



Gems of Hope

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Gems' Mission

Working with local partners and with a focus on women, Gems of Hope promotes the well-being and self-sufficiency of families and communities in the developing world by supporting micro-entrepreneurial initiatives in local enterprises, health and basic education.

Check out our new website @ gemsofhope.org

Doreen Wicks

T R I B U T E

Compassion and commitment, when combined in equal parts, make for the most extraordinary of lives. The life of Doreen Wicks—the founder of Gems of Hope who sadly passed away in March 2004—was no exception to that equation.

Born to a poor family of eight children in Bristol, England in 1935, Doreen Curtis rose above her early circumstances to study nursing in London. Not long after, Doreen met and married fellow Brit Ben Wicks, and in 1957 the couple immigrated to Canada, first settling in Calgary.

As Ben's career as a cartoonist began to surge, the Wicks moved to Toronto, making the city their permanent home. With Ben's increasing professional success, the couple felt compelled to give back, and in 1982 Doreen created Gems of Hope with the goal of redirecting surplus educa-

tion and medical supplies from Canada to the developing world. Gems went on to distribute materials to clinics and self-help initiatives in no less than 50 needy countries. By 1996, Gems of Hope had shifted its focus towards development projects for women, including micro-credit business loans, health and education programs.

other gestures earned Doreen Wicks the title of "one-woman relief agency to the Third World."

As a friend and business associate of the Wicks since the 70s, Norman Griesdorf says he will remember Doreen: "as a dynamic lady who had, as they said in the play Oklahoma, 'a heart as big as all outdoors.' She really cared so much about children, and about literacy, and about improving the state of disadvantaged people around the world. And it was just a pleasure to know her and to feel her excitement and her dedication and passion."



In addition to her own efforts, many credit Doreen as the motivation behind husband Ben's pro-literacy work. So much so, in fact, that when Mr. Wicks won the Order of Canada in 1986, some remarked that a "more deserving person" might have been Doreen. She received her own Order of Canada three years later, making the Wicks the first couple to each receive the prestigious prize.

After the death of her beloved husband Ben in 2000, Doreen would take up the role of Executive Director of the I Can Foundation and new commitments would lead to a move away from Gems of Hope. Nevertheless, the organization continues to function as a powerful reminder of Mrs. Wicks's legacy. "She was the one who has given the organization the vision," says the current Exec-Director of Gems, Vida Dhaniram. "We're going to celebrate her life [through it]."

Doreen will be sadly missed.

“During her visits Doreen would shun the luxuries of hotels, opting instead for more economical hostels. She also repeatedly refused to pay bribes to corrupt customs officials. These and other gestures earned Doreen Wicks the title of “one-woman relief agency to the Third World.””

As Executive-Director of Gems of Hope, Doreen traveled to Haiti, Uganda, Somalia and Jamaica. During her visits Doreen would shun the luxuries of hotels, opting instead for more economical hostels. She also repeatedly refused to pay bribes to corrupt customs officials. These and

ANOTHER GREAT GALA!

Gems Celebrates Women of the World—in Style!



Kudos to our volunteers... we couldn't have done it without you!

Billed as “Gems Celebrates Women of the World”, Gems of Hope’s 21st annual Gala attracted over 300 guests to the elegant Liberty Grand where they were wined, dined and entertained in style.

Upping the evening’s excitement, professional auctioneers Barb Richards and Mary Jane McAskile generously donated their time to preside over the live and silent auctions and entice “on the spot” donations as well. Thanks to our generous donors and corporate sponsors, the auction was stocked with a huge variety of tempting items. The dance troupe “El Abrazo,” and “Salsaddiction” really

got things moving with a lively tango performance courtesy of TZ promotions.

Continuing the Gems’ tradition, many of Toronto’s most celebrated chefs returned to display their culinary artistry and ample kindnesses. They included Murray Hall of the Marriott Hotel; Bruce Hanna, Westin Harbour Castle; Derek Mayes, Glen Abbey; Joseph Saroka, Stagewest and Suresh Behara, Wyndam Place. Amardeep Singh of the Nirvana Restaurant and Sanjeev Sethi of The Host, joined us for the first time this year. Ace Bakery provided a wide variety of delectable breads while Art House Desserts, Chocolada, Senses,



Susan Hay of Global TV was on hand to assist Joseph and Jeremy the chefs from Stagewest.

Dufflet Pastries and Metropolitan Ice Cream delighted everyone with their sensational desserts. The Gourmet Tree set the stage with tempting appetizers during the Gala’s reception, and the wine, sponsored by Mr. and Mrs. David Cynammon, added a special touch.

As always, a veritable who’s who of Canadian media mingled with the guests and assisted the

chefs. Karen Johnson, the evening’s MC, masterfully guided the night’s vibrant ceremonies.

We would like to extend our tremendous gratitude to our donors, sponsors, chefs, media guests and auctioneers, and equally importantly, to Gems’ volunteers, staff and board members who together made this year’s Gala another memorable evening.



Toronto’s finest chefs support our gala once again.

DONOR ACKNOWLEDGEMENTS

Esther Louise Thur (TK-2004)

Esther Thur, who passed away in August of last year, generously bequeathed funds from her estate to charities including Gems of Hope. Mrs Thur, though now she rests in peace, will continue to make an impact on the lives of underprivileged people worldwide through her benevolence.

Erik Bernard Dunn (1973-2004)

Rick and Maureen Dunn chose to direct funeral donations to Gems of Hope on behalf of their sadly departed and beloved son, Erik. Erik, a world traveler and shining light among all those he met, will be dearly missed. Through the act of giving, Mr. and Mrs. Dunn say their sorrow “will be eased somewhat by knowing others around the world will have a better life.” Our prayers are with Erik’s family and many friends.



Participants in Bolivia project workshop

Successes in B O L I V I A

In July, one of our projects in rural Bolivia will come to an end, having achieved a number of great successes in the areas of human rights, democracy, good governance, women in development and small enterprise development. The project's successes include:

- 783 village banks established in rural Bolivia.
- 40% of the staff at the banks are women and of 1200 beneficiaries, at least 60% are women.
- 9307 loans have been granted
- 84.8% of beneficiaries are making timely payments on their loans
- The average loan size has increased to \$154
- 29 projects focusing on women and development have been promoted
- Beneficiaries are being trained in Chuquisaca, Santa Cruz, Potosi, and Liallagua.
- 29 political incidence campaigns were initiated, in which beneficiaries were encouraged to implement problem-solving strategies.
- Women's participation has increased in communities where campaigns were started.
- Campaigns have increased communication between community leaders and local authorities.

Women are increasingly assuming leadership roles: 2440 female members of executive committees are actively participating in the management of village banks.

- 555 members of village banks are receiving civil society training.
- 77% of clients receiving training are female.
- 148 non-bank members received training.
- 1 consultant hired and educational materials developed.

The Credit and Civil Society Strengthening in Rural Bolivia project was a partnership effort between the Canadian International Development Agency (CIDA), GEMS of Hope and Catholic Relief Services of Bolivia.

Fighting Domestic Violence in PERU

In a country rife with domestic violence, the GEMS Project for Health and Human Development is meeting an overwhelmingly positive response from women in Puno and Juliaca, Peru.

Amid growing concern over issues of domestic violence, reproduction and reproductive health, newly hired health trainers, working in partnership with the local Ministry of Health, have developed educational sessions and materials that address these issues.

Training sessions are held in main centres in both Puno and Juliaca. They include topics such as building self-esteem, understanding sexual and reproductive health, dealing with domestic violence and understanding menopause. Although all training sessions are relevant, modules on self-esteem seem to have the most impact, as many participants are dealing with issues of spousal abuse at home. Participants are advised on what to do and where to go for help in a crisis. Later this year spouses will be included in the training.

In addition to the education sessions, trainers are adopting creative methods to deliver educational information with mass appeal. Efforts include a video on pregnancy and healthy birth, programs broadcast over local radio stations and even a radio novella that addresses issues of gender, violence, pregnancy and healthy birth.

Improving health care services

As a result of GEMS involvement, various government, non-government and health organizations have made written commitments to health care. This means that health services that we in North America take for granted, will be brought to clients at a low cost. Services will include blood pressure monitoring and control, and will emphasize the value of pap tests, gynecology, general medicine and infant nutrition. Campaigns to prevent tuberculosis have already been established in all main centres and clients will soon be given access to a state-funded health insurance program.

In addition to health services, legal counseling and affordable nursery programs are underway in main centres.

Several obstacles still impede our progress in Puno and Juliaca. Our clients don't have enough access to specialized, accessible private health care services. We also lack stand-alone training modules. However, we are currently training 225 new educators in relevant health issues and in developing training material itself. Once they graduate, they can spread out and begin extending the services to more clients in need.

Your donations help support the ongoing training programs and services offered in Puno and Juliaca and give participants the tools they need to live safely and with dignity.



BANGLADESH

Women's Empowerment Program a Great Success

Our three-year-long women's empowerment program in Kishoreganj, Bangladesh has come to a successful end. The program trained 3000 women in entrepreneurship, primary health care, and on gender and human rights issues. In addition, 6154 men benefited from gender awareness and family peace building training. The program was run by our partner Nari Uddug Kendra (NUK) and built on efforts initiated during the project's first phase.

Women See Real Benefit

In a survey of participants we learned that:

- 90% of the women enrolled in the program feel they benefited from participating in the second phase of the project. They are

more aware of gender issues, feel more comfortable expressing their opinions, and feel that they have more bargaining power in family decision-making.

- 70% of the women report that their access to various institutions and organizations such as health centres, government offices and NGOs has increased.
- 93% of the women report that they are now able to move about freely in public places and markets.
- Gender training for men has made a significant and positive impact in improving understanding and relationships between men and women.
- 85% of the women claim that their relationship with their



Group of women participating in gender training workshop in Kishoreganj, Bangladesh

- husband has improved.
- 88% are now eating with their families at mealtimes.
- 77% reported that they are now included in decision-making about family planning and household expenditures.
- 60% of the women feel that their family income, savings and liquidity have increased.

Taking it to the Next Step

Our plans now are to continue gender and entrepreneurship training programs for men and women and bring micro-credit to new regions of Kishoreganj. We want

to increase the size of loans for existing micro-credit clients so they can expand their businesses.

In Phase II we gained new insights into initiatives that will help our programs be even more successful in future. As a result we will upgrade and simplify the training curriculum for women's empowerment training, entrepreneurship training and gender awareness training. We will also provide additional business training for various skills, such as breeding and raising livestock, tailoring and micro-enterprise – all areas that offer the possibility of improved living standards for the participants.



Yet another entrepreneur in Fortaleza, Brazil

BRAZIL

Fortaleza to be strengthened

There's nothing like going and seeing for yourself how a project is progressing. As part of her responsibilities as Gems' Executive Director, Vida Dhaniram regularly visits Gems' projects to assess their progress. While there, she takes stock of ways that Gems can help the project achieve its goals.

The second phase of Gems' project in Fortaleza, Brazil aims to improve the socio-economic status of low-income families and foster a culture of self-reliance and gender equity. During a recent site visit, Vida learned that while the project is on track, it would benefit greatly from stronger management and more micro-credit expertise. As a result of Vida's visit, Gems is now working with its Brazilian partner, Cearah Periferia, to strengthen these areas. Vida will return to Fortaleza in August to offer hands-on training and support.

The project is supported financially by CIDA and CAW and will run until April 2006.

VIETNAM

Waste Pickers Find a Better Life



For some of the poorest women and children in Vietnam, scouring for salvageable scraps in smelly, dirty, fly and rat infested waste heaps is their only means of survival. They hope that the bits of tattered plastic, metal and other

household detritus that they scavenge can be sold or recycled so they can provide for themselves and their families.

To help improve the lives of such women, Gems of Hope partnered with the University of Toronto's "Waste Econ" project in 2002. While the U of T project focuses on the waste economy in HaiPhong, Gems works

with the Vietnam Women's Union to coordinate a micro-finance program. Through this program the women, who are not able to benefit from mainstream finance systems, can borrow funds, build their own small businesses and put their waste-picking days behind them. Gems provides technical support and advice and we train the women involved. Every borrower is expected to make a repayment on her loan each month. Currently 100% of the women are faithfully making their repayments. Ultimately our plan is to help the women 'graduate' to borrowing funds from mainstream banks.

In April Vida Dhaniram and Vandana Juneja, an Independent Consultant, visited projects in Hanoi and HaiPhong. They met with clients and staff members of the Vietnam Women's Union. Vida and Vandana evaluated the project's methodology, audit procedures, management capacity, health and safety practices, training effectiveness, and client satisfaction. They also assessed the long-term sustainability of the loan fund and were satisfied with the progress being made.

Importantly, at loan disbursement and repayment meetings, clients made it clear to Vida and Vandana that they are very satisfied with the project, and that they appreciate the value it has added to their lives as they grow their businesses and gain economic autonomy. The project will continue until 2005.

Featured in the photo group member receives her monthly loan payment from one of the VWU staff members.

GEMS

in New Places

BOLIVIA

One of the aims of development projects is that the beneficiaries will eventually learn to sustain the program themselves. Thanks to the partnership between Gems of Hope and the Bolivian branch of Pro Mujer, this is now happening in Cochabamba. This success allows Pro Mujer, with Gems support, to extend services to two new regions of Bolivia — Potosi and Tarija. There, more than 10,000 women and almost 6,000 children will benefit directly from Pro Mujer's expertise in micro-lending and health and civic education. This upcoming third phase of our involvement in Bolivia goes by the rather grand title "Institutional Strengthening for Enhanced Quality Services and Improved Sustainability Project" — which simply means: helping women and children live healthier, more fulfilling lives.

HONDURAS

We are planning to help improve the health and financial prospects for women, their children and families in Honduras, by funding a project by ALHCOMUJER. The Honduran organization provides financial support to cooperatives of women entrepreneurs. It offers small-scale loans to low-income women in four regions of Honduras. The proposed project will increase the capacity of ALHCOMUJER to extend financial services to its members; and it will make credit and training available to 300 women entrepreneurs.

NICARAGUA

Domestic abuse and ignorance about sexually transmitted diseases are major problems in Nicaragua. In the hope of promoting better health care and strengthening self-esteem among clients, Gems of Hope latest initiative will fund the health component of Pro Mujer Nicaragua's financial assistance and human development services to low-income women.



