

STRENGTH IN SOLIDARITY WOMEN FOR WOMEN INTERNATIONAL ANNUAL REPORT 2020



A LETTER FROM OUR CEO AND CHAIR OF THE GLOBAL BOARD OF DIRECTORS

2020 will go down in history as the year we had to stay home, the year we fought against a pandemic that reached every corner of our world and affected over 124 million lives. The year saw a historic election cycle and a pivotal moment in the movement for racial equity in the United States. Beyond the US, 2020 forced women already periled by disease, conflict, and war to lose their livelihoods, endure increased domestic violence, and risk their lives for their families and futures once more.

But, amid an unpredictable pandemic, we thrived. With your support, Women for Women International held tight to its mission, created solutions, adapted to an unknown future, and found extraordinary ways to meet the needs of the women we serve. Staff and participants connected virtually through mobile apps and radio in Iraq and South Sudan respectively, and our Rwanda staff accelerated a mobile money pilot to directly provide women much needed cash. Over 150,000 masks were distributed throughout communities where we work, nearly 6,000 hygiene kits were distributed in Afghanistan, and our staff in the Democratic Republic of the Congo (DRC) successfully shared accurate health information throughout villages despite communication barriers. In Nigeria, women shared their already limited income and resources with each other, built businesses, and advocated for their rights that languished in lockdowns. And after just three months of strict lockdowns and astonishing transformations, our in-person trainings resumed safely. Even in crisis, our graduation rate was 97 percent, a testament to the tenacity of our participants.

Jan and I will remember this as the year you helped Women for Women International adapt like never before. When things seemed out of our hands, supporters, staff, and participants produced unexpected successes and built innovations that will last for decades to come. It's easy to forget how large an achievement these adaptations were. During a time that tested each of us, we continued to invest in women's power, so that their vision for the future remained within reach. In solidarity, we found the strength to create positive change.

Please enjoy this collection of a few of the many successes we achieved together in 2020. We hope you read these stories of the resilient women we serve and their power to once again rebuild our world.

Sincerely,



Laurie Adams CEO

A NOTE OF GRATITUDE FROM JAN ROCK ZUBROW

After nearly six years as the Chair of the Board of Women for Women International, I am excited to pass the baton to Delaney Steele and Amjad Atallah, two long-time directors, supporters, and advocates of our work. While I will remain on the Board, I know that Women for Women International will thrive under the leadership of Delaney and Amjad. It has been extremely rewarding to be a part of Women for Women International's global community. We have much more to do, and I'm confident, with your support, women survivors of conflict and war will be agents of peace and a force for change in the world.



Jan Rock Zubrow Chair of the Global Board of Directors

OVERCOMING, TOGETHER

Even before COVID-19 enveloped our world, 2020 was rife with years-old conflict. Violence rose to unprecedented levels in Afghanistan despite peace talks and risked rights for which Afghan women have fought for years. Thousands more women and their families dealt with a resurgence of violence in Syria that exacerbated the refugee crisis in Iraq. Gender-based violence reached a boiling point in Nigeria and has been declared a national emergency. Despite these setbacks, staff and supporters opened doors through which women could access support and gain skills to rebuild their communities.

WITH YOUR HELP, WE WERE ABLE TO:

- **DISTRIBUTE MORE THAN 150,000 MASKS TO HELP PROTECT PEOPLE FROM DISEASE,**
- **DISTRIBUTE MORE THAN 5,900 HYGIENE KITS**,
- **DISTRIBUTE CASH STIPENDS TO** 22,621 WOMEN, AND
- **REACH MORE THAN 18,000** WOMEN WHEN THEY NEEDED SUPPORT MOST.

CONNECTED WITHOUT CONTACT

Like the rest of the world, Women for Women A global pandemic and consequent shutdown International spent months held distant from entail deep economic consequences. Besides those we care about. As the pandemic spread staying connected, we helped women access globally, classes in all our country programs were resources to protect themselves and their suspended to protect the health of the women we families. Where women had reliable access to serve and their families. Aside from immediate cellphones, teams set up mobile money transfers threats to their health, women are at risk of so that participants would continue receiving other COVID-19 related perils. Many women are their stipends. In countries where women couldn't the primary caretakers in their households, and access mobile money, teams set up safe, socially under lockdown, are at greater risk of losing their distanced, masked stipend distribution centers. livelihoods and experiencing domestic violence. As classes dismissed and dispersed, our staff Our Afghanistan team organized a large effort remained committed to reaching women, no to distribute hygiene kits, and many women who were beginning to work in agriculture received matter where they were.

Staff provided accurate health and hygiene information and established automated phone with highly infectious disease, women received trees through which women could get in touch support to produce soap so communities could with peers, trainers, and health officials and practice proper hand-washing habits. access other resources. Our staff in Irag checked in on all 1,000 participants via mobile apps Still, many people in the communities we serve and phone calls when lockdowns were first struggle to access accurate health information introduced. In South Sudan, the DRC, and Nigeria, and live with low literacy rates, disabilities, and our teams took to the radio airwaves, one of the misinformation. Teams in all countries worked most trusted forms of communication in remote to continuously share clear information about communities, to continue delivering updates and COVID-19 and prevention. health information about the pandemic.



crops to cultivate at home. In the DRC, where the Ebola crisis has made many people familiar

THE RIPPLE EFFECT

Despite the setbacks this year, women found courage in themselves and in each other. Across many of our programs, participants received masks or materials to make masks, which they shared or sold in their communities. The Women's Opportunity Center in Rwanda and our affiliate in Bosnia and Herzegovina, Žene za Žene International, produced over 80,000 masks and 47,000 masks respectively, while helping women earn a livelihood.

Women also used their voices to become leaders. Local governments in Nigeria and the DRC recognized the strength of Women for Women International Change Agents-graduates trained in gender advocacy-and invited them to use their advocacy skills to broadcast proper disease prevention through loudspeakers as they drove throughout surrounding communities. Change Agents in Afghanistan worked with local government officials to secure resources and trainings to combat COVID-19 and held awareness trainings to teach women about their rights and how to defend them.

> In many areas, Stronger Women, Stronger Nations program classes have resumed in person, so women can continue to build connections and tap into their power with revitalized tools and resources. COVID-19 put pressure on women already strained by conflict but together, women safeguarded their communities and continued the ripple of change toward a more equal, peaceful, and prosperous future.

"WOMEN FOR WOMEN INTERNATIONAL TAUGHT US HOW WE CAN BEST PROTECT OURSELVES AND PREVENT COVID-19 BY WEARING MASKS IN PUBLIC PLACES, MAINTAINING REGULAR HAND-WASHING, AND RESPECTING SOCIAL DISTANCES."

- CLAIRE, DRC



RISING AS ONE

2020 opened new windows of opportunity for our staff and participants to creatively tailor programs around existing and new audiences, but the heart of our mission remains the same:

Every woman has the power to transform her world, and when women and allies work together, we have the power to create a better world for all of us.

Since 1993, Women for Women International has invested in the power of more than 500,000 women who are forgotten—the women survivors of war and conflict—to learn the skills they need to rebuild their families and communities. Our vision is to create a world in which all women determine the course of their lives and reach their full potential.

In Afghanistan, Bosnia and Herzegovina, the Democratic Republic of the Congo, Iraq, Kosovo, Nigeria, Rwanda, and South Sudan, a woman who enrolls in our program breaks the isolation of war and conflict by joining a small group of women like her. Together with her classmates, she learns a practical job skill like tailoring or poultry-keeping. She learns how to run a business while saving money. She gains valuable health knowledge so that she can provide the right nutrition for herself and her family while learning about her reproductive health. She also learns about her right to vote, to inherit property, and to live free from violence and domestic abuse. 8,574

WOMEN ENROLLED IN 2020

12,889

WOMEN GRADUATED IN 2020

3,255

MEN REACHED IN 2020





Photo Credit: Givewith

WHY WOMEN?

Through the **Stronger Women, Stronger Nations Program**, she connects with women like herself, and together they form a support system. They run their own business and earn an income. They are healthier and stronger. They make their voices and opinions heard. They question unspoken beliefs and norms that hold women back. They have the power to transform our world.

We know that women pass on their knowledge to their neighbors and children, creating a ripple effect for generations. By investing in women, we create a better world for all of us. That is the power of women, for women.

BOSNIA & HERZEGOVINA

KOSOVO

- To respond to the increased challenges that women in Kosovo have been experiencing due to the COVID-19 pandemic, Kosova-Women 4 Women hosted a clinical psychologist to offer supplemental group sessions and activities for women to discuss stress management and mental health.
- Staff in Kosovo transitioned seamlessly to online training when lockdowns were imposed.

NIGERIA

- Change Agents who graduated from the Nigeria program became leaders that educated their communities about COVID-19 and are working to stop the shadow pandemic of sexual and genderbased violence.
- Village Savings and Loan Associations remained a mainstay in many participants' lives and welfare during the pandemic. As women begin to reestablish income, savings groups will continue to grow and flourish.

SOUTH SUDAN

- Exploring ways to further connect with women with disabilities, our South Sudan team held awareness trainings to educate participants on barriers faced by those with disabilities.
- Staff and participants host a collaborative radio show to reach and educate their community about topics like health, parenting, women's rights, and more, often 🤜 bringing guests from local government and NGOs.

IRAQ

- As Syrian refugees continued to flee to the Kurdistan Region of Iraq, Women for Women International began operation in a refugee camp in the region and tested a condensed nine-month program to see if it worked better in the refugee context.
 - Lockdowns in Iraq were strict, but after three months our country office had reopened with safety measures in place and pivoted to online training.

RWANDA

- Staff worked with DreamStart Labs, a technology and microfinance organization, to digitize Village Savings and Loan Associations so that participants can use a mobile application to track their money.
- Because of Women for Women • Rwanda's long-standing impact and investment in women's power, the program secured a Board, full of leaders to support its transition to a locally-led NGO.

LOCAL POWER, **GLOBAL IMPACT**

We are proud that our country staff hail from the same communities as the women we serve and are respected as local leaders. With their expertise, we quickly adapted to the realities created by the pandemic, and our country offices remained open for the majority of the year, held classes safely, educated heavily around health and hygiene, and went to participants' homes when in-person training was not possible.

DRC

- With grant funding, our DRC team linked women to health providers and shared information to combat Ebola at the beginning of the year, building a strong foundation for COVID-19 response and for trainings to quickly resume.
- The team also wrapped up a two-year research evaluation demonstrating that the program increases women's savings, earnings, agency, and more, with findings that poise the team to improve the program for better impact.

• Our local affiliate Žene za Žene International made progress on its innovative work connecting and supporting program graduates and graduate business associations in order to enhance the earning potential of graduates and their businesses.

AFGHANISTAN

- Threats to staff and communities was more grave than ever before, but in 2020, we continued to scale our social empowerment programming in Afghanistan, one of the most dangerous countries in which to be a woman and where rights awareness acts as a lifeline.
- 23,500 masks were distributed to participants and throughout communities in 2020.
- Additionally, hygiene kits were distributed and accompanied with detailed information on the pandemic to combat prolific misinformation spread throughout the country.



THE POWER OF MANY: HANYA

This is Hanya, a five-woman tailoring collective in Daratu, Iraq. As the group progressed through the Stronger Women, Stronger Nations program, they found that they shared a dream: to open a formal tailoring business. After they graduated together, the women received a government grant to do just that. In a small shop above one member's home, Hanya was born—and business boomed immediately. In 2020, the pandemic enveloped the world, and Hanya knew they could use their health and business management skills to reach beyond their homes. They began making masks to distribute to their families and eventually their community.

Once, Shakiba, Rajaa, Najma, Amal, and Hasiba were considered vulnerable. Now, they are sharing their power, skill, and knowledge to protect their neighbors from yet another crisis.





More than 150,000 masks were distributed to women and community members in 2020, thousands of which were made by women in our programs. When lockdowns and social distancing became facets of our everyday life, in-person trainings were put on hold. Previously, these trainings offered an escape from the household for many women; now confined to their homes, women struggled in isolation. Our Iraq team began to brainstorm ideas to connect with participants immediately; as intermittent phone access is often available to the women in our Iraq program, they established phone trees and outreach plans through WhatsApp and Viber.

Ultimately, each and every participant was contacted to ensure that she was well and had the psychosocial and health connections she needed. In June, using an innovative online methodology, the Iraq team restarted trainings that had been paused since mid-March. Social and economic empowerment trainers used social apps to deliver training content to women with access to internet or smartphones. In total, 495 women in Shawes and Shekhan were able to regularly access online training and stay on track with programming during lockdown.

By October, the situation had improved, and women continued learning virtually, but also were able to visit the training centers for safe, socially distant vocational training. Women who had been unable to participate regularly in online courses due to lack of internet or smartphone access picked up where they left off with socially distant, in-person training. **All women whose programming was paused in March 2020 graduated in March 2021.**

INNOVATING WITH PURPOSE: VIRTUAL LEARNING IN IRAQ



VOICE OF THE CHANGE AGENTS: GRACE AND HADIZA

In Nigeria, two brave women have broken the culture of silence around rape and are making their voices heard. Grace and Hadiza, two graduates of our program in northern Nigeria, are fighting back against gender-based violence in their community.

"I used to be unable to speak up in the face of oppression," Grace shared. "But after completing the Stronger Women, Stronger Nations program, I was presented with the opportunity to train as a Change Agent and advocate for others, and I grabbed it... My decision was born out of a passion to help women."

During their training, Grace met Hadiza, who shared a similar goal. "I wanted to reduce the incidences of rape, early marriage, and genderbased violence by being vocal and actively advocating for change," Hadiza said. Grace and Hadiza are regular contributors to a radio program called Voice of the Change Agents, in which they discuss issues affecting women and get people involved in their campaigns for change. Recently, they aired a show on breaking the culture of silence on rape.

As Change Agents, Grace and Hadiza seek to support women and raise their voices about violence against women in their communities.

"We have taken it upon ourselves to advocate for survivors," said Grace. "We follow up with the police on cases that might be dismissed, using communication strategies we learned during our training."

"We encourage women to speak up when they are physically abused by their partners," Hadiza explained. "We tell them that violent behavior can never be excused or justified. We let women know how to report rape cases to the authorities, and we help them get medical and legal support." She added, "There is a Chief in our community who attributed rape cases to girls dressing indecently, and we had to challenge him on that. We went to the Village Head to complain about how his statements condemned victims and fueled support for perpetrators. The Village Head stood strongly in our support and decreed that rape would be prosecuted under the law."

By speaking out against injustices, Hadiza and Grace have become more confident in their own power and ability to create change. "People in the community now view us with respect," said Hadiza. "A year ago," Grace reflected, "who could have thought that I would be on the radio? Who could have thought that anyone would want to hear my opinion about issues affecting women? That experience will live with me forever."

SHARING THE GOOD: COLLECTIVES IN NIGERIA

In Nigeria, harsh economic realities have forced women to drain their savings and spend business capital and proceeds to care for their families. In the face of the uncertainties and difficulties of lockdown, group members demonstrated a strong sense of solidarity and sisterhood that thrives on giving and sharing. Peace from Plateau State said, "I shared the tomatoes I harvested with five other families whose tomato farms were infested. [Women for Women International's] teaching on solidarity was very useful!" Another group from Kaduna State stepped up to provide food and grains to five widows in their community, using cash support received through the program.

While many women in northern Nigeria yearn for life's necessities—food, clothing, safety, and shelter—they display compassion, unity, and strength in the face of severe challenges. As Halima from Plateau State said, "We don't give because we have enough, but because we care enough."



More than one million people were reached via participants' programs in Nigeria in 2020 to share important information and discuss oftenoverlooked topics, including gender-based violence and other issues impacting women.



MAKING THE LEAP

After almost 25 years, Women for Women International–Rwanda has taken a huge step into their future: They have established themselves as an independent, locally-led NGO. Located in Kigali, Women for Women Rwanda will be led by director Antoinette Uwimana, who has been with the team for more than six years.

Since Women for Women International began working in Rwanda in 1997, the team has lengthened and deepened training to include Village Savings and Loan Associations (VSLAs), innovated new digital solutions for women, developed advanced vocational training, and formed a training-to-job pipeline with local private businesses including a large hotel chain. Over the course of several years, Women for Women International–Rwanda blossomed into a program in 11 districts and a cornerstone of the communities that it serves.

Now, after reaching nearly 80,000 Rwandan women, partnering with the national government to establish the Urugo Women's Opportunity Center, and weaving a support network that reaches every corner of the country, Women for Women International–Rwanda is graduating into an independent NGO and major stakeholder in the national effort for gender equality. Led by a diverse national board comprised of powerful leaders in the NGO space, business, and government, as well as members of Women for Women International, Women for Women Rwanda will use their local knowledge to create national change.

THREADING A COMMUNITY TOGETHER

Since March 2020, members of the Urugo Women's Opportunity Center (WOC) have worked tirelessly to create masks for their communities. Throughout the year, graduates from our Rwanda program put their vocational skills to the test to sew small, folded fabric masks as part of a local effort to create and provide more masks and generate income in the face of economic barriers created by COVID-19.

In 2020, around the world, masks were suddenly in high demand and short supply. Sewing masks at the WOC gave women an opportunity to supplement their income while collaborating with national efforts to prevent the spread of COVID-19. Aiding their loved ones and neighbors in a time of need was an utmost priority, and the connection with local leadership and peers that has been bolstered through this enterprise will remain vital in the years to come.







LIFE AFTER GRADUATION: DANIELLA

"Before joining Women for Women International, I used to do field work, and the only time I could generate revenue was during harvest periods which are only twice a year. Life was not easy at all... The greatest challenge I had was the fact that my income could not cover my family's finances. Through agriculture, I could only cover basic needs, so it was impossible to reach my dream of opening a tailoring shop."

"I heard about Women for Women International from other women in our community who were

part of the program. I saw the change that happened for some participants and their lives. These changes inspired me to join the program."

Daniella graduated in June. "My future is assured because I have just opened my tailor workshop last month and started applying the knowledge gained from both my classes and vocational training. I have started earning income which helps me feed my family. I believe in a bright future... I hope one day to be a trainer and inspire other women in the community."

GROWING FORWARD

IN THE DRC In 2020, our team, in collaboration with the University of Washington, University of Texas at Austin, Marakuja Kivu Research, and the Innovative Hub for Research in Africa, completed a 24-month randomized control trial in four communities in South Kivu, Democratic Republic of the Congo. The research demonstrates how a bundled social and economic empowerment program can improve the lives of marginalized women. One year after program completion, compared to women in the control group who had not yet received training, graduates of the program had increased their:





EARNINGS. including 60% higher weekly earnings and shifting from wage labor to entrepreneurship.

including gains in the value of household assets and the percentage of women with legal control over land.

ASSETS.



ACCESS TO AND **USAGE OF CREDIT.**

including participating in Village Savings and Loan Associations to access, use, and benefit from credit.

AGENCY & DECISION MAKING.

including feelings of control over their own lives and increased participation in decisions in their households



HEALTH & WELL-BEING.

including improved household diet diversity and decreased rates of anxiety.



tripling average personal savings, doubling average household savings, and doubling the proportion of households with savings.



SOCIAL INCLUSION & NETWORKING.

including increased participation in community groups, access to social support and an increase in women's belief that women can lead in their communities.

Women for Women International is incorporating lessons from this research into our Stronger Women, Stronger Nations program. As we move forward, we are eager to partner with governments, NGOs, and other organizations to continue the work of supporting women survivors of war to achieve a world where every woman can use her power.



WE ARE ALL ALLIES: MEN'S ENGAGEMENT

"My name is Francine. I live in Kasika, DRC with my husband and my five children. I knew about the Women for Women International program through other women who were enrolled. I saw changes in how they lived with their families and in society, how they ran small businesses to generate income, and how they saved. I was very interested, so I made the decision to gather the courage to enroll."

"Before joining the program...finding food or money was a serious problem in my family... And while living a life of poverty, my husband and I were not even legally married or recognized by the registry office in Kasika. But since enrolling in the program and participating in its different trainings, I've chosen tailoring as a profession. A good change in my life began to take place

thanks to my VSLA and training in areas like women's rights, decision making, and women's empowerment."

"After some time, I started to make my savings in the VSLA group, and I saved more than 120,000 FC (60 USD). With this amount, I bought a goat and started selling bread. And as my husband was interested in seeing changes in the household, he quickly proposed to me to formalize our marriage with my family and at the civil registry office. Today, we are now legally married and recognized by the civil registry office thanks to the training received in the Women for Women International program. Today, my husband and I are very happy for this achievement thanks to the support of the Women for Women International program here in Kasika."

WIDENING THE CIRCLE

In South Sudan, Nigeria, and the DRC, our staff has strived to reach a marginalized community that often goes overlooked: women living with disabilities. Our South Sudan team spearheaded a collaboration with Disabilities Action Group, an NGO in Yei, South Sudan, to learn how those living with hearing and visual impairments have worked through the pandemic.

> This is just the first step toward a more inclusive Women for Women International program. Our teams are excited to continue testing methods of training and communication to offer greater access to business skills training, cash support, and rights and awareness of people living with disabilities. We aim to address every woman's unique needs so that, regardless of circumstance, she is able to achieve her greatest potential as a leader of change in her community.

25 participants living with hearing and vision impairments attended and received bars of soap to combat the spread of the virus. Two sessions were completed via sign language and included role play, demonstrations, a Q&A, and home visitations to engage participants in the material and make a lasting impact on their pandemic measures. These trainings helped our staff:

UNDERSTAND THE CIRCUMSTANCES **SURROUNDING COVID-19 IN YEI.**

EQUIP PARTICIPANTS WITH KNOWLEDGE ABOUT COVID-19 USING MATERIALS FROM THE WORLD HEALTH ORGANIZATION

UNDERSTAND THE SIGNS, SYMPTOMS, AND PREVENTIVE **MEASURES FOR COVID-19, AND**

UNDERSTAND COPING MECHANISMS FOR PEOPLE WITH HEARING IMPAIRMENTS DURING THE COVID-19 OUTBREAK.



MEETING THE MOMENT

When COVID-19 enveloped the world, one of the quickest and most effective actions that our staff in Afghanistan took was to organize a hygiene kit drive. These kits included hand soap, masks, sanitizer, gloves, tissue, and information about COVID-19 prevention to help women immediately combat the virus as the world started to adapt to its new reality.



AGAINST THE ODDS

Frishta is one of many participants in our Afghanistan program who received a hygiene kit to protect herself and her family from COVID-19. When she came to pick up her kit, she shared with us the impact the program has had on her life. "Since enrolling, positive changes have come into my life, as well as my family member's lives," Frishta said. "I've learned I have rights, and now I've been learning about decision making."

"The violence that was in my home is now gone. I am living happily with my family."

"THE WOMEN WHO JOIN THE PROGRAM SHARE A SIMILAR STORY ABOUT THE VITAL ROLE OF THEIR WOMEN COOPERATIVES AND WHAT THEY'VE LEARNED, HOW THEY SUPPORT EACH OTHER, AND THEIR LONG-TERM DESIRE TO DO MORE FOR THEIR FAMILIES. THAT STORY NEVER CHANGES. NEVER. [...] I CONTINUE TO SEE THE IMPACT THAT SISTERHOOD HAS ON THEM, THEIR CONFIDENCE, AND THEIR ABILITY TO TAKE OWNERSHIP OF THEIR LIVELIHOODS."

- BEVERLY, SUPPORTER OF OVER TEN YEARS



EMMA GREDE Board member, Women for Women International Co-founder and CEO, Good American

"FOR ME IT'S VERY SIMPLE: IT'S ABOUT EQUAL OPPORTUNITIES AND EQUAL RIGHTS FOR MEN AND WOMEN."



CLEMENCE BIDERI Program Manager, Women for Women Rwanda

"I LOOK AT THESE WOMEN I KNOW TODAY THAT ARE IN SUCH A SITUATION, AND THAT TOMORROW THEY WILL BE IN A BETTER ONE. SO, LET'S MOVE TOGETHER AND MAKE SURE THAT THEY SUCCEED AND HAVE A BETTER TOMORROW."

OUR GLOBAL COMMUNITY

The Women for Women International community has always been the key to remaining connected to participants and supporters around the world, but this year our network became a lifeline. We talked to several of our ambassadors, supporters, and staff to hear what they envision for women in the years to come as our world recovers from crisis.





ZAINAB SALBI

Founder, Women for Women International

"WE NEED EVERY WOMAN TO OWN HER POWER, ARTICULATE IT, LIVE IT, SHOW HOW TO LIVE IT, AND WE'LL RESHAPE THE FUTURE, TOGETHER."



ARAM SHAKERM

Country Director, Women for Women International — Iraq

"IF WOMEN RULE COUNTRIES AND RULE THE WORLD FOR JUST ONE YEAR OR TWO YEARS, I BELIEVE THERE WILL BE PEACE. IT IS TIME TO TEST IT."

2020 HONOR ROLL

We are endlessly 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 above and beyond in 2020. We'd also like to honor the anonymous donors who provided generous support for the women we serve to ensure that our vision for gender equality is never far out of reach. Thank you.

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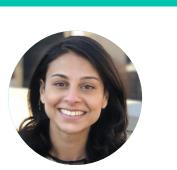
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LAURIE ADAMS

Chief Executive Officer

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ZAINAB SALBI & AMJAD ATALLAH

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To learn more about our leadership, visit www.womenforwomen.org/about/our-team.

OUR 2020 FINANCIALS

Total Assets	\$21,410,612
Total Liabilities	. \$4,967,956
Total Net Assets	\$16,442.656
Program	\$15,846,248
Management/General (6%) of total expenses or	\$1,267,700
Fundraising (19%) of total expenses or	r \$4,014,382
Total Expenses	\$21,128,330

We at Women for Women International recognize that our fundraising ratio is high relative to other organizations. Our fundraising model fosters connections between more than 200,000 supporters and thousands of participants through sponsorship and individual donations. 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 519,000 women served to date. In addition to yearly auditing, our HQ team is constantly working to hone our fundraising and communication and eliminate costs deemed unnecessary.

To view our 2020 consolidated financials, please visit www.womenforwomen.org/about/financials.



IN HER WORDS: EUGENIE

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How are you doing my dear sister? I'm happy to tell you what I have achieved in the first months that I have completed in this program of Women for Women where I am learning many lessons. I have known the value of all work done at home by a woman. I am able to take care and control my properties at home. I have known the importance of working together with others. I am able to prepare meals with a balanced diet and I am taking care of myself to prevent diseases. I am saving 23,000 RWF (23.47 USD). I have bought a goat from your sponsorship. I have chosen tailoring as my job. I am going to work with others in a cooperative. I hope it will help me with my family to [build] a better life. My dream is to keep domestic animals at home. I am wishing for you peace from God.

Thank you,

Eugenie

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IEI

2000 M Street, NW, Suite 200 Washington, D.C. 20036 T. 202.737.7705 F. 202.737.7709

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