




Paths *to* Progress

Women for Women International
2017 Annual Report





I really feel happy working with other women. I am free around them. We help each other in so many ways... Alone, we are not able to do much. But together we can accomplish quite a lot.

**Bora, Women for Women International's Program
Participant in 2017 in DR Congo**

Photo credit: Ryan Carter, 2017

Cover photo credits: Hazel Thompson, 2017 and Rada Akbar, 2017

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



Laurie Adams
Chief Executive Officer

A handwritten signature in dark ink, appearing to read "Laurie Adams".



Jan Rock Zubrow
Chair of the Global Board

A handwritten signature in dark ink, appearing to read "Jan Rock Zubrow".

Courage.

You will find it on every page of this report, just as you'll find it in the heart of every woman whose life you have touched with your support for Women for Women International.

And so, it is with great appreciation for all you do that we present *Paths to Progress*, our 2017 annual report. With you by our side, we continued down a bold path in 2017, setting ambitious goals and, thanks to your generosity, exceeding them by every measure.

In 2017, nearly 12,000 women completed our core program and another 15,000 enrolled. We exceeded our revenue targets by 9%. This enabled us to expand our work - opening a new office in the Kurdistan Region of Iraq (KRI) to support Syrian refugees and Iraqi women, including Yezidi women, and expanding into another state in Nigeria. We reached still more women and men with complementary programs - our Men's Engagement Program, advanced economic and vocational training for Women for Women International graduates to deepen impact and ensure sustainability and, new in 2017, our Change Agent Program.

Always looking to innovate, we piloted new endeavors, including micro-insurance for health care and couples' dialogue in the Democratic Republic of the Congo (DRC) and Community Protection Committees in Afghanistan. Through our partnership with Bloomberg Philanthropies, we have been able to develop a sustainability plan for our Women's Opportunity Center (WOC) in Kayonza, Rwanda. The Center, which provides beautiful eco-designed classrooms and working spaces for women to both learn and earn, now also has community outreach activities that provide, not just our graduates, but also the entire Kayonza community with tools and opportunities to reshape their lives.

Thank you for helping us create a world in which every woman can follow her own path to progress and reach her full potential.

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.



Photo credit: Kenco, 2017

Rifkatu's Story

One Woman's Path to Progress

Rifkatu, a mother of six from northern Nigeria, embodies the power of Women for Women International's comprehensive, integrated approach.

While Nigeria has been plagued by conflict, Rifkatu's most immediate danger lurked in her own home. Her husband, Jonah, was violent. When they did not have enough food for their children, he would beat her. He threatened to sell Rifkatu to buy more goats for his farm.

Struggling to find relief, Rifkatu tried to launch a business. But while she had plenty of initiative, she lacked the basic skills and resources required to succeed. When it failed, she turned to begging.

That's when a neighbor told Rifkatu about Women for Women International and she enrolled in our program.

Through our program, Rifkatu learned how to handle money and start a business. Soon Rifkatu had saved enough to buy two chickens. She sold their eggs and used the earnings to buy a few more chickens. She joined a Village Savings and Loan Association, where women can pool their resources and take out loans to weather emergencies or re-invest in their businesses. Working together, women gain financial skills and a stake in one another's success.

Rifkatu also learned about her rights. With her newfound confidence, she convinced her husband, Jonah, to enroll in our Men's Engagement Program, where he learned about women's rights as well. Now Jonah has a new attitude. He has apologized to Rifkatu for his violent behavior. Today they have a strong partnership and work together to take care of their family.

After her graduation in 2017, Rifkatu rented a piece of land and started farming as a means to earn more income and meet the needs of her family. She farms maize, sweet potatoes, guinea corn and vegetables which she sells at the local market.

Your generosity helped Rifkatu tap into her courage. She is just one of the tens of thousands of women who have been lifted up by your support this year.

Four Key Outcomes

Women for Women International's intensive training focuses on four key outcomes for women. Examples of progress in Nigeria include:



Earn and Save Money

Women's savings more than tripled upon graduation, increasing from \$29.56 at enrolment to \$115.14 at graduation.



Improve Health and Well-Being

Women reporting practice of family planning more than doubled by the end of the program.



Influence Decision-Making

Upon graduation, 21% more women reported involvement in household decisions about children's school attendance.



Connect to Networks for Support

Upon graduation, three times as many women reported participating in farmers' groups or cooperatives as compared to enrolment.



Photo credit: Kenco, 2017

Extending Paths to Progress

Our 12-month program is the heart and soul of Women for Women International’s work, and our network of institutional and individual support allows us to ensure that the program evolves to meet the needs of the women we serve.

With support from major partners like Bloomberg Philanthropies and the Government of the Netherlands’ Funding Leadership and Opportunities for Women (FLOW) grant, we are also able to test new programs, such as advanced economic and advocacy trainings for graduates.

In 2017, we launched our Change Agent Program, a new effort that trains select graduates of our core program to become community mobilizers who spread and sustain social change in Afghanistan, DRC, and Nigeria. In 2017, 160 women completed Change Agent training thanks to the FLOW grant.

In 2017, we also celebrated 10 years of partnership with Bloomberg Philanthropies, together enrolling over 150,000 women directly in our program. One of the recent elements of this transformational collaboration was creating advanced economic training in partnership with public and private sectors in Rwanda that provided 2,532 graduates with advanced business skills and vocational training.

Your continued support for Women for Women International seeds the innovations that improve our program. Together, we will continue to amplify the impact our 12-month program has on the lives of women, families, communities, and countries we touch.

2017 Progress: Graduates



11,983

women graduates of the social and economic empowerment program



Afghanistan	3,678
DRC	3,153
Kosovo	211
Nigeria	2,997
Rwanda	1,944



Photo credit: Rada Akbar, 2017

Change Agents Are Making a Difference ...

When a health clinic in Afghanistan was not meeting the needs of women in the community and refusing to provide them with medicine, 25 Change Agents showed up and demanded to speak with the director. After initially rebuffing the women, he agreed to hire a female doctor and distribute medicine fairly.

Emboldened by their success, the women went door to door to tell other women that the Change Agents were there to stand up for their rights if they faced violence or discrimination.

Partnerships for Progress

Women for Women International intervenes directly when and where our program and expertise can help rebuild lives devastated by conflict.

For our program to be effective, there has to be a certain degree of stability for women to build businesses. The program also must be adapted to the local culture, language, and context.

Rather than starting from scratch, we've learned that it's best to work with partners who already understand the context before starting up our own office. This process allows for greater understanding and integration of the needs and cultural differences in the communities we wish to serve.

This partnership model also allows us to remain nimble should we need to suspend operations. For example, in South Sudan, conditions have gone from bad to worse due to armed conflict and we made the difficult decision to suspend program activities and close our office in early 2017. However, we continue to serve the women of South Sudan through our local partnership with RECONCILE International.

Through this collaboration, we provided psychosocial support, trauma counseling and training in peacebuilding and conflict resolution for 160 women directly affected by the conflict in Yei, South Sudan.



Photo credit: Charles Atiki Lomodong, 2015



Photo credit: Charles Atiki Lomodong, 2015



Photo credit: Charles Atiki Lomodong, 2015

Conflict Response

We refused to be bystanders in the face of the Syrian refugee crisis and sought out strategic partnerships to serve women in need, first in the Kurdistan Regional of Iraq (KRI) and later in Jordan.

In June 2017, Women for Women International made good on our pledge and opened a new office to respond to the crisis in Syria and Iraq. The office in KRI now has eight full-time staff members providing direct services to women and coordinating with our local NGO partners. This achievement followed years of groundwork laid by Women for Women International through local partners. Through partnerships and our new program, we reached nearly 1,500 women in KRI in 2017, including not only Syrians but also Yezidis and other Iraqi displaced persons.

Supported by a grant from the UN Trust Fund to End Violence Against Women, we worked with the Warvin Foundation for Women's Issues to prevent violence against women and raise women's awareness about their rights. We also provided legal and psychosocial services and vocational and business skills trainings to help women boost self-reliance. Through our collaboration with the Free Yezidi Foundation, Yezidi women found the opportunity to participate in trauma-reducing activities like art and music, and meet daily with trauma specialists at a women's center. This center serves women who were held in captivity by ISIS or displaced due to ISIS attacks.

In 2017, Women for Women International was incorporated in Jordan and officially recognized as an entity by the Jordanian government and, due to your generosity, secured funding to begin programming through partnerships in 2018.

I want to go back to Syria and tell the women everything I have learnt. I hope I can do something to raise women's awareness... because even women who have graduated from college do not always know about their rights and their value.

Slava, a Syrian refugee



Photo credit: Alison Baskerville/WfWI, 2016



Photo credit: Alison Baskerville, 2016



Photo credit: Emily Kinskey, 2018

Men's Engagement

Engaging men, like Rifkatu's husband Jonah, can give women relief and bring them more opportunities.

Since 2002, we have reached nearly 26,000 men through our Men's Engagement Program. In 2017, we solidified the Men's Engagement Program as an organization-wide approach, to be implemented by all countries.

We continue to seek the most effective approaches for enlisting men as allies. Our efforts include training community leaders and family members, either directly or in "step-down" train-the-trainer programs.

In 2017, Women for Women International was part of an International Center for Research on Women study on the most effective ways to engage men, funded by Cartier Philanthropy. The Men's Engagement Program is also being studied as part of the UK government-funded What Works to Prevent Violence Against Women and Girls Program funded by the UK government. Using the results of these studies, we will continue to refine our approach and expand to reach more men.

2017 Progress: Men's Engagement



4,981

men reached



Afghanistan:	1,800
DRC:	1,270
Nigeria:	1,731
Rwanda:	180



Photo credit:
Monilekan, 2017

Sustaining Peace

Even after conflict subsides, it can still be decades before a society mends. Thanks to generous supporters like you, Women for Women International has the resources to continue helping marginalized women become strong and self-sufficient while stability takes hold in their countries.

Our programs in both Bosnia and Herzegovina and Kosovo have evolved to become independent NGOs that continue to serve marginalized women with our ongoing support. In 2017, Women for Women International transferred the Women's Opportunity Center in Kosovo, worth nearly \$600,000, to Kosova-Women 4 Women, the independent NGO that is training women in a modified version of our 12-month program and applying for and winning local grants. This continued commitment ensures the investments we have made in Kosovo since programming began in 1999 are sustained.

We expect to facilitate a similar transition in Rwanda in the next five years. In 2017, Rwanda took bold steps in that direction by making the Women's Opportunity Center (WOC) a vibrant social enterprise that not only serves the community and provides women with opportunities to earn income, but also generates revenue to sustain itself. Due to an expanded scope of operations, income from the center's business activities (restaurant, lodging, café, yogurt production) went up by 426% compared to 2016.

Our Presence

2017 Country Highlights

Bosnia and Herzegovina²

Žene za Žene



Developed a new national young women's leadership program



7 associations continue to meet and earn income

Kosovo²

Kosova - Women 4 Women



First year as an independent NGO, taking over management of the Women's Opportunity Center, and continuing adapted core program



Average monthly earnings and savings of participants more than doubled (Earnings: From \$17.11 to \$39.69; Savings: From \$2.91 to \$6.65)

Nigeria¹

Total women served: 5,498



Country Office: Jos, Plateau State



Graduates nearly tripled their average monthly earnings, compared to pre-enrolment (From \$14.81 to \$41.61)



By graduation, 81% of women reported involvement in household decisions about having more children, up from 52% at enrolment

South Sudan²



Continued support to women through partnership, despite severe, ongoing conflict



160 women in Yei received psycho-social support so they can heal from trauma and strengthen their resilience



¹ Data was provided by 3,195 participants who graduated from WfWT's core program between January and December 2017. This dataset only includes baseline and endline data for sampled graduates who were interviewed in both survey rounds. For data related to household decision-making, women whose responses were recorded as "N/A" are excluded from the sample.

² Select 2017 activities and data highlights reflective of country program objectives

All income figures USD, purchasing power parity

Kurdistan Region Of Iraq²

Total women served: 1,497



Office: Erbil



New office directly serving women through sponsorship program



Nearly 1,500 Syrian refugees, displaced Iraqi Yazidis and other Iraqis affected by conflict served through Women for Women International and partners

Jordan²



Registered and secured funding for partnership in 2018

Rwanda²

Total women served: 3,147



Country Office: Kigali



Year two of new offering for graduates including advanced training for more than 2,500 graduates and business plan competitions leading to 737 graduates receiving micro-business capital investments



Diversified funding with new grants from USAID, Rwanda Hope Foundation, Sageview Foundation, and Swiss Development Cooperation



Women's Opportunity Center²

Office: Kayonza, Rwanda



Total income from the restaurant, hotel, and yogurt production, more than doubled from 2016 to 2017



Engaged over a thousand community members in educational activities around nutrition, HIV / AIDS, women's rights and more

Afghanistan¹

Total women served: 9,340



Country Office: Kabul



The proportion of women reporting involvement in decisions about having more children more than triples by the end of the program (From 21% to 65%)



Graduates report a 306% increase in savings compared to pre-enrolment (From \$9.57 to \$38.88)

Democratic Republic of Congo¹

Total women served: 6,786



Country Office: Bukavu



Between enrolment and graduation, the number of women reporting a lack of food due to resource shortage dropped 61%

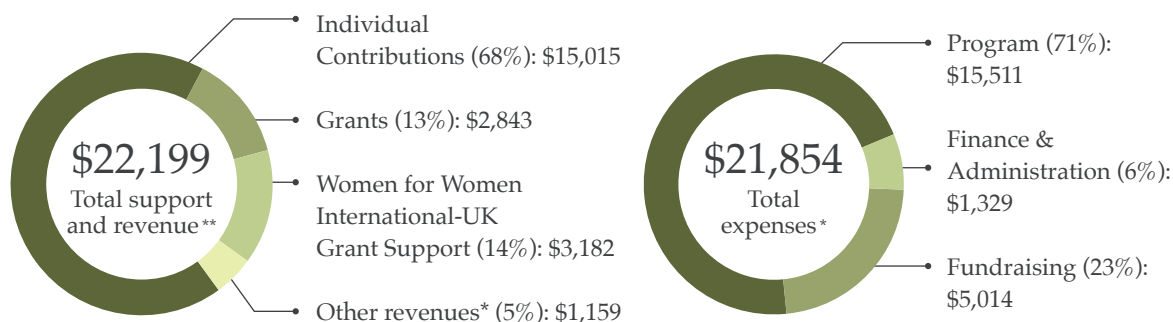


Graduates more than doubled their savings compared to pre-enrolment (From \$43.73 to \$98.61)

2017 Pre-Audited Financials

To view the 2017 consolidated financials, inclusive of Women for Women International-UK and Women for Women Afghanistan Microfinance, please visit www.womenforwomen.org

Statement of activities and change in net assets (In Thousands)

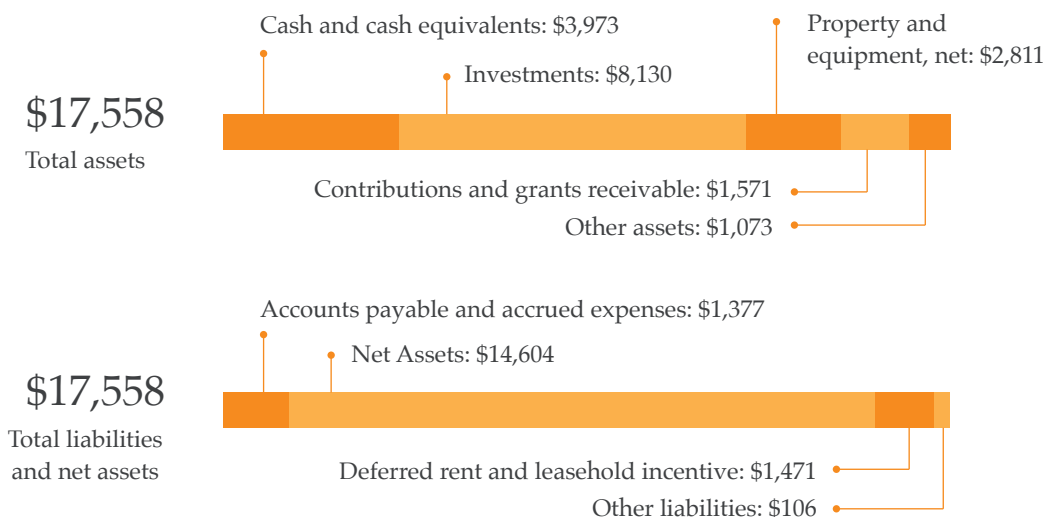


Change in net assets: \$22,199 - \$21,854 = \$345

*Other Revenue includes rent income, investment income, net foreign transaction gain/losses, etc
*Excludes donated goods and services

Assets, liabilities and net asset summary (In Thousands)

Exclusive of the independent entities Women for Women International-UK and Women for Women Afghanistan Microfinance



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 2017. These names coupled with the 58,000 individuals who provided over \$15,000,000 in unrestricted support for the women we serve ensure that our work is possible. Thank you.

Individual Donors

Faria Abedin	Jane McGary
Dale and Max Berger	Sandra and Edward Meyer
Fran Bermanzohn	Sharon Marcil and Thomas Monahan
Leigh and Dan Comas	Barbara and Louis Perlmutter
Ann Marie Etergino and Jim Paragamian	Sheryl Sandberg
Susan Evangelista	Deborah Harmon and Dr. Robert Seder
Christine and Todd Fisher	Mary Menell Zients and Jeff Zients
Martha and Charles Gallo	Jan Rock Zubrow and Barry Zubrow
Cindy and Bob Manzo	

Corporate Donors, Foundations and Institutional Grants

Adobe	The Harmon Foundation	NoVo Foundation
Artemis Real Estate Partners LLC	Howard Family Foundation	Pritzker Traubert Family Foundation
The Balanced Life	The Hussman Foundation	RBC Capital Markets
BlackRock	Hyatt Hotels	SageView Foundation
Bloomberg Philanthropies	InMaat Foundation	Swiss Development Foundation
Cartier Philanthropy	Jasper Ridge Charitable Fund	Ting Tsung and Wei Fong Chao Foundation
Chicago Community Foundation	Microsoft	The UNFCU Foundation
Danaher Corporation	Morgan Stanley	UN Trust Fund to End Violence Against Women (UN Women)
Global Impact	Nielsen Foundation	

We also wish to recognize the dedicated work of Women for Women International-UK and the over \$3,000,000 raised in support of the women we serve. Women for Women International-UK is grateful for the support of a wide range of institutional, foundation and private donors in 2017.

Legacy Donors

We are honored by the legacy these generous visionaries have left behind by including Women for Women International in their estate plans. Their memory is honored in the women we serve. 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.

Dee M. Cody	Joyce Froot	Blanche Goldstein	Melissa Meder
Arline Denny	Lois G. Gilbert	Francine Marsan-Pool	Betty Standiford

A full list of our major contributors can be found online at www.womenforwomen.org/annualreport2017

2017 Leadership

Chief Executive Officer: Laurie Adams

Co-Founders: Zainab Salbi, Amjad Atallah

Global Board of Directors

Jan Rock Zubrow, **Chair of Global Board**

Faria Abedin

Dale G. Berger

Fran Bermanzohn

Andi E. Bernstein

Leigh Comas, **Board Treasurer, Chair of Finance & Compensation Committee**

Ann Marie Etergino

Christine Fisher

Karen Fitzsimmons, **Chair of Audit Committee**

Tony Gambino, **Global Board Vice Chair, Chair of Program Committee**

Deborah L. Harmon, **Board Co-secretary**

Paula Laird, **UK Trustee**

Marne Levine

Danuta E. Lockett

Sharon Marcil

Barbara Perlmutter

Pamela Reeves

Rima Salah

Sheryl Sandberg

Lynn Shanahan, **Co-chair of Revenue & Advancement Committee**

Megan Singh-Sidhu

Delaney Steele, **Board Co-secretary, Co-chair of Revenue & Advancement Committee**

Martin Thomas, **Chair of UK Trustees**

Amy L. Towers

Clemantine Wamariya

Mary Zients, **Chair Emeritus**

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



Donor Trip

We visited one group of women who have formed a brick making cooperative and are making first class bricks... Women also farm; we were put to work helping the carrot farmers one morning... For us this trip served as a wonderful celebration of the good work done by Women for Women International - and of the progress coming to beautiful Rwanda. One woman at a time.

- Susan Evangelista



Photo credit: Alex Niragira, 2017



An Unforgettable Journey

In June 2017, a group of dedicated Women for Women International supporters considering significant philanthropic commitments and board members made the trip of a lifetime to Rwanda, where they got a firsthand look at the profound impact of their generous support on the lives of women and men who enroll in our programs. This annual journey is an inspiring opportunity to see healing in action, as Rwandans find a path of healing and resilience after the 1994 genocide. Our 2018 trip will take place in June.





During the course of my years of working on behalf of these issues, this organization (Women for Women International) is one that has really produced results. I want everybody who is supporting it to know, you really make a difference and your contributions, help change lives. Hundreds of thousands of women have been helped through Women for Women International's efforts and you help keep that process going.

**Hillary Rodham Clinton, former U.S. Secretary of State
2017 Luncheon Speaker**

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