

February 2002



IMPACT

A publication of Opportunity International



One in five Zambian adults has HIV/AIDS. The epidemic is expected to slash Zambians' life expectancy to 37 years within a decade, from 47 today. The disease has left 650,000 orphans in its wake, according to government figures. —CNN (January 4, 2002)

Zambia has the highest proportion of orphaned children in the world with 23 percent of children under 15 missing one or both parents. Many of the children are taken in by extended families, with about three-quarters of households taking care of one or more orphans in Zambia. Many extended families that have accepted orphans cannot afford to send all their children to school, and orphans are often the first to be denied education. —United Nations (1999)



With her Trust Bank loan, this new mother is earning enough money to give her baby a good start in life.

On the front lines in Zambia Loan officers help clients affected by AIDS epidemic

JUST FOUR YEARS AGO ISAAC MPOFU, who had studied to be a mining engineer, discovered what he wanted to do with his life—something that would help the poor people of his country in a very concrete way. He accepted a job as loan officer with our newly formed partner in Zambia. Since then he has helped the partner grow to serve more than 17,000 clients in an area that has one of the highest HIV rates in the world.

Because of the high death rate from AIDS, Opportunity Trust Bank loans in Zambia include an insurance plan called *ntula* (which means “help me carry this burden”). When a spouse or child of a Trust Bank member dies, the insurance pays for a coffin, funeral expenses, and food for visiting relatives, who traditionally mourn with the family for five days. Members also pay a one-time fee to a fund that covers group-guaranteed loans when a borrower dies.

N*tula* is at the heart of Trust Banks in Zambia. The Trust Banks help to provide for AIDS orphans in their community, and many members are raising AIDS orphans along with their own children. An orphan himself, Isaac finds his choice to serve the poor through Opportunity affirmed every day.

At the beginning, the loan program sparked startling rumors. Getting 150 women to attend the first informational meeting was not difficult, but Isaac was stunned when only 20 women showed up for the second meeting.



Isaac Mpofo serves Opportunity loan clients in Zambia, a country with one of the highest HIV rates in the world.

“They decided it was just too good to be true,” Isaac said. “They thought we were Satanists.” Now, the program has branched out to five other towns, and Isaac manages the Ndola branch. The program is serving as many people as funding allows, but rumors of Satanism persist.

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INSIDE >



Mexico



Honor and memorial gifts 2001



Women's Opportunity Fund



Mothers in Mexico work hard to give their children a better life.

Dear Friends,

Thanks to your support, we helped approximately 290,000 families begin their journey out of poverty in 2001. Despite a slumping U.S. economy, our programs remained fully funded, and many grew significantly.

U.S. House Representative Henry J. Hyde (R-IL), a friend of Opportunity, is keeping the House International Relations Committee focused on Africa. Speaking of Zimbabwe, he said, "A once productive country faces starvation. The jobless and hungry masses are forbidden to plant crops, and the rapid spread of AIDS brings the country closer to collapse."

Even so, our partner organization in Zimbabwe is keeping its arrears rate to 5 percent, which shows the determination of our clients to provide for their families and the expertise of field staff in helping fledgling businesses survive.

To help reduce the tragic toll that AIDS is taking in Africa, we are preparing to launch a \$43 million campaign. The program will empower women economically and provide AIDS-prevention education. Increased family income will enable more families to adopt AIDS orphans.

On other fronts, this year we are opening a partner in one of Mexico's poorest regions. We have also opened a partner in Serbia to help war-torn families rebuild their lives. The United States Agency for International Development (USAID) is looking to us to investigate the feasibility of providing microcredit for the people in Afghanistan and neighboring countries. We will pursue every opportunity to help the suffering families in this region.

Opportunity has demonstrated that the best way to help poor children around the world in a sustainable way is to provide jobs for their parents. A microloan does more than establish a business and create jobs; it builds sound family economies in which children thrive.

Please continue to partner with us on behalf of the poor, for we have many challenges ahead.

Sincerely,

Charles L. Dokmo, Chief Executive Officer

Microcredit for Mexico

In San Cristobal de las Casas, one of the largest cities in Chiapas, Mexico, a 10-year-old boy walks the streets from early morning until nearly midnight, burdened with bracelets and dolls, begging tourists to buy his goods. Though he walks the streets of a city that has many schools, he will probably never attend one. He is forced to work so that his family can survive.

IN SEPTEMBER 2001, AN INTERNATIONAL meeting of microfinance experts was held in Puebla, Mexico, to discuss fighting poverty with microcredit. Microcredit programs are serving less than 5 percent of Mexico's self-employed working poor. President Vincente Fox appealed to the world community to double the number of microloans in Mexico to 600,000 over the next few years.

"Microcredit is the means by which the poor can overcome poverty by their own efforts," said President Fox. "The world doesn't have any more time to waste in confronting this problem."

To give more of Mexico's entrepreneurs a chance to work out of poverty—a chance to feed their children and send them to school—Opportunity is launching a microcredit bank in Puebla. Within nine months after the bank opens in Puebla, we will open banks in Guerrero and in Chiapas, the poorest state in Mexico.

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Honor & Memorial Gifts 2001



Mother's Day Campaign 2001

Many of our supporters honored their mothers in 2001 with a special Mother's Day gift to the Women's Opportunity Fund and Opportunity International. The \$17,000 raised is being used to help poor women start small businesses that will support their families. Our warmest thanks to all who participated!

> MICROCREDIT FOR MEXICO—continued

Why Chiapas? The estimated oil potential of Chiapas and bordering Guatemala could exceed that of Saudi Arabia. Yet 7 out of 10 homes in Chiapas have no electricity, and 6 out of 10 homes have no water. Wages in Chiapas are three times lower than Mexico's national average, and 20 percent of the adult population has no income. The infant mortality rate is double the national average.

Women there work a double and triple shift: knitting, cooking, fetching water, and searching for firewood are vital to the economic survival of the family. "We get up at 3:00 in the morning to prepare corn for our family's breakfast, and we don't rest until late at night. When there is not enough food, we give it to our children and our husbands first," said Romona, one of the thousands of Chiapas women who could dramatically improve their lives with Opportunity loans. ■

Honor Gifts 2001

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Memorial Gifts 2001

At Thanksgiving, Jane Siebels-Kilnes made gifts to Opportunity in honor of 100 business colleagues and clients of her company, Green Cay Asset Management:

Jane Abitanta, John Agee, Bruce Amlicke, Carlos Uribe Arango, Bruce T. Atwood, Diane Atwood, Seth Atwood, Raymond Baker, Catherine S. Banant, David Beach, John Beinecke, Rodney B. Berens, William Bergin, David Bluestein, John Wood Bolton, Rich Borowy, Christopher D. Brady, Susan Burn, Amy Butler, Buttonwood Capital Inc., Joe Byrne, William P. Carey, Georgina Coghlan, Charles Coker, Paul L. Comstock, Jay Cooper, Pat Cork, Susan Davis, Alan G. Dee, Michael Dingman, Mark Donohue, John Dorrance, Toby Elliman, Dave Erkenbrecher, Marc Faber, Curt Fintel, Christian Frei, Fred Fusscas, Charles Gerber, Majella Gleeson, Joel Goldblatt, Philip S. Goldman, Charles Grace, Mena Griffiths, Charles F. Gulden, Jamie Hague, Alice Handy, Charles Harper, Bob Harrais, Larry Harris, Bob Harvey, Lloyd A. Hascoe, Barbara R. Hauser, James Hedges, Steve B. Heller, Frank Helsom, Jane Hurt, Catherine Jackson, Nancy Jacobs, Greg Jubin, Adam Kalinowski, Sheri Kole, Fredrick Kriebel, James A. Labrie, Donald Laing, Heidi Lankette, Bob Lawrence, Richard Lee, Paul B. Lewis, David Lineweaver, Robert A. Longfield, James McCabe, Brendan P. McCarthy, Elizabeth Meehan, Juan Meyer, David Myers, Soleil Nathwani, Joseph Nicholas, Kevin Pirani, Andre Prawoto, Ed Raha, Gerald Rauenhorst, Joseph Rauenhorst, Donald C. Reed, Bruce Reuhl, Dean D. Rhoads, Howard Rice, Richard W. Rogers, Bradford S. Rymer, Elodie Sandford, Paul Sandford, David Scott, Perry Segerstrom, Robert Sherer, Robert Slatter, Paul Smith, Thomas V. Smith, Pat Castle Stewart, Linda Strumpf, Andy Taylor, John Templeton, Edward Tighe, Jim Torrey, Jerry L. Tubergen, Mary Walker, Dorothy Weaver, Herbert Wertheim, Art Williams, Barbara Williams, Jim Wood, Kurt Woods, Scott Zimmer

To celebrate the wedding of Elizabeth Plamondon and Allen Cutler, the following people gave gifts to the Women's Opportunity Fund:

Michael & Nancy Adelman; Linda F. Armour; Paul & Barbara Beeson; Frederika Brookfield; Bross Family Foundation; Isabel Cutler; Sally D. Cutler; Sarah B. Cutler; Rebecca M. Dant; Nancy Y. Duncan; Jane C. Ellis; Winnifred C. Ellis; Gregory Gerard; Henry & Marilyn Holmes; Jeanette & John Kinsella Charitable Trust; Robert & Carol Krinsky; John & Sarah Perry; Genevieve Plamondon & Harve Ferrill; George L. Plamondon; Jon & Virginia Plexico; Maurice & Johanna Pope; Victoria A. Preston; Dominic, Lisa, and Corey Rispoli; Carolyn Stover; Jane W. Taylor & Frederic Ohringer; Lawrie Weed; Blake & Margo Witherington

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The Barbara Hoefs Empowerment Fund

Richard A. Hoefs, former chairman of the board of Opportunity International—U.S., honored his late wife, Barbara, by establishing the Barbara Hoefs Empowerment Fund after her death in 1998. Contributions in Barbara's memory now total \$343,528. Following are those who, in 2001, honored her memory with a gift to empower poor women:

John & Maggie Anderson, Yusuke & Rae Arakaki, Joseph & Carrie Bird, Richard Hoefs, Julia A. Jewell, Theodore & Marietta Johns, Ellen L. Krueger, R. W. & Kathryn Payne, William & Christie Schmock, David & Kimberly Simms, Gerald & Pat Stanton, James & Pat Stolen, Max & Barbara Stucker, Jerry & Ann Zamzow

In memory of Thomas E. Dailey, beloved father and husband

Jill Dailey Smith, a member of the founding board of directors of the Women's Opportunity Fund, and her mother, Janice Dailey, encouraged friends to give gifts to support Trust Banks in memory of Thomas E. Dailey. These contributions totaled \$6,270 by the end of 2001 and were given by the following individuals and organizations:

Robert B. Aikens, J. T. & Luann Battenberg, Thomas & Joanne Bender, William & Blanche Benton, David & Pamela Bird, Kirtis J. Blizzard, Chester E. Borck, Rinehart & Mary Bright, Mr. & Mrs. Howard Christie, Clayton—de Windt Associates Inc., Nicholas & Janet Collova, Douglas & Gale Colwell, Raymond & Catherine Comiskey, Edwin H. Cox, William & Louanna Dempsey, Warren B. Diederich, Margaret A. Foth, Marc & Phyllis Gemellaro, Greg & Judy Golz, Peter & Marilyn Green, Thomas & Barbara Hague, Richard H. Hartle, J. Daniel & Karen Hess, Julie Hindmarsh, Arvid & Kathleen Johnsen, The Joy Luck Club, Kenneth & Robin Kencel, Thomas S. Maentz, R. B. & Suzanne Martin, Robert & Lillian Mitchell, Thomas P. Moore II, Mike & Suzanne Myal, Keith & Wendy Petherick, Rex & Jan Schlaybaugh, Robert & Rosemary Schollenberger, Gregory & Judith Schwartz, C. Jack & June Smith, Richard & Sheridan Snell, Christine L. Stinson, Stephen & Mary Stubbs, Josephine R. Szymkowski, Melvin C. VanderBrug Trust, Kenneth & Linda Vander Weele, William & Cheryl Vitalie, Paul & Adriana Vlasic, Robert & Nancy Vlasic, Larry & Susan Washburn, Norman & Betty White, Charles & Anne Whitelaw

Thank you!



Women's Opportunity Fund FUNDING IMPACT

The Women's Opportunity Fund directs funding to programs throughout our global network that empower women. We raise funds for

- activities that promote women in leadership
- crucial training of Trust Bank clients, loan officers, and supervisors that meets the special needs of women
- Trust Bank loan programs that set an example of women in leadership, reach the poorest women, and foster social and spiritual transformation as well as economic improvement, and particularly programs that field-test training materials and do cutting-edge research

The Women's Opportunity Fund Committee of the Opportunity International-U.S. Board of Directors directs the allocation of these funds.

Empowering women

Catherine Kamuli (*third from left*), loan client and entrepreneur in a community near Kampala, Uganda, stands with some of the women leaders who have made it possible for her to receive training and business loans. Florence Muhwezi (*second from left*) is training director for UGAFODE, our partner in Uganda. Florence trains the loan officers who facilitate discussions like those on the importance of educating girls and boys. Joyce Acigwa (*far left*) is a UGAFODE board member who works for the Bank of Uganda. Lilian Kahenano (*right*), also a board member, is a grocery and real estate entrepreneur. All four women are eager to make things better for their own children and for other women and children.



Mothers share strategies to educate daughters

IN GHANA, WHEN SCHOOL FEES RISE AND household funds are tight, parents often have to make a choice about which children to continue sending to school and which children to keep home. Traditional attitudes often value boys' education above that of girls—and as a result girls are often the first ones to drop out of school.

But during training at weekly Trust Bank meetings, Sinapi Aba, our partner in Ghana, helps clients find ways to keep all their children in school. From a *business* perspective, loan officers help clients look at how they might increase their business profit, either by reducing expenses or increasing revenues, to cover rising school fees. They also look at household expenses and help clients identify budgeting or saving strategies that could free up the needed cash.

From a *social* perspective, loan officers build on a national government campaign to educate the girl child. They reinforce the campaign's messages about educating all citizens. They also lead clients in discussions about strategies for helping male relatives see the importance of educating girls as well as boys. Often clients share with each other the ways in which they've been successful in overcoming any family objections or obstacles. And from a *spiritual* perspective, loan officers emphasize God's equal love for all God's children—men and women, girls and boys, alike.

Sinapi Aba plans to conduct a full-scale impact assessment in early February 2002 to examine further the benefits of its training services and to find ways to improve future training. ■

THE WOMEN'S OPPORTUNITY FUND is underwriting the costs of preparing a paper titled "Empowering Women through Microenterprise Development" to be presented at the Microcredit Summit+5 Conference November 10–13, 2002, in New York City. Susy Cheston and Lisa Kuhn of the Opportunity International Network were commissioned by the Microcredit Summit to write the paper. Women's Opportunity Fund case studies, research, and field-tested programs will add to the emerging body of knowledge about empowering women through microcredit programs.

Approximately 3,000 participants from 140 countries are expected to attend the summit. The Microcredit Summit is a consortium of 4,500 global microenterprise development organizations that committed, in 1997, to the following goal: *To ensure that 100 million of the world's poorest families, especially the women of those families, are receiving credit for self-employment and other financial and business services by the year 2005.* (See www.microcreditsummit.org for more information.)

Beth Houle, director of the Women's Opportunity Fund, is gathering feedback from Women's Fund supporters who have volunteered to serve as readers of the first draft. To receive more information or a copy of the paper, please contact Beth Houle at [bhoul@opportunity.org](mailto:bhoule@opportunity.org) or at 630-645-4100, ext. 215.

The Opportunity mission is to provide opportunities for people in chronic poverty to transform their lives.

Our strategy is to create jobs, stimulate small businesses, and strengthen communities among the poor.

Our method is to work through indigenous Partner Organizations that provide small business loans, training, and counsel.

Opportunity International's commitment is motivated by Jesus Christ's call to serve the poor.

Statement of Intent Regarding Poverty and Women

Opportunity International—U.S. strives to reach the world's poorest people through its microenterprise development programs. Recognizing that the large majority of the world's poorest are women and that they contribute decisively to the well-being of their families, Opportunity makes it a priority to support programs that serve the particular needs of women.

Opportunity International has partners in Albania, Bulgaria, Colombia, Costa Rica, Croatia, Dominican Republic, East Timor, Egypt, Ghana, Honduras, India, Indonesia, Macedonia, Malawi, Montenegro, Nicaragua, Peru, Philippines, Poland, Romania, Russia, Serbia, Uganda, Zambia, and Zimbabwe.



With the help of her Trust Bank loan, this working mom in Zambia makes and sells charcoal to support her six children (see page 1).

On the front lines in Zambia

> continued from front page

Undaunted, Isaac employs the Bible to explain that women are not second-class citizens, an understanding that is deeply ingrained in Zambian culture. He uses Adam's rib to clarify the role of women. "Gentlemen," he says, "woman was not created to be above you. Nor was she created to be your footstool. She was created from the first man's rib to walk beside you." Only 3 percent of Zambia's population is Christian, but most bow to the wisdom of an Almighty God. They begin to see their wives as helpmates, not servants.

In a country where the average annual income is just \$231 and 83 percent of the people live below the poverty line, Opportunity clients such as Esther Chulu are helping women in Zambia gain respect. With Esther's first loan she opened a small food shop strategically located by a hospital in Kitwe. Her business burned down, yet she continued to sell her goods so that she could pay off her loan. With her next loan she built a larger shop and serves 100 meals a day. She helped Opportunity establish two more Trust Banks to serve neighboring women who were inspired by her example. ■

Insight Trips

Your opportunity to visit entrepreneurs around the world

Opportunity offers escorted tours to program sites so visitors can meet Opportunity clients in their homes and businesses. For information on scheduled trips, or to arrange a trip for your family or group, please call 1.800.793.9455.

