#### WOMEN FOR WOMEN INTERNATIONAL

2012 ANNUAL REPORT



# together









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# A MESSAGE FROM THE CHAIR OF THE BOARD

As we approach Women for Women International's 20th anniversary, we are proud to look back at the incredible journey we have taken. Since our beginnings in 1993 serving 14 women refugees in war-torn Sarajevo, we have touched the lives of over 372,000 women and millions of their family members and friends in 8 conflict-affected countries around the world. Thanks to the more than 316,000 individuals from 186 countries who supported our work and the women we serve, we have built a truly global movement for peace.

Time and again, in places as different as Afghanistan and the Democratic Republic of the Congo, we have seen how the strength of one woman can turn into the strength of many. This year, we were inspired by Angelique Mukankubana from Rwanda, a leader of a brickmaking cooperative that is producing nearly half a million bricks for the construction of our Women's Opportunity Center in Kayonza. In Bosnia and Herzegovina, we cheered on Jasminka Begic, a program graduate who decided to run for mayor of her town - and won! Each of these women, and thousands like them, is a catalyst for positive change in her community, bringing women together to achieve their shared goals.

This has been a year of investment and reinforcement for us, as we prepare for our next 20 years. In June 2012, we welcomed our new President and CEO, Afshan Khan. Under her leadership, we took strategic measures to strengthen our operations and build a strong foundation for the future.

So much of our work is made possible through the support of our numerous public and private sector partners and supporters, whose generosity we so deeply appreciate. For example, together in partnership with Bloomberg Philanthropies, we served over 69,000 women in Africa from 2008 through 2012, surpassing our expectations. Thanks to the leadership in vision, design, and local capacity-building of Lekha Singh and Sharon Davis, women in Rwanda have played an important role in the construction of our new Women's Opportunity Center. We are grateful for all of our partners' ongoing commitment to our mission to help women rebuild their lives after conflict.

On behalf of the Board, the staff, and the thousands of women whose lives we have touched, thank you for your continued support and for being a part of the Women for Women International community.

Thank you,





# A MESSAGE FROM OUR PRESIDENT AND CEO

After joining Women for Women International in June 2012, I began traveling to each of our country offices to see the heart of our work supporting women's transformation. There were two things that stood out for me everywhere I went. The first was the power of women to transform their own lives when given an opportunity to learn, earn, and connect. The second was our potential to expand to more communities and create a critical mass of women who could change their societies for the better.

This potential was starkly evident to me when I visited the small community of Istalif, Afghanistan in July. At the time, we were recruiting 500 women to participate in our program. More than 1,000 women greeted me at our enrollment center, each with dreams of rebuilding their lives. That day we were forced to turn away more than half the women, and I made a commitment to expand our capacity to serve. Creating opportunities, drawing upon the potential of each woman, and ensuring that where a woman is born does not define her destiny – these are at the core of our work.

We are making every effort to expand our capacity to serve more women. We are seeking new ways to reach more women in the places where we already work. And in a world where conflict is all too common, we are looking beyond our current countries of operation and considering, Where next? Who will join us? How can we make the greatest difference?

Hand in hand with every participant, we ensure that the support and programs we provide will enable women to overcome the challenges they face and reach new levels of success. Building on their strength, we are focused on improving our ability to advance women's entrepreneurship, promote their financial inclusion, increase access to health services, and engage men to support women's equality. We are grateful for the support of our many private and public sector partners, and we look forward to building greater networks committed to helping women succeed.

Each woman has dreams to achieve something meaningful to her. Dreams to put her children through school. To start her own business. To have her voice heard and vote counted. Together, we will create new opportunities. Together, we will help them access the knowledge, skills, and resources they seek. And together, they will transform their lives, communities, and countries.

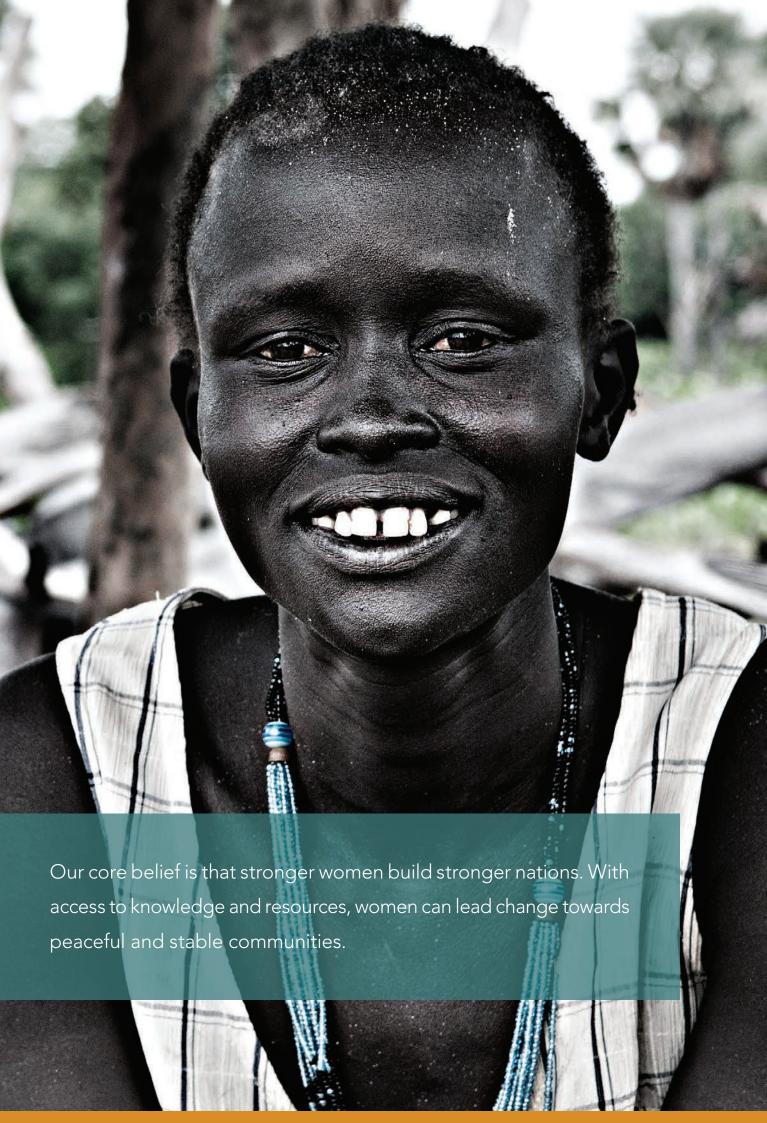
There's an African proverb that says, "To go fast, go alone. To go far, go together." We hope you will join us on this journey of redefining what is possible. Together, we know women will show the world just how far they can go.

Warmly,

Afshan Khan

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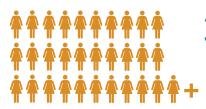






# STRONGER WOMEN STRONGER **NATIONS**

Women for Women International provides women survivors of war, civil strife, and other conflicts with the tools and resources to move from crisis and poverty to stability and self-sufficiency, thereby promoting viable civil societies.



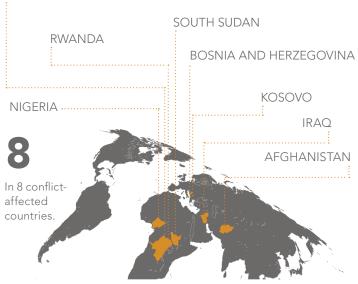
372,000

We have served over 372,000 women.

Equals 10,000 women 🛕



#### DEMOCRATIC REPUBLIC OF THE CONGO



110 MILLION With more than \$110 million in total funds distributed

total funds distributed.

## **OUR PROGRAM**

Our women's empowerment program includes a 12-month comprehensive curriculum that helps women to address the challenges they face as they recover from the devastation of war and conflict. By gaining knowledge, skills, and access to needed resources, women not only survive, but thrive.

# OUR CURRICULUM IS CENTERED ON FOUR KEY OUTCOMES FOR PARTICIPANTS:

WOMEN SUSTAIN AN INCOME Women learn basic business management skills and a vocational skill with earning power in their local markets. Women are encouraged to begin to save. They receive support as they establish groups and cooperatives. Together, these enable women to earn an income and provide for their families.

Women learn vital information on health and wellness, including reproductive health, hygiene, nutrition, and stress management. Referrals are made for women to access local healthcare providers. Together, these resources help women to protect their health and improve their families' quality of life.

WOMEN ARE

WOMEN ARE DECISION-MAKERS

Women learn their fundamental rights, and those guaranteed in their countries. They also learn the importance of civic participation and voting, as well as critical skills such as negotiation and conflict management. Together, women stand up for their rights and participate in family and community decision-making.

Women form close personal bonds with those in their program class and build strong support networks. They share ideas, resources, and information, and help each other solve problems and build new businesses. Together, women drive transformative change in their communities and countries.

WOMEN
HAVE SOCIAL
NETWORKS
& SAFETY
NETS





### DRIVING

### **TRANSFORMATIVE**

# $\ \, \text{CHANGE} \quad \text{To ensure our work is having the greatest} \\ \text{possible impact, we are committed to} \, \ldots \\$



#### PROMOTING FINANCIAL INCLUSION

Economically disadvantaged women at the heart of our work are often the least served by banks and other financial institutions. When women gain access to financial products and services, they are more likely to start businesses, plan for major life events, and keep children in school.

We provide participants with a monthly stipend throughout the yearlong program, promote savings habits, and connect women to microcredit providers. In Rwanda and Nigeria, 100 percent of our participants opened bank accounts in 2012, expanding financial services access to more than 13,000 women. With over 30,000 new participants globally each year, we believe there is an opportunity to expand women's access to savings, credit, and insurance. To achieve this, we will conduct an analysis of access to financial services and identify partnerships to help more women obtain bank accounts, save money, and access credit.



#### ADVANCING WOMEN'S ENTREPRENEURSHIP

Women entrepreneurs are potential catalysts for innovation, job creation, and social mobility. They can have a profound impact on economic growth in developing countries. However, women face greater individual and structural challenges than men in starting and growing businesses.

Through various efforts, we connect women with advanced training to help them grow and scale promising businesses. For example, several of our graduates from Rwanda and the Democratic Republic of the Congo have joined the Goldman Sachs 10,000 Women initiative for advanced training and networks. In Iraq, we have developed an advanced business skills curriculum to train 75 women in the fundamentals of business operations, such as bookkeeping, sales, inventory, and marketing. In partnership with Babylon University and Tupperware, 50 business students will mentor our graduates to support their business activities. In Rwanda, we will partner with Sustainable Harvest to bring 3,500 women into the value chain for coffee production and other agricultural initiatives. Through these activities, we are creating a range of new vocational tracks to help graduates engage in more complex and lucrative sectors.

#### **INCREASING ACCESS TO HEALTH SERVICES**

We believe that women's empowerment and their health status are intimately linked. Access to health information is a critical step in building women's confidence and increasing use of available health services.

We are working to make it easier for our participants to access such health services, particularly in remote areas. In Nigeria, we have partnered with two organizations to offer HIV counseling and testing to all of our participants in 2013. In partnership with the International Rescue Committee, we are linking women in eastern DRC to medical and psychosocial support services provided by numerous local NGOs and CBOs. Going forward, we aim to put partnerships in place in each of our program countries to provide access to HIV counseling and testing for participants or to strengthen referral services for reproductive health.

#### **ENGAGING MEN**

Through nearly 20 years helping women stand up for their rights, it is clear that a truly transformative shift in gender norms is only possible if we engage men as allies.

In this effort, we have pioneered outreach to male community leaders in Afghanistan, the Democratic Republic of the Congo, and Nigeria to sensitize them to issues of sexual and gender-based violence, the value of women's work, reproductive health, girls' education, and women's contributions to peace and reconstruction efforts. Over the past 10 years, we have reached over 7,500 men. In 2013, we will engage 1,320 husbands and male relatives of our women participants in the DRC and work in partnership with ProMundo to pilot and evaluate a training curriculum for this target group. In Afghanistan, we will work with 150 religious leaders to tap their strong influence on community social norms and practices. In 2014, we plan to develop global targets and partnerships to ensure men around the world are trained on human rights, sexual and gender-based violence, reproductive health, and gender norms and roles.

# BUILDING UPON SUCCESS

In 2012, Women for Women International reached a number of milestones and accomplishments that have brought us one step closer to our goal of helping stronger women build stronger nations. We are especially proud of the following achievements:

#### **OUR LEADERSHIP**

Afshan Khan became Women for Women International's second President and CEO in June, building on the legacy of our Founder, Zainab Salbi. Since taking office, she has worked with staff, stakeholders, and country offices on how Women for Women International can grow and broaden its strength and reach.

#### **OUR PROGRAMS**

For the first time ever, we were able to ensure that 100% of our participants in Rwanda and Nigeria have bank accounts. Access to banking helps women achieve their goals, begin the habit of saving, establish a financial history, and take out loans for business development.

In Rwanda, we sponsored competitions in celebration of Global Entrepreneurship Week in the four districts where we work, with over 450 women participating in each district. Winners included graduates Patricie Mukamazimpaka from Gasabo, who runs an importexport handcrafts business, and Khadidja Nibabyare from Kayonza, who makes banana pancakes that she sells across three communities.

In Bosnia and Herzegovina, one of our graduates, Jasminka Begić, became the first woman to be elected mayor in her municipality since the war ended in 1995.

#### **OUR PARTNERS**

In December, we concluded a three-year partnership with Bloomberg Philanthropies to serve over 69,000 women in Rwanda, the Democratic Republic of the Congo, South Sudan, and Nigeria. The partnership enabled us to strengthen women's income-generating opportunities, improve our data collection capabilities, streamline our country operations and program delivery, and forge new public and private sector partnerships.

Through partnerships with kate spade new york, Andaz Hotels, and Anthropologie, over 1,100 program graduates produced high-quality scarves, print-screened laundry bags, and other items for export.

#### **OUR RESULTS**

In 2012, we completed our first longitudinal study to assess the long-term impact of our program. In the years following their graduation from our program, women are no longer just surviving, but thriving.





# LESSONS LEARNED

Drawing on nearly 20 years of experience serving women in conflict-affected countries, we believe the following best practices enable women to transform their lives.

#### INVEST...

#### IN THE MOST MARGINALIZED WOMEN.

While there is growing global recognition of the need to invest in women, it is still rare that such investments target the most marginalized and vulnerable. This oversight does little to end the cycle of poverty.

We focus on ensuring that women in these circumstances find opportunities to succeed. On average, more than 9 out of every 10 women we enroll earn less than \$1 per day. Within two years of finishing our program, half are earning more than \$1 per day. As we celebrate these women's achievements, we are continuing to create more innovative programs that will help women increase and sustain their income.

#### CONNECT...

#### WOMEN WITH SAVINGS ACCOUNTS.

Having a bank account and establishing the habit of saving enables women to have more control over their own income, to face the uncertainties of life, and to plan for the future.

We help women learn how saving, through formal accounts or informal savings clubs, benefits them and their families. Two years after graduation, nearly three out of four women are saving, which is four times higher than at enrollment. In Rwanda and Nigeria, we have ensured that 100 percent of the women we serve have bank accounts. As we work to ensure all women have bank accounts, we will also expand women's access to microcredit opportunities.



We feel better about ourselves and see things from a positive perspective now. We know that we all can make this world a better place to live.



#### - ZIMRIJE, PROGRAM GRADUATE | KOSOVO

#### INCREASE.

#### WOMEN'S ACCESS TO HEALTH INFORMATION AND CARE FACILITIES.

Basic health information and access to professional health care is severely lacking for too many women around the world, particularly in regions affected by conflict.

We provide women with basic health knowledge, enabling them to make the best decisions for their personal wellbeing and that of their families. Nearly three out of four graduates choose to practice family planning two years after graduation, up from less than one-third at enrollment. This is remarkable progress, but so much more can be done. We are building partnerships that will expand access to health facilities and provide crucial health services to the women we serve.

#### ENGAGE...

#### MEN IN SUPPORTING EQUALITY FOR ALL.

Efforts to promote women's equality cannot focus just on women. To dismantle the norms and practices that hold women back, there must be concerted outreach to men to engage them as allies.

Through our own efforts to reach out to male community leaders, we have found that many men are willing to support women taking on greater roles in the family and community. They come to realize that stronger women build stronger communities and stronger nations. In 2013, we will engage male relatives of the women we serve as allies, as their support will enable women to exercise greater rights.

#### TRAIN...

#### INDIVIDUAL WOMEN TO BUILD STRONGER COMMUNITIES.

The benefits of educating a woman go beyond providing her with the tools and self-confidence to transform her life. By recognizing her own power, she can transform her family and community as well.

Our graduates are building strong and informed networks of men and women in their communities. Nearly 9 out of 10 graduates say they have educated another woman on her rights. Educated women serve as role models and leaders in the community and inspire change. More than half of our graduates report they have organized community action two years after graduation. Through their willingness to stand up and take action, they raise the bar and redefine what is possible.

# UNLEASHING POTENTIAL

In 2012, we were inspired by thousands of our participants and graduates around the world who are changing their lives and communities. We want to share the stories of two of those women, Angelique and Jasminka, whose contributions to their communities show the power of what women can achieve together.



As construction of our Women's Opportunity Center in Kayonza, Rwanda continued in 2012, one of our graduates, Angelique Mukankubana, became a critical leader for the success of the project.

In 2007, Angelique was a widower, who had also suffered the loss of her two children. With encouragement from friends, Angelique decided to enroll in our yearlong program in Kayonza, Rwanda. As part of the vocational skills training, she learned how to make bricks, a job typically reserved for men in her community. Angelique joined a brickmaking cooperative of 30 women and began earning 5 RWF (approximately \$0.01) for each brick she made. As her skills improved, her income doubled.

# "Women are no longer job seekers, but job creators for the entire society."

The women in her cooperative saw Angelique's confidence grow, and decided to elect her as their leader. In her new role, Angelique oversaw the production of nearly half a million handmade bricks for the construction of the Women's Opportunity Center in Kayonza. Recognizing the incredible accomplishment of her cooperative members and the

importance of the Center to her community, she said, "This is an achievement of women and it will last forever."

From her work with the cooperative, Angelique has saved money to invest in her own small farm, which provides food for her new husband and children and helps her afford her family's health insurance. She and her husband make decisions together on issues like their children's education and how to manage their income. Angelique said being able to make these decisions with her husband is a "great power."

Because of her leadership as an entrepreneur, Angelique was selected to participate in Goldman Sachs 10,000 Women initiative, and is using the advanced business and management education to develop new ideas for her cooperative. They are working to diversify their efforts through tile production, agriculture, and goat rearing.

Investments that support women's entrepreneurship are unleashing not only Angelique's potential, but also the talents of the women in her community. Angelique says that now, "Women are no longer job seekers, but job creators for the entire society."



BOSNIA AND HERZEGOVINA

Jasminka Begić

In 2012, we celebrated with one of our graduates, Jasminka Begić, who decided to run for mayor of Doboj-Jug, Bosnia and Herzegovina, and won. She was the first woman since the end of the Bosnian War to run for the office, and her win is a testament to her personal strength and to the progress women have made.

During the war, Jasminka, her two children, and many of her neighbors were forced to leave their homes and seek shelter in safer areas. Doboj-Jug had been part of a large regional hub, but it was destroyed by the war. Twenty years later, the city and its people still bear the scars of the war. Unemployment is high and business investment is very low.

When Jasminka enrolled in our program, she learned about women's rights and how to foster greater economic empowerment. In addition, she found a supportive network of women and built lasting relationships with many of them. A few years later when she decided to run for mayor, it was those women who were among her strongest supporters.

In her role as mayor, Jasminka is working to bring together the people of her municipality and to create trust and job opportunities through joint projects, such as construction of a waste water collection system and a regional water supply line. Employment and women's economic empowerment are among Jasminka's priorities as mayor, and she often takes inspiration from what she learned during our program. Jasminka sees women's status slowly changing in her community.

# "If a woman is the pillar of a family then why shouldn't she be a pillar of a society?"

While women's unemployment is high and they still face discrimination, she says that, "Today, women are getting educated. They are active in different associations. ... They exchange their experiences with others." She knows that as women take on more roles in the economy, they will support projects and businesses that create greater employment opportunities.

Regarding women's leadership, Jasminka says, "Women ... want to achieve more, and it is up to society to give them the opportunity." She knows that it will take many more years for women to gain greater influence in society, as they will have to fight the prejudice that only men are capable of being politicians. But Jasminka says, "If a woman is the pillar of a family then why shouldn't she be a pillar of a society?"

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Every effort has been made to ensure a complete and accurate list. We regret any errors or omissions and ask that they be brought to our attention at general@womenforwomen.org.





# 2012 FINANCIALS

#### **2012 CONSOLIDATED FINANCIAL STATEMENTS (AUDITED)**

#### STATEMENT OF ACTIVITIES AND CHANGE IN NET ASSETS

Contributions and grants	29,922,354
Other revenues	782,335
Total support and revenue*	\$30,704,689
Program services expenses	21,420,878
Finance & administration	2,534,056
Fundraising	6,727,082
Total expenses*	\$30,682,016
Change in net assets	\$ 22,673
* Excludes donated goods and services of \$2.3 million	
ASSETS, LIABILITIES, AND NET ASSET SUMMAI	RY
Cash and cash equivalents	8,345,834
Investments	3,838,076
Property and equipment, net	3,057,362
Contributions and grants receivable	2,195,615
Prepaid expenses and deposits	1,946,987
Other assets	998,701
Total assets	\$20,382,575
Accounts payable and accrued expenses	1,966,174
Loan payable**	1,811,255
Deferred rent and leasehold incentive	1,292,853
Other liabilities	377,099
Net assets	14,935,194
Total liabilities and net assets	\$20,382,575

 $<sup>\</sup>ensuremath{^{**}}$  Loan related to Afghanistan Microfinance Company.

# CONTACT US

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