



OPPORTUNITY
International
CANADA

CHANGE THE FACE OF BIHAR
INVEST IN MOTHERS AND TRANSFORM LIVES

LIFE IN BIHAR



Some challenges are so enormous they require a new approach, an ambitious vision and a diverse syndicate of partners. Tackling poverty in Bihar, India, is a huge challenge.

Bihar is India's poorest state, accounting for approximately 15% of the

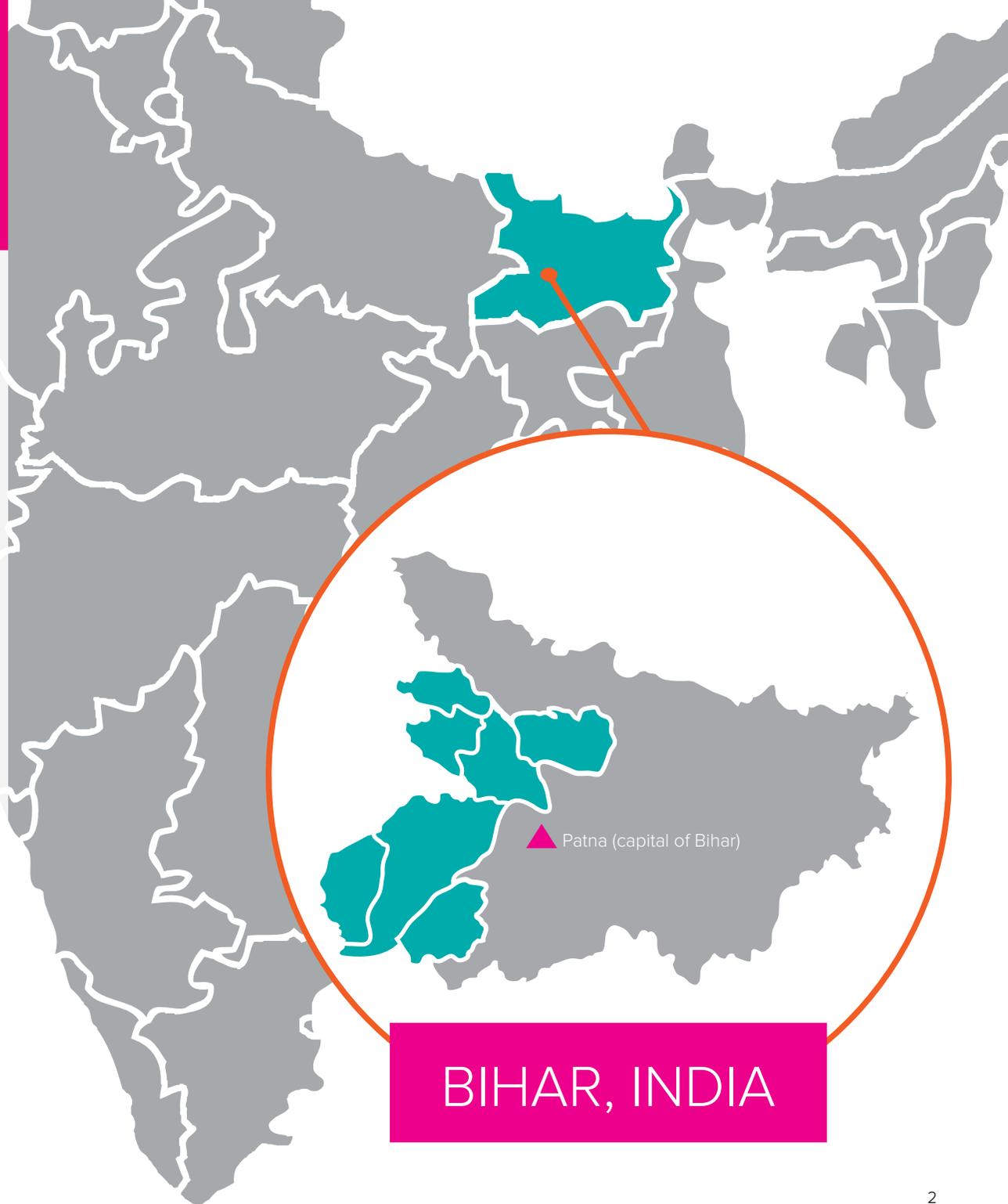
nation's poor. Thirty-seven million people live below the national poverty line, which is as low as 40 cents a day.

Poor health and inadequate access to safe drinking water and sanitation are closely associated with high levels of poverty. Less than 25% of Bihar's population has access to toilets or latrines, meaning that the majority of the population practice open defecation. This contributes to Bihar's high infant mortality rate of 85 deaths per 1,000 live births.

Bihar is also **highly prone to drought and water shortages**. A 2011 study by UNICEF found that 10% of tested groundwater sources were contaminated with arsenic, causing illness among the communities using that water.

Bihar has the **highest debt level in the country**, with its own state revenue barely covering the interest on debt repayments. This economic crisis, perpetuated by exceptionally low private investment, is evident in deteriorating road quality, dilapidated schools and health clinics.

Sources: UNDP, UNICEF, World Bank



BIHAR, INDIA

JOIN US

By changing the face of Bihar, we can change the face of India — and begin to challenge perceptions of what can be done to tackle poverty on a global scale.

While the people of Bihar may face many challenges, there are opportunities too. Bihar represents one of the most densely populated groups of poor people anywhere in the world. It has been nationally and internationally recognised that **change in Bihar is crucial to India's overall development progress.**

However, it has also been recognised that a development strategy for Bihar will require a multi-dimensional approach across all sectors, and requires input from various communities and organisations—private, public and non-government.

Making an impact on poverty in Bihar will not only change families lives for good, it will make a statement about what is possible when it comes to alleviating poverty in India. With high population density, chronic poverty and a socially focused government, Bihar presents an **opportunity to transform the lives of families living in poverty.**

As well as making a lasting impact, you will join a visionary group of global social investors. The group will have exclusive access to visit the project in India, speak to key program leaders, and receive regular impact updates. The group will also feature in Opportunity's Annual Review— sharing the life-changing impact you are making with the rest of the world.



OPPORTUNITY IN INDIA

- Opportunity initiated its India program in 2007
- Supporting India's most promising, socially-focused microfinance institutions
- 12 microfinance partners serving over **3 million loan clients**
- Gross **loan portfolio of over US\$735 million**
- Opportunity provides **equity and debt funding, technical assistance and operational support**
- Program has adapted and strengthened through the Global Financial Crisis, the changing face of microfinance in India and increased government regulation of the sector
- Providing microfinance, encompassing **small loans, savings, insurance and pensions**
- Forming partnerships with other organisations to utilise the platform to deliver basic services such as health education, safe drinking water and toilets to microfinance clients and their communities.

A SUSTAINABLE SOLUTION

MICROFINANCE

- Grow the existing microfinance distribution platform to disburse **small loans** to needy families.



OUTCOMES

- Greater economic activity as entrepreneurs employ others
- Improved financial security
- Sustainable distribution platform, so that families can continue to receive community development services that complement microfinance
- Families linked to government pension schemes.

HEALTH EDUCATION

- Scale up the existing **Community Health Leader** program, training microfinance clients to deliver **health education** and participate in health enterprises (such as sanitary napkin production units).
- Develop and pilot **technology solutions** to improve the delivery of the Community Health Leader program, including multimedia education and survey data.



OUTCOMES

- A reduction in common diseases
- Improved hygiene practices
- Improved maternal and child nutrition
- Increased school attendance by daughters
- Improved knowledge of and access to health suppliers
- Increased ability to access and afford healthcare
- Families linked to government health programs.

WATER & SANITATION

- Technical assistance and loan funding to deliver tailored loans for water and sanitation to facilitate the **instalment of toilets and water facilities** at the household level.
- Community Health Leaders continue working with communities, monitoring **behaviour change and maintenance** of water and sanitation infrastructure.



OUTCOMES

- Improved water security
- Improved water quality
- Improved sanitation practices
- Improved community health
- Increased rates of child survival
- Greater economic activity
- Families connected to government services for water and sanitation
- Communities are able to respond faster to disease and epidemics.

ONE MILLION HEALTHY, THRIVING PEOPLE

IMPACT SO FAR

Opportunity has a solid platform that can be leveraged to implement the multi-dimensional approach that is needed to transform lives in Bihar.

There is substantial evidence that **women are the most effective agents of change** in their communities. Opportunity has built a **sustainable distribution platform** to reach and **serve large numbers** of people in Bihar. The same platform is being used to provide **health education** for women, who in turn train and assist other women in their communities.



279,400 WOMEN

- currently reached in Bihar through small loans
- > Women also have access to savings, microinsurance, micropensions and financial literacy training
- > Our partner Cashpor's performance is strong overall, with **110% OSS*** and **0.31% PAR****



978 HEALTH LEADERS

- trained to deliver basic health, hygiene and nutrition education
- > **10,607** sanitation loans disbursed
- > **8,697** water loans disbursed



1,222,500 PEOPLE

- reached by health-leaders.
- A 2016 impact assessment confirmed their impact on these communities:
- > 98% have **improved knowledge** of health
- > 89% of **births have been in hospitals**
- > 75% of women and adolescent girls have learnt to **use sanitary napkins** from health training sessions
- > 58% of pregnant women have received and **used advice from health leaders** on pregnancy care, antenatal check-ups and colostrum feeding

Operational sustainability** is the ability of an organisation to cover the costs of its lending program with the revenue earned from its lending program. *Portfolio at risk** is a stringent measure of a microfinance institution's loan portfolio quality. The portfolio at risk calculates the total value of outstanding loan balances for loans, for every payment that is overdue by more than 30 days.



HEALTH EDUCATION CHANGES LIVES

An impact assessment of the Community Health Leaders found that the women are truly making a significant impact on the health of their communities.

INTERVENTION	BEFORE	AFTER	IMPACT
Birth in hospital	33%	79%	Lower maternal and infant mortality
Breast-feeding	24%	74%	Improved child health
Immunisation	42%	89%	Reduction in preventable diseases
Mosquito nets	50%	85%	Reduction in malaria
Oral rehydration salts	20%	63%	Improved recovery from gastro-intestinal diseases

INVEST FOR IMPACT



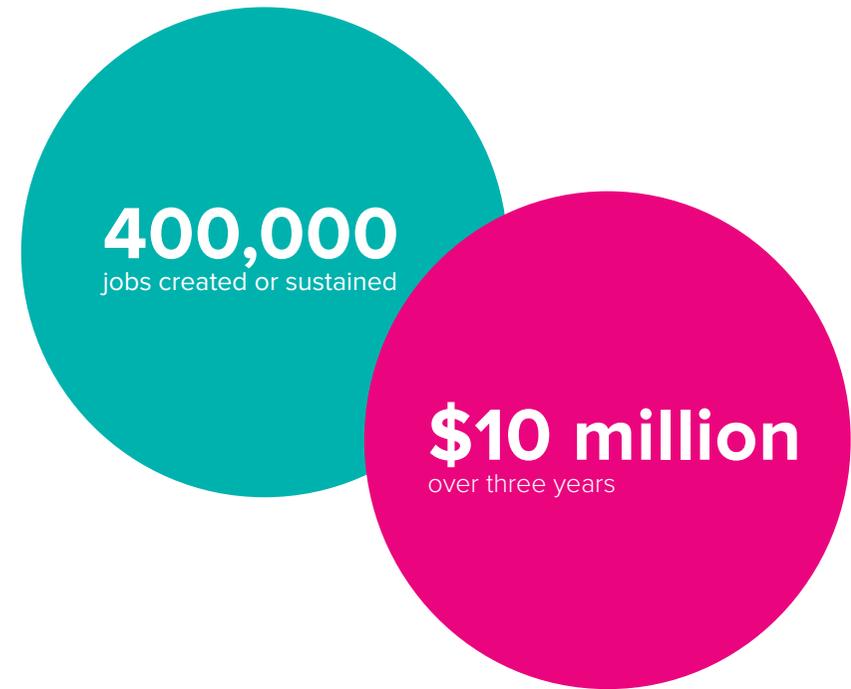
Meet Nisha and watch how access to clean water and toilets has changed her village in Bihar: https://youtu.be/n3u5bsY__JQ

Opportunity International is seeking a group of social investors to partner with our team of specialist organisations to roll out a multi-year project that will have a long-term, widespread and sustainable impact in Bihar.

A group of global social investors can change the face of Bihar in India. A combined investment of **\$10 million over three years** will leave a lasting legacy for the entire country, helping one million people to move out of poverty for the equivalent of just **\$54 per family**.

Our approach—to utilise a sustainable microfinance platform to create local capacity for change—is a new framework for poverty alleviation that will create long-term economic and social benefits for children and their families.

Your support will enable more people to start small businesses — helping them to increase their incomes and better provide for their families.



PROGRAM INPUTS	2015	2016	2017	Total investment	Total impact
General loans	\$2.09	\$3.38	\$4.13	\$9.60	372,026 families with small loans
Water and sanitation loans	\$0.20	\$--	\$--	\$0.20	2,000 toilets and water pumps
Community Health Leaders	\$0.70	\$0.05	\$0.05	\$0.17	660,000 families reached with health education
Mobile data collection costs	\$0.03	\$0.02	\$0.03	\$0.08	1,500 community health leaders
Total group investment*	\$2.39m	\$3.45m	\$4.21m	\$10.05m	

*Investment will be subject to project performance against targeted outcomes. Opportunity will provide six-monthly reporting to track progress and will discuss performance and project needs prior to date of scheduled investment. These costs are inclusive of ongoing technical consulting, governance and administration costs.

STRONG, EXPERIENCED PARTNERS

CASHPOR

- Extensive outreach to families living in poverty, accessing more than **855,000 loan clients**
- More than a decade of experience working in Bihar
- Works with those who are **hardest to reach**, targeting women living on less than US\$1.25 a day
- Highly robust and sustainable—winner of **'Best Microfinance Organisation (Large)'** at the prestigious Microfinance India Summit Awards in 2012
- CEO Mukul Jaiswal, a former Auditor at Cashpor, has extensive experience in microfinance, accountancy and law. He voluntarily retired from his practice as a Chartered Accountant to take up the challenge of leading Cashpor in 2009.

HEALING FIELDS FOUNDATION

- Non-profit organisation with a **mission to make healthcare affordable** and accessible to poor and marginalised people in India
- Has reached over **898,000 families** with community-based education
- Successful in influencing the Bihar state government to provide monetary incentives to Community Health Leaders for mobilising community members to invest in improved water and sanitation infrastructure
- Co-founder and Secretary General Mukti Bosco is qualified in Occupational Therapy and Health Care Management and has received several prestigious awards for her contributions to health insurance, health education and health financing systems, including the Ashoka Fellowship.



EFFECTIVE GOVERNANCE & MONITORING

Opportunity has a proven track record with over 40 years of experience serving communities living in poverty. Working in international development, however, organisations such as Opportunity are faced with a variety of risks and challenges. These include the challenges of geographical isolation or environmental instability, regulatory uncertainty and social and political instability. Opportunity has sound processes in place to mitigate these risks.

RISKS

With a history of poor governance and chronic poverty, Bihar has been a centre of Maoist activity since the 1970s. Local villages and state development projects have been negatively impacted by the systematic destruction of public infrastructure, lethal bombings in public places and abductions of police officers, labourers and government officials.

Estimates suggest that 33 of Bihar's 38 districts are affected by Maoist activities, including areas where Cashpor and Healing Fields Foundation operate.

IMPACT ASSESSMENT

Opportunity is a global leader in Social Performance Management (SPM) and specialises in the design and implementation of tools to improve outreach and client transformation. Data captured using SPM tools can also be used to inform program design.

For example, Opportunity's SPM program highlighted that 80% of Cashpor clients are forced to defecate in the open.

Opportunity's SPM framework enables a sophisticated approach to ongoing reporting and monitoring of the project in Bihar.

TECHNOLOGICAL INNOVATION

As trusted and influential local change agents, Community Health Leaders represent a unique opportunity to gain further insights into local communities. Opportunity will invest in the development of an innovative mobile technology platform to act as a front-end communication and education tool (through multimedia-based education disseminated via Community Health Leaders) and a back-end aggregator to monitor impact and support program effectiveness.

The technology platform will have the capability to track Community Health Leader activity in real time and increase communication flows between Community Health Leaders and Opportunity's microfinance partners. Specialised applications will enable the capture of geolocation survey data and, through a symptom diagnosis tool, can map trends in diseases, facilitating timely and tailored responses in coordination with government health services.



BREAK THE POVERTY CYCLE IN BIHAR

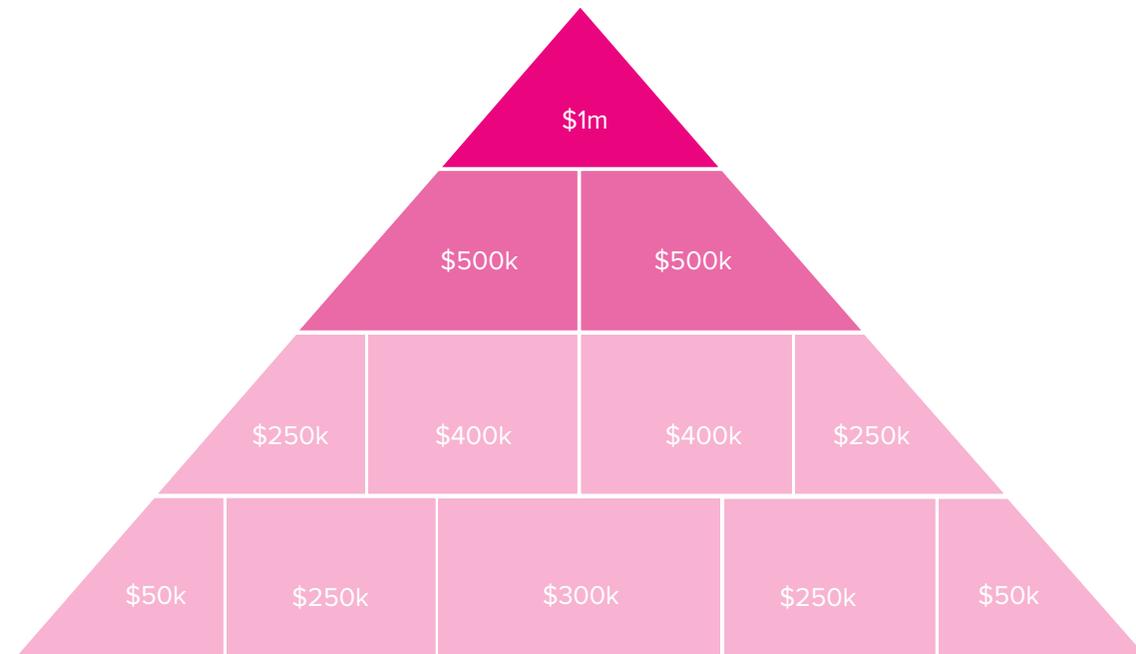
**JOIN THE MOVEMENT TO CHANGE BIHAR.
WITH \$4.2 MILLION IN 2017, WE CAN BREAK THE POVERTY CYCLE
FOR 1 MILLION PEOPLE.**

Create lasting solutions to health and economic problems enhanced by community support and education that create intergenerational impact.

Lives continue to be impacted through an innovative approach to a challenging problem – starting the chain reaction to change Bihar.



In 2017, we need to raise \$4.2m. With a global investor circle, this could be made up of the following gifts:



YOUR SOCIAL IMPACT

Lasting solutions to break the poverty cycle coupled with:

- Membership in a group of high-profile social investors
- Feature in Opportunity Annual Review or newsletters
- Visits to the program to see your impact
- Regular program reporting
- Skype sessions with program staff to ask questions and hear first-hand what's happening
- Education and learning opportunities, with experts such as Dr. Susan Clark
- Provide thought leadership alongside program partners



OPPORTUNITY INTERNATIONAL CANADA

www.opportunityinternational.ca

Opportunity International provides access to financial solutions empowering people living in poverty to transform their lives, their children's lives and their communities.

DISCLAIMER

This proposal provides information about Opportunity International's program activity. Information is provided to us by our implementing partners and we believe it is a true and accurate reflection of program activity at the time of writing. Programs may change in scope or be discontinued where our core operations are no longer fulfilling the intended outcomes. In this case, Opportunity International may redirect funding to a suitable alternative program.