on **01865 725304**

Patron: HRH The Princess Royal
Opportunity International United Kingdom is registered as a charity in England and Wales (1107713) and in Scotland (SC039692). A company limited by guarantee in England and Wales (05322719).



Printed on
100% recycled paper

Design by **unfoldstudio.com**
Date of production: **0916**