

## CITATIONS

Opportunity aspires to be a data-driven organization using robust, reliable data to understand the client’s needs; how our programs are meeting those needs and how our clients’ welfare is changing over time.

We work with our partners to build their capacity to collect social data on their clients through ongoing broad-based surveys (read more at [spm.opportunity.org](http://spm.opportunity.org)). Our partners listed below then report this data, along with key institutional indicators using the social performance assessment tool SPI4 created by CERISE.

In March 2016, 23 partners representing 92% of Opportunity International’s total client base reported their social data through the CERISE SPI4 reporting tool. The SPI4 tool helps microfinance institutions evaluate their level of implementation of the Universal Standards for Social Performance Management, including the Smart Campaign Client Protection Principles.

The report also draws on data from many other sources, both within the Opportunity Network, and across the development sector – these sources are set out below. All currencies referred to in this document are in US dollars.

REGIONS	COUNTRY	PARTNER
Latin America	Colombia	Opportunity International Colombia S.A Compañía de Financiamiento
Africa	Congo, Dem. Rep.	Opportunity International Democratic Republic of Congo (DRC)
	Ghana	Opportunity International Savings and Loans Ltd
	Ghana	Sinapi Aba Savings & Loans Limited
	Malawi	Opportunity Bank Malawi
	Mozambique	Banco Oportunidade de Mozambique (BOM)
	Rwanda	Urwego Opportunity Bank
	Uganda	Opportunity Bank Uganda Limited
South Asia	India	PRAYAS - Organization for Sustainable Development
	India	CASHPOR Micro Credit
	India	Sambandh Finserve (P) Ltd.
	India	Growing Opportunity Finance India Pty Ltd
	India	Samhita Community Development Services
	India	Evangelical Social Action Forum (ESAF) Microfinance and Investments Pvt Ltd
	India	Rashtriya Gramin Vikas Nidhi NE (RGVN - CSP) Microfinance Ltd
	India	Margdarshak Financial Services Ltd
	India	Shikhar Microfinance Pvt Ltd.
East Asia and Pacific	Indonesia	PT Bina Artha Ventura
	Indonesia	Koperasi Mitra Dhuafa (KOMIDA)
	Philippines	Alalay Sa Kaunlaran Inc. (ASKI)
	Philippines	Tulay sa Pag-unlad, Inc. (TSPI)
Europe and Central Asia	Romania	Opportunity Microcredit Romania
	Serbia	Opportunity Bank Serbia

## WHO WE'RE REACHING

### DATA:

95% of clients are women

4 million clients with loans

4.9 million clients with savings

14.3 million total clients using an Opportunity loan, savings account and/or MicroEnsure insurance policy to improve their lives

### DATA VALIDATION:

Global Opportunity Outreach Summary Year end 2015. (unpublished document).

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### DATA:

67% clients live in rural areas

68% of new clients are estimated to be living below the \$2.50 poverty line based on survey data from 15 of our partners, representing 83% of our network clients

### DATA VALIDATION:

Partner survey data collected from clients in 2015/16, as at 31 March 2016.

## HOW WE'RE HELPING

### DATA:

842,327 children actively impacted through education finance

### DATA VALIDATION:

SM EdPack. (July 2016). (unpublished document).

Read more about Edufinance at: <http://edufinance.org/what-we-do/explaining-our-mission>

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### DATA:

3.6 million people reached with community health training to improve health and save lives

### DATA VALIDATION:

Healing Fields Foundation Research Report, February 2016, (unpublished document, available on request).

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### DATA:

3.9 extra jobs created when loans given to schools

### DATA VALIDATION:

Opportunity International. (2016) [online]. Available at: <http://opportunity.org/news/blog/2016/07/school-loans-job-creation-and-the-advancement-of-low-income-communities>. [Viewed 1 Sep. 2016].

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### DATA:

\$200 average first group loan size (USD)

98.9% loan repayment rate

### DATA VALIDATION:

Global Opportunity Outreach Summary Year end 2015. (unpublished document).

## PROGRESS OUT OF POVERTY

### DATA:

The PPI is a poverty measurement tool for businesses and organisations with a mission to serve the poor. The PPI is statistically sound, yet simple to use: the answers to 10 questions about a household's characteristics (such as education level, drinking water source) and asset ownership (such as fridge, mobile phone) are scored to compute the likelihood that the household is living below the poverty line.

### DATA VALIDATION:

Innovations for Poverty. (2016). About the PPI: A Poverty Measurement Tool [online]. Available at: <http://www.progressoutofpoverty.org/about-us>. [Viewed 26 Aug. 2016].

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### DATA:

Percentage of new clients living below \$2.50 / day

### DATA VALIDATION:

Partner survey data collected from clients in 2015/16, as at 31 March 2016.

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### DATA:

Clients in the Philippines show reduced likelihood of poverty over time

### DATA VALIDATION:

Partner survey data collected from clients, January to December 2015, ASKI, Program Partner, Philippines.  
Progress Out of Poverty Index (PPI) Data  
Sample size = 52,985

## IMPROVING RESILIENCE THROUGH SUSTAINABLE LIVELIHOODS

### DATA:

29% of clients surveyed in Uganda had to sell assets to provide for their families.

### DATA VALIDATION:

Partner survey data collected from clients, January 2016 Opportunity Bank Uganda Limited, Partner Program, Uganda. Transformation Survey  
Sample size = 8,750

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### DATA:

A person's livelihood refers to their "means of securing the basic necessities -food, water, shelter and clothing- of life".

### DATA VALIDATION:

Oxford Reference. (2016). Oxford Dictionary of English - Oxford Reference [online]. Available at: <http://www.oxfordreference.com/views/ENTRY.html?subview=Main&entry=t140.e0475820> [Viewed 26 Aug. 2016].

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### DATA:

125,176 agricultural loans in Africa  
22 agricultural value chains supported in crops, trees and livestock  
7 countries in Africa have agriculture finance programs - Ghana, Rwanda, Uganda, Kenya, Tanzania, Malawi and Mozambique.

### DATA VALIDATION:

Opportunity International Agriculture Finance Monthly Report December 2015. (unpublished document).

### DATA:

A study in Uganda, Rwanda and Malawi showed that these loans had a positive impact on the farmers lives. Client farmers were compared with those without an Opportunity loan. It found that client farmers:

- are more food secure.
- are better able to pay for the food their families need.
- have fewer hungry days during the last pre-harvest season.
- are better equipped to pay for health care related.
- health care access improved more.

### DATA VALIDATION:

Laker-Ojok, D. and Kayobyo, G. (2013). An Impact Assessment of Opportunity International's Agricultural Lending Program in Uganda, Malawi and Ghana, Opportunity International [online]. Available at <http://opportunity.org/news/publications/knowledge-exchange/> [Viewed 26 Aug. 2016].

## ENABLING PATHWAYS TO BETTER EDUCATION

### DATA:

13% of Ugandan girls complete high school.

### DATA VALIDATION:

GEC Midline Evaluation Report for the Opportunity International Girls' Education Challenge Report, February 2016.

Read more at [edufinance.org/blog/2016/07/microfinance-boosts-education-for-44000-ugandan-girls](http://edufinance.org/blog/2016/07/microfinance-boosts-education-for-44000-ugandan-girls)

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### DATA:

< 1% of all KOMIDA clients went to university

52% of KOMIDA clients believe their children will have the chance of attending university

### DATA VALIDATION:

KOMIDA, Program Partner, Indonesia.

Progress Out of Poverty (PPI) Data

Sample size = 249,670

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### DATA:

50% of clients our partners access loans from partners who now offer education loans

### DATA VALIDATION:

Partner survey data collected from clients in 2015/16, as at 31 March 2016.

### DATA:

842,327 'Active Child Impact' for Edufinance loans.

32,340 School Fee Loans.

1,253 School Improvement Loans.

### DATA VALIDATION:

SM EdPack. (July 2016). (unpublished document).

Read more about Edufinance at: <http://edufinance.org/what-we-do/explaining-our-mission>

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### DATA:

61% greater improvements in literacy for schools financed by School Improvement Loans compared to non-financed schools in Uganda.

17% increase in enrolment in secondary schools receiving financing compared to 0% increase in neighbouring schools.

13% reduction in the instances of prolonged absenteeism in for girls in Uganda benefitting from School Fee Loans compared to those that did not access the loans. Children without funds for school fee loans are sent home from school.

### DATA VALIDATION:

Girls Education Challenge. (2016). Midline Evaluation Report for the Opportunity International Girls' Education Challenge Report, Opportunity International, London.

Read more at <http://edufinance.org/blog/2016/07/microfinance-boosts-education-for-44000-ugandan-girls>

## HEALTH

### DATA:

Globally at least 1.8 billion access drinking water contaminated by faeces

### DATA VALIDATION:

World Health Organisation. (2016). World Health Organization, Media Centre [online]. Available at <http://www.who.int/mediacentre/factsheets/fs391/en>. (Viewed 1 Sep. 2016).

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### DATA:

59% of the 1.1 billion people in the world who practice open defecation live in India

### DATA VALIDATION:

World Health Organization. (2016). Water Sanitation Hygiene [online]. Available at [http://www.who.int/water\\_sanitation\\_health/monitoring/jmp2012/fast\\_facts/en/](http://www.who.int/water_sanitation_health/monitoring/jmp2012/fast_facts/en/) (Viewed 1 Sep. 2016).

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### DATA:

An impact study conducted on the health program run by the Healing Fields Foundation in India found that for poor households there is little room for considering health separately from their livelihood.  
71% community members changed their behaviour following health training.

### DATA VALIDATION:

Prof Dr. Muliyl, J. (2016). An Independent evaluation of the CHF program conducted in Bihar, Uttar Pradesh & Assam, Healing Fields Foundation, Hyderabad India. (unpublished document, available upon request).

### DATA:

2,866 Community health leaders.  
3,582,500 people reached with health education.  
393,000 families accessing hospital care.  
2500 Health savings groups formed  
14,500 toilets built

### DATA VALIDATION:

Internal Healing Fields Foundation document available on request:  
Healing Fields Foundation Research Report, February 2016. (unpublished document, available upon request).

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### DATA:

Each year, some 150 million people worldwide face financial catastrophe due to spending on health and 63 million of these people live in India.  
As a 2015 Government of India report states, the “incidence of catastrophic expenditure due to health care costs is growing and is now being estimated to be one of the major contributors to poverty”.

### DATA VALIDATION:

Levinson, J. (2016). 63 million Indians are pushed into poverty by health expenses each year – and drugs are the chief cause, The Centre For Disease Dynamics, Economics & Policy [online]. Available at: [http://www.cddep.org/blog/posts/63\\_million\\_indians\\_are\\_pushed\\_poverty\\_health\\_expenses\\_each\\_year%E2%80%94and\\_drugs\\_are\\_chief\\_cause#sthash.5ShZQB6T.S6P9TYIY.dpbs](http://www.cddep.org/blog/posts/63_million_indians_are_pushed_poverty_health_expenses_each_year%E2%80%94and_drugs_are_chief_cause#sthash.5ShZQB6T.S6P9TYIY.dpbs) [Viewed 1 Sep. 2016].