

World Accord Consolidated Annual Reports 2020-2021



Cultivating Communities That Thrive

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Mission, Vision and Values

Our Mission is to Cultivate Communities That Thrive

We Value:

- partnership
- empowerment
- justice
- sustainability
- integrity
- interdependence



We have a vision of world accord - the flourishing of well-being for all:

- where basic human needs are met,
- where every person has the opportunity to fulfill their potential,
- where diverse people live peacefully in global community,
- where care of earth and love of neighbour shape our life together.



Message from the Executive Director.

Over the years there have been many re-tellings of “The Starfish Story”. For good reason. It is a great way to help us step back and look at things differently. Here is one example of the story:

A young girl was walking along a beach upon which thousands of starfish had been washed up during a terrible storm. When she came to each starfish, she would pick it up, and throw it back into the ocean. People watched her with amusement.



She had been doing this for some time when a man approached her and said, “Little girl, why are you doing this? Look at this beach! You can’t save all these starfish. You can’t begin to make a difference!”

*The girl seemed crushed, suddenly deflated. But after a few moments, she bent down, picked up another starfish, and hurled it as far as she could into the ocean. Then she looked up at the man and replied,
“Well, I made a difference for that one!”*

Why am I sharing this? Well, in my role as the Executive Director of World Accord, I am constantly reminded of the challenges we face as humans around the globe as well as the challenges we have created for each other and the plants and animals we share the earth with. At times the problems seem vast and the solutions – few. It can even bring a kind of paralysis of hopelessness. People might simply give up or live in denial of the realities we face. That is when it is crucial to “not get lost” in the difficulties; to remind ourselves to focus on what we CAN do and remember that what we do, really does make a difference. The Starfish Story is a good reminder to all of us.

Over the years our partner organizations have never needed such reminders. They steadfastly work to help make a difference for one community, one family at a time. They do a fantastic job of it too. They learn and adapt. The stories of empowerment; of people lifting themselves out of poverty and pursuing a life of opportunity are inspiring to say the least. While Covid - 19, the climate crisis and natural disasters have made our partners’ field work even more difficult, they have never stopped or given up trying to help improve lives in their communities.

This two-year annual report shows what World Accord has still managed to achieve through our partner organizations during a challenging time. As with the starfish, we may not have made a dent in global poverty statistics but for those women, men and communities we were able to work with, the difference it made was huge. So World Accord and our partner organizations will strive to be like the little girl and continue to help one starfish at a time. As a supporter of World Accord, we hope you can see the difference you are making in the lives of others through your acts of kindness and generosity. We are thankful every time you help save another starfish. Here's to a Brighter Future

David Barth, Executive Director

Part I - Overview

This report provides a summary of the development projects and programs World Accord (WA) contributed to from April 1, 2019 to March 31, 2021 (Fiscal 2020 and 2021) through the financial support of private donors as well as foundations and Global Affairs Canada (for two of our partners' projects in Honduras and Nepal). This first part provides a detailed understanding of World Accord's approach and theory of change, along with our integrated development approach, our development cycle and an overview of our 2020-2021 results; while the second part contains specific information on each of our partners as well as stories of changes from ADCASMUS, Mujeres en Acción (MeA), Programa de Reconstrucción Rural (PRR) and Women for Peace and Democracy (WPD).

World Accord – Our Role & Approach

World Accord celebrated its 40th anniversary in 2020 and has been fortunate to have been able to adapt, launch new initiatives and create new relationships in Canada and in the regions where our South Asian and three Central American partners work. Even though they have been heavily impacted by COVID-19 (as well as two hurricanes, Eta and Iota, which hit Honduras in late 2020), all four local NGOs were able to provide opportunities for women and men living in poverty so they may achieve food security, meet their basic needs, and promote sustainable development in their communities. Using a partnership model, WA continued to collaborate with these established organizations that carry out participatory planning with their local communities to identify specific needs and opportunities as well as ways to improve the overall well-being of their members. This approach cultivates sustainability, local leadership and ownership over development as it is based on long-term relationships and trust with key stakeholders. Furthermore, because of the pandemic, our partners have strived to adapt and adopt new practices which rely on technology while including innovative approaches in the delivery of their projects.

In order to report results and be accountable to our supporters and key stakeholders, we monitor all our partners' activities overseas. Regular communications, reports and presentations to all those involved and the wider public in Canada are part of this process. WA also regularly visits the field so as to better understand the context in which our four associates operate in and this strengthens our relationship which is based on mutual respect and mutual accountability. This also allows us to be flexible and responsive when needed (for example when a natural disaster hits or any other unforeseen event), while our partners become even more adaptive to the changing contexts. However, no employee or volunteer has been able to travel since March 2020. Fortunately it was still January, 2020 when WA's program coordinator returned to Canada after having created with WPD, RENEW's program implementation plan (PIP).

We have, nonetheless, continued to invest in the capacity of our partners and communities to promote long-term local development. This was done through in-house trainings, funding for equipment and services, by supporting virtual learning exchanges between partners as well as by actively working to expand our partnership basis and improve the quality of our projects.

With this gaining of experience, WA has come to realize the importance of creating strategic relationships not only to avoid duplicating our resources but more importantly, to be able to share experiences and learn from one another. Thus, we have a network/association established in each country of intervention and we have strengthened as well as created new ones in Canada.

Through this, we also hope to identify which approach fits best as well as the main components needed for a successful collaboration.

Thanks to our small staff of two employees at our home office in Waterloo, WA works in Canada to enhance the knowledge of Community of Christ members and other Canadians about the interconnectedness of our world through international development education and public engagement. Furthermore, via presentations and events, we share how people can participate in fostering social justice in developing countries. Additionally, after a couple of decades of envisioning the broadening of our presence in Canada, we recently opened a new sub-office in the region of Gatineau/Ottawa. With this intentional geographical restructuring, WA hopes to develop new collaborations with GAC, other INGOs, the private sector and the universities present in the region.

By the provision of ongoing interaction and support to our partners, we hope to offer the maximum benefit to the people and communities we team up with around the world and fulfil our mission of cultivating communities that thrive.

Our Theory of Change



Our six core values listed in the red arrow above contribute to local ownership of results and processes from our partners which then leads to community initiatives that respond to the needs of the participants, especially women and girls, as well as a governance model which is more inclusive. Ultimately, the community members, especially the women and girls, become more empowered, with the support of men and boys; while their communities become even more resilient. This is especially true in these times where we have observed a stark difference between localities where our partners have been building the capacity of smallholder farmers and their neighbors. Finally, this produces more sustainable results as all key stakeholders are involved during the different steps of the process and can then continue to implement the project's activities while including best practices.

WA's theory of change contributes to the following United Nations' Sustainable Development Goals (SDG)¹ :

- | | |
|----------------------------|--|
| - 1: No poverty | - 15: Life on land |
| - 2: Zero hunger | - 16: Peace, justice and strong institutions |
| - 5: Gender equality | - 17: Partnerships for the goals |
| - 10: Reduced inequalities | |
| - 13: Climate action | |

¹ See: <https://sustainabledevelopment.un.org/?menu=1300>

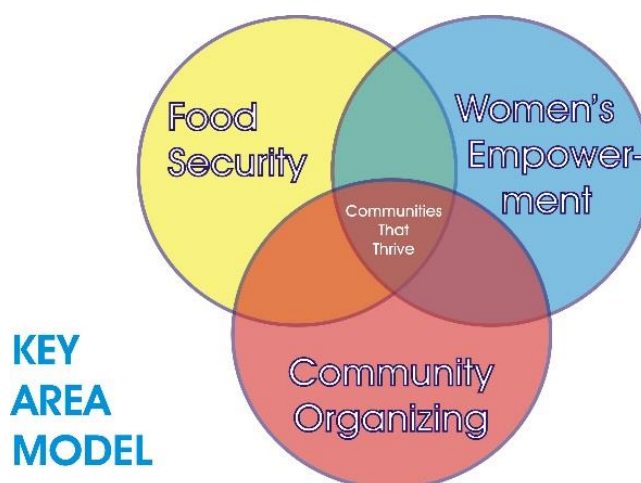
We also contribute to advance the following pillars of Canada's Feminist International Assistance Policy²:

- Action area 1 (core): Gender equality and the empowerment of women and girls
- Action area 3: Growth that works for everyone
- Action area 4: Environment and climate action
- Action area 5: Inclusive governance
- Action area 6: Peace and security

Our Integrated Development Approach

Our theory of change guides our development approach which means that all projects supported by World Accord are holistic; focusing on empowering women and girls through social and economic initiatives founded on a human-rights approach.

The illustration below depicts the programmatic areas in which our partners are working and that contribute to increasing food security. This leads to the empowerment of women and girls while contributing to the alleviation of poverty, ensuring environmental sustainability and climate action. These are all essential components of our integrated development approach.



Core themes

- **Women's empowerment** continues to be our core priority for all our development programming. A holistic approach is needed that includes women, men, girls and boys as stakeholders in realizing gender equality.
- **Community Organizing:** Our partners work with impoverished communities that struggle with social, economic and gender-based barriers. In the face of adversity, with little individual capacity to overcome challenges, community building, group formation and the social capital generated from these initiatives are important support mechanisms in our partners' suite of tools. In this way, participants are empowered by sovereignty and find strength in numbers.

² See: https://www.international.gc.ca/world-monde/issues_developpement-enjeux_developpement/priorities-priorites/policy-politique.aspx?lang=eng&_ga=2.217399198.929750152.1614608066-839285442.1560191489

- **Food security:** All of World Accord's partners have honed in on food security issues as most of the populations they are working with are vulnerable and poor. As such, many of them suffer from hunger. WA strives to enable our partners to implement food security strategies that will enable them to become even more autonomous; linking this fundamental question to other key aspects of their programs such as empowerment of women and girls or inclusion of the youth.

Program themes

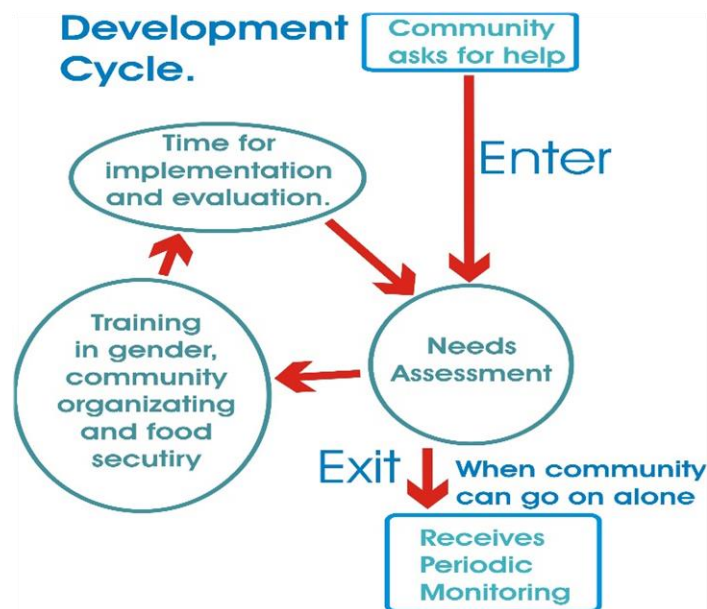
- **Sustainable agriculture practices, especially agroecology and agro-forestry:** One of our priorities is ensuring that the world's poor and most vulnerable, especially women and girls, have access to, and can produce their own, food. We advance food security by supporting projects which develop the capacity of subsistence farmers to farm sustainably, raise livestock, and develop innovative and locally adapted techniques to generate greater and more diversified production.
- **Micro-Enterprise and Entrepreneurship:** Another essential element towards social and economic empowerment is access to credit. Once participants are provided with training, they require micro-credit offered at a nominal rate, so they can invest in inputs or inventory and start small micro-enterprises or expand existing ones. This component is a unique means to empower women and youth.
- **Climate change adaptation:** Not only is climate change impacting all our partners' programs but it is significantly altering the way we and other stakeholders are working in the field. Additionally, it is now a key component. Most donors are looking to strengthen adaptability and build resiliency in their targeted areas of intervention.

Cross-cutting themes

- **New technologies:** Our partners have shown great interest in integrating new technologies in their projects, especially since the pandemic impacts everyone. These new technologies will enable them to gather data and analyse it (for example the software Kobo which is being utilized mainly by Programa de Reconstrucción Rural as well as Women for Peace and Democracy); or become better able to adapt and increase resilience to climate change with better coping mechanisms.
- **Capacity-building:** The sustainability of our partners' projects is also achieved by building their capacity. We strive to share the training received by our Program coordinator; thus putting into practice the training of trainers. Additionally, World Accord organizes events in which partner organizations learn from one another and share best practices. There is also a monthly event where our partners reveal strategies that have enabled them to continue the implementation of their projects, share their successes and the solutions to their challenges.

Development Cycle

The diagram below identifies the general sequence of steps each of our partners follows when engaging with a community. Through our partnerships with local organizations that has spanned decades, we have observed that, not only individuals but entire communities have become empowered. Thus, we continue reinforcing the capacities of our partners so they can deliver services that respond to the many diverse and complex needs of their members. Moreover, we focus on using our modest resources as efficiently as possible and continuously strengthen our monitoring component. It is for this reason that World Accord advocates a gradual, long-term approach to development that increases the likelihood that improvements in quality of life will be sustained, and that participants will have ownership over the process. Our experience and research indicate that it can take more than 10 years - and a convergence of ideal social and environmental conditions - for an integrated development approach to bear truly sustainable results. An important indicator of success is when a group of people is sufficiently equipped to move out of relative poverty and become promoters of development themselves.



Overview of 2020– 2021 Activities

Last year, World Accord and our partners were very impacted by the continuing pandemic which has totally transformed the multiple contexts in which we operate. During the spring to end of fall 2020, WA held regular meetings and collected information on the impacts of COVID-19 on communities and food security. We were able to determine that women and girls were especially burdened as they suffered from more sexual and gender based violence, lost their incomes, held more responsibilities at the household level and could not always feed their families. The confinement measures were different from country to country, including in Central America, and these constrained our partners' participants. They could no longer travel, even to sell their harvests. Honduras was also devastated in November 2020 by two hurricanes - Eta and Iota. Thus, our associates had to confront not only the pandemic but the continuing consequences of the climate crisis.

In order, to best support PRR we reached out to SeedChange³ (formerly known as USC) who shares common values with WA and whose main partner in Honduras, FIPAH, works very closely with PRR. We decided to implement, during the summer of 2020, a joint-project that addresses hunger by delivering assistance to mitigate the critical food crisis from COVID-19 and address the related impacts on food security in the short and medium term.

RENEW (Rights and Economic Development for Nepal's Empowered Women) implemented with Women for Peace and Democracy and funded by Global Affairs Canada, only started during late fall 2020. Indeed, before commencing any activity we required approval from GAC for our Project Implementation Plan (PIP); which we was received while COVID-19 was preventing all movement in Nepal's rural areas. After a few months of analysing the situation and with guidance from our GAC Project Team Lead (PTL) we were able to advance some activities and integrate an innovative software that enables us to better monitor and evaluate our activities (KOBO). In addition we created a context and reporting tool specifically designed for RENEW that contributes to strengthening the capacity of all partner organizations, subcontractors and consultants. We also held meetings with the Egg Farmers of Ontario (EFO) to determine how best to strengthen poultry and egg producing operations of women and women's groups in a no-travelling context.

COVID-19, the first pandemic to hit the entire world and alter the way we work and interact with others, has heavily affected the international development sector, both big and small NGOs alike. However, those who will continue to respond to their basis as well as their partners' needs are those who will strive in an ever-changing VUCA (volatility, uncertainty, complexity, and ambiguity) environment. At World Accord, we decided to create a thinking group comprised of four colleagues to help analyze the sector and come up with solutions on how best to continue supporting our partners, by exploring innovative pathways. The group plans to invite experts who are not always working in this field but can contribute to a wider thinking approach and new associations.

On another note, WA continued to work with our advisory committee (WAAC) which includes four professionals from fields that are relevant to our work such as:

- A professor from the University of Oxford (who formerly worked with the University of Guelph) specializing in environment.
- A professor from the University of Wilfrid Laurier specializing in disaster risk reduction and gender.
- A professor from the University of Waterloo specializing in food security and climate change.
- A retired consultant who was employed for decades by UNICEF specializing in the integration of youth in development projects.

WA continued to be involved with the Food Security Policy Group (FSPG), Canadian Coalition for Climate Change and Development (C4D), OCIC (especially its Gender Equality Hub) and Cooperation Canada – PSEA (Policy against Sexual Exploitation and Abuse) Group, which enabled us to access information and communications related to the impacts of COVID-19 and other international development issues as well as participate in many advocacy campaigns which amplify our own voices and enable us to learn from others.

Finally, WA has worked with five groups of students/interns since 2019. We have come to realize the importance of not only sharing knowledge amongst these youth but also on empowering

³ See: <https://weseedchange.org/>

them to advocate for a more socially just world. Thus, with two separate groups of the University of Waterloo students we envisioned projects with MeA and PRR focusing on gender, innovation and sustainable agriculture; while including lessons learned and best practices. The Humber college group designed a project with our three Central American partners and integrated a human-rights based approach. At the same time, two groups of students and professionals created stories of RENEW and PRR through a new initiative launched by the Ontario Council for International Cooperative and their Innovation Lab.

In conclusion, these last two years have brought new ways of operating which have contributed to strengthening our relationships with our partners, reviewing the best ways to support them and utilizing our resources efficiently. All the training our Program Coordinator received cascaded to those on the ground which then strengthens all our capacities. Additionally, we have strived to increase our visibility and that of our partners by using diverse public engagement strategies including: radio shows, Facebook, webpage, Twitter and Instagram.

The following section provides an overview of our Central American partners as well as their stories of change with a table showing their activities and results; followed by a narrative summary of Women for Peace and Democracy’s achievements.



PART II – Partner specific overview

World Accord has been an ally and partner of ADCASMUS, Mujeres en Acción as well as Programa de Reconstrucción Rural for more than three decades and of Women for Peace and Democracy for more than ten years. Through these years of trust, respect and knowledge-sharing we have witnessed an increased sense of resilience from our partners and the members of those communities they serve. Furthermore, even though the context of each country is very difficult as each faces multiple crises at once (like Canada), we are also humbled to share their stories of change in addition to how their participants continue to improve their own well-being, that of their households and their village.

ADCASMUS – El Salvador

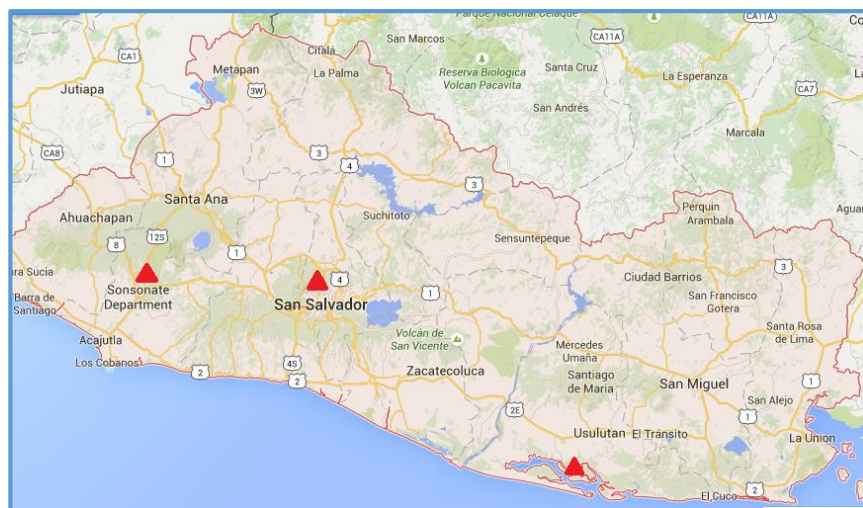
Association for Community Development, Environment & Multiple Services of El Salvador

Organizational Overview

For more than twelve years, ADCASMUS has focused its programs on improving the lives of the poor and marginalized Salvadorans (especially women and girls) through economic development activities including agriculture, animal-raising, micro-enterprise, training and youth education. ADCASMUS is based out of San Salvador, where they have their community centre which also serves as a library, but they also travel routinely to implement programs in other areas of El Salvador. WA is supporting the local NGO to continue its programming which focuses on increasing food security and diversifying income-generating activities, impacting the lives of over 500 people and their families (the majority being youth involved in their after-school programming).

Location of Projects

11 communities in the departments of La Libertad, Sonsonate & Usulután (red triangles below)



Context & Population

General

El Salvador has an estimated population of 6,42 million people (as of 2018). It is the smallest, most densely populated country in Central America and has the fourth largest economy in the region⁴. This small country is facing many challenges negatively impacting its population's well-being; particularly related to gender and human rights, food security and climate change which all contribute to an ever-increasing migration north towards the the USA.

First, in terms of gender and human rights, El Salvador has a strong human rights frameworks for women and children, though their implementation remains a challenge; i.e. certain forms of discrimination against girls and women reflect significant gaps between policy and practice. Additionally, even though the Special Comprehensive Law for a Life Free of Violence for Women was passed in 2011, women and girls still experience gender-based violence, as well as discrimination and hostility from authorities, especially the police and judicial system⁵. On average, 15 cases of sexual violence are reported in El Salvador on a daily basis, mostly against young women⁶, with statistics showing that 7 out of 10 women who experience sexual violence are under twenty years of age⁷.

Secondly, although El Salvador produces coffee, sugar, corn, rice and more — threats to agriculture remain. They include deforestation, soil erosion and water pollution. Moreover, natural disasters such as hurricanes and volcanic eruptions often leave the country with food shortages. For example during the lean season this year, from June to August 2021, 1,04 million people are expected to face high levels of acute insecurity. The worst affected populations are those who depend on agricultural and livestock activities, work in the informal sector or own small businesses. These groups have experienced income losses because of mobility and transportation restrictions due to the COVID-19 pandemic, and had to resort to using Crisis or Emergency coping strategies to address food gaps, such as the sale of productive assets. The economic effects of COVID-19 have been counteracted by national and international humanitarian aid given between April and June 2020, which helped avoid a more severe food insecurity situation in this period⁸.

Thirdly, El Salvador is among the countries most affected by weather-related events and other hazards, incurring annual losses of around 2.5 percent of GDP. Worldwide, it ranks second highest for risk exposure to two or more hazards, and highest for the total population at a relatively high risk of mortality. Finally, climate change is expected to increase the frequency and severity of weather-related events⁹. Today, climate change threatens to tip what is by far the most water-stressed nation in Central America deeper into crisis, some say “the outcome of the country's polarizing water management debate could be the lynchpin in the very viability of El Salvador's future”¹⁰.

These factors coupled with high unemployment amongst the youth, poverty and inequality as well as low economic growth negatively affect the quality of life of its citizens while crime and violence make doing business ever more expensive, negatively impacting investment decisions and

⁴ <https://www.cia.gov/library/publications/resources/the-world-factbook/geos/es.html>

⁵ <https://www.unwomen.org/en/news/stories/2011/12/a-salvadoran-law-to-achieve-equality-between-men-and-women>

⁶ <https://evaw-global-database.unwomen.org/en/countries/americas/el-salvador?typeofmeasure=3ebd6d85ae4d4dfcab5553635944cfc9>

⁷ https://data.em2030.org/countries/el_salvador/

⁸ <https://reliefweb.int/report/el-salvador/el-salvador-ipc-acute-food-insecurity-analysis-november-2020-august-2021-issued>

⁹ <https://climateknowledgeportal.worldbank.org/country/el-salvador>

¹⁰ <https://blogs.scientificamerican.com/eye-of-the-storm/fifth-straight-year-of-central-american-drought-helping-drive-migration/>

hindering job creation. All combined, these factors are driving hundreds of thousands of people, including unaccompanied minors, to leave the country every year¹¹.

ADCASMUS' Region of Work

ADCASMUS works with communities that generally receive little or no other institutional or government support. About half of its programs are located in rural areas, which were affected by mass killings during the civil war. The people there depend on subsistence farming (corn and beans) on rented land, supplemented by raising small animals (chickens or pigs) or on fishing. The micro-credit programs serve semi-urban populations, where many participants have worked in “maquila” or sweatshop factories. Most participants come from families who live in extreme poverty or are working below the poverty line. Every year, ADCASMUS tries to expand its programming by including more participants in each program or providing new programs in the existing communities, such as implementation of wood-saving stoves in Sonsonate. The local NGO continues to expand its network and developing new partnerships with key stakeholders such as the Ministry of Health and Agriculture.

Stories of change from El Salvador

Rosa Evelia Henríquez, 65 years old, is one of ADCASMUS' microcredit program participants. She tells us that with the credit obtained since 2011, she managed to get ahead even though she lost her house and all her belongings due to the “12E” storm that affected the whole country. The river overflow and dragged everything in its path leaving the land uninhabitable. Because her family could not rebuild their house in the same location, they had to migrate to a neighboring community. With the loans she started to receive, she was able to create a business with her daughter by selling pupusas (typical food of El Salvador) which helped them to generate income and improve their quality of life. In 2017, she was able to diversify her business by including the sale of eggs which is managed by her daughter. Their income increased by 30%. When COVID-19 hit El Salvador, the population had to stay isolated from March to June 2020, so Mrs. Rosa had to stop selling her products and her income decreased. She now hopes to re-grow her business as she was able to do thus far.

The smallholder farmers group from San Juan Opico are from the department of La Libertad, where ADCASMUS supports the cultivation of basic grains (corn, beans and sorghum). Before, they would use chemical inputs on 100% of their crops, representing an economic investment of 70% of their household expenses. Due to this increasing cost, the local NGO decided to promote organic agriculture that also contributes to reducing the use of chemicals, avoiding contamination of water sources as well as the depletion of soil nutrients. Furthermore, ADCASMUS team became aware that organic agriculture was not widely practiced because it was considered to be unreliable,



¹¹ <https://reliefweb.int/report/el-salvador/climate-change-forces-central-american-farmers-migrate>

many farmers believing that they would need various inputs to nourish their crops and that their preparation is complex. Moreover, this group of smallholders believed that chemical products were more effective as they could be applied “directly and quickly”. This practice was transmitted from father to son.

However, with the trials of organic experiments as well as an improved management, application and control of pests (integrated pest management), the farmers started to change their habits. Thanks to exchanges on organic agriculture, the smallholders learned about the benefits of recovering minerals and nutrients from the soil, living mountain microorganisms and the production of organic inputs such as Bocashi, M5, apichi, and substrate for seedlings as well as other topics such as the family economy or soil studies. Additionally, fungicides were prepared with the goal of distributing them to the members of the group. The smallholder farmers are now promoters of these newly acquired practices and are encouraging other farmers in the area to switch away from heavy reliance on chemical fertilizers.



Mujeres en Acción (MeA) – Guatemala

Women in Action

Overview

World Accord began working with Mujeres en Acción in 1991, when it began supporting indigenous women survivors of army assaults. MeA is an association of 41 rural, mainly indigenous, women's groups which supports agricultural activities and small businesses through training and provision of micro-credit. Historically, MeA began working with groups of women by training them to respond to their immediate needs (food security, medicine, managing rotating loan schemes) and onto strategic needs (working together and becoming community development promoters).

MeA is a successful model of a community-based organization, having supported the very poor and marginalized women they worked with in the past towards a more sophisticated stage of development, where several have become local community leaders. They also led the formation of an association of integral development organizations (FORDIM-G) which represents thousands of Guatemalan women and has garnered generous funding from the government. This year, WA's support continued to focus on environmental improvement through soil restoration and community organizing, always underpinned with the objective of addressing the needs of the women whether it is in social, political or economic spheres.

Location of Projects

11 communities in Central Highland Guatemala: Departments of Chimaltenango, Sololá, Sacatepequez



Context & Population

General

Guatemala, with an estimated population of 17.2 million people, is the most populous country in Central America and has the 11th largest national population in the Americas. This country is populated by a variety of ethnic, cultural, racial, and linguistic groups. According to the 2018 National Institute of Statistics (INE), 56% of its population is Ladino reflecting mixed indigenous and European heritage. Indigenous Guatemalans are 43.6% of the national population, which is one of the largest percentages in Latin America, behind only Peru and Bolivia. Most indigenous Guatemalans (41.7% of the national population) are of the Maya people, namely K'iche' (11.0% of the total population), Q'eqchi (8.3%), Kaqchikel (7.8%), Mam (5.2%), and "other Maya" (7.6%). 2% of the national population is indigenous non-Maya. 1.8% of the population is Xinca (mesoamerican), and 0.1% of the population is Garifuna (African/Carib mix).¹² Moreover, almost half of its population is under age 19, making it the youngest population in Latin America.

In relation to gender and human rights, women and girls in Guatemala are particularly vulnerable to gender-based violence. Its femicide rate is still one of the highest in the world, with an average of two women killed every day¹³. Rape occurs at a rate of 28.3 cases per 100,000 inhabitants. This problem is further exacerbated by the fact that the vast majority of femicides and crimes of gender-based violence go unpunished¹⁴. As a tragic example, in 2020, more than 200 women were killed in the first eight months and more than 3,000 women and girls have been killed since 2015, according to human rights groups tracking government statistics¹⁵. Furthermore, according to Zoë Elspeth Wands and Tolib Mirzoev, "Indigenous Mayan women are particularly vulnerable, due to the intersection of race, gender, and poverty"¹⁶ and they also face significantly higher rates of poverty, illiteracy and racial discrimination. Between 50 and 90 percent of indigenous women in rural areas cannot read or write and one in three have no access to healthcare or family planning services.

Guatemala is considered one of the ten nations that is most vulnerable to the effects of climate change which is not only regarded as one of the greatest threats but which is also reducing main crop yields. Indeed, increasingly unreliable climate patterns produce year after year failed harvests and shrinking work opportunities across the country, forcing more and more people to consider migration in a desperate effort to escape skyrocketing levels of food insecurity and poverty. Thus, adverse climate conditions affect food security by reducing agricultural production in commercial and subsistence farming, limiting the agricultural work opportunities that make up a significant portion of the national economy as well. Rising poverty rates and plunging social indicators paint a bleak outlook for the country, which has the fourth-highest level of chronic malnutrition in the world, and the highest in Latin America.¹⁷

Food insecurity in Guatemala is also, unfortunately, on the rise. Nearly half the population cannot afford the cost of the basic food basket. As a result, the prevalence of stunting in children under

¹² [https://en.wikipedia.org/wiki/Guatemala#Colonial_era_\(1519%E2%80%931821\)](https://en.wikipedia.org/wiki/Guatemala#Colonial_era_(1519%E2%80%931821))

¹³ <https://interactive.aljazeera.com/aje/2017/gender-violence-in-guatemala/index.html>

¹⁴ https://atrium.lib.uoguelph.ca/xmlui/bitstream/handle/10214/9911/Carrigan_Michelle_201608_MA.pdf?sequence=1

¹⁵ <https://www.aljazeera.com/news/2020/10/10/i-am-tired-of-it-femicides-spark-outrage-across-guatemala>

¹⁶ Intimate Partner Violence Against Indigenous Women in Sololá, Guatemala: Qualitative Insights Into Perspectives of Service Providers

¹⁷ <https://www.nationalgeographic.com/environment/article/drought-climate-change-force-guatemalans-migrate-to-us>

5 is one of the highest in the world – and the highest in Latin America and the Caribbean. At 46.5% nationally, the stunting rate climbs up to 70% in some departments, with peaks as high as 90% in the hardest hit municipalities.

Finally, in 2020, the New York Times Magazine and ProPublica joined with the Pulitzer Center in an effort to model, for the first time, how people will move across borders and focused on changes in Central America while using climate and economic-development data to examine a range of scenarios. Their model projects that “migration will rise every year regardless of climate, but that the amount of migration increases substantially as the climate changes...(Their) model suggests that between now and 2050, nearly nine million migrants will head for Mexico’s southern border, more than 300,000 of them because of climate change alone.”¹⁸

MeA Region of Work

MeA works primarily with indigenous Maya women – though it offers services to men as well, and has one group composed of men only. It is also implementing various strategies to include more youth in its programs. This is in line with the government’s priorities. All MeA members are primarily subsistence farmers. Many supplement their income through small business activities, such as weaving and growing produce for the market. Weaving is rarely profitable but valued as a culturally important activity and a potential source of income. Incomes from farming vary depending on access to land (almost all women rent) and markets. The majority of their members live below the Guatemalan poverty line, though some of the more established groups have used the credit to expand cash crop farming and substantially improve incomes. Historically MeA has worked with indigenous communities in the highlands of Guatemala, but in subsequent years is looking to advance agricultural projects in the more tropical north-eastern part the country.

Stories of change from Guatemala

Ciriaca Ajin Bala is a participant from the Chirijuyu community, Tecpán. She is a strong entrepreneur and very dedicated to her community. She also produces textile crafts of high quality such as hand-woven güipiles. Years ago, she only sold in the Tecpán market but with time and her judicious use of microcredits, she managed to hire more people and offer additional products. This in turn created jobs for other individuals in her community who now sell from their homes. Indeed, they no longer need to trade in the market but instead can buy the crafts as well as inputs from each other’s households and they know that their merchandise is of superior quality. She also managed to grow her trade by expanding to the neighboring community; thus generating two additional businesses. She is so grateful for Mujeres en Acción’s support with their microcredits and training sessions. Moreover, she was encouraged because she found alternative sources of employment and a better life for herself and her family. Finally, she is a role model in her community and demonstrates that financial empowerment can be achieved when one can access the resources one needs.



¹⁸ <https://www.nytimes.com/interactive/2020/07/23/magazine/climate-migration.html>

Susana López Nimajay (in the middle of the photo wearing a pink sweater) is a 54-year-old Guatemalan woman from the Paxorotot village of the Tecpán municipality. She is a leader in her community and very hard-working. For example, she represents various groups of women that she has organized and is managing. Each of them is dedicated to agriculture, handicraft production or commerce. Over the years their activities have changed as they've become more organized. Doña Susana has influenced her village by getting ahead with her family and creating jobs for them as well as her community. For example, she opened a daily consumer store, with the microcredits granted by Mujeres en Acción, for which she hired two persons who are now more financially secure and enjoy a better quality way of life. Doña Susana has excelled in everything that she has started, has improved her housing conditions and increased her wellbeing. Additionally, she has become a better merchant and has been handling group loans for several years now. She thanks MeA for taking these groups of women into account, giving them confidence by granting them loans and trainings so they can improve their lives and businesses. Finally, because of the current pandemic, these women are using their homes for building and reinforcing the capacities of the children in their community.



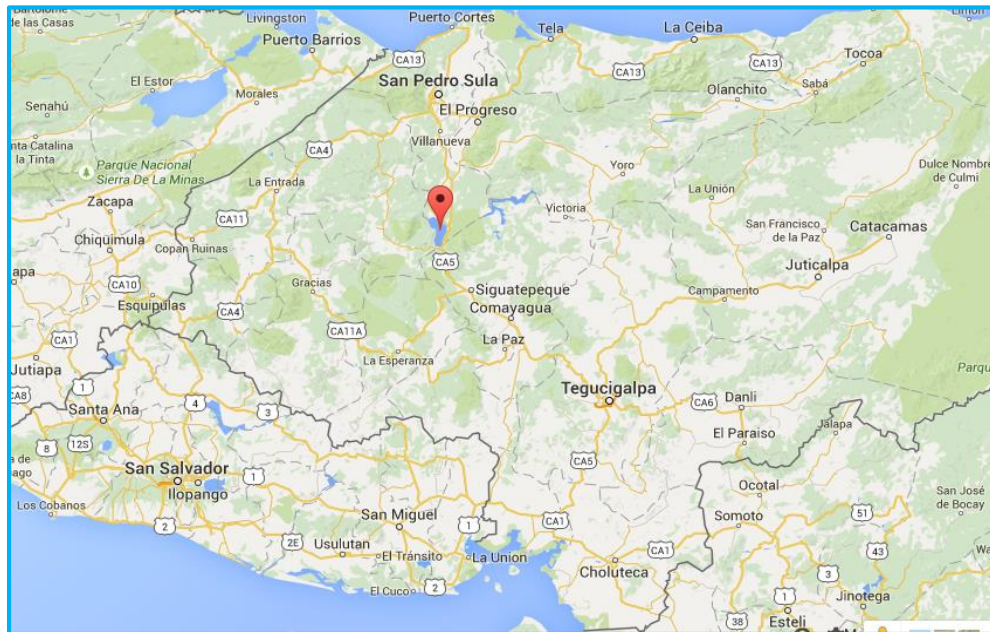
Programa de Reconstrucción Rural (PRR) – Honduras

Program for Rural Reconstruction

Overview

Programa de Reconstrucción Rural has been a long-time partner with World Accord. PRR's objective is to foster sustainable, diversified agriculture which: meets basic food needs, enables small-scale farmers to have access to and control over their own food supply, and to eventually produce a surplus for the market. PRR organizes farmers into production and research groups, providing them with training, technical assistance, and inputs. Their assistance includes facilitating the participatory development of seed varieties adapted to local conditions, hands-on training on sustainable agriculture techniques, establishing seed banks and exchanges and making storage silos available to families who can otherwise lose more than 40% of their crop to pests. PRR helps these smallholder farmer groups to market their products individually and through a local association, which has now become a micro-enterprise. In addition, the local NGO provides literacy and financial classes to help farmers improve management and budgeting for their farms. This year, the focus remained on increased, more diversified food production and other measures to enhance access and control over food, while ensuring that farmers and communities increase their resilience to the destructive effects of climate change as well as aiding hungry families to deal with the effects of COVID-19 pandemic. Historically, PRR's efforts have been around Lake Yojoa, but in the last couple of years they have been working with other organizations in forming farmer research groups in the southwestern dry corridor of Honduras, where poverty is extreme.

Location



Central and Southwest Honduras (Departments of Santa Barbara, Comayagua and Lempira)

Context & Population

General

Honduras spans about 112,492 km² (43,433 sq. mi) and has a population exceeding 9 million. It is one of the poorest countries in Latin America and ranks 121st out of 187 on the United Nations Development Programme's Human Development Index. Its population growth rate has slowed since the 1990s, but it remains high at nearly 2% annually because the birth rate averages approximately three children per woman and more among rural, indigenous, as well as poor women. Consequently, Honduras' young adult population - ages 15 to 29 - is projected to continue growing rapidly for the next three decades and then stabilize or slowly shrink. This country also faces considerable challenges, with a poverty rate of 66%, the highest level of economic inequality in the continent and pandemic crime and violence, including an alarming rate of femicide.

Indeed, in 2018, Honduras had 388 cases of femicide (according to Merriam Webster Dictionary a femicide is a gender-based murder of a woman or girl by a man) - an average of 32 women killed per month. According to UNAH (national Autonomous University of Honduras) Violence Observatory statistics, killings of women decreased from 9.1 deaths per 100,000 in 2016 to 8.2 per 100,000 in 2018, and to 7.9 per 100,000 as of June. Women in domestic situations were the most vulnerable group, accounting for approximately 40 percent of these deaths. Moreover, "in 2021, Honduras ranked 18th in the gender gap index out of 26 countries in Latin America. That year, Honduras scored 0.72 in the area of economic participation and opportunity, which shows a gender gap of approximately 28 percent (women are 28 percent less likely to have the same economic opportunities as men). The Central American country scored the lowest on political empowerment with 0.18. This means that women are 82 percent less likely to have equal political participation and opportunities in comparison to men.¹⁹"

In relations to human rights, Honduras has the world's highest murder rate²⁰ sometimes also with impunity, such as the killing of the Honduran environmental activist, Berta Cáceres in 2016, that bears the hallmarks of a 'well-planned operation designed by military intelligence'²¹. As such, Honduras is one of the world's most dangerous countries for activists, with 14 land and environmental defenders killed in 2019, up from four in 2018, according to data made available by advocacy group Global Witness²².

At the same time, Honduras suffers from an acute environmental vulnerability, being prone to hurricanes, floods and droughts. Global warming has heated the air and driven away seasonal rains. It may have boosted the spread of bark-munching beetles, which ravaged pine forests surrounding El Rosario that had already been depleted by logging. The loss of the forests, in turn, diminished freshwater streams and sent temperatures in the village soaring still higher, residents say. Like many poor, developing countries, Honduras has contributed relatively little to the greenhouse gas emissions heating the planet. Yet it is one of the places most vulnerable to climate change's effects, according to the U.S. Agency for International Development. Western Honduras is predicted to become a climate "hot spot," or an area that sees relatively more intense effects

¹⁹ <https://www.statista.com/statistics/802673/honduras-gender-gap-index-area/>

²⁰ <https://www.cia.gov/library/publications/the-world-factbook/rankorder/2221rank.html#ho>

²¹ <https://www.theguardian.com/world/2017/feb/28/berta-caceres-honduras-military-intelligence-us-trained-special-forces>

²² <https://www.cnn.com/2020/12/30/americas/honduras-activist-killed-scli-intl/index.html>

of climate change, with greater temperature increases than the rest of Central America²³. These shifts could challenge the Honduran agriculture industry, which employs almost one-third of the population. The World Bank projects that almost 4 million people from Central America and Mexico could become climate migrants by 2050.²⁴ Furthermore, in November 2020, devastating landslides and floods caused by hurricanes Eta and Iota resulted in at least 94 deaths and affected almost 4 million people, raising serious concerns about the rights to food, water and livelihood of already marginalized groups.

The COVID-19 pandemic is significantly impacting Honduras's economy. The country's GDP is expected to contract by 7.1 percent due to a sharper than expected fall in trade, investment and consumption amid the global slowdown and prolonged containment measures. A deeper than expected GDP contraction and high unemployment in the United States –the key trade and investment partner for Honduras and the largest source of remittances– amplified this contraction. The employment and income losses are expected to impact the poor, the near poor and the middle class²⁵.

In conclusion, climate extremes, food insecurity, and migration in the region are interconnected, though environmental change is just one of a number of factors that stoke migration. Catastrophic climatic events such as the 2014-16 droughts and the flooding following Hurricanes Eta and Iota, have had a devastating effect, including on farmers' livelihoods in El Salvador, Guatemala, and Honduras, impacting their food security and potentially encouraging migration. This migration, some of which has occurred via high-profile caravans (including one of about 8,000 people that was disbanded by authorities in early 2021), is impossible to measure precisely, but multiple sources estimate that several hundred thousand people have traveled North from this region since 2014.²⁶

PRR's Region of Work

PRR primarily works in the Lake Yojoa region of Honduras, the only natural lake in the country, and an ecologically sensitive region – lying very close to the Blue Mountain National Park. PRR also started working in Lempira last year, which is part of the Dry Corridor, characterized by rugged and inhospitable terrain and deep poverty. In this area, where poverty is most acute, 58% of children less than five years of age suffer from chronic malnutrition.

PRR generally works with small highland communities that are rural and impoverished. Most of the participants are involved in subsistence agriculture (corn and beans), using traditional methods. Factors such as low productivity, the increasing cost of agricultural inputs, and climate change have made this livelihood less profitable. Many families also farm coffee. A typical family's income in this region is \$3-4 per day.

²³ <http://documents1.worldbank.org/curated/en/983921522304806221/pdf/124724-BRI-PUBLIC-NEWSERIES-Groundswell-note-PN3.pdf>

²⁴ <https://www.nbcnews.com/news/latino/central-america-drying-farmers-face-choice-pray-rain-or-leave-n1027346>

²⁵ <https://www.worldbank.org/en/country/honduras/overview>

²⁶ <https://reliefweb.int/report/guatemala/climate-extremes-food-insecurity-and-migration-central-america-complicated-nexus>

Stories of change from Honduras

Kelmin Yobany Machado Hernández is 23 years old and lives in the community of Linderos Santa Cruz, Lempira which benefits from a cool climate and is covered by beautiful pine forests. He is a proud member of the Lenca people. Although he was interested in participating in an organized group, such as a CIAL (Local investigative agricultural committee), he had never had that opportunity. But, when PRR started to implement a project, with their partner IAF (Inter-American Funds) other CIAL members invited him to join them. He agreed and as the process of improving seed quality advanced, Kelmin learned to persevere, participate, test many varieties and analyze if they could adapt to their climate. He planted local seeds using agroecological practices and as his abilities were valued by the group and the local organization, his confidence increased.



In September 2020, he participated in a training on how to prepare organic products for the management of his crops. A week later, he was given the responsibility to train other community partners and neighbors. He realizes now that “the beauty is not only in learning, but also in having the opportunity to share and teach other people. Also I now take advantage of and reuse some things that I have in my house that others would throw away because they do not know. Currently I am a partner and board member of the La Cosecha CIAL. I am very motivated to continue learning and sharing with other members. My goals in the future are that my plot has a high production of seeds and basic grains for commercialization, that it is well diversified and with all the agroecological practices learned with the PRR”.

Young Santos Benjamín Jiménez Muñoz is a member of the CIAL Bendición de Dios of the community of El Pinabete Concepción del Sur, Santa Bárbara. He is a smallholder farmer who produces seeds and grains such as corn and beans. In the past, his yields were low thus impacting his household’s income. Unfortunately, he was also unaware of positive agricultural practices and did not have access to appropriate technical guidance. For example, he used many agrochemical products, little soil conservation practices, bad planting densities with few varieties adapted to the area. In 2018, PRR began accompanying 12 farming families of this community, including his. They started with training in organic agriculture, the preparation of organic fertilizers, technical assistance to seed production lots, validation of advanced bean lines. Benjamín, then, devoted himself to the research component, planting advanced bean lines from EAP-ZAMORANO seeds which are tolerant to high temperatures, as well as resistant to pests and diseases, produce good yield and have bigger commercial value. Now, Santos Benjamín has a small seed reserve with 28 varieties of beans and five of corn. Finally, he has managed to buy, with this income, one block of land and is continuing to increase his planting area.



Central American partners' activities and results aggregate snapshot

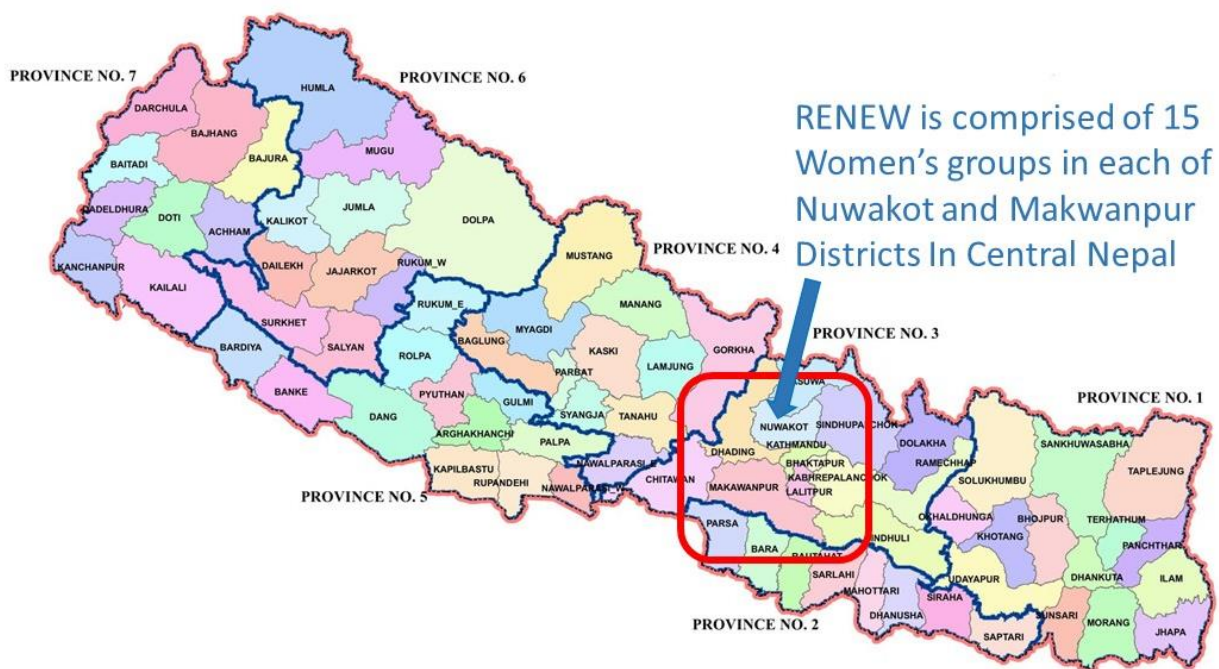
Area	Activity for Fiscal Year	2020-2021	2019	2018	2017	2016	Results
Food Production	Increased food security and household income	55%	60%	65%	35%		This year, more than 1,500 program participants and their neighbours utilized their know-how and reinforced their capacity which enabled them to grow food and care for their resource base. While this is a decrease from past years, it is still a notable success when taking into account the numerous challenges our partners faced. Furthermore, they have been able to integrate new ways of communicating and adapt to difficult situations. For example, PRR, after hurricanes ETA and IOTA hit Central America, started to implement a food/seed emergency project with other NGOs including a Canadian one, SeedChange. Our partner also advocated for food sovereignty with their allies; even though, low prices for basic seeds impacted smallholders while production costs increased. ADCASMUS continued to create awareness on the positive impacts of adopting organic agriculture while MeA's households' members' were able to sell on the market ten varieties of organic vegetables.
	Persons given support to access agricultural inputs (e.g., fertilizers, seeds; etc.), land or employment.	980	851	458	420	482	
	Improved lost soil quality	30%	49%	47%	43%		
	Number of new technologies in agroecology adopted by households	7	12	6	5		
	Area farmed sustainably	62 Ha	88 Ha	86 Ha	84 Ha	71 Ha	
	Crop diversification	48%	54%	52%	48%		
	Seed banks created and maintained	63	41	6	5	5	
Capacity Building & Skills Training	Persons who received training to improve food production	505	568	432	420	478	Our partners continued to provide training to 505 smallholders of whom 231 were women and girls (45%). This is a real accomplishment as gender equality is quite low in these three central American countries. Furthermore, they also face a high rate of migration of rural families going to cities or the North (especially the USA).
	Number of partnerships established	8	11	7	5		
Community Organizing	Local groups formed and / or supported	75	131	90	75	72	ADCASMUS, this year created one local group of smallholders while 9 CIALs in Honduras were strengthened with irrigation systems for seed production. PRR also supported 600 families through our joint COVID 19 Emergency Food Security Response in partnership with SeedChange.
	Participants that received ongoing technical support and capacity building	1146	1086	845	780	762	

Women for Peace and Democracy – Nepal

Organizational Overview

WPD has seven years of experience, working specifically with Dalit and most vulnerable women living in the districts of Chitwan, Makwanpur, Sarlahi, and Dhanusa through the Socio-Economic Empowerment for Women and Marginalized (SEWAM) program and Nuwakot plus Sindhupalchowk through the Nepal Earthquake Recovery Project. As an NGO, WPD works in districts which are greatly affected by domestic violence as well as a lack of economic opportunities, as per their community findings. The existing SEWAM program seeks to address this gender inequality in rural communities by empowering women socially and economically. Using a rights-based approach, the NGO empowers women to participate in income generation and decision-making at the local level. They also provide training in domestic violence prevention, and promote awareness of women's issues and women's rights. WPD currently offers this program to 472 women in 15 women's groups, across seven villages in four districts in Nepal. This methodology was also used during the post-earthquake emergency response with success in the two additional districts with 90 women in three groups. Also, since 2019, WPD with local organizations and institutions, is implementing RENEW a gender-targeted four-year project in Makwanpur and Nuwakot, which aims to enhance social and economic empowerment of women and girls, especially from Dalit and most vulnerable groups, by implementing proven poverty reduction measures through a human-rights based approach. Supported by Global Affairs Canada, The Shaw Family Foundation and the Egg Farmers of Ontario as well as our loyal base of allies, this project has already contributed to transform parts of many of the participants and their families.

Location of Projects



Context & Population

General

Nepal, lying along the southern slopes of the Himalayan mountain ranges, is a landlocked country located between India to the east, south, and west and the Tibet Autonomous Region of China to the north. Its population is estimated at 29,136,808 people (2020) according to UN data. Nepal is a young country, with more than three-fifths of the population under 30 years of age. The birth rate is about the same as the world average, while the death rate is lower than the world average. Life expectancy is 70 years for men and 72 years for women²⁷.

According to the Gender Inequality Index (GII), which measures reproductive health, empowerment and economic status, Nepal ranks 115th out of 188 countries for gender equality. In addition, United Nations Women found that Nepal ranks 110th out of 145 countries in the Global Gender Gap Index. Women still struggle for basic rights. In fact, Nepal ranks as one of the most vulnerable countries to child marriage, with 29% of girls married between ages of 15-19. Also social, economic and political rights of women in the society are no better as there are still issues of gender inequality, domestic violence and human trafficking throughout rural parts of Nepal²⁸. Moreover, current human rights issues include poverty (particularly in rural areas), education disparities, gender inequality, health issues, and child rights violations.

Nepal is highly vulnerable to climate change and has already experienced changes in temperature and precipitation at a faster rate than the global average. Due to its geography, this country is exposed to a range of climate risks and water-related hazards triggered by rapid snow- and ice-melt in the mountains and torrential rainfall episodes in the foothills during the monsoon season. Millions of people are estimated to be at risk from the impacts of climate change including reductions in agricultural production, food insecurity, strained water resources, loss of forests and biodiversity, as well as damaged infrastructure. In Nepal, about half of greenhouse gas emissions come from the agriculture sector, followed by energy, land-use change and forestry, industrial processes, and waste.

While food security in Nepal has improved in recent years, 4.6 million people are food-insecure, with 20 percent of households mildly food-insecure, 22 percent moderately food-insecure, and 10 percent severely food-insecure, according the 2016 Nepal Demographic and Health Survey (DHS). Furthermore, its agriculture sector cannot meet the growing food requirement. This is due to a rapidly growing population, limited land resources with poor productivity. Low production, distribution, poor access to food in remote areas, and low income are key factors causing food insecurity in Nepal. Finally, Nepal is classified as a least-developed country (LDC) and ranks 142 out of 189 countries and territories in UNDP's Human Development Report 2019. About 6 million people or 23% of Nepal's population is undernourished. Half of all the children under the age of five suffer from malnutrition.

²⁷ <https://www.cia.gov/library/publications/resources/the-world-factbook/geos/es.html>

²⁸ https://www.globalcitizen.org/de/content/gender-equality-rural-village-in-nepal-internation/?utm_source=paidsearch&utm_medium=usgrant&utm_campaign=verizon&gclid=Cj0KCQjwktKFBhCkARIsAJeDT0hgmvXhZNYo2ngJFKOTZrTDKZibzBymjc1lDgi92nTHKcjdPjilYQaAtGXELw_wcB

Overview of Socioeconomic Empowerment Program for Women & Marginalized (SEWAM)

During this tenth year of implementation, this program continued its socioeconomic empowerment programs targeting marginalized women in the villages and districts of Bachhauli and Kumroj in Chitwan, Hariyon and Haripur in Sarlahi and Bindhi in Dhanusa districts of Central Development Region (CDR) of Nepal. 176 women and girls members of the women groups participated in this program.

They received technical and vocational trainings and took loans from established trust funds for income generating activities. Their economic conditions improved and these empowered participants made decisions both in business and household matters. They also became independent and self-reliant as well as gained strong willpower.



This year, the women were mostly involved in:

- Animal raising: goats (selection of male and female goat for breeding, vaccinations, medicines, veterinary charge), cows and buffaloes.
- Poultry farming,
- Vegetable farming

Notable successes were achieved such as:

- Four Members from Navasrijana and Makhamli women group were recognized by the “Haripur Samajik Udhami Mahila Sahakari Sanstha” Cooperative which appointed Hasina Chaudhary as the Secretary, Rita Thapa as the Vice chairperson and Pabitra Chaudhary and Anita Chaudhary as members of the board.

The majority of the trainings were conducted at the beginning of the year, until the end of April 2021, when there were fewer cases of COVID-19 in these rural areas. This was done after getting permission from the wards and taking safety measures such as wearing masks as well as using sanitizers. However, since May, even though many women asked WPD to train them in vegetable farming, the activity had to be postponed due to increasing number of COVID-19 cases.

Stories of change from Nepal (SEWAM)

Chameli Chaudhary, aged 39, is a resident of Rantnagar Municipality-06, Bachhauli, Chitwan. Her family consists of five members; her husband, two daughters and one son. She and her husband both worked in agriculture but were financially very poor. After becoming a member of Gaule women group, Chameli got the opportunity to participate in vegetable farming and goat raising trainings. Afterwards, she took a loan of Rs. 25000 (about \$300) from the trust fund and started her own vegetable farming with her husband. They grow vegetables like tomatoes, potatoes and lady fingers. Today, she makes a net profit of Rs. 30,000 (about \$350) every six months from these activities.

She has also taken a lease on her land and has expanded her vegetable business.



Chameli is happy and feels proud of herself as she can manage her household expenses and is able to send her children to a good school. Her husband has been really supportive in her work. She believes that the SEWAM program has changed her life completely and now encourages other women to be a part of this group too. Chameli says, *"I feel so proud of myself, SEWAM has changed my life."* She would like to thank World Accord and WPD Nepal for all the support.

Dil Kumari Theeng says, "Me and my family's life has completely transformed because of SEWAM. Thank you for empowering me and bringing out my potential."

Dil Kumari Theeng, aged 37, is a member Navasrijana women group. There are five members in her family: husband, son, daughter in law and daughter. Before joining the women's group her financial condition was not good. She also used to make alcohol at home to support her family. After joining the Navasrijana women group, she participated in trainings such as animal husbandry, mushroom training, vegetable farming, awareness in climate change and COVID-19. She started doing vegetable farming after taking the training and took a loan of Rs. 5000 (about \$60) for planting eggplants, cauliflowers and chilies. She earned a net profit of Rs. 15,000 (about \$180). This motivated her and then she took land on lease and started doing more vegetable farming with her husband. Today, she makes an average of 8,000 to 10,000 (\$95 - \$115) profit per month by selling vegetables to bigger vendors. She has stopped making and selling alcohol.



Dil Kumari is very happy with her progress. "Thank you for empowering us with education and skills, our life has completely changed because of SEWAM." says Dil Kumari Theeng.

Overview of Rights and Economic Development for Nepal's Empowered Women (RENEW)

RENEW (Rights and Economic Development for Nepal's Empowered Women), funded by Global Affairs Canada (GAC), is a gender-targeted four-year project in Makwanpur and Nuwakot districts of Nepal, which aims to enhance social and economic empowerment of 900 women and girls, especially from Dalit and most vulnerable groups. It brings together WA, with our partner in Nepal, Women for Peace and Democracy (WPD) and subcontractors / consultants with decades of combined relevant experience in the region. We can also count on the support from the Egg Farmers of Ontario (EFO) to strengthen poultry and egg producing operations of women and women's groups in the program.



We started to implement our project in April 2020; however one year later, Nepal, like neighboring India, has been battling a new surge in coronavirus cases and deaths prompting the government to impose a 15-day lockdown that started at the end of April. The situation of COVID-19 has exacerbated the vulnerability of women in rural areas. Furthermore, there has been an observed increase in domestic workload in terms of women's household chores and caretaking responsibilities, in part due to the increased number of household members at home. Nevertheless, we were able to achieve some key results such as:

- The target women of Sajhatol and Makkari community of Makwanpur have started sending girls and boys in the same school. Earlier boys were given priority and were sent to the private / boarding schools whereas girls were sent to the government schools which provide free education.
- Men have started to recognize the contribution of women in family economic activities. Also, land registration has been done in the name of women after learning the benefits of tax exemption.
- Gradually male family members have started to trust and gain confidence in their wives.
- Women from the Chisapani and Sanatar VWGs are sharing experiences of increased participation in household and financial discussions with their families.
- The women have started to replace chemical fertilizer with manure for better production.

Stories of change from Nepal (RENEW)

Sarita Moktan, aged 36 is a resident of Manahari rural municipality, Makkari. There are nine members in her family: father-in-law, mother-in-law, husband, four daughters and a son. Her husband works as a carpenter.

She became a member of Ghaiya Danda VWG formed under RENEW. She participated in various trainings and awareness programs such as cornerstone, micro credit loan management, awareness on COVID-19 and gender, human rights and climate change adaptation in agriculture as well as group monthly meetings. Among all the trainings she received, she found cornerstone

training the most beneficial, because it has built her confidence to manage her day-to-day activities in her life.

Before becoming a member of the group, Sarita with her family used to raise goats but did not make sufficient income to meet their household expenses and her husband's job was not regular either. Therefore, they had a hard life. After becoming a member and receiving the cornerstone training, she got confidence to take a loan and start a business. She convinced her husband and both decided to do a poultry farming business and took a loan of Rs. 5,00,000 (approx. \$5,900) by keeping the land as a collateral in the bank. They built a chicken coop and raised 1000 chickens. From the first lot, she was able to make net profit of Rs. 100,000 (approx. \$1,150).

Sarita shared that with enhanced confidence she applied for a three-months tailoring training announced by Council for Technical Education and Vocational Training (CTEVT), which was organized by local government and got accepted. After receiving the tailoring training she opened a small tailoring shop from which she is able to earn Rs. 500 to Rs. 700 per day (approx. \$6 - \$8) by sewing clothes. This has helped her to support her family to meet their household expenses.



Urmila Praja, aged 32 is a resident of Manahari, Dolbari. There are five members in her family: husband, two sons and a daughter. Urmila is a member of Dolbari women group formed under RENEW program and she is able to save Rs.100 (\$1.20) monthly in the group fund.

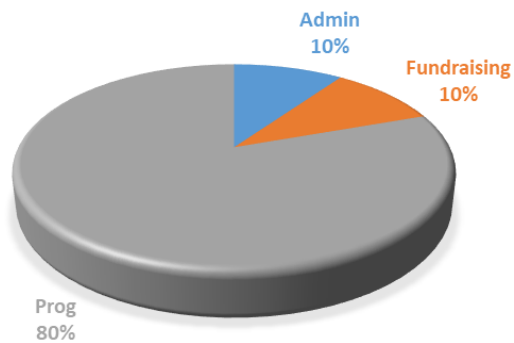
Before being involved in the group, Urmila did not have any knowledge about women groups. She was unaware of the benefits of being in such a group. She was a shy person and hesitated to share her views and opinions with others. She worked with her husband in their small farm, which did not support enough to meet their household expenses and therefore, had a difficult life. After being involved in the Dolabari group, Urmila participated in cornerstone, micro credit loan management, awareness program and human rights training under RENEW Project. After receiving the trainings she took a loan of Rs. 5,000 (approx. \$60) from the group fund and started doing cucumber farming from which she was able to make a good profit of Rs. 20,000 (approx. \$235) by selling the cucumbers. With the profit, she has been able to meet her household expenses as well as do monthly savings in the group fund. Also, she invested in poultry farming and raised 12 chickens with the money saved after her household expenses and monthly savings. Now, she has realized the importance of being in the group. "Thank you for providing various trainings and helping us to become independent"



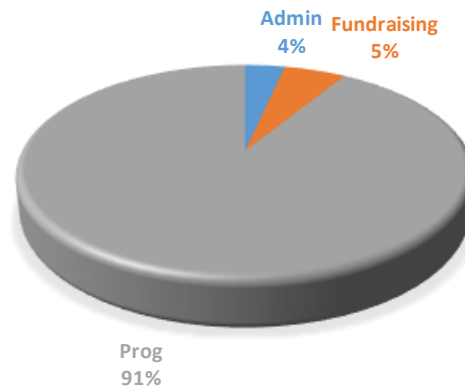
PART III – Financial Summary

Statement of Revenues and Expenses - General Fund for the Year Ended March 31, 2019, 2020 and 2021			
REVENUES	2019	2020	2021
Donations	\$461,759	\$595,156	\$535,345
Grants from charitable organizations	\$139,920	\$97,000	\$219,832
Government Grants	\$0	\$95,551	\$141,973
Investment and other income	\$13,079	\$2,708	\$13,729
	\$614,758	\$790,415	\$910,879
EXPENSES			
Administration	\$89,140	\$75,220	\$79,296
Fundraising	\$83,163	\$57,052	\$41,105
Amortization of Property and Equipment	\$923	\$1,533	\$469
	\$173,226	\$133,805	\$120,870
Less			
Core funding from organizations	-\$34,451	-\$20,238	-\$38,870
Wage Subsidy Grants	\$0	\$0	-\$14,380
Net Operating Total	\$138,775	\$113,567	\$67,620
Programming			
Project development	\$81,757	\$96,346	\$90,350
Education	\$35,313	\$23,972	\$25,118
Project costs	\$316,197	\$346,535	\$591,419
Programming Total	\$433,267	\$466,853	\$706,887
	\$572,042	\$580,420	\$774,507
OPERATING EXCESS (Loss)	\$42,716	\$209,995	\$136,372
NET ASSETS - Opening	\$265,314	\$308,030	\$518,025
NET ASSETS - Closing	\$308,030	\$518,025	\$654,397

NET ADMIN AND FUNDRAISING
COSTS 2020

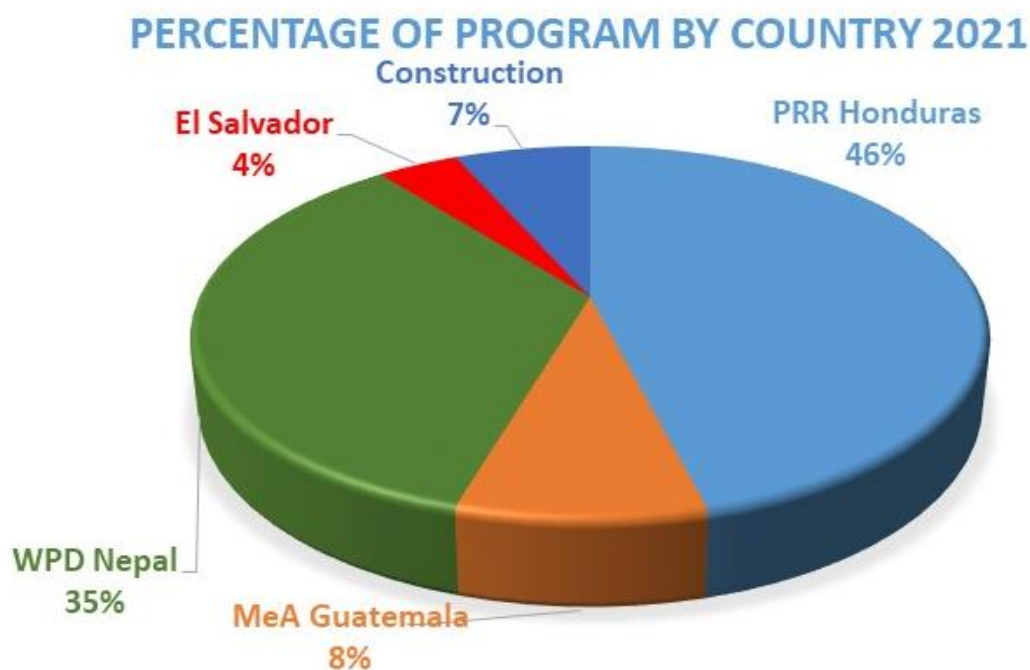


NET ADMIN AND FUNDRAISING
COSTS 2021



Note: having government funding can decrease our % of net Admin and Fundraising costs

World Accord - International Development Agency			
Balance Sheet as at March 31, 2019, 2020 and 2021			
GENERAL FUND	2019	2020	2021
ASSETS			
Current:			
Cash	\$371,866	\$583,981	\$615,240
Short term Investments (Unrestricted)	\$40,685	\$61,929	\$98,772
L-T Investments (Contingency reserve)	\$150,000	\$150,000	\$150,000
Accounts receivable	\$2,798	\$2,097	\$1,528
Prepaid Expenses	\$3,351	\$19,586	\$63,578
	\$568,700	\$817,593	\$929,118
Office furniture and equipment	\$8,544	\$8,544	\$4,146
Accumulated amortization	\$5,808	\$7,341	\$2,694
Net	\$2,736	\$1,203	\$1,452
TOTAL ASSETS	\$571,436	\$818,796	\$930,570
LIABILITIES AND FUND BALANCE			
Accounts Payable	\$6,835	\$4,996	\$9,488
Deferred Revenue	\$256,571	\$295,775	\$266,685
General Fund Balance - unrestricted	\$155,294	\$366,822	\$502,945
General Fund Balance - Capital Assets	\$2,736	\$1,203	\$1,452
	\$421,436	\$668,796	\$780,570
RESERVE FUND			
Cash	\$150,000	\$150,000	\$150,000
FUND BALANCE- Unrestricted	\$150,000	\$150,000	\$150,000
TOTAL	\$571,436	\$818,796	\$930,570



Thank You

Special Thanks to our Funders and Supporting Organizations

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The Egg Farmers of Ontario
Global Affairs Canada
CHYM FM

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Our work is only possible
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