

# Opportunity International: Impact and Innovation

Your Impact Report, Fall 2024

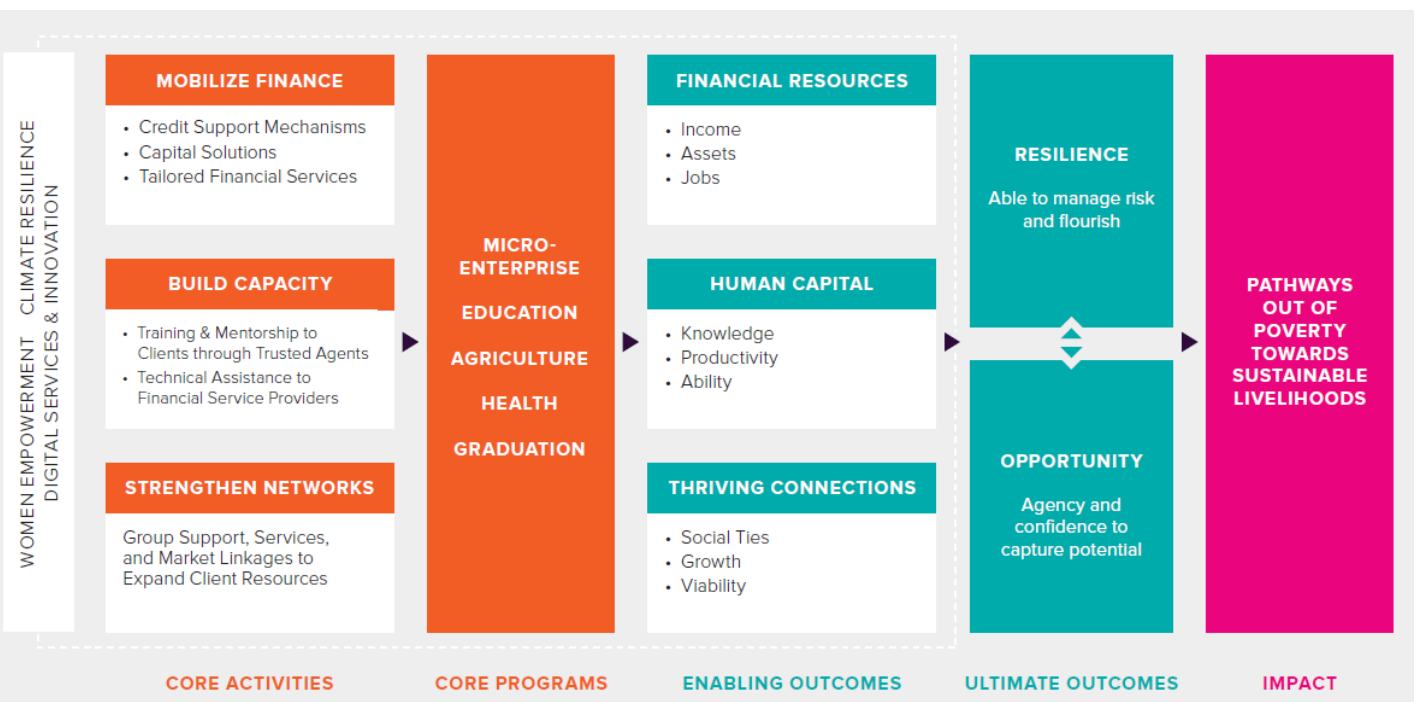
Opportunity International works in partnership to tackle extreme poverty in 31 countries. With your support, we equip people—especially women—with **training, access to financial services, and support** to enable them to build sustainable incomes, provide quality education for their children, and lead fulfilling lives.

Since our founding in 1971, we have **listened to and learned from the people we serve**, identifying their unique challenges and finding long-term solutions. **We are built for innovation**—meeting clients where they are and supporting them on the next part of their journey. **We are fueled by momentum**—scaling and replicating successful solutions to serve more families living in the deepest poverty.

**Bottom line: every day we serve people so they can thrive.**

As Opportunity International strives to be a leader in the nonprofit sector, our human-centered work needs to be tied to measurement, evaluation, and impact. **Our theory of change is anything but theoretical:** it identifies specific programs and activities that result in key outcomes for the people we serve—generational changes like resilience and opportunity, moving from poverty to sustainability.

With gratitude for your support, this report shows how **Opportunity International’s theory of change impacts families and communities.**



## CORE ACTIVITIES AND PROGRAMS

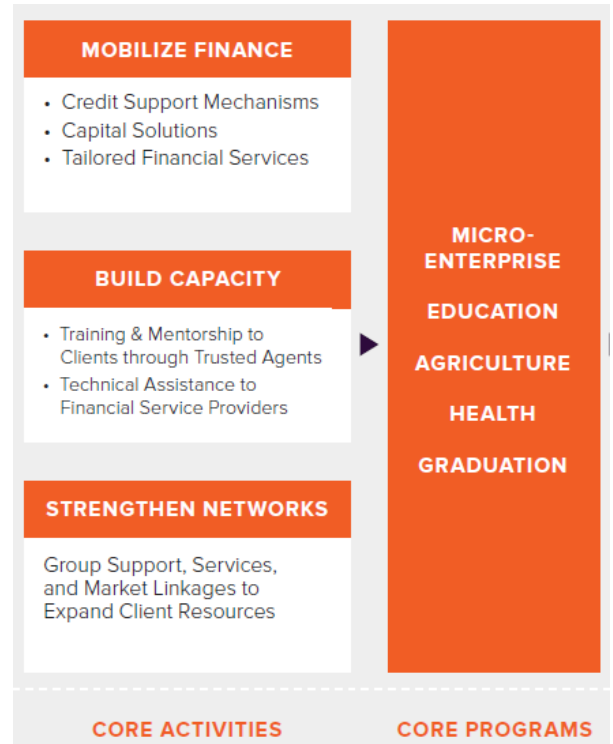
**Microenterprise:** With our innovative financial services, training, and group support, nearly **8 million entrepreneurs** and small business owners today grow their enterprises and help their families thrive.

**Education Finance:** Focused on getting more children into quality schools, today the program works with **117 local financial institution partners** to provide loans to parents and schools, improving the learning and teaching experience for more than **5.6M children**.

**Agriculture Finance:** We are helping more than **315,000 farmers** grow more and earn more income. Our **1,568 Farmer Support Agents** bring scalable, tailored, high-impact training and loans to rural families living in poverty in hard-to-reach regions of Sub-Saharan Africa.

**Health:** Opportunity's health work reaches nearly **1 million people with primary health services** in vulnerable and rural communities to improve access to healthcare and provide income-generating opportunities for local women in Asia.

**Graduation:** These pilot programs help people living in extreme poverty to "graduate" by improving their living conditions and earning ability over a two-year period. Most candidates for Graduation are women with dependents or persons with disabilities who lack reliable access to basic needs like food and water. With support, families can meet basic needs while they learn financial literacy, technical training for an income-generating job, and life skills such as planning and managing savings.



## OUTCOMES

### Microenterprise

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. **Nine out of 10 of the microfinance clients surveyed reported increased income** and being better able to manage their finances. Three-quarters have increased their savings, making them more resilient to any future economic shocks and reducing the risk that they will fall back into poverty.

Important insights included:

- *Women borrowers use their loans for business purposes and are achieving their goals:* 85% of women use at least part of their loan for productive uses, i.e., investing in new or existing business
- *Women report their households are better off:* **71% of women report increased savings**, home improvement, children attending school, and increased health visits and number of quality meals.
- *Women understand their credit and have improved skills:* 66% of women strongly agree that they have improved financial management, decision-making, and confidence as well as a solid understanding of how the loan process works.

## Education Finance

We completed a [three-year quasi-experimental study](#) in Kenya that found children gain **as much as half a year equivalent of additional schooling** that can be linked to the work of Opportunity’s Education Finance program, which includes leader and training professional development and school improvement loans at their schools—another proof point that our work leads to increased resilience and opportunity.

We also published the [results of self-assessments](#) completed by schools participating in Opportunity’s Education Quality program; **83% of those schools show improvement** in one or more of the “domains”—focus areas that include school culture, school management, teaching, and learning. School leaders use the *Pathways to Excellence* self-assessments to build school improvement plans.

## Agriculture Finance

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 piloted RegenAg practices with demonstration plots to understand the real impact on yield and profitability for the farmer. Early results were astonishing—**intercropping improved yields immediately**, in addition to the expected benefits to soil. Using this data, AgFinance will launch a scaled RegenAg project across Rwanda in the coming three years. And in Uganda, AgFinance developed a new regenerative agriculture training curriculum.

## Health

Communities educated by Health Leaders, trained by Opportunity partners, achieve better long-term health of mothers and children, reporting improvements:

- 25% in health knowledge, attitudes and practices
- 50% in menstrual and reproductive health knowledge
- 38% in maternal health knowledge

## Graduation

In August 2024, the inaugural cohort of the Graduation program in Cartagena, Colombia celebrated their graduation. The outcomes are truly inspiring:

- **107% increase in average monthly household income**
- **93% consumed 3 meals a day on average—up from only 9 families at the start**
- 93% have enough resources/food for the next 5 days—compared to 4% at beginning of program
- 86% are now committed to regularly saving; participants saved more than \$22,400 in total thanks to savings groups
- 91% exceeded Cartagena’s extreme poverty line
- 100% of the families enrolled in health service
- 92% of out-of-school children returned to school



## IMPACT

**Resilience** is defined as the ability to effectively manage risk and flourish despite challenges, external shocks, and adversities. We equip our clients with the tools and capabilities to navigate uncertainties, adapt to changing circumstances, and overcome setbacks.

**Opportunity** means the agency and confidence to capture potential. We believe that empowering individuals and communities with the opportunity to shape their own futures and create sustainable livelihoods is essential for lasting positive change.

**Supporting pathways out of poverty towards sustainable livelihoods is our end goal.**

Through the development of an inclusive financial sector and supporting the ecosystem, we seek to ensure that those living at the economic and social margins have access to the tools they need to pave a pathway out of poverty.

PATHWAYS  
OUT OF  
POVERTY  
TOWARDS  
SUSTAINABLE  
LIVELIHOODS

IMPACT

## MOVING FROM POVERTY TO SUSTAINABLE LIVELIHOODS: A PORTRAIT OF CHANGE



*Marvellis Luz Buelvas Olmos, a 42-year-old mother of three daughters, has achieved a remarkable transformation in her life since participating in “Pathway to Opportunities” Graduation program in Cartagena, Colombia.*

*While her husband was unemployed due to health problems, Marvellis embraced the program wholeheartedly and now considers it a fundamental pillar of her success. From the difficult days when they barely had the necessities, her family’s grocery store now generates sales of more than \$512 per month, selling a wider range of products her neighbors need, including basic medicines and creams.*

*With the support of her Opportunity coach, Marvellis has sustained her increased sales month after month. Next, she will expand her market by selling her products to Opportunity’s local staff to use during events and trainings, which will further increase the profitability of her business.*

*Having been displaced from her home twice, Marvellis and her family are deeply relieved and proud of their accomplishments and the promising future they’re building. **Thanks to her unfailing commitment and Opportunity International’s belief in her, as well as your support, Marvellis and her beautiful family truly demonstrate resilience, agency, and a pathway out of poverty to sustainable livelihoods.***

Opportunity’s theory of change is underscored by a commitment to the **empowerment of women, climate resilience, and digital innovation**. With our clients at the center of all we do, Opportunity International continues to grow and adapt as a global organization enabling impactful programs that lead to **long-term sustainability**. The path out of poverty is not an easy or quick fix; **the path out of poverty IS a measurable, achievable pursuit**—thanks to the faithfulness of the people we serve, and people like you who support our work. **Thank you.**