

THE NEW MARKET BRANCH IS REACHING HURTING FAMILIES IN INDIA
72,615 PEOPLE ARE LEAVING POVERTY BEHIND FOR GOOD BY 12/31/2023!

THE NEED IS GREAT: The Problem being Addressed.

With an estimated **119 million more people forced into poverty by the end of 2021** according to the World Bank, the need to end poverty is more urgent than ever. Tens of millions of people have lost income during the pandemic, and healthcare has become inaccessible for millions more in 2022. To further exasperate the situation, the World Health Organization estimates a **shortfall of 18 million healthcare workers by 2030**, especially in low-income countries. These staggering, potentially devastating statistics urged Opportunity into its renowned pioneering mode.

In India, the rapid spread of COVID-19 left despair in its wake, burdening already struggling families with greater income loss, declining health, and little hope for the future. Living in India in extreme poverty encompasses more than a lack of money, rather the true measure of poverty is deprivation manifesting itself in the faces of a hungry mom and her child who have limited or no access to food, shelter, clean water, proper sanitation, healthcare, and education. Perhaps most importantly, women are deprived of their agency, restricting their ability to make decisions and create a pathway out of poverty.

930 million people worldwide are at risk of falling into poverty due to health spending of 10% or more of earnings

60 million lives could be saved, and 3.7 years could be added to the average life expectancy with greater access to healthcare

18 million health worker shortfall expected in low income countries by 2030, deepening inequality in access to healthcare

THE STRATEGY: Sustainable Intervention with a Data Driven Approach.

Opportunity is a global force for innovative microfinance, providing tens of millions of impoverished women, families, and communities with access to equitable financial and social inclusion, training, and support, empowering them to create a pathway out of poverty. Experience spanning 50+ years taught us that a woman's health is her best asset – her microbusiness and family depend on her for survival. Our health initiative leverages our vast network to support India's poorest families and inundated health systems.

When Omicron cases soared in May 2021, already-stretched healthcare systems in India became even more inundated. The pandemic has made even nominal costs associated with healthcare and hygiene catastrophic for already hurting families. These challenges are especially prominent in Opportunity's India mission field - **the informal sector that employs 90% of the country's female workers. In 2020 alone, 17 million women in this sector lost their income**, and without safety nets like savings or microinsurance, they became more vulnerable than before. Women, pregnant moms, and children are at the most significant risk when access to critical healthcare becomes impossible because the cost is too great, or the health system is so overburdened they are overlooked or turned away.

If COVID-19 leaves a legacy on India, it must surely be ultra-poverty. Left unchecked, millions of marginalized women and their families will continue to or begin to suffer the indignities of poverty. For decades, Opportunity has moved millions of people out of poverty in Asia and has pioneered to become even more innovative in the past two years by leveraging its vast network of Partners across the country to address the effects of COVID-19 on incomes and healthcare with its gold standard, life-changing solutions. Opportunity International, along with its Partners, is uniquely qualified to address poverty and health services in India at proportional scale.

Opportunity health programs were benefiting 7.5 million people in Asia in 2021 with access to numerous health services like vaccines that stop COVID-19 in its tracks. That outreach has grown to 15 million and now, together, we must reach even more people. And we will, with your support.

We focus on the provision of healthcare in vulnerable communities through locally led programs at the intersection of health and financial inclusion. By building on our current outreach of 6.1 million microloan clients in India, Opportunity and its partners equip women to become health leaders in their communities, spreading critical knowledge and health services. Women accepted into the Community Health Leader (CHL) Program undertake six months of training in health, hygiene, and sanitation including digital mapping which helps them thoroughly understand their community's health needs. Upon graduation, a CHL can educate 200 households or approximately 750 additional people each year with first aid, health knowledge, and linkages to formal healthcare. Additionally, upon graduation, Community Health Entrepreneurs (CHEs) who began as CHLs can grow their existing microbusinesses, increasing their earnings by 100-200% through the sale of affordable health products like soap and sanitary pads as an additional income stream.

CHLs are frontline health workers in their communities and have a critical role to play in the pandemic response. They are trusted – often more so than hospitals because of the social stigma linked to illness – and lead innovation by using custom apps to improve health service access. They teach vital health education and encourage simple, yet life-saving cultural and behavioral changes that help families:

- Develop good hygiene practices to prevent and stop the spread of disease
- Deliver babies safely at a hospital instead of at home
- Learn to breastfeed and receive pre- and post-natal checks for infants and mothers
- Use women's products, first aid supplies, and mosquito nets properly
- Access clean water and prepare nutritious food
- Encourage participation in events like vaccine clinics and group training sessions

In addition to driving good health practices, administering first aid, and building community connections with formal healthcare systems, Opportunity International combines the CHL approach with our Community Health Entrepreneur (CHE) Program which provides existing CHLs with more robust health training and access to affordable health-related products which they use to expand their existing grassroots business. Combined, the model is community-based and contextualizes health within the broader framework of development – livelihoods, nutrition, and access to social determinants. Most importantly, the model seeks to

complement and strengthen, not replace existing health systems to ensure convergence and access.

CHLs and CHEs improve their community's menstrual health, nutrition, sanitation, illness prevention, and hygiene practices. They build mass awareness, access, and affordability of health services through individual, group, and community training sessions, signs, posters, and radio ads. This multi-pronged strategy has built a thriving culture of care across the most impoverished villages of Bihar, Uttar Pradesh, Telangana, and Jharkhand.

SMART OUTCOMES

Moms and their children who are educated by CHLs who have been trained by Opportunity partners, achieve better long-term health right from the start, reporting:

- ↑ **25%** in health attitudes and practices
- ↑ **50%** in menstrual/reproductive knowledge
- ↑ **38%** in maternal health knowledge
- ↑ **33%** in general health knowledge

NOTABLE ACTIVITIES/IMPACT/OUTCOMES FOR 150 OIC-FUNDED FAMILIES ONE MILLION FAMILIES REACHED BY COMMUNITY HEALTH LEADERS ACROSS ASIA

Single solutions that operate in a silo are inadequate to tackle the prevalent problems of poverty, poor health and insufficient health system capacity. Families living in poverty in India, Bangladesh, and Indonesia accessed an integrated set of financial and health services for gender empowerment, better health, and sustainable livelihoods. OIC focuses on the Community Health Leaders (CHL) Program in India which trains women microloan clients who each deliver health education and care to more than 250 families within their communities, promoting health and illness prevention. **In 2022, OIC collaborated with Opportunity International Australia to train 200 new CHLs in India.**

Health Finance Impact by new CHLs in 2022

India

New Health Leaders trained	200
Families reached by CHLs	177,270 (about 886,350 people)

Bangladesh

New Health Leaders trained	800
Families reached by CHLs	805,512 (about 4 million people)

Indonesia

New Health Leaders trained	242
Families reached by CHLs	8,618