



Hope *Beyond* the Headlines



Photography by Charles Atiki Lomodong

Joint Letter from the Chief Executive Officer and Chair of the Global Board of Directors



Photography by Women for Women International

The headlines from 2019 were harrowing. Renewed conflict between the U.S. and actors in the Middle East created thousands more refugees. Afghanistan saw the highest death toll in years, and daily explosions show no signs of ending. Violence is resurging, along with Ebola, in the Democratic Republic of the Congo. And 2020 looks to be even harder, as the global COVID-19 pandemic throws communities and livelihoods around the world into chaos and uncertainty.

Amidst these challenges, maintaining support for the world's most vulnerable women has never been more important. All of these headlines are a testament to the urgency of the work we do, and a reminder of the power women around the world possess to transform their lives, their families, and their communities despite the terrible realities they face every day. **Their courage and resilience give us hope.**

This year, we saw hope in the women bringing peace to their communities through the expansion of our programs in northern Nigeria and Afghanistan. We saw hope in the women defending their communities against Ebola in the Democratic Republic of the Congo, and the women rebuilding their lives in Yemen and Bangladesh through our Conflict Response Fund. These courageous women are our *hope beyond the headlines*.

You, alongside our community of more than 10,000 supporters worldwide, kindle this hope. Your support helps women unlock the power and agency inside themselves and fight the odds that are stacked high against them.

Last year, we celebrated reaching more than half a million women in our 25 years of work. Today, we set a bold and ambitious goal: to double that number by 2025. We believe we can—and we believe we must.

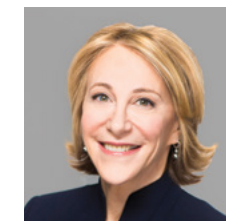
Despite the progress we've seen around the world, this year showed us that with rising global problems such as extreme poverty, gender discrimination, and conflict, we need a new, more ambitious strategy. While we will continue to support each woman on her own unique journey of transformation and power, creating true social change means taking our work to scale—forging partnerships, advocating for change, and always expanding outward.

By helping women achieve financial independence and build the confidence that they can do anything, we help them transform their hope into more choices, more security, and more peace for themselves, their families, and their communities.

Thank you for all that you do. We invite you to continue with us on this path forward. Together, we can build a better and safer world for every woman who lives in the hardest places to be one.



Laurie Adams
Chief Executive Officer



Jan Rock Zubrow
Chair of the Global Board

Why Women?

Everywhere in the world, women face social, cultural, and economic barriers to equality. Poverty and conflict make those barriers even higher and harder for women to overcome.



With less than **\$1.90 a day** to live on, women struggle to fulfill basic needs like food and shelter. Banks, schools, and hospitals can be hours or days away.



On top of this, women in conflict-affected countries bear the brunt of **sexual and gender-based violence**.



Millions of women **aren't even safe in their own homes**, and experience high rates of intimate partner violence or even domestic violence from their fathers or in-laws.

Women for Women International works in some of the worst places in the world to be a woman. Just as our program supports each woman on her own unique journey of transformation and power, our locally-based teams tailor our work to each country's most pressing needs.

Our Mission

In countries affected by conflict and war, Women for Women International supports the most marginalized women to earn and save money, improve health and well-being, influence decisions in their home and community, and connect to networks for support. By utilizing skills, knowledge, and resources, she is able to create sustainable change for herself, her family, and her community.



Photography by Rada Akbar

What's Holding Women Back

Bosnia & Herzegovina

- Lack of civic engagement and leadership opportunities for women
- Many young women lack education and economic opportunities

Kosovo

- Limited access to health information and services
- A culture of silence around past sexual violence during the war
- Isolation of women living in impoverished communities and an economic crisis

Iraq

- Millions of refugees and internally displaced people amidst the reemergence of ISIS
- In northern Iraq, more than 70 percent of women and girls experience female genital mutilation

Afghanistan

- Escalating violence from extremist groups
- Women often cannot leave the house without male relatives
- Only 19 percent of adult women are literate

Nigeria

- By 2030, Nigeria predicted to be an epicenter of concentrated poverty
- In northeast Nigeria, 3 in 4 girls are married before they turn 18
- Increasing threats from Boko Haram

South Sudan

- Ongoing civil war, with militant groups threatening communities and displacing families
- Deeply rooted patriarchal norms that consider women the property of men
- Displaced women heading households in extreme poverty and struggling to meet basic needs

Yemen

- Ranks last in the world in gender equality
- Ongoing war, with high rates of violence, poverty, and displacement

Cox's Bazar, Bangladesh

- More than 700,000 Rohingya forced by genocide from Myanmar into neighboring Bangladesh
- Rohingya women face restrictions on receiving an education or engaging in activities outside the home

The Democratic Republic of the Congo

- About 3 in 5 women have experienced violence from their husband or partner
- Roaming militias threaten women's safety
- Health services are often inaccessible due to poor infrastructure

Rwanda

- Trauma from the genocide which killed an estimated 800,000 people
- Limited access to family planning services
- Small landlocked country surrounded by violent conflict, and with insufficient land and enduring poverty





Returning to South Sudan

We are committed to reaching women in the most dire of circumstances. Although an escalation of violence in 2016 in South Sudan forced Women for Women International to temporarily suspend our direct programming, we were finally able to reopen our office in 2019 after two years of working through local partners.



Returning has had its challenges. Equipment, kept in storage for more than two years, suffered loss and damage. Though armed militias no longer have a hold on Yei Town where our program is based, the region remains unstable, with gender-based violence, kidnapping, and murder still threatening the community.

Working in a current conflict zone meant adjusting our program to best meet women's most pressing needs. Continuing our partnership with RECONCILE International, who provided psychosocial support to South Sudanese women during our suspension, our teams jointly offered social empowerment training to conflict-affected women.

“If we just kept listening to the security worries, we'd never go. And the need is just so great. South Sudan is so hidden from the world, they suffer in silence.”

– Jan Coffey, Director of Country Support

Our team targeted women living in internally-displaced persons (IDP) camps in Yei Town, many of whom were returning to Yei after having fled as refugees to Uganda in 2016. Thousands of women showed up to enrollment, and in May 2019, 250 took steps toward a more stable future through social empowerment training, numeracy skills training, business classes, savings groups, and health and well-being courses—all while building support networks to last a lifetime.

Throughout the program, trainers and participants shared lessons with the community through weekly radio shows on family planning, gender-based violence, marriage, divorce, and child custody. The show has proven popular with the people of Yei, who call in every week with questions and discussion.

“This is a way for women to do their own advocacy and speak up about the issues that affect them. Our training gives women the confidence to do that.”

– Moses Abure, Program Coordinator in South Sudan

For 10 weeks, 120 men attended weekly classes on gender equality, household financial management, reproductive health and family planning, preventing gender-based violence, and child care. They also learned about positive masculinity, the value of women's work, and supporting women's leadership and decision-making.

On November 30, 2019, the community celebrated the graduation of these women, who paraded in the streets to fanfare. These graduates exemplify the joy of women ready to use their power to rebuild their communities.



Photography by Charles Atiki Lomodong

Adapting to Changing Needs

Defenders Against Disease



Around the world, women are the front lines of defense against disease. As Ebola reared its head once more in the Democratic Republic of the Congo, women defended the health of their communities—but as expected caretakers, women were also the most at risk for contracting the disease.

Women for Women International supported women in the DRC with the resources and knowledge to protect their families and communities from Ebola. In social empowerment classes, women learned about the deadly disease, how to prevent it, and how to spot the early symptoms.

Through the program, women received training on how to use handwashing stations with disinfectant and how to set up an early warning system and educate others on what they learned. The courage and leadership of these women helped prevent and contain the spread of Ebola, keeping it from ever taking root in their homes and communities.

Responding to Syrian Refugees



In 2019, bleak headlines sometimes made hope hard. But hope is the reason our staff in northern Iraq has stayed committed to supporting women when they need it most. When violence forced nearly 20,000 more Syrians from their homes and across the border into Iraq, our country office stood prepared to support them to rebuild their lives and move forward.

Thanks to the rapid and generous response of our supporters and partners, we were able to continue serving Syrian refugee women and internally-displaced women in Iraq to gain resources, skills, and connections to heal and rebuild their lives.

However, millions of women in Iraq still find themselves caught in the middle of conflict. In 2020, we hope to expand our program and move even closer to the Syrian border. As ISIS reemerges and violence continues to displace women, the program's transformational effect on women's lives and families is more important than ever.

“While there are still terrible patriarchal practices and norms—female genital mutilation, child marriage, and ‘honor killings’—women have been much freer to participate openly and actively in public life [in the Kurdistan Region of Northern Iraq] than in the rest of Syria or Iraq.

But this conflict could set back all those advances. It is a critically important time not only for humanitarian action, but to defend and advance the rights of women.”

– Aram Shakerm,
Country Director in Iraq





Photography by Tina Hager

Resilience and Growth Amidst Conflict: Nigeria and Afghanistan

Despite escalating violence from extremist groups throughout 2019, our country teams in Afghanistan and Nigeria stayed steadfast.

In Afghanistan, amidst increased bombings and violence, and abandoned negotiations for peace, our dedicated local teams continued classes serving nearly 10,000 women, and even expanded the program into a new province. Pushing and piling sandbags against walls and windows to protect against explosions, in these dark classrooms women unlocked their power.

In Nigeria, amidst concentrated poverty, ethnoreligious tensions, and extremist groups threatening women's safety, women in our program facilitated community dialogues for peace.

“In the next year, I would love to see peace everywhere: people living happily and going about their normal business without fear of being attacked.”

- Saratu, Program Participant in Nigeria

Our team expanded northeast into Bauchi State to support women who bear the triple burden of poverty, conflict, and gender discrimination, on top of extremist violence at the hands of Boko Haram. In 2019, we celebrated our first graduation in Bauchi.

For women like Saratu, who watched Boko Haram burn down her house, our program is a lifeline. Like many other women in the program, Saratu hopes to grow her business and rebuild stability for her family. As more women graduate from the program, they become a strong foundation for their communities, planting the seeds of peace.

“I hope other women and girls in my community also learn some income-generating skills to be self-reliant and independent.”

- CRF Participant in Bangladesh

Conflict Response Fund: Giving Women Tools to Rebuild Their Lives

As new conflicts arise around the world, the Conflict Response Fund supports women caught in current horrors but whose gender-specific needs are sometimes missed by the broader humanitarian response. In Bangladesh, we supported Rohingya refugee women and girls fleeing genocide. Through local partner Research, Training and Management International, women and girls received training on vocational skills such as tailoring, computer skills, and small business development so they can contribute to rebuilding their families and communities.

In Yemen, where civil war displaced millions, we partnered with Yemen Women's Union to provide psychological support for women subjected to domestic and gender-based violence. Some women received referrals to psychiatrists, while others joined group psychosocial treatment.

To promote widespread social change, our partners hosted community discussions to educate people on the value of investing in women's power. Despite the darkness of the present, as women and girls join efforts to rebuild their communities, they have the opportunity to create a more confident, resilient, and equitable future.



Photography by Sefa Nkansa



“Sharing Our Stories, Sharing Our Lives”

How Two Sisters Transformed Their Lives

Missiles and bombs in Syria forced two sisters, Sheiran and Kabira, on a hazardous journey.

Sheiran and her husband navigated through treacherous territory where extremist groups and rival militant factions regularly clashed. When she finally reached the Iraqi border, the army fired at the refugees. Fortunately, they survived and ran away, helped by the Peshmurga, or Kurdish Army.

Kabira’s trip was just as dangerous. On the way to Iraq, Kabira’s bus came under fire. Explosions surrounded the vehicle, injuring the driver. They made their way to Al-Qamishli, only to find it racked by violence between extremist groups, government troops, and Syrian opposition forces. As they continued to the border of the Kurdistan Region of Iraq, smugglers tried to take



advantage of their desperation. But the Peshmurga arrived to shepherd them in. As Kabira crossed the border, the smell of its soil filled her nose, and she kissed the ground, thankful for safety.

But one more test awaited her: On the trip from Duhok to Erbil, where many refugees stay, her driver deceived her, stealing their belongings and money.

But finally, in Erbil, the sisters reunited. They had found safety, but regaining a sense of normalcy proved a challenge. Kabira and Sheiran kept each other company, yet they yearned for the community that conflict had robbed them of. Loneliness drove Kabira to constant tears.

“Being at home was incredibly boring and soul-destroying. I’m not one for staying home as a housewife. At home in Syria, I was active all the time,” said Kabira.

Joining our signature program offered Kabira and Sheiran a chance to leave their home, meet other women, and learn about business, health, family planning, and their rights in a safe space where they can share their lives and heal from trauma.

“When I come here, I forget about being a stranger by being amongst women who have been through a similar experience,” said Sheiran.

Kabira has found joy in sharing her daily life with other women. “One of the best things was going outside,” she said. “Conversations, sharing our stories, sharing our lives, sharing ideas—we can be friends. This is the benefit of the training.”

Along with gaining new friends, the two sisters learned about gender-based violence—and saw they no longer had to suffer in silence in their own homes.

“It has given us the language to understand how we feel. We have the language to speak about it and have a voice,” said Kabira. Realizing that gender discrimination includes financial deprivation, she now discusses these issues openly with her husband, so he knows that this behavior is unacceptable.

By sharing their lessons with the women around them, Kabira and Sheiran have created a ripple effect where more women know where to go if they experience gender-based violence, and how to have conversations with their husbands to change harmful social norms.

These sisters’ transformative journey started thanks to their new community in Iraq—and because of a global community of supporters like you. Your generosity and investment in women like Sheiran and Kabira help them unlock their power so they can use it to make the world better.

“ We hope that we can return to where we lived before without the disgusting, awful militia and extremists who have made our lives hell. Without war, without fear, without persecution: We want to rebuild our lives and our country.”

—Kabira



Four Key Outcomes

Women for Women International’s intensive program of training and support invests in four key outcomes to grow each woman’s power. Upon graduation, women in our programs in Afghanistan, the Democratic Republic of the Congo, Iraq, Kosovo, Nigeria, Rwanda, and South Sudan demonstrate progress in the following measures:



Earning and Saving Money

Women’s net earnings nearly tripled, from an average of \$0.85/day to \$2.17/day, with more than three times as many earning at least \$1.90/day at graduation than at enrollment.



Improving Health and Well-Being

Women scored an average of 91 percent on a test measuring their knowledge of violence against women and human rights.

41 percent more women reported practicing family planning.



Influencing Decision-Making

66 percent more women reported being involved in household financial decisions, and 83 percent more reported being involved in decisions about whether they can work to earn money.



Connecting to Networks of Support

Women’s participation in savings groups increased six-fold, enabling women greater access to loans and a strong peer support system.

This data was collected from a sample of nearly 6,000 women across our countries, accounting for 41 percent of all women who graduated in 2019. Data points are weighted averages. Earnings data is presented in terms of purchasing power parity. Decision-making data excludes N/A responses.



Photography by Sefa Nkansa

Constant Evolution: Our Evidence-Based Approach

Our Monitoring, Evaluation, Research & Learning team listens to data, our teams on the ground, and women themselves to constantly evolve and improve the way we work. In 2019, we learned a lot from our research that we're excited to use in our program, and to share with other organizations, researchers, and our generous supporters who make it possible.

Deeper Discussions: Learning from Qualitative Research

Through the Funding Leadership and Opportunities Grant (FLOW) provided by the Dutch government, Women for Women International conducted qualitative research to learn about violence against women in Afghanistan, the Democratic Republic of the Congo, and Nigeria. Our team recruited female and male community members for a series of focus groups, as well as interviews with key community leaders, such as religious leaders, women leaders, medical professionals, and police officers.

Our research revealed that in these communities, despite laws prohibiting violence against women, many people still held beliefs that blamed women for violence committed against them. Many also saw these types of disputes as private, to be resolved through religious, familial, or other traditional structures.

Our signature program and Men's Engagement Program work with communities to help them understand women's legal rights and recognize when those rights are violated. The program provides safe spaces for people to have open discussions about violence against women, how to stop it, and how to support women.

Measuring Impact: Randomized Control Trials

In 2017, Women for Women International launched three randomized control trials (RCTs) to measure the impact of our program. In 2019, we received results from our first RCT in Afghanistan, as part of global research conducted by the What Works to Prevent Violence Against Women Program.

The two-year long RCT investigated how our program affected Afghan women's income and savings, household well-being, gender equitable attitudes, and experiences of intimate partner violence. This independent, external evaluation found that our program improved the economic and social well-being of women survivors of war.



Photography by Rada Akbar (top), Rada Akbar (bottom)

Compared to women who did not receive the intervention, women in our program were nearly twice as likely to be earning money and seven times more likely to have savings. Women in the program also experienced:

- More equitable gender attitudes
- Increased food security for their families
- Increased freedom to travel
- More decision-making power in their households
- Reduced intimate partner violence among those with moderate food insecurity

In 2020, we look forward to receiving the results of our RCTs in Nigeria and the Democratic Republic of the Congo, measuring other components of our program.



It Takes All of Us: Men's Engagement

Building a future where everyone has a voice requires work from both women and men. Widespread change is hard, which is why all of our country offices now have Men's Engagement programs to enlist men as champions and allies for gender equality.

Since 2002, nearly 35,000 men across our programs have learned how they can grow and share power to create a better tomorrow. Our program includes local leaders and religious leaders; as they engage in discussions about sensitive topics such as land inheritance, property rights, and household gender roles, they learn the importance of investing in women's power. Our staff collaborates with them to share lessons on legal rights, positive masculinity, and gender roles with other men in their community. For example, in Afghanistan, men learn how Islamic scriptures support women's rights.

In addition to working with local leaders, we engage the spouses or other male relatives of the women in our program. For example, in the DRC, through men's discussion groups and couples' dialogues, men and women not only commit to sharing power in the household, but also go further to raise awareness in the community. Male participants develop action plans to address specific local barriers for women, such as nominating women for community decision-making bodies or addressing unfair taxation and restrictions on women traders in local markets. In one community, the local chief introduced an analysis to address inequities in women's inheritance.

Rethinking Roles, Responsibility, and Recognition

Ongoing conflict worsens gender discrimination. So when our staff ensured Men's Engagement would be part of our return to South Sudan, people on the ground voiced their support. "This program has come at the right time," says Moses Abure, our South Sudan Program Coordinator.

Moses and the team thought that only women would

be excited by discussions about gender roles and responsibilities within the home. But they found the men to be just as engaged in discussing women's double duty of managing domestic responsibilities and generating income.

"Men really understood. They realized that women take on a huge amount of responsibility," Moses said. "They accepted that they could do the same tasks as women; it is just culture that dictates differently."

As they recognized the contributions women make, men voiced commitments to support their wives and share household duties—doing their part to shift gender norms.

By the end of the Men's Engagement program in South Sudan, 96 percent of participants reported stepping in to take care of their children if their wife was busy, and 81 percent said the training helped them improve their relationship with their wife. Further, 87 percent disagreed that household chores should be girls' burden alone, nearly twice as many as at the start of the program.

"I remember my teacher's lessons on how to be better. It's led to a big change in my family. My wife and I are happy together. We save money together. We sit as a family, we talk together, we collaborate."

- Men's Engagement Program Participant
in the Democratic Republic of the Congo



Solidarity and Celebration



Beneath the Tamarind Tree

When 276 schoolgirls were kidnapped by Boko Haram, award-winning journalist Isha Sesay remained committed to sharing their story and pressuring authorities to protect the girls. We were honored to host a conversation between Isha and Zinhle Essamuah of NowThis, sponsored by our partner, The OUTNET. Isha shared how a country collectively turned a blind eye to the girls taken from Chibok—but how despite this, the girls kept their eyes fixed on a better future for themselves.

When Isha asked the girls about their aspirations, one replied, “I don’t know exactly what I want to do, but I know that I’ll be someone in this world.”



#SheInspiresMe in the UK and Germany

Our offices in the UK and Germany help us mobilize our international community to support women all over the world.

Sponsored by Monica Vinader and 111SKIN, our UK office brought together Arwa Damon, multi award-winning Senior International Correspondent for CNN, and Tina Daheley, BBC journalist, for the #SheInspiresMe Lunch. Their discussion shared untold accounts of women survivors of conflict in Syria and Iraq, and the importance of connecting women around the world to support them.

The new Germany office hosted its second #SheInspiresMe dinner in partnership with ESCADA. The keynote speaker Clarissa Ward, award-winning CNN international correspondent, shared insights from her travels in Syria and Afghanistan, where she spent 36 hours with women living in Taliban-controlled regions.



“The minute they decide to become part of our program, they have realized they need to get more out of life than they already did.”

- Shan Sherwan Hussein,
Economic Empowerment
Manager in Iraq



Photography by Caroline MJ Dorn

Photography by Megan Taylor Photography

Honor Roll

We are forever grateful for the support of all those who contribute to Women for Women International. We would like to particularly recognize those below that have given at our highest levels in 2019. In addition, we honor the anonymous donors who provided generous support for the women we serve to ensure that our work is possible. Thank you.

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We are honored by the legacy these generous visionaries have left behind by including Women for Women International in their estate plans. Should you wish to give in memory of a loved one or inform us of a decision to include us in your will, please contact us.

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2019 Leadership

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Welcome to Our New Board Members



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To learn more about our leadership, visit [womenforwomen.org/about/our-team](https://www.womenforwomen.org/about/our-team)

2019 Audited Financials

Total Assets: \$19,264,486

Total Liabilities: \$2,508,384

Total Net Assets: \$16,756,104

Program: (75%) of total expense or \$16,999,339

Management/General: (6%) of total expenses or \$1,350,444

Fundraising: (19%) of total expenses or \$4,371,458

Total Expenses: \$22,721,241

Women for Women International is committed to investing donor dollars responsibly. We recognize our fundraising ratio is high relative to other organizations. We’ve chosen a fundraising model that fosters connections between thousands of individuals and the women we serve through our direct sponsorship program and individual giving. This personalized approach engages more than 200,000 individual supporters, including sponsors, to raise awareness, educate, and make resources available to women experiencing pressing challenges in conflict-affected countries around the world. While the cost of the constant outreach and communication required to maintain these connections, including our letter exchange program, is high, it is integral to the women we serve believing that someone in the world—no matter how far away—cares about their lives and their futures. For more than 25 years, we’ve witnessed how this belief helps women unlock the power within themselves to rebuild and move forward.

Working alongside external auditors, we annually evaluate financial practices and all costs incurred to make sure all expenditures are not only ethical but in the best interest of the more than 510,000 women served to date.

To view the 2019 consolidated financials, inclusive of Women for Women International-UK and Women for Women Afghanistan Microfinance, please visit www.womenforwomen.org



Thank you from Zahra in Iraq

Letter to be written by the participant in her local language on top half of the page.

Dear Sponsor, (write this greeting in the local language)

فدو ڏينهن جي خدمت ڪرڻ کان پوءِ ڏاڍو سچو ڪم ڪيو. ان جي ڪري ته ڏاڍو خوش ٿي. انهن ڏينهن ۾ ڏاڍو سکيو ۽ ڏاڍو ڀرو ٿي. انهن ڏينهن ۾ ڏاڍو سکيو ۽ ڏاڍو ڀرو ٿي. انهن ڏينهن ۾ ڏاڍو سکيو ۽ ڏاڍو ڀرو ٿي. انهن ڏينهن ۾ ڏاڍو سکيو ۽ ڏاڍو ڀرو ٿي.

English translation of the participant's letter on bottom half of the page.

Dear Sponsor,

-Hello, from the few months that I have joined this program, I learned how to be strong, to trust in myself and to be away from bad and negative thinking.

I choosed hair-dressing class because I like it, and I want to take it as my career in future, and I want to make my work more special and make new designs, my dream is to be professional at my work to make my family proud.

Women for Women International - KRI, #22, Erbil, Dream City, www.womenforwomen.org

This letter was sent to a Women for Women International sponsor from her sister in Iraq. Letters connect women across the world to share and grow each other's power.



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