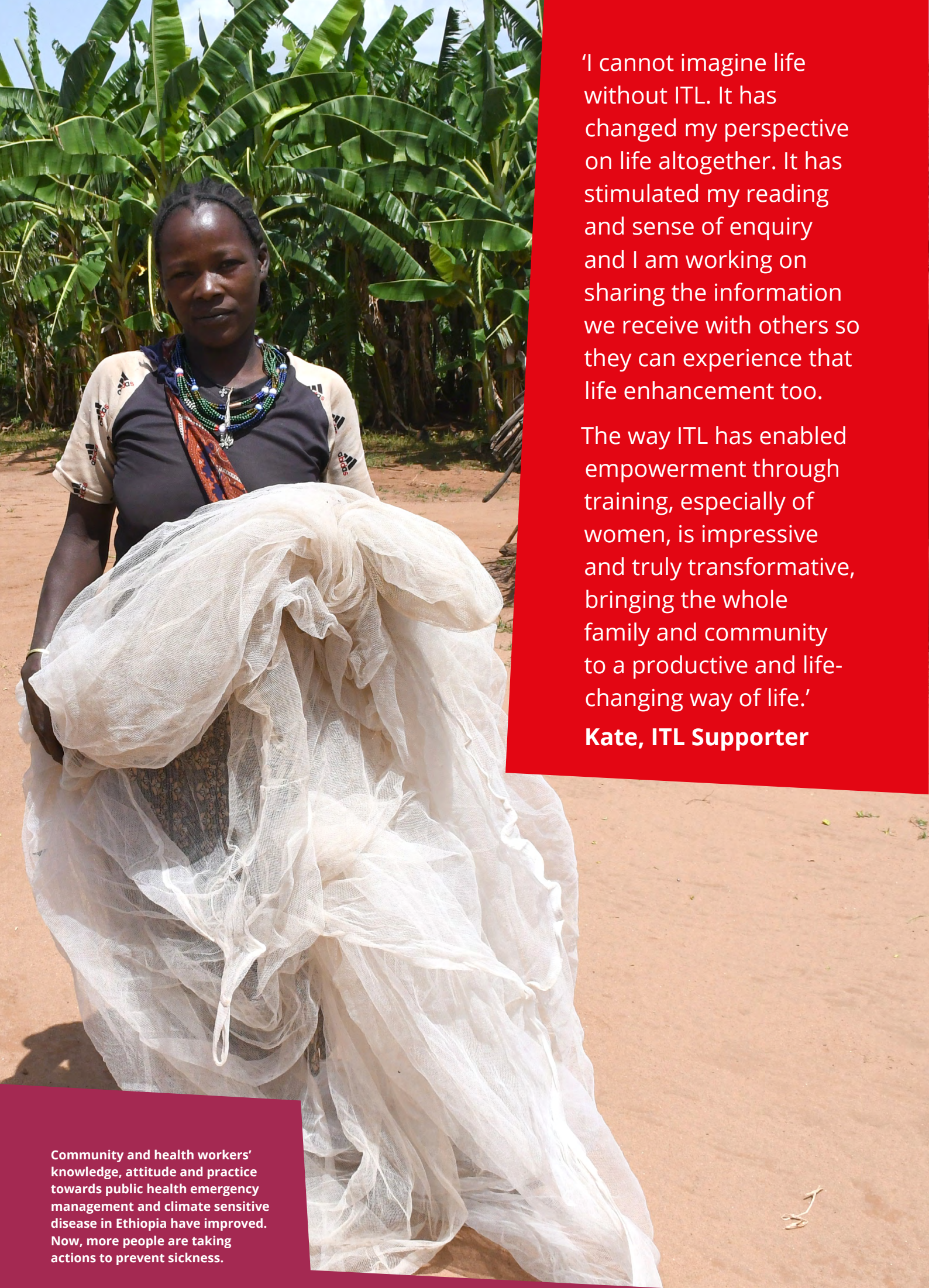


In Their Lifetime



Impact report 2020 – 2023



Community and health workers' knowledge, attitude and practice towards public health emergency management and climate sensitive disease in Ethiopia have improved. Now, more people are taking actions to prevent sickness.

'I cannot imagine life without ITL. It has changed my perspective on life altogether. It has stimulated my reading and sense of enquiry and I am working on sharing the information we receive with others so they can experience that life enhancement too.

The way ITL has enabled empowerment through training, especially of women, is impressive and truly transformative, bringing the whole family and community to a productive and life-changing way of life.'

Kate, ITL Supporter

Welcome



Dear friends,

I am thrilled with the progress we have made so far through In Their Lifetime. This year, the projects in Nicaragua, Ethiopia, and Myanmar came to an end and we recorded impressive results. We have worked with the government and communities to improve public health systems to save lives,

increased access to accurate information to help farmers respond to climate change and supported community-led change in highly volatile, conflict-affected environments.

The ongoing economic empowerment projects in Sierra Leone and Bangladesh are already making remarkable differences to communities and initiating sustainable change.

ITL makes it possible for Christian Aid to pioneer innovative approaches to tackling poverty which impact the lives of many women, men, and children. The new projects selected this year will give us an invaluable opportunity to improve the livelihoods of some of the poorest and most vulnerable families and communities around the world.

I hope that as you read through the following pages, you'll be proud of the impact we have achieved together. ITL is enabling us to take risks, learn, and imagine new horizons. It has allowed us to react quickly to opportunities and to scale these up to inform Christian Aid's future approach to tackling poverty.

As an organisation we remain committed to ITL. We know that by working alongside communities, local partners and supporters, together we will achieve deep and lasting change.

Thank you for your ongoing support!

Ojobo Ode Atuluku
International Programme Director
Christian Aid

Smart investments
for maximum impact



Nicaragua

Project:
Climate
Monitoring
Action

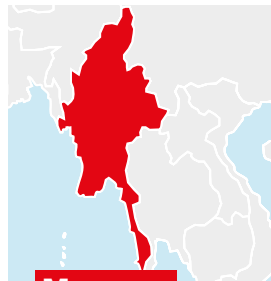
Themes:
Climate Change,
Gender Justice,
Agriculture



Ethiopia

Project:
Preparedness
and Early
Response
to Health
Emergencies

Themes:
Health, Climate
Change



Myanmar

Project:
Localised
actions to
reduce health
risks and
strengthen
internally
displaced
people's and
communities'
resilience

Themes:
Health,
Humanitarian,
Peace Building,
Climate Change,
Gender Based
Violence



Sierra Leone

Project:
Women's
Economic
Empowerment
and Leadership

Themes:
Economic
Empowerment,
Gender Justice



Bangladesh

Project:
Climate
Resilient
Microfinance,
Project Location

Themes:
Climate Change,
Economic
Empowerment,
Gender Justice

New/Pending Projects

Project: pending

Themes: Markets and livelihoods,
gender, climate change

- Saffron and Silk Project, Afghanistan
- Bamboo Project – Malawi
- Dairy Project – Zimbabwe



Project participants
from the ITL
Women's Economic
Empowerment
and Leadership
(WEEL) project.

Our vision for In Their Lifetime

Transformative Innovation

After an extensive review, ITL was relaunched in January 2021. This new chapter of the ITL journey is focused on investing in solutions-focused projects that address some of the key challenges of our time.

With your support, we are testing and trialing new ideas and innovative approaches that will instigate, not just direct impacts within projects, but also learnings that will drive wider changes at regional, national and global levels.

We want this moment to reflect on the progress made through our projects so far, examining the change they have delivered against three key criteria:

Impact

Exploring how the project has achieved its purpose by measuring change against planned outcomes.

Learning

Looking at how the project develops a strong evidence base of what works and doesn't work within our programming, and how learning leads to wider change.

Sustainability

Ensuring that impact is continued once the project finishes and examining how transformation happens beyond the project bounds.

Every project aims to make a real difference, learn valuable lessons, and stand on its own for long-term success. But they also contribute to our bigger plan of gaining valuable knowledge and creating

better ways of working. This will shape how Christian Aid carries out its programs in the future.

Celebrating resilience and progress

The past couple of years have not been without challenges: COVID-19, the 2021 coup in Myanmar, hurricanes in Nicaragua and drought in Ethiopia are all reminders that we live in a rapidly changing and increasingly unpredictable world.

What we have achieved together in the face of these circumstances, has been remarkable. Looking to the future, the flexible nature of ITL allows us to remain adaptive, responsive and forward-thinking - key attributes that will ensure ITL continues to thrive moving forward.

We've made real progress and achieved many important milestones - there's a lot to be proud of and celebrate together.

Thank you for being part of this journey - and for your ongoing support.

Philippa Juma
ITL Programme Manager



Watch this clip about the project. Focus your smart phone camera on the QR code by gently tapping the code. Follow the pop up notification to open the web page.

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Project

Climate Monitoring Action

Nicaragua

Key Project Facts

Project Name: Climate Monitoring Action

Country: Nicaragua

Region: San Jose de Bocay, Jinotega and El Cua

Duration: August 2020 – April 2023
(2 years with a further 8 month no cost extension)

Cost: £247,259

Target number of people benefitting:
738 direct, 73,981 indirect

Partners: Community-based Climate Observation Network of Nicaragua, Soppexxca and Centro Humboldt

This project worked with small-scale farmers who are struggling to cope with an unrelenting barrage of extreme weather events resulting from climate change.

Background information

In Nicaragua, climate change is already causing serious issues. 80% of its population depends on agriculture, but agricultural yields are being badly impacted by changing weather patterns, an increase in insect infestations, droughts and torrential rainfall. Previously farmers used traditional knowledge of seasons, but climate change has changed this completely. Now, almost 30% of Nicaraguan families live in poverty. And this is set to worsen unless urgent action is taken.

Fighting back against climate change

This project set up weather stations in local communities and people from the community were trained to be climate observers - people who monitor and share locally-sourced climate information. Information was sent to a data unit run by our local partner, who processed and analysed the data, using it to make accurate climate alerts and tailored crop management advice for farmers. For example, they might recommend waiting until the soil has enough moisture before planting. By using both traditional wisdom and detailed scientific information, communities were able to identify climatic threats and make informed decisions to protect against losses or improve their yields, thus improving their incomes.

The Approach: Family

As opposed to solely focusing on male producers, this project took a novel whole-family approach to building climate adaptation skills, called the Climate Resilient Family Model. This is a hugely important change. Women are traditionally ignored when it comes to solutions for agricultural adaptation, even though they produce 70% of staple crops. By educating women (and the next generation) - we have a more effective and sustainable solution.

Project Impact

The project strengthened climate change resilience of coffee and cacao farmers, enabling them to anticipate, respond to and recover from the climate shocks and stresses they face.

By the end of the project we were excited to see the following changes:

- Improved yields and minimised losses:
 - 60% of cacao farmers increased their yields by an average of 15%
 - 70% of coffee farmers increased their yields by 10-20%. The remaining 30% maintained their yields despite the impact of Hurricanes Eta and Iota
- Improved coffee crop quality: By the end of the project there were 18-20 buckets of green beans per sack compared with 22 before, indicating higher quality, heavier beans
- Improved gender balance: 38% of the Soppexxca membership are now women farmers, growing coffee, cacao and honey. Before the project the percentage of women was just 1%. This shows the Climate Resilient Family Model is working.



Case study

Ángela Zelaya, 43, has been a member of the 'Jesús Rivera' cooperative in Santa Rosa, El Cúa for a decade. She grows organic coffee and cacao.

'Climate change has noticeably impacted my coffee farm. With this year being more like winter than summer, it has led to more diseases in the coffee groves. This means we have lost a lot and have had to invest more. Strong summers in mid-winter have also been observed in past years. Drought can alter the coffee bean's quality.

We've had a lot of training on how to take care of the environment, and we've been putting into practice everything we learned: that we have to reforest, that we have to take care of the water sources, we no longer use chemicals, instead using organic things we produce ourselves.

Weather forecasts are now so important for us. In my Dad's time, they relied on simple sky observations, but now I receive daily weather updates on my phone, and I share it with my neighbours.'

Angela is an organic coffee and cacao farmer from the Jesús Rivera cooperative who benefited from this project.



Reflection

Richard Ewbank,
Thematic Advisor on
climate at Christian Aid



The combination of community weather monitoring, including; enhanced access to weather and climate forecasts, use of digital media such as WhatsApp, the CafeNica app to share forecast information and early warnings, agrometeorology support and resilience capacity strengthening of Soppexxca members and promoters, is a step up from the traditional approach. Families benefitting from the Climate Resilient Family Model training emphasised strengthened confidence for understanding climate services, diversification, agroecology and soil and water conservation.

Challenges:

Hurricane Eta

In August 2020, the area was hit by Hurricanes Eta and Iota which caused damage to coffee and cacao orchards. Thankfully through the implementation of techniques learnt through this project, crop losses were able to be minimised.

A climate monitor showing off the weather forecasting app used to share information with farmers.

Political Unrest

In March 2022, both Christian Aid and our main partner Centro Humboldt were closed down by the Nicaraguan government as part of a widespread crackdown on civil society. Despite this we were able to continue project activities by realigning delivery, bringing on board a consultant with specialist knowledge of the Climate Resilient Family Model, and linking to the CafeNica app – a forecasting and coffee advisory service.

Learnings:

The project empowered local farmers to tackle climate change, turning them into both data users and generators. This strengthened their ability to adapt to climate challenges. The approach of creating local climate observation posts to gather and share highly localised climate information influenced other climate adaptation work, including work in DRC, Myanmar, South Sudan and Colombia. Findings were also shared with the Foreign, Commonwealth and Development Office (FCDO) to inform future climate initiatives.

Project Sustainability

By focusing on giving the community the skills, knowledge and tools they need, and raising awareness of how important climate monitoring is to their livelihoods, we have ensured that the impacts made through this project will be sustained into the future.

Project

Preparedness and early response to public health emergencies

Ethiopia

Key Project Facts
Project Name: Preparedness and early response to public health emergencies
Country: Ethiopia
Region: Konso and South Omo
Duration: 2021 – 2023
Cost: £298,965
Target number of people benefitting: 147,127 direct (against a target of 93,000), 235,349 indirect
Partners: Action for Development, National Meteorological, Ministry of Health

This project aimed to test a new approach to disease forecasting and response. We wanted to enable rural communities to predict and detect serious health threats and take early action to save lives.

Background information
Imagine living in an environment where disease outbreaks are constantly ravaging your community, often on a seasonal basis, and not knowing how best to protect yourself or your family or how to respond.
A key challenge in Ethiopia is dealing with frequent disease outbreaks as a result of climate change, especially in places like Konso and South Omo where poverty and limited access to clean water are common.

The Approach: Using data to see the future
This project addressed this by:

- conducting research and scientific modeling for climate-related disease identification and analysis
- strengthening health systems to predict, prevent and respond to disease outbreaks
- improving capacity of communities to prevent disease outbreaks

The project brought together government meteorological and health agencies to create a health surveillance system that predicts outbreaks and sets health alert levels. It also provided training and resources for local health facilities and promoted

Watch this clip about the project. Focus your smart phone camera on the QR code by gently tapping the code. Follow the pop up notification to open the web page.

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community preparedness through community-based health volunteers and simple but effective measures like handwashing and clean water.

Project Impact

The project has greatly improved community and healthworker awareness and practices in preventing and handling public health emergencies resulting from climate-sensitive diseases. It also increased preparedness at all levels for such emergencies to ensure much quicker and more effective response.

Key changes we have seen include:

A strengthened Public Health Emergency Management (PHEM) system, embedding preparedness and early response plans, which means outbreaks are stopped as early as possible:

- 87.5% of health facilities now have an established and active PHEM system
- 75% of health facilities are now sharing early warnings with the community

Enhanced capacity of health institutions to prepare for and respond to public health emergencies and disasters, to ensure facilities are better equipped to deal with future health shocks

- 87% of health facilities now have an updated plan for how to prepare for climate-related disease outbreaks
- 62% of health facilities now have standard emergency drug supplies in stock.

Improved community resilience to and preparedness for health hazards, leading to reduced incidence of disease.

- 75% people now know three key moments for handwashing, compared with 60% at project start
- 93% people report to using a latrine, compared to 87% at project start
- 84% people report receiving early warning messages on communicable disease outbreak, compared to 0% at project start.

In Ethiopia, WASH (Water, Sanitation, and Hygiene) interventions play a crucial role in safeguarding children’s lives. According to research, such interventions averted 13% of childhood deaths in Ethiopia in 2011 (Doherty et al., 2016).

It’s incredible to see how small steps can make such a big difference in the health and well-being of communities. This project led to practical improvements for communities in the immediate term, but also supported widespread structural changes which will protect these and other communities in future.

Case study

Deborah Gaya, in her late 20s and expecting her fourth child, is part of the Health Development Army in Benetsemay Woreda. A project-trained health worker taught her how to keep her drinking water clean and maintain a hygienic environment.

Deborah goes the extra mile to spread knowledge for family safety and health. She, and many others like her, serve as examples to the community.

Deborah looks after 15 nearby households, making regular checks and screening children for malnutrition. She reports any cases to the local authorities and encourages expectant mothers to attend regular check-ups at health clinics.



‘I go door-to-door, telling families how to prevent, identify and manage disease outbreaks. The health difference in my family inspired me to share the knowledge with other families around me.’ - Deborah Gaya

Challenges

This project faced a number of challenges.

Tragic loss from Covid-19

Tragically, shortly after the project launch, both Christian Aid Ethiopia ITL project leads died of COVID-19. This naturally led to a delay in launching the project as the Ethiopia team regrouped and also recruited and trained a new project lead.

Local conflict

Challenges due to heightened insecurity as a result of community conflicts, caused movement restrictions which delayed some activities. However, the partner (AfD) was able to reorganise project activities and was ready as soon as safe corridors opened, to deliver training and drug supplies.

Learnings

Thanks to this project, for the first time ever, people in South Omo and Konzo are able to accurately predict and detect climate-sensitive health hazards such as cholera, yellow fever, measles, malaria and meningitis.

This has been widely shared with relevant authorities and can now be applied easily in similar geographical areas across Ethiopia.

Project sustainability

Empowering and educating the local community is vital. We trained water, sanitation and health (WASH) committees and local water offices to manage water points in communities set up through the project. We also set up rapid response teams and community-based health development armies to ensure the communities are prepared to respond to future health outbreaks when they occur.

Deborah Gaya sitting outside her house with the health extension worker who trained her.

Project

Achieving long-term change for communities living in conflict zones

Myanmar

Key Project Facts

Project Name: Achieving long-term change for communities living in conflict zones
Country: Myanmar
Region: Kachin and Northern Shan
Duration: 2021 – 2023
Cost: £254,946
Target number of people benefitting: 5,462 direct, 7,720 indirect
Partners: Community Health and Development (CHAD), Shwe Pale, Koe Koe Tech

In the past, aid for displaced and conflict-affected people mainly focused on basic needs. But, with conflicts lasting longer and aid budgets shrinking, this isn't a sustainable approach. This project tries something new: it goes beyond meeting immediate needs and delivers a community-centered approach to achieving long-term change.

Background information

Myanmar has faced conflict for a long time, leaving communities with little access to healthcare and basic services. This, along with other crises like health emergencies and climate events, has trapped these communities in poverty.

The Approach: The Triple Nexus

This project used a new approach called the 'Triple Nexus,' combining humanitarian, peacebuilding, and livelihood efforts to drive sustainable improvements in a context that is plagued by instability. Crucially the approach puts power in the hands of communities themselves, supporting them to self-identify the most significant challenges they face and to come together deliver potential solutions. The project sought to deliver the following tangible improvements as a direct result of the project activities:

- 1. Improved access to health, nutrition, and domestic violence support
- 2. Enhanced community readiness and response to emergencies
- 3. Helping communities recover their livelihoods and become more resilient to future challenges.

Actions were tailored to the unique needs of each village, allowing us to focus not only on pressing health, gender issues, early warning systems (EWS), and nutrition but also on fostering sustainable development.



Project Impact

As a result of this project, we have seen the following changes:

Communities are better able to meet their health needs such as basic nutrition.

Through basic nutrition, First 1000 Days Training, the Happy Baby Facebook page, and an automatic chatbot, this project significantly improved maternal and child health and nutrition in target villages and camps. Mothers now have improved awareness of COVID-19 and of childhood immunisation and possess the knowledge and skills to provide balanced nutrition and proper care to their children. In the long-term this will lead to better health outcomes.

90% of people report improved access to emergency services including health and nutrition.

Communities are better prepared and able to respond to disasters related to health, climate and/or conflict.

The Early Warning System (EWS) in selected villages and camps has become a crucial tool for swift emergency responses. Its effectiveness has led to its broader use, addressing climate-related issues and important health concerns like seasonal flu and malaria. Now, the EWS is a vital part of community life, consistently safeguarding and improving well-being.

85% people reported that they are better able to withstand health, climate and conflict risks in their community.

Communities have increased business skills and access to financial support.

in Kachin state, with the support of our partner CHAD, 1,900,000 MMK (approximately £736) was distributed in business loans to 14 villages and 2 camps for internally displaced people. After just three months, 12,314,600 MMK (approximately £4,800) in profits had been generated, contributing significantly to the villages a whole.

92% of people report that they can rebuild their livelihoods with the skills and resources they now have.

'By 2030 up to two-thirds of the global extreme poor will be living in FCS [fragile and conflict affected situations], making it evident that without intensified action, the global poverty goals will not be met.'

World Bank Report, 'Fragility and Conflict: On the front lines of the fight against poverty', 2020

Nutrition training organised at Waingmaw AG camp.

Reflection

by Mani Kumar, Former Myanmar Country Director



In conflict-ridden Myanmar, women face serious risks. Thanks to ITL funds, Christian Aid and partners have brought hope to the Assemblies of God (AG) camp in Winemaw and other affected households.

Years of conflict have weakened health systems, but the ITL project empowered women to challenge norms, enhance health awareness, and address nutrition risks. It fostered community cohesion, establishing task forces to tackle crises locally.

This project has truly transformed the lives of oppressed women.

Project

Achieving long-term change for communities living in conflict zones

Myanmar

Case study

Myet Chee Nu Village is situated in the Nawng Hkio township in Northern Shan State, an area prone to cyclones during the monsoon season, leading to annual damage in some of the village houses.

The ITL project in December 2022, provided 500,000 MMK (£194) to support the peoples’ proposal for a community-led grocery store which would offer essential items at fair prices. The profits generated would be allocated to the village fund to be used during times of natural disasters.

The store was set up at the residence of Village Taskforce Member, U Myit Zaw and started by selling rice and oil to the village residents. Recognising the importance of sustaining the grocery store, the Village Taskforce proposed a business plan to the partner (Golden Pearl Organization) and an additional 750,000 MMK (£292) was provided, allowing the store to expand its offerings to include items such as stationery for village students.

U Myint Zaw, the Village Taskforce Member responsible for managing the grocery store, expressed his satisfaction, saying, ‘This initiative has had a significant positive impact on our village. It is not solely my effort but a collective endeavour of all Village Taskforce members that has made this venture successful.

‘Shwe Thu Kha’ which is the name of the store, now serves our villagers, including students, by offering goods at fair prices right in our village. Additionally, I’ve had the opportunity to learn about business planning and financial management from the Golden Pearl Organization. The profits generated by the grocery store are earmarked as a village fund, ready for use in case of contingencies. We are committed to ensuring the continued operation of this grocery store for the benefit of our community.

Supporting the setting up of a community business has positively influenced people’s lives and the overall financial situation of the community. People can afford everyday essentials at fair prices meaning they have more purchasing power with their money.



U Myint Zaw attending to a customer at Shwe Thu Kha grocery store.



U Myint Zaw is responsible for managing the community-led grocery store in Myet Chee Nu Village.

‘This initiative has had a significant positive impact on our village. It is not solely my effort but a collective endeavour of all Village Taskforce members that has made this venture successful.’ - U Myint Zaw.

Challenges
Conflict

The coup in Myanmar and ongoing escalated conflict posed big challenges to the project. We tackled this by training community members to take an active role in the project delivery, encouraging them to identify and prioritise the project activities based on the needs they identified themselves at local level.

Learning

This project will help us learn better ways to achieve long-term change in places where there is a lot of political instability and uncertainty.

Christian Aid is currently implementing a flagship Triple Nexus project in Ethiopia and Kenya which builds on the learning from this project.

Sustainability

We’re thrilled to share that the Myanmar team secured extra funding of 1.2 million USD (£981,687) for expanding project activities. They will partner with other organisations, using lessons from ITL to address health and livelihood needs in crisis situations.

The project can now continue in the areas of Kachin and Northern Shan, and can spread to Chin and Kayin states with an aim to reach 66,032 people. Our partnership with CHAD and Golden Pearl will continue and we will also engage three other local partners, with whom we will share all learnings for the future.

We’re thrilled to share that the Myanmar team secured extra funding of 1.2 million USD for expanding project activities.

Project

Women’s economic empowerment and leadership

Sierra Leone

Key Project Facts
Project Name: Women’s economic empowerment and leadership
Country: Sierra Leone
Region: Pujehun and Kailahun districts
Duration: 2022 – 2024 (ongoing)
Cost: £301,442
Target number of people benefiting: 7,200 direct. 144,000 indirect
Partners: SEND (Social Enterprise Development) and RADA (Rehabilitation and Development Agency)

This project trials a new way of bringing mobile financial services to women in remote villages, enabling them to invest in and grow businesses that will transform their income and influence in the community.

Background:
Sierra Leone is one of the poorest countries in the world, with almost 70% of people living on less than \$2 per day. People in rural areas are generally unable to reach formal banking services. For women, this problem is exacerbated by traditional norms which limit their access to household money and decision-making power altogether.

The Approach:
This project strengthens women’s savings and credit unions, by using mobile money to connect members to banking services and offering them a faster, safer way to send and receive payments, save money and access loans to grow their businesses. Not only does the extra money help lift families out of poverty, but it also increases these women’s influence within their families and wider communities.

Learning:
By researching and sharing the links between economic and wider social and political empowerment we can accelerate investment in this approach more broadly.



Members of a Village Savings and Loans group, supported by ITL, show off a rice mill purchased using funds saved together.



Just like Fatmata Dugba, more women are establishing and running successful businesses with the financial and loan facilities provided.

Case study
Fatmata Dugba, a 38-year-old mother of three, lives in Mamboma Community with her husband Fayia. After attending training sessions, Fatmata felt inspired to use her new business skills to support her family.

She opened her own account at Peje West Cooperative Credit Union, where their group also has an account. Two months later, she qualified for a loan. With SLe 4,000 from the credit union, she invested in her business, thinking, ‘This loan will help my business grow.’

With the profits, Fatmata began financially supporting her husband (Fayia). They now make decisions together about how to improve their

business and take care of their family. Thanks to the Gender Model Family training, Fayia is now very supportive - he helps with household chores and with growing vegetables to add to their business.

Now, they’re known for running one of the biggest shops in Mamboma. They sell a variety of items like provisions, flour, sugar, and even run a mobile phone charging centre.

Their business has been so successful that they decided to open an account at the credit union in Bunumbu, where they save regularly.

When asked about their savings, Fatmata says, ‘We won’t use them now. We’ll keep saving so we can pay for our children’s college fees.’

- Impact to date**
- 3,600 people reached directly to date. This figure is correct as of September 2023.
 - Mobile money has now been established in all 40 project communities. They have also participated in business training with the goal of increasing their income and savings. Muloma Savings Group were able to save and purchase a

rice mill, Bongay Savings Group were able to save and purchase a manual oil processing machine and Nolan Women’s Group has begun to engage in livestock rearing.

- 40 couples participated in training on gender and social inclusion. These couples have become ‘gender champions’ within their community and have been empowered to advocate for gender equality and challenge oppressive gender roles and practices.

Future plans
In the upcoming months, we’ll be focusing on an important initiative to understand how different economic models empower women. We will produce a learning paper, filled with evidence and insights into the impact of economic empowerment on women’s decision-making, legal and cultural matters, as well as their involvement in the community and politics.
This valuable paper will not only be shared with fellow Non-Government Organisations (NGOs) but also with government institutions, including District Councils and the Ministry of Gender and Children’s Affairs. In this way, we aim to influence future policies and practices, ensuring wider impact beyond the project’s duration.

Project

Climate Resilient Microfinance

Bangladesh

Key Project Facts
Project Name: Climate Resilient Microfinance
Country: Bangladesh
Region: Kurigram district
Duration: 2022 – 2025 (ongoing)
Cost: £307,032
Target number of people benefitting: 9,375 direct and 14,062 indirect
Partners: Gana Unnayan Kendra (GUK) and Centre for Participatory Research and Development

Right now, microfinance isn’t reaching the most vulnerable communities. This project is shaking things up. Instead of starting from scratch, we’re working within the systems already in place. We’re trying out new ways to provide microfinance that truly serve borrowers’ needs.

Background information
Whilst microfinance has helped a great number of people in Bangladesh, it is not a magic solution. Many families find themselves spiralling deeper into debt, having to take out loan after loan, using one to repay another. The burden of this debt often falls on women in whose names the debt is often taken but who often have little control as to how the money is used. Climate change has made this issue significantly worse, as traditionally safe loans can no longer be repaid as income generating activities are ruined by climate shocks.



Training on climate resilient agriculture in Rowmari, Bangladesh

Case study
Surrounded by the unpredictable Brahmaputra and Sonabhor Rivers, the Baishpara village of northern Bangladesh, faced regular disasters such as floods and river erosion, leading to unemployment and food insecurity. Most residents, like Afroza and her husband Muktar Ali, relied on agriculture for their livelihoods but were forced to seek employment outside the district for half the year. Their lives took a transformative turn when the ITL project began in their village and Afroza attended the training on climate change, and livestock rearing.

‘Before joining the project, we faced hardships due to floods and unemployment. Thanks to ITL, we now have a stable income and equal decision-making power in our family.’ explained Afroza Begum.

With new knowledge and determination, Afroza convinced her family to switch from indigenous cows to crossbreed cows, which promised better milk production. Gana Unnayan Kendra provided financial support, enabling her to purchase a crossbreed cow. Over time, Afroza expanded her livestock, now owning two cows and two calves, producing 28 litres of milk daily. She sold most of the milk to the Gana Unnayan Kendra Cheese Centre and used the rest to meet her family’s nutritional needs.

Afroza also diversified her income by taking up tailoring, meaning she now has multiple sources of income.

Afroza’s future plans include expanding her crossbreed cow farming. She aspires to become increasingly self-sufficient through her farming activities. She has become an inspiration in her community, known as a successful female farmer, motivating other women to engage in crossbreed cow farming too. Currently serving as the president of the Padma Women’s Development Association, Afroza oversees 20 members, commanding respect both from, and for her members. Her journey from adversity to empowerment demonstrates the impact of the project, offering hope and opportunity to families in Baishpara village and beyond. As the project took root in their village, Afroza’s transformation became a beacon of hope. A local community member said, ‘Afroza Begum’s transformation from a struggling housewife to a successful farmer is truly inspiring. She is a role model for women in our village.’

Her husband, Muktar Ali, also attended meetings on gender sensitisation, which brought about a profound change in their perspective on gender equality. Through gender sensitization and training, Afroza and Muktar Ali became advocates for gender equality in their community. Their family dynamics also changed as they began making decisions collectively, emphasizing equal importance for each family member.

The Approach: Training and system improvement

With this project, we’re teaming up with financial providers and vulnerable borrowers. We’re finding ways to protect investments from climate challenges and make loans work better for women. Our approach covers everything from improving how loans are given out to providing training and helping with climate-resilient income generation opportunities. We’re also linking communities to government safety net programs. Together, we’re helping these communities build stronger, more resilient futures.

Learning
Beyond immediate help, the project is generating research and insights that challenge current approaches. We’re sharing these lessons widely with society, influential figures, and institutions. This way, what we learn from these efforts can be expanded and replicated across the country.

Impact to date
• We have reached almost 4,000 people directly already. This figure is correct as of September 2023.
• 10 climate-resilient demonstration plots have been established including homestead gardens, goat and pigeon rearing setups, and ginger cultivation plots.

- 600 women have participated in training on agriculture, poultry and livestock farming.
- Community committees have been established to increase awareness on gender-related issues including gender equality, dowry, early marriage, and divorce.

Future plans
Right now, we’re diving into a research project to understand women’s finances better. We want to know how women manage money, especially during different seasons and disasters. We’re also testing a way to give extra help to families who face losses after disasters. We’ll share what we learn with others in the field and with local government.
At the same time, we’re putting recommendations into action. These ideas will help include climate and gender considerations in how microfinance works. This way, we’re working towards a system that supports everyone, especially women, in all situations.

Looking ahead: new projects and an evolved approach

ITL is at the forefront of delivering projects that are shaping the future of Christian Aid's programs and the broader sector.

We've seen Christian Aid using lessons from ITL projects in real ways. For example, ideas from the CLIMA project in Nicaragua shaped a project funded by Irish Aid. In South West Ethiopia, ITL has helped make health systems strong and ready to handle future disease outbreaks and defined thresholds for diseases which can be applied to similar geographical areas across Ethiopia. We've also leveraged \$1.2m (£981,687) to build on our Myanmar project, enabling us to reach out to thousands more people who need help.

Of course, we've encountered challenges along the way. These hurdles are opportunities for growth and improvement. As part of our commitment to progress, we've made significant adjustments to our funding model for country teams. This ensures that we continue to invest in innovative ideas with the potential for the greatest impact.

ITL is at the forefront of delivering projects that are shaping the future of Christian Aid's programs and the broader sector.



Jevas Zisengwe and his son in Mudzi District, Zimbabwe, with a bull bought through a previous Christian Aid project

The new funding model operates in two phases:

Phase 1

In this phase, we create and test an idea. Phase 1 projects last up to one year and cost approximately £50,000. If the idea works and gets approved by the ITL Committee, it moves to Phase 2 for more funding.

Phase 2:

This phase involves implementing the idea from Phase 1 in a target community with a budget of up to £350,000. It also entails devising a plan for applying the learning and scaling up beyond the project end.

Our exciting ideas for Phase 1 funding: Saffron & Silk, Afghanistan

As well as the significant political challenges, Afghanistan also faces climate challenges. These exacerbate existing social and political problems. Climate change brings extreme weather, and Afghanistan lacks the resources to cope. This leads to social and political problems, conflict, and loss of opportunities.

We want to see if sericulture (silk) and saffron farming can help women and girls in this highly complex environment. These are eco-friendly options suitable for the climate of Herat Province. They're also culturally accepted for women and girls, as they don't require interaction with unrelated men or public exposure. Plus, they can bring in steady income. Currently aid is primarily focussing on humanitarian need and provision of basic supplies, but this offers a sustainable income generation opportunity for communities which can help them break the cycle of poverty.

Bamboo, Malawi

Malawi's economy relies on agriculture. We're looking into the market for bamboo as it holds significant potential. It grows quickly, is climate-resilient and has a high global demand (\$50 billion untapped market). But not many in Malawi know about bamboo and its potential. We'll do hands-on research to see how well it grows, the yields, and explore new products that can be made from bamboo. Meanwhile we'll see how the value chain can increase incomes of vulnerable youth and women. And we're talking to government officials to formalise this sector and finding ways to add more value.

Dairy, Zimbabwe

We're aiming to boost women's incomes through the dairy industry using a custom called 'Mombe Yehumai' which means 'mother-in-law's cow.' This tradition involves a cow given to a mother by her future son-in-law. Unlike other livestock, this cow can't be sold or controlled by men. The mother-in-law has full control. We're exploring how this custom can economically empower women, even in a male-dominated sector. This could lead to better livelihoods, more income, and increased food security.



Saffron producers with saffron dryers in Herat, Afghanistan.



Silk cocoon production process in Afghanistan.

With the incredible support of ITL donors like you, we've raised £2,372,314 to date.

This funding has made a huge difference, allowing Christian Aid to invest in the projects highlighted in this report. The majority of these funds were directed to our partners, as detailed in the table below and in the additional notes.

Your generosity is what keeps ITL's essential work going. Thank you for playing a crucial role in ITL's ongoing success.

Total raised
£2,372,314

Total spent and/or committed to current/planned projects
£2,643,326

Minimum additional funding needed (based on current portfolio)
£271,012

- Notes**
- **Total raised based on all donations and other income up to September 2023**
 - Total spent/committed includes full expenditure for completed projects (Nicaragua and Ethiopia, as well as all costs for Myanmar that have hit the account to date), full approved project budget signed off at project inception, for ongoing projects (Sierra Leone and Bangladesh) and planned costs for new projects in Zimbabwe, Malawi and Afghanistan (including Phase 1 and Phase 2 to avoid significant delays between the two phases, to maximise efficiency and prevent any harm to communities from stopping,

pausing and restarting initiatives). It also includes all central ITL management costs to date, and central support costs for project duration – 3 years)

- The funding gap is the difference between the total raised and committed expenditure (as outlined previously). In order to undertake future project selection rounds and bring more projects on board, it is important that we raise more than this. It is also crucial for us to run at a surplus to avoid significant gaps between project selection, inception, Phase 1 and Phase 2. Should any of the selected projects (Zimbabwe, Malawi and Afghanistan) not progress to Phase 2, then the allocated funds will instead be utilised for future ITL projects.

Project name	Climate Monitoring Action (CLIMA), Nicaragua	Preparedness and early response to health emergencies, Ethiopia	Localised actions to reduce health risks and strengthen internally displaced people's and communities resilience, Myanmar	Women's Economic Empowerment and Leadership (WEEL), Sierra Leone	Climate Resilient Microfinance (CRM), Bangladesh	New Projects (Phase 1 & 2) ITL Saffron & Silk Project, Afghanistan ITL Bamboo Project, Malawi ITL Dairy Project, Zimbabwe
Project status (complete/ ongoing/ planned)	Complete	Complete	Complete	Ongoing	Ongoing	Planned
Original budget	£247,259*	£298,965	£254,946			
Total expenditure	£246,139	£296,999	£199,808*	£301,442	£307,032	£1,200,000

Additional Notes on figures in table:

- * Myanmar project is on budget – project expenditure was just pending disbursement or not yet showing on accounts at time of production of this report
- * CLIMA - original project budget £242,259 +£5,000 (approved additional funds to provide consultancy support when partner was subject to de-registration by the Nicaraguan government).

- Underspends against budgets for Nicaragua and Ethiopia represent exchange variances etc. All unspent funds have been returned to central ITL pot for use on other ITL projects.
- Sierra Leone and Bangladesh represent full project costs as signed off at inception as current project expenditure against budget is ongoing as these projects are still within their project lifespan.
- The costs outlined in the table do not include ITL Management costs – this represents the cost of the ITL Programme Manager who plays a vital role for programmatic support, oversight and management of the ITL portfolio of projects, management of funding rounds and onboarding of new projects. It also does not include other central support costs including central monitoring, evaluation and learning support and subject matter specialist support, which is vital for well-designed and well-run projects. This

amounts to approximately £90,000 of costs to date since the launch of ITL 2.0. Please note: fundraising costs for ITL do not come out of ITL funds and are covered by Christian Aid core funds.

- Round 3 projects include costs for Phase 1 and Phase 2. Actual budgets are pending sign-off but costs outlined are based on allocation of up to £50,000 per project for Phase 1 and up to £350,000 per project for Phase 2.



Change is a constant, and to be effective in our mission to tackle extreme poverty, Christian Aid needs to be constantly adaptable and tailor how it works according to our different programme contexts. To work in this way, we need always to be learning from our programmes and open to testing new approaches.

This is where *In Their Lifetime* plays such an important role. It

enables Christian Aid to develop programmes that are innovative and focus on solutions, to address both the symptoms and the underlying causes of poverty, at a community and societal level. As you can see from this report, our ITL work is rooted in a spirit of continuous improvement, as we seek to maximise our impact for people living in poverty.

We strive to be good stewards of the resources Christian Aid's supporters entrust to us, and to be transparent and accountable. I hope that this report helps to provide some detail about what we've achieved, and where we can improve.

Earlier this year I have had the privilege of visiting some of the work enabled by *In Their Lifetime* in Sierra Leone. I saw how, by working in partnership with communities, local civil society organisations, the private sector and government agencies, we are planting the seeds for lasting change.

I hope you have enjoyed reading about the difference that ITL is making. Together we are building bridges within communities, and moving closer to a future free from poverty.

Patrick Watt,
Chief Executive,
Christian Aid

In Their Lifetime

'Having recently returned from Sierra Leone, I have had the privilege to see firsthand the impact the ITL project has had on the rural communities of this beautiful country. ITL sets out to be innovative, dynamic and pioneering in its approach to charitable support, seeking ways for communities to become more self-reliant and more resilient to the environment around them. It is for these reasons I have found supporting ITL to be so rewarding. The projects are designed to trial new technologies and new techniques, this inevitably means taking risks and overcoming unexpected challenges. However the successes achieved and the lessons learned from these projects are all vital in building stronger and more robust programmes for the future.'

Peter, ITL Ambassador

For more information and to discuss support for ITL please contact us at **ITL@christian-aid.org**



Cover Image: Epifanio Gilberto Diaz Cano and his children are standing outside of their garden.

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