



Rotary Action Group for
Community Economic Development

Building Resilience for Women in Guatemala

Namaste is a non-profit organization that empowers women in Guatemala through financial literacy training, mentoring, and microloans to grow their businesses and carve sustainable pathways out of poverty.

Namaste Direct has been in operation since 2004 and has helped nearly 10,000 women through their Creating Prosperity Program (CPP). The CPP combines personalized mentorship, financial literacy, and customized microloans to help women entrepreneurs formalize their business models, their finances, and increase their profits. You can learn more about [Namaste in The Rotarian magazine](#), August 2020, or at www.namastedirect.org.



Since 2007, the Rotary Club of Victoria Harbourside, together with many partners, has worked with the Rotary Club of Antigua to empower over 300 women entrepreneurs in Guatemala through the Fundacion Namaste Guatemala. In September 2019, a Global Grant sponsored by Victoria Harbourside Rotary Club and the Antigua Rotary Club began to provide business training for 140 women entrepreneurs.

COVID-19 had major impacts on Guatemala. The number of people facing hunger in Guatemala doubled due to COVID-19, reaching 1.2 million in June 2020 due to loss of livelihoods. Namaste clients also suffered business and personal losses.

In September 2020, Victoria Harbourside Rotary Club asked what we could do to help. Namaste identified a need to rebuild their microloan capacity. Victoria Harbourside and Antigua Rotary Clubs set up a project to raise \$21,725 USD to provide microloans averaging \$395 USD each to support the 55 women waiting to be enrolled in the program under the Global Grant.

The Rotary Action Group for Community Economic Development (RAGCED) was a key partner in helping us reach our goal. The Rotary Club of Berlin, Germany heard about the project through RAGCED and gave a significant donation. Through the goodwill of Rotary Clubs around the globe, we reached our goal!

As the economy resumes and women rebuild their businesses, they will repay their loans to Namaste. Those funds will continue to be used by Namaste to support entrepreneurship through microfinance well into the future.

Creating Opportunity by Investing in Communities

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Victoria Harbourside Rotary Club, in partnership with the Antigua Rotary Club, is working toward another Global Grant to support the resilience of businesswomen in Guatemala.

Elda was weary when she spotted a flyer for Namaste's Creating Prosperity Program (CPP) in her local marketplace. Her husband had died unexpectedly in 2019, leaving her in a dire financial situation without savings or social security. The tienda she had been running for the past 10 years was not profitable enough to cover her household expenses, and the pandemic and subsequent lockdowns only worsened her economic situation. Nevertheless, Elda enrolled in the CPP at the end of 2020, bringing remarkable grit and grace to her loan group.



Her business advisor, Geovany, worked closely with her to make a budget and a business plan. Together, they set up a system to make her business competitive and COVID-resilient. Geovany recommended that Elda use WhatsApp to contact her customers each week to tell them which products she had in stock and ask what they needed. She then started making home deliveries, which quickly resulted in increased sales. By the end of her first nine-month cycle, Elda increased her profits by 55%!

Encouraged by her success, Elda enrolled in a second cycle of Namaste's CPP in August 2021. Tragically, a few weeks later, her daughter died of COVID-19. Elda is devastated and has since been under immense pressure to provide for her daughter's three children. As she recovers from another profound loss, Namaste has provided consistent emotional and economic support and has arranged to keep supplemental food on the table. Despite the personal challenges Elda has faced in the past three years, her business is thriving. As of February 2022, she has increased her profits by 145%.



Namaste has empowered thousands of Guatemalan women like Elda to overcome deeply entrenched gender-based discrimination and challenges and escape poverty. Together, Namaste and Rotary equip these women with the skills and resources they need to earn more money and gain agency over their lives. Most working women in Guatemala start small, informal businesses to support their families because they lack traditional employment opportunities.