

20 YEARS

Together we transform lives

2013 Annual Report



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 community.

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A MOVEMENT OF TRANSFORMATION AND HOPE

Over the past 20 years, Women for Women International has built a global movement to help the most marginalized women in conflict-affected countries. Each woman we have served creates new opportunities for hope, renewal, and transformation as they overcome the challenges created by war and conflict and lay the foundation for lasting peace. We stand beside them, with thousands of our supporters worldwide who believe in the inspiring power of women to create a better future for themselves, their families, and their communities.

TOGETHER, WE TRANSFORM LIVES.

OVER 407,000 WOMEN SERVED
ACROSS EIGHT CONFLICT-AFFECTED COUNTRIES



AFGHANISTAN

99,000
WOMEN SERVED



BOSNIA AND
HERZEGOVINA

62,000
WOMEN SERVED



DEMOCRATIC REPUBLIC
OF THE CONGO

73,000
WOMEN SERVED



IRAQ

14,000
WOMEN SERVED



WOMEN *for* WOMEN
International

346,000
SUPPORTERS IN 192 COUNTRIES



\$114 MILLION

DISTRIBUTED




2 MILLION

PEOPLE BENEFITING



407,000

WOMEN SERVED

 10,000 Women



KOSOVO

 31,000
WOMEN SERVED



NIGERIA

 51,000
WOMEN SERVED



RWANDA

 66,000
WOMEN SERVED



SOUTH
SUDAN

 11,000
WOMEN SERVED



A MESSAGE FROM THE CHAIR OF THE BOARD

As we celebrate Women for Women International's 20th anniversary this year, we recognize the remarkable journey that has brought us to this moment. From the vision of our co-founders, Zainab Salbi and Amjad Atallah, to the movement they started that has united nearly three million people around the world today, it has been a truly inspiring transformation that proves nothing is impossible.

This year, we have much to be thankful for and to celebrate. In June, we were thrilled to open our Women's Opportunity Centre in Kayonza, Rwanda. Designed by award-winning architect Sharon Davis, this Centre makes resources accessible to rural women to achieve their goals of becoming producers, owners, job creators, and leaders in their communities. The Centre furthers our mission and demonstrates the possibilities for social innovation, future growth, and prosperity, when design meets development to support women's empowerment.

At events throughout the year to celebrate our anniversary, we were proud to welcome leaders who promote women's rights and equality through their work. At our Annual May Luncheon, our special guests Ambassador Susan E. Rice

and Isobel Coleman joined us for a conversation on how extremism adversely affects women's security and rights. At our 20th Anniversary Gala Celebration in December, we were honored to recognize Secretary Hillary Rodham Clinton with our Champion of Peace Award for her lifetime of tireless work on behalf of women around the world.

For all of us at Women for Women International, 2013 was a turning point year, and an opportunity to renew and strengthen ourselves for this next chapter in our history. We strategically adjusted our organizational structure to ensure we are best positioned for growth and to channel as much of our resources as possible to the benefit of the women we serve. As we identified innovative solutions to help us in this effort, we began piloting the use of tablets for



A MESSAGE FROM TONY GAMBINO, INTERIM CEO

In the aftermath of war and conflict, the journey to healing and renewal takes many, many years. I was reminded of this during a recent visit to the Democratic Republic of the Congo, where I met with our staff, as well as many participants and graduates. For all the progress the women have made, they still grappled with the scars of what they had survived and faced the uncertainty of a fragile peace.

Despite these challenges, Women for Women International works every day to help women to connect, learn, and heal. I watched our life skills trainers join the women on their journey, bringing them together and creating opportunities for them to find strength from each other. In one classroom, a young woman shared how she had always felt inferior to others, sometimes even worthless, due to her illiteracy. "Being part of this group has changed that," she said. "When I heard from the women in this group that I am worth something, that gave me the power to believe in myself."

As she and thousands of women around the world continue their journeys of healing and transformation, I am also overwhelmed by the passion and dedication of our global staff to do their very best for the women we serve. It is an honor to be part of an organization working for tens of thousands of women who, despite the obstacles and risks they face, are determined to build a better life and achieve their dreams. Each step we take together is one step closer to hope, renewal, and lasting peace.

electronic data collection in our country offices, which will offer us further savings in time and costs in the years to come.

Looking ahead to what the future holds, we are grateful for the support and commitment of those who believe in our mission and invest in the power of women to transform our world. This year, we furthered our partnership with Bloomberg Philanthropies, a committed supporter of our programs in sub-Saharan Africa since 2008, working with us to bring vocational skills and economic opportunities to over 96,000 women to date.

On behalf of the Board, the staff, and the 407,000 women we have served together, I would like to give a special thanks to

all of our sponsors, donors, and partners who have been a part of our legacy. Together, we have proven that investing in women works – for economic growth, health, stability, and peace. As we celebrate the start of the next 20 years of Women for Women International's life-changing work, I invite you to continue along this journey with us. If the past is any indicator of what is to come, I know Women for Women International has an exceptional and inspiring future ahead.

Thank you,

Danuta Lockett

Tony Gambino



20
YEARS

STRENGTHENING WOMEN & REBUILDING COMMUNITIES

WHAT WE DO

Through our program, the most marginalized women come together in classes of 25 to learn critical skills and access new resources. With the support of those around them, women begin their journey to achieve these four outcomes:

WHY IT MATTERS

EARN AND SAVE MONEY

Equipped with basic business skills and a marketable vocational skill, women start small businesses or find jobs that provide critically needed income to begin moving their families out of extreme poverty. With increased income, women learn how saving can help them accomplish their future goals.

DEVELOP HEALTH AND WELL-BEING

Learning how to manage their health, including reproductive health, good hygiene, nutrition, and stress, enables women to make healthier choices for themselves and their families. Connecting marginalized women to local healthcare providers enables them to access critical services.

INFLUENCE DECISIONS IN THEIR HOME AND COMMUNITY

When women learn their fundamental rights and the importance of civic participation, voting, and negotiation, they take a more active role in the decisions that affect their lives and educate other women on how they can stand up for their rights.

CONNECT TO NETWORKS FOR SUPPORT

By building support networks, women can share ideas and resources, invest in business together, and help each other find solutions to common challenges.

In the next few pages, we highlight a few of the many program innovations and activities that help women rebuild and transform their lives.

CREATING OPPORTUNITY: WOMEN EARN & SAVE MONEY

ON THE DUSTY STREETS OF KABUL 15 YEARS AGO, ZARGHUNA MADE PENNIES EACH DAY SELLING SMALL HANDCRAFTS, HER ONLY MEANS TO SUPPORT HERSELF AND HER CHILD. LIKE MANY OF THE WOMEN ENROLLED IN OUR PROGRAM, ZARGHUNA ENCOUNTERED BARRIERS FROM AN EARLY AGE THAT LIMITED HER ABILITY TO EARN A SUSTAINABLE INCOME. A CHILD BRIDE AT AGE 6, ZARGHUNA WAS WIDOWED AT 16 AND FOUND HERSELF ALONE AND UNABLE TO PROVIDE FOR HER FAMILY.

Over the past 20 years, we have reached out to women like Zarghuna to connect them with resources and skills to create economic opportunities and transform their lives. Through our programs, women learn numeracy and bookkeeping skills to calculate profits and losses. They develop a vocational skill with earning power in their markets, and the business skills needed to make their work profitable. With a monthly stipend, women begin saving for the future and access microcredit. Together, they join their strength through savings circles and cooperatives.

Through our program, Zarghuna gained the skills and self-confidence to start an embroidery business. Today, she co-owns a thriving embroidery factory in Kabul that employs 20 women on site and an additional 300 women who work from their homes. Her business generates profits of \$5,000 per month.

Zarghuna's story is exceptional, yet the journeys of other women in our program are no less remarkable. Within two years of finishing our program, women's earnings are five times greater than when they started, enabling them to provide for their families and to strengthen their local economy.



WOMEN'S DAILY
INCOME INCREASES
NEARLY FIVEFOLD.

\$0.41

*Before the
program*

\$1.98

*Two years after
graduation*

HOW WE DO IT

MONTHLY STIPENDS

Over the course of our yearlong program, each participant receives a monthly stipend that enables her to address some of her family's immediate needs and establish savings.

NUMERACY TRAINING

Nearly 1 in 5 of our participants is innumerate. In places like Afghanistan and the Democratic Republic of the Congo, numeracy training transforms women's lives, enabling them to write a friend's phone number or balance business accounts.

ESTABLISHING COOPERATIVES

In the Democratic Republic of the Congo and Rwanda, our trainers provide ongoing support to groups of women establishing cooperatives, providing technical assistance and guidance on officially registering with local government entities.

CONNECTING TO FINANCIAL INSTITUTIONS

In Nigeria, Rwanda, and Kosovo, we are connecting participants with bank accounts, providing new opportunities to save and borrow money to invest in their businesses.

JOB PLACEMENT

In Kosovo, our participants earn an average of \$0.02 per day when they enroll, and struggle to find jobs after graduation. In 2012, we established a Job Placement Office, which has connected 327 women with jobs from 220 employers.

INCREASING SKILLS AND VALUE OF PRODUCTS

In 2013, we began a new partnership initiative with Bloomberg Philanthropies to improve women's access to markets and employment. Over the next three years, we are providing 40,000 women in Rwanda and the Democratic Republic of the Congo with workforce training.

WOMEN'S OPPORTUNITY CENTRE

To promote long-term economic development and provide ongoing resources for graduates, we opened a Women's Opportunity Centre in Rwanda in June. See page 24 for more.



HEALTHIER LIVES: WOMEN DEVELOP HEALTH & WELL-BEING

GROWING UP IN RURAL SOUTH SUDAN, REGINA NEVER LEARNED BASIC HYGIENE PRACTICES. SHE DID NOT KNOW THAT QUICKLY RINSING UTENSILS BEFORE SERVING FOOD WOULD NOT CLEAN THEM. SHE DID NOT REALIZE THAT WASHING CLOTHES WITH SOAP AND SWEEPING HER HOME WERE IMPORTANT TO KEEPING HER AND HER FAMILY HEALTHY. NEITHER SHE NOR HER NEIGHBORS WERE AWARE THAT THE WATER THEY PULLED FROM THE LOCAL WELL WAS DIRTY – AND POTENTIALLY DEADLY.

In the countries where we work, health education and basic healthcare services are limited, particularly in remote and rural areas. For 20 years, we have provided women like Regina with basic health information on nutrition and hygiene, sexual and reproductive health, stress management, and other common and emerging health challenges. We work with local partners and connect women to healthcare providers that provide professional and ongoing support during and after our program. With knowledge and resources, women like Regina can make health-based choices that protect their dignity and well-being.

Using what she learned in our program, Regina began practicing simple sanitation measures to keep herself and her family healthier. Inspired to do more, she brought the women of her community together and shared the risks of drinking dirty water. She convinced them to organize efforts to clean and deepen the well. Through her work, her community will have a steady supply of fresh water.

Regina's story is just one of the many ways women are taking action to protect their and their family's health. For example, within two years of finishing our program, three times as many women practice family planning. On the next page, learn more about the ways we help women develop greater health and well-being.

NEARLY THREE
TIMES AS MANY
WOMEN PRACTICE
FAMILY PLANNING



31%

*Before the
program*



81%

*Two years after
graduation*

HOW WE DO IT

ACCESS TO SEXUAL AND REPRODUCTIVE HEALTH SERVICES

In Kosovo, our trainers discuss the importance of regular mammograms and Pap smears. They have helped women negotiate lower group testing fees and organized transportation for participants to access these gynecological services.

COMMITTED TO IMPROVING KNOWLEDGE AND ACCESS

We regularly evaluate and review the health curriculum in each of our country offices to ensure it provides women the most updated, accurate information and addresses the greatest health concerns they face. We also work to identify new healthcare services available to our program participants.

ACCESS TO HIV TESTING, COUNSELING, AND TREATMENT

Where we work in Nigeria's Plateau State, recurrent conflict has led to high rates of HIV, with nearly 1 in 13 adults infected. Young women are more than twice as likely to have HIV as young men. Our Nigeria office works with the Mashiah Foundation in Jos to provide voluntary counselling and HIV testing services to participants, and refers those who test positive to district hospitals and to the Faith Alive Foundation for counseling, antiretroviral drugs, and support groups.

In 2013, 43 of the 1,644 women tested were found positive and received the support of referral services and our life skills trainers.

Committed to sharing our expertise addressing HIV/AIDS, we work closely with numerous national and state groups, including: the National AIDS and STI Control Program (NASCP), State Action Committees on HIV/AIDS (SACAs) in Enugu and Jos, the Civil Society on HIV/AIDS in Nigeria (CISHAN), and the technical working group on Enhancing Nigerian Response to HIV/AIDS.

PURIFYING WATER, SAVING LIVES

In Baghdad, our program participants learned from a local expert how the area's poor water quality could put them and their families at risk of disease. The women were also connected to a nearby health center where they could receive monthly water purification tablets.



CHALLENGING INEQUALITY: WOMEN INFLUENCE DECISIONS IN THE HOME & COMMUNITY

FOR YEARS, ZAINAB SUFFERED HER HUSBAND'S BEATINGS AND ABUSE. GROWING UP IN NIGERIA, SHE WAS TAUGHT A WOMAN'S RIGHTS CAME FROM HER HUSBAND. WHEN ZAINAB'S HUSBAND TOOK A SECOND WIFE, HE OFTEN REFUSED TO GIVE HER MONEY TO FEED THEIR CHILDREN. HE BECAME MORE VIOLENT TOWARDS HER, AND ZAINAB FELT POWERLESS. ONE IN THREE WOMEN GLOBALLY EXPERIENCE VIOLENCE LIKE ZAINAB, AND IN THE COUNTRIES WHERE WE WORK, THIS RATE IS OFTEN MUCH HIGHER.

We know it takes courage and the support of others for a woman to stand up for her rights and challenge those who have tried to keep her powerless, be it a family member or an entire community. Through our program, women come together and learn about their fundamental human rights, often for the first time. With the power of this knowledge, we help them identify how to protect their rights and create more equal homes and communities. We connect them with local legal resources, which give them the opportunity to challenge crimes against them in court. To strengthen community support for women's equality, we have reached out to thousands of local male leaders, recognizing their role in promoting and protecting the rights of all community members.

Through our program, Zainab learned that her rights did not belong to her husband and was inspired by the support of other women in her class. She decided she would not tolerate his abuse any longer. The next time he tried to hit her, she refused to apologize, and stood up for her rights. Neighbors who overheard what was happening joined her side. Since that day, Zainab says her husband has never disrespected or raised his hand against her.

Zainab's story reflects the personal and powerful ways women are inspired to stand up for their rights. Learn more about the ways we help women advance their roles as equal members of their communities.



MORE WOMEN
ARE INVOLVED IN
KEY HOUSEHOLD
DECISIONS.

HOW WE DO IT

TAKING ACTION AGAINST GENDER-BASED VIOLENCE

Everywhere we work, rates of violence against women are incredibly high. In Rwanda, such violence has become normalized, with over half of all women believing that a husband is justified in beating his wife. Determined to stop this violence, 1,500 women in Nyaruguru started a campaign with their husbands to educate their community about gender-based violence, and how it harms individuals and families.

ACCESSING JUSTICE & CLAIMING PROPERTY

In Nigeria, women's access to justice is limited by complicated legal systems and patriarchal officials. Collaborating with the UK Department for International Development and ActionAid International, we have helped women understand their rights and seek justice. We also raised awareness among 3,600 male leaders in the justice system to support women's rights.

PARTICIPATING IN COMMUNITY ACTIVITIES

Program graduates in Karbala, Iraq shared their own stories in a workshop on violence against women that included representatives from the local UN office, the International Rescue Committee, and Al-Amal Association. They spoke about overcoming obstacles with the support of peers and through financial independence, encouraging Al-Amal Association to provide more support to widows and divorced women.

PROMOTING WOMEN'S VOICES AND LEADERSHIP

In December, our Afghanistan Country Office worked with the Afghan Women's Network and Gender Action for Peace and Security to hold a workshop on the UK Government's National Action Plan on Women, Peace, and Security. By raising the voices of the most marginalized women, we reinforced their contributions to peace and security.

ENGAGING MEN AS ALLIES

When it comes to ending violence against women, men are part of the problem – but they are also part of the solution. That's why we engage men as advocates for women's equality. From mullahs in Afghanistan to traditional and civic leaders, law enforcement, and military members in Nigeria and the DRC, we have worked with over 7,500 male leaders.



STRONGER TOGETHER: WOMEN CREATE & CONNECT TO NETWORKS FOR SUPPORT

LIVING IN A VILLAGE IN RURAL BOSNIA, CAMILA AND OTHER WOMEN IN HER COMMUNITY HAD FEW OPPORTUNITIES TO LEAVE THEIR HOMES, AND NO SAY IN PUBLIC DECISIONS. PATRIARCHAL ATTITUDES TOWARDS WOMEN REINFORCED CAMILA'S ISOLATION AND ADDED TO HER FAMILY'S DIFFICULTIES. UNABLE TO LEAVE HER HOME TO WORK, THEY STRUGGLED WITH POVERTY. SHE SECRETLY HOPED FOR AN OPPORTUNITY TO TAKE CONTROL OF HER LIFE, BUT WAS BURDENED BY FEELING LIKE SHE HAD NO WORTH.

But Camila's life changed when she found new strength through the support of women like her in our program. For the first time, she felt that she had value as a person. Inspired to help other women and drive change in their community, she started the association *Most*, the Bosnian word for "bridge." Today, over 100 unemployed women from rural areas are members. Together they are producing handcrafts, souvenirs, and greenhouse goods, organizing a fair twice a year, and building the local economy. "Now we are respected in our families and in the local community," says Camila.

For 20 years, we have created opportunities for women to develop the strong social connections that underlie their ability to earn and save money, be healthy, and

exercise their rights. As women go through our program in a class of 25, they build supportive networks and friendships that reinforce their well-being and resilience in the face of ongoing hardships. Women learn to join their strength, forming cooperatives and associations that connect them to new opportunities and resources years after the program.

Camila and the women of *Most* demonstrate the power of connecting women to drive change. Inspired to act, nearly 10 times as many women share knowledge of their rights with other women in the community two years after our program. Learn more about the ways we help women connect, share ideas, and join their strength to create a ripple effect across communities.

9%



Before the program

86%



Two years after graduation

NEARLY TEN TIMES AS MANY
WOMEN SHARE KNOWLEDGE
OF THEIR RIGHTS WITH OTHER
WOMEN IN THE COMMUNITY.

HOW WE DO IT

CONNECTING WOMEN WITH SPONSORS

From our start during the Bosnian War to the present day, sponsors from around the world have connected with women in conflict-affected countries to provide important emotional and financial support, standing with women as they begin their journey to rebuild their lives. To learn more about sponsoring a woman in our programs, visit www.womenforwomen.org.

BRINGING TOGETHER CLASSES OF PEERS

When a woman joins our program, she enters a classroom of 25 of her peers – women who share her struggles, hopes, and dreams. Over the course of the year, they build close relationships and inspire each other to join together in businesses or cooperatives, advocate for change in their communities, and more.

ENGAGING SUPPORTIVE LIFE SKILLS TRAINERS

Our life skills trainers lead each class of 25 women through our program. Creating a safe space for women to learn and share their own experiences, life skills trainers develop personal connections with each woman as she begins her journey, both supporting and inspiring her.

TAKING ACTION THROUGH ASSOCIATIONS

In Bosnia, graduates of our program have formed over 30 women's associations in communities across the country to promote women's rights and participation in local government and community development.

Together, women establish weekly markets, organize public fora and workshops about women's civic action and violence against women, and encourage women to run for leadership positions, among other activities.



WHY DO WE ENGAGE MEN?

BUILDING CONNECTIONS BETWEEN WOMEN THAT STRENGTHEN AND ENABLE THEM TO ACHIEVE THEIR GOALS HAS BEEN AT THE HEART OF OUR MISSION FOR 20 YEARS. YET OVER THE PAST 11 YEARS, WE HAVE BEGUN TO TAP THE POWER OF CREATING NETWORKS OF MEN TO HELP EACH OTHER AND THEIR COMMUNITIES BE MORE SUPPORTIVE OF WOMEN'S RIGHTS AND EQUALITY.

.....

Our work with men began after listening to the feedback from our program participants. They told us that learning about topics like women's rights, reproductive health, and gender-based violence was so important to their lives, but that men needed to hear this message too. With men's roles as leaders and their ability to influence attitudes in their families and communities, we knew they were right.

Our men's engagement programs focus on transforming relationships and challenging ingrained practices and beliefs. They create an opportunity for men to understand how inequality and abuse hold women back and harm the entire community. Most importantly, they foster a dialogue between men and women to develop solutions.

Each of our men's engagement programs and activities differs to reflect local challenges and opportunities. Yet the message is the same: together, women and men can build stronger families, communities, and countries.

CURRENT MEN'S ENGAGEMENT PROGRAMS AND ACTIVITIES:

- Afghanistan
- Democratic Republic of the Congo
- Nigeria
- Rwanda
- South Sudan

ISSUES COVERED:

- Sexual and Gender-Based Violence
- Women's Equality
- Female Genital Mutilation
- Property and Inheritance
- Women in Decision-making Positions
- Widow's Rights
- Value of Women's Work
- Girls' Education
- Reproductive Health
- Women's Contributions to Peace-building

IMPACT

CHALLENGING THE CULTURE OF IMPUNITY

Through our men's engagement program, male leaders learn how the failure to stop violence against women creates a culture of impunity that only leads to more violence. They become proponents of greater sensitization efforts for their communities and spheres of influence.

CONFRONTING GENDER-BASED VIOLENCE

In the DRC, 97 percent of male graduates have discussed women's rights and the need to prevent sexual and gender-based violence with another man, compared to 56 percent before the program.

In Afghanistan, 49 percent of male graduates report taking action to reduce gender-based violence, compared to just 2 percent before the program.

TRANSFORMING LIVES AND FAMILIES

In the DRC, male participants report:

- Decreased family stress
- Improved relationships with their wives
- Sharing more of their income with their wives
- Controlling frustration and aggression







We recognize that recovering from the destruction of conflict and war takes time. Our programs are just the beginning of women's journey from poverty and isolation to self-sufficiency and empowerment.

We are committed to helping women rebuild over the long-term, because we know there are no quick solutions to the challenges they face.

In the majority of the countries where we work, we have sustained our programs for more than 10 years.

In the next few pages, we shine the spotlight on the two countries where we have worked the longest – Bosnia and Herzegovina and Rwanda – and how our work is strengthening women to build a more prosperous future.

1993

A NEW FUTURE: ŽENE ZA ŽENE

TWENTY YEARS AGO, WE REACHED OUT TO HELP WOMEN REFUGEES IN THE DARKEST HOURS OF THE BOSNIAN WAR. TODAY, NEARLY 62,000 GRADUATES OF OUR PROGRAM IN 50 COMMUNITIES IN BOSNIA AND HERZEGOVINA ARE LEADING EFFORTS TO REBUILD THEIR COUNTRY.

As the country moved from active conflict to post-conflict rebuilding, Women for Women International (locally known as Žene za Žene) has adapted our work to reflect the changing needs of women as they recovered and reached new levels of success. We continue to evolve to help women achieve greater economic empowerment and civic participation.

Learn how Žene za Žene has helped women rebuild their communities and country from 1993 to today.



HUMANITARIAN ASSISTANCE

As the war raged during the early 1990s, we channeled humanitarian aid to women refugees during the siege of Sarajevo, starting from a list of 17 women.

MICROFINANCE TO JUMPSTART ECONOMIES

After the war ended in 1995, women needed to earn money to support their families. We began a microfinance program based on the Grameen Bank model. Over the next 15 years, we connected 28,000 marginalized women with \$55.8 million in loans to invest in their futures.

LONG-TERM PROGRAMMING FOR STABILITY

As the late 1990s brought greater stability, our current Country Director Seida Saric began pioneering our first yearlong training program. The program enabled women to access business and vocational skills training, develop rights awareness, improve their health, and build support networks.

REACHING RURAL AND REMOTE AREAS

As cities like Sarajevo recovered from the war, much of the rural areas were left behind. In the early 2000s, we expanded outside Sarajevo to focus on small, rural communities where women were marginalized by lack of opportunities and patriarchal norms. In many places, we reached the majority of women, who transformed entire villages.

2003

2004

REBUILDING COMMUNITY TRUST

Žene za Žene was one of the first organizations after the war to rebuild bridges between people of different ethnicities. In Srebrenica, we brought together women from all ethnic groups to help them heal from the trauma of genocide and begin creating a better future together.

BUILDING PARTNERS FOR PROGRESS

Partnerships and collaborations with organizations like Heifer International and USAID enabled women to build up local economies in agriculture and other sectors.

CONNECTING WOMEN

As women created more economic opportunities, we knew they could take on even greater challenges together. We helped women graduates develop more than 30 local associations that are building up rural economies and addressing local issues.

PROMOTING WOMEN'S LEADERSHIP

Women's leadership helps create opportunities for women entrepreneurs to thrive and build more democratic societies. In 11 municipalities, 31 of our graduates have run for local leadership positions. In 2012, two graduates won elections in Doboju-Jug, including the position of mayor.

INVESTING IN WOMEN FOR THE FUTURE

With the incredible success of the past 20 years, Žene za Žene is focused on strengthening women's economic empowerment and civic engagement, enabling them to transform their lives, families, and communities. To learn more, please visit www.womenforwomen.org.



2013

A FOUNDATION FOR HOPE

THE WOMEN'S OPPORTUNITY CENTRE

IN JUNE 2013, WE CELEBRATED THE OPENING OF OUR WOMEN'S OPPORTUNITY CENTRE, A NEW SOCIAL ENTERPRISE IN KAYONZA, RWANDA, CREATING INNOVATION, GROWTH, AND PROSPERITY ACROSS THE REGION.

Building on our 16 years of experience working with the most marginalized women in Rwanda, the Women's Opportunity Centre enables women to create new opportunities to drive social and economic development.

With architectural expertise from award-winning architect Sharon Davis Design, the eco-designed campus offers market and retail space, meeting space, storage and workspace, special event facilities, lodging, and restaurant services. It bridges the gap between rural producers and urban markets.

"This is an achievement of women, and it will last forever," declared WfWI graduate Angelique Mukankubana at the opening ceremony. As the leader of the brick-making cooperative that hand-made the half a million bricks used in the construction, Angelique is one of the many women who have been at the foundation of this project and who have already been inspired to create new opportunities for economic growth and success.

OUR GRADUATES
STARTED THE KATWICO
COOPERATIVE TO MAKE THE
450,000 BRICKS USED
IN THE CONSTRUCTION
OF THE WOMEN'S
OPPORTUNITY CENTRE.

TO LEARN MORE, VISIT
WWW.WOMENFORWOMEN.ORG



HOW WE DO IT

For women like Angelique, the Centre is a vital resource to develop new skills, incubate and expand their businesses, and build new connections and networks. As a sustainable social enterprise, the Centre offers training and employment opportunities through:

- A marketplace for women to sell food, textiles, and other products
- Training and meeting spaces for WfWI and partners to bring new skills and opportunities to the women of Kayonza
- A demonstration farm for training in sustainable commercial agriculture
- A kitchen and restaurant using ingredients from the farm and providing dining for women trainees and guests
- Lodging for students, trainees, tourists, and visitors
- Gathering space for special events

A STRONGER FUTURE FOR WOMEN

In the coming years, hundreds of the most marginalized women will learn new job skills and trades at the Women's Opportunity Centre. They will become entrepreneurs, or find employment opportunities in growing hospitality and agribusiness sectors. Together, they will create a stronger future for the rural women of Rwanda.

To learn more about our plans for the Women's Opportunity Centre and how you can help Rwandan women build a stronger future, please contact us at 202.737.7705.



WOMEN FOR WOMEN INTERNATIONAL LEADERSHIP

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“ KNOWING THAT THE
SMALL AMOUNT
OF MONEY I
CONTRIBUTE HAS
GIVEN WOMEN
A CHANCE TO BE
BETTER EDUCATED
MAKES ME JOYOUS
AT WHAT WOMEN
CAN DO TO CHANGE
THE WORLD. ”

– CHRISTINE
WFWI SPONSOR

To learn more about our leadership, visit
WOMENFORWOMEN.ORG.



OUR NIGERIA COUNTRY DIRECTOR
NGOZI EZE HAS INSTITUTED PROGRAMS
TO EDUCATE WOMEN ABOUT HIV/AIDS,
CHALLENGE FEMALE GENITAL CUTTING AND
WIDOWHOOD RITUALS, AND ENGAGE MEN.



OUR BOSNIA AND HERZEGOVINA COUNTRY
DIRECTOR SEIDA SARIC DEVELOPED OUR
YEARLONG PROGRAM FOR WOMEN
AFTER BECOMING OUR FIRST COUNTRY
DIRECTOR IN 1998.

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CELEBRATING WOMEN'S PROGRESS

Looking back on 20 years of serving women in conflict-affected countries, we are proud to celebrate the individuals and moments that have moved us forward and redefined what is possible.

War breaks out in Bosnia and Herzegovina. Over the next three years, 100,000 PEOPLE WILL DIE AND UP TO 50,000 WOMEN WILL BE SYSTEMATICALLY RAPED.



1992

Responding to the extreme levels of violence facing women in Bosnia, Zainab Salbi and Amjad Atallah FOUND WOMEN FOR WOMEN in Bosnia.

1993

We are grateful for the support of thousands of generous donors who make our work possible, including those listed here who made gifts of \$1,000 or more in 2013. We regret that space limitations prevent us from listing all of our supporters, including the 27,000+ sponsors of individual "sisters," and our dedicated volunteers who collectively donated nearly 2,000 hours during 2013.

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Women for Women in Bosnia will later grow to become Women for Women International.



THE RWANDAN GENOCIDE KILLS

NEARLY 1 MILLION PEOPLE
IN 100 DAYS

1994

In besieged Sarajevo, **FARIDA MUSANOVIC** risks her life to deliver smuggled letters and financial support to 17 refugee women in the city. She opens WfWI's first country office in Bosnia and Herzegovina.



WfWI **REACHES 100 REFUGEE WOMEN**, providing a critical lifeline of financial and emotional support in the midst of war.

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We develop early programs
for women to help them begin
to recover from the war. **OUR**
FIRST CLASS OF PARTICIPANTS
GRADUATES IN BOSNIA.



In the final months of the Bosnian War,
ZAINAB SALBI IS HONORED by President
Bill Clinton for her work to support women
refugees and draw attention to the crimes
committed against them.

“ HUMAN RIGHTS ARE WOMEN’S
RIGHTS, AND WOMEN’S RIGHTS
ARE HUMAN RIGHTS. ”

At the Fourth World Conference
on Women in Beijing, First Lady
Hillary Clinton galvanizes a
global movement for women’s
rights and equality.

1995

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As our work in Bosnia grows, **WE EXPAND OUR PROGRAMS TO RWANDA** to support the many widows and survivors of sexual and gender-based violence struggling to recover and rebuild from the devastation of the 1994 genocide.

WITH WORK
STARTED IN A
SECOND COUNTRY,
WE HAVE REACHED

1,000

Women in the
first four years

&

5,000

Family members
indirectly

1997

20
YEARS

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1999

As war breaks out in the Balkans again and Kosovo is mired in conflict, **WE BEGIN TO SUPPORT KOSOVAR WOMEN** who experienced bombings, displacement, sexual and gender-based violence, and the loss of family and loved ones.

Expanding to our second African country, **WE OPEN PROGRAMS IN NIGERIA** for women who have experienced years of civil war, communal violence, military rule, and economic hardship.



2000

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OUR SUPPORTER BASE RAPIDLY GROWS as we
engage in efforts to raise awareness about the
challenges facing women in conflict.



Reaffirming our experiences working with women survivors of war and conflict for the past seven years, the **UNITED NATIONS PASSES RESOLUTION 1325**, which for the first time recognized the ways in which women were particular targets of conflict and the important roles they do and should play in all parts of peace processes.

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10,000

Less than 10 years from
our founding, we have
served 10,000 women
across three continents.

2002

OUR NIGERIA COUNTRY OFFICE PILOTS THE FIRST MEN'S

LEADERSHIP PROGRAM. Engaging male community leaders ranging
from traditional leaders, military, law enforcement, and religious leaders,
the program eventually expands to Afghanistan, the Democratic
Republic of the Congo, and Iraq and reaches over 7,500 men.



As international forces topple the Taliban government in Afghanistan, **WE REACH OUT TO SUPPORT WOMEN REFUGEES SEEKING SHELTER IN PAKISTAN** before opening programs directly in Afghanistan.

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With the invasion of Iraq, **WE BEGIN PROGRAMS IN BAGHDAD** to support the most marginalized women as insecurity and fighting spread throughout the country.

2003

Following a six-year war that killed nearly four million people in the Democratic Republic of the Congo, **WE REACH OUT TO WOMEN IN THE CONFLICT-AFFECTED NORTH AND SOUTH KIVU PROVINCES.**

2004



Extreme levels of rape and sexual violence against women cause many to consider the region as "the rape capital of the world."

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2005

As Women for Women International grows into a global movement, our supporters increasingly join us from outside of the United States, and from Europe in particular. Witnessing the horrors of the conflicts in Bosnia and Herzegovina and Kosovo so close to home, they are inspired to support our work to help women rebuild.

**THIS YEAR, WE INCORPORATE
WOMEN FOR WOMEN
INTERNATIONAL – UK.**



2006

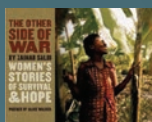
*Following the signing of the Comprehensive Peace Agreement in 2005 that ends two decades of civil war in Sudan, **WE BEGIN WORK IN SOUTH SUDAN**, one of the regions hardest hit by the conflict, helping women learn sustainable agriculture and revitalizing a nearly nonexistent local economy.*

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Sharing the voices and the stories of women whose courage and hope are enabling them to rebuild their lives after conflict, **ZAINAB SALBI PUBLISHES THE OTHER SIDE OF WAR.**



In recognition of the extraordinary work Women for Women International has done to alleviate human suffering, **WE ARE HONORED WITH THE PRESTIGIOUS CONRAD N. HILTON HUMANITARIAN PRIZE.**

2007 marks a new milestone in our work and the global reach of our programs.

100,000

WOMEN

8

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2007

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**RUN FOR
CONGO
WOMEN**
mobilizes

1,723
PEOPLE TO
PARTICIPATE

7
IN 7 RUNS

7
IN 7 CITIES

2008

Bloomberg Philanthropies

Throughout our history, the support of local and global partners has enabled us to provide women new opportunities to earn money, connect to health resources, and transform their lives.

In 2008, **WE ARE PROUD TO BEGIN OUR PARTNERSHIP WITH BLOOMBERG PHILANTHROPIES** to help women in sub-Saharan Africa earn an income and improve their lives.

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Marcia Wilson
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Rebecca and David Wood
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Elizabeth and Adam Zoia

Jan Rock Zubrow and Barry Zubrow
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COMMUNITY ORGANIZATIONS

Bethesda Friends Meeting
Carmelite Communion
Church of The Holy Comforter
The Church of Israel
Crestview Middle School Community Service Group
Germantown Jewish Centre
Human Rights Club of Carrollton
School of the Sacred Heart
Jewish Community Federation & Endowment Fund
Kittamaqundi Community Church
Little River United Church of Christ
Muslim Sisters of Dayton
St. James' Episcopal Church
The Winchester Unitarian Society

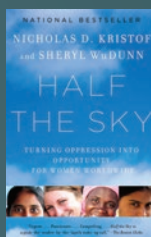
MATCHING GIFTS & WORKPLACE GIVING

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AIG Matching Grants Program
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AT&T United Way Employee Giving Campaign
Bill & Melinda Gates Foundation - Matching Gifts Program

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Microsoft Matching Gifts Program
Pfizer United Way Campaign
Raytheon Charitable Giving
Salesforce.com Foundation
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Tyco Electronics Employee Matching Gifts Program



Committed to drawing attention to the atrocities women face in conflict-affected countries, **WE TAKE ANDERSON COOPER AND HIS AUDIENCE ON 60 MINUTES TO THE EASTERN DEMOCRATIC REPUBLIC OF THE CONGO**, enabling women affected by violence and targeted attacks to share what is happening to them and their communities with the world.



Authors Nicholas D. Kristof and Sheryl WuDunn launch a movement to invest in the most marginalized and impoverished women and girls around the world through their book **HALF THE SKY, WHICH FEATURES OUR WORK WITH WOMEN SURVIVORS OF WAR.**

Continuing to raise awareness of the experiences and stories of the women we serve, we join Kristof and WuDunn on the Oprah Winfrey Show.

2009

MAJOR CONTRIBUTORS

United Way of Central Maryland
United Way of the Columbia-Willamette
World Bank Community Connections
Fund

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Jerome A. Kaplan and Deena L. Kaplan



2011

*As the world celebrates the 100th Anniversary of International Women's Day, **WE ORGANIZE 464 EVENTS IN 70 COUNTRIES** to bring women and men together on bridges around the world in support of women's equality.*



WE REACH OVER A QUARTER OF A MILLION WOMEN in conflict-affected countries, building bridges of connection between them and their sponsors around the world.



250,000 +

MAJOR CONTRIBUTORS

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Walter Marie and Barbara Falk Family Foundation
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The William C. Bannerman Foundation
The Women's Foundation of Colorado

To strengthen the services we offer women in Kosovo, **WE OPEN OUR FIRST WOMEN'S OPPORTUNITY CENTER IN PRISTINA.** The Center pioneers a Job Placement Office that connects graduates of our program with local employers seeking their skills.



With gratitude for the commitment of thousands of sponsors who were inspired to support our work after first learning about us through the Oprah Winfrey Show, **OUR FOUNDER ZAINAB SALBI JOINS OPRAH FOR HER FINAL EPISODE** to share the incredible power of what their support has enabled women to accomplish over the years.



MAJOR CONTRIBUTORS

ESTATES

Estate of Emma Milkeraitis
Estate of Jane Grey Pfeiffer
Estate of John D. Work
Estate of Julia Julsrud
Estate of Martha Nelson Martin
Estate of Mary Lou Washatka
Kathleen A. Zammarelli Trust

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Bureau of Near East Affairs
United States Department of State /
Secretary's Office of Global Women's
Issues

We also wish to thank our many generous sponsors and our donors who support our work through Women for Women International – UK, whose names are not listed here.

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.



WE PUBLISH OUR FIRST COOKBOOK, SHARE, connecting the recipes and stories of women we serve with those of international chefs and humanitarians to celebrate our common humanity.

WE OPEN THE WOMEN'S OPPORTUNITY CENTRE IN RWANDA bridging the divide between rural producers and urban markets, and offering ongoing opportunities for the most marginalized women to participate in launching entrepreneurial activities and drive local economies.



2013

“ WE NEED TO CONTINUE THE
EMPHASIS ON SUPPORTING
WOMEN WHO ARE ON THE
FRONT LINES OF VIOLENCE
AND CONFLICT. ”

– HILLARY RODHAM CLINTON
WOMEN FOR WOMEN INTERNATIONAL
20TH ANNIVERSARY GALA



At our 20th Anniversary Gala Celebration, Secretary Hillary Rodham Clinton spoke of the importance and impact of advancing the rights of women and girls around the world, **PRAISING WFWI FOR ITS COMMITMENT TO SERVING THE MOST MARGINALIZED WOMEN.**

After 20 years, we have served over **407,000 OF THE MOST MARGINALIZED WOMEN** in conflict-affected countries and impacted the lives of **OVER 2 MILLION** of their family members and loved ones.

407,000 +

2013 FINANCIALS

2013 CONSOLIDATED FINANCIAL STATEMENTS (AUDITED)

STATEMENT OF ACTIVITIES AND CHANGE IN NET ASSETS

Contributions and grants	27,606,817
Other revenues	775,223
Total support and revenue*	\$28,382,040
Program services expenses	19,595,346
Finance & administration	2,212,904
Fundraising	5,826,080
Total expenses*	\$27,634,330
Change in net assets	\$747,710

* Excludes donated goods and services.

ASSETS, LIABILITIES, AND NET ASSET SUMMARY

Cash and cash equivalents	10,722,806
Investments	3,598,780
Property and equipment, net	4,083,951
Contributions and grants receivable	2,580,472
Prepaid expenses and deposits	437,028
Other assets	198,217
Total assets	\$21,621,254
Accounts payable and accrued expenses	1,950,109
Loan payable**	1,678,493
Deferred rent and leasehold incentive	2,028,784
Other liabilities	271,244
Net assets	15,692,624
Total liabilities and net assets	\$21,621,254

** Loan related to Afghanistan Microfinance Company.

To download our 2013 audited financials, please visit:
womenforwomen.org



Women for Women International
 earned the Better Business
 Bureau's BBB Wise Giving
 Alliance's Standard for Charity
 Accountability



In 2006, we received the
 prestigious Conrad N. Hilton
 Humanitarian Prize.



JOIN US

Help Women Survivors of War Build a Better Future

Thanks to the 346,000 women and men around the world who support our work, over 407,000 women are using their power to create opportunities for peace and prosperity.

There are many ways you can contribute to Women for Women International's life-changing work:

GIVE

By sponsoring a woman through our yearlong program, you can help her access the resources and skills she needs to change her life, her family, and her community. To learn more about sponsorship and other ways to donate, visit our website at www.womenforwomen.org or call 202.737.7705.

PARTNER

Partnerships with the public and private sectors enable us to combine our strengths to invest in women and help them create more peaceful and prosperous societies. To begin exploring how your organization can be part of our life-changing mission, please call 202.737.7705.

CONNECT

To stay informed about our work and spread the news about how women are transforming their families and communities around the world, like us on Facebook at www.facebook.com/womenforwomen and follow us on Twitter at @WomenforWomen.



“ PREVIOUSLY I BEGGED FOR FOOD
AND MONEY IN THE STREET.
THANKS TO YOUR ASSISTANCE, I
NO LONGER BEG FOR FOOD. I NO
LONGER RENT A HOUSE. IMAGINE
THAT I WAS UNABLE TO FIND EVEN
A SINGLE DOLLAR TO FEED MY
FAMILY. BUT TODAY, YOUR SUPPORT
IS MORE THAN A SALVATION. ”

– COZARINE | PROGRAM GRADUATE
DEMOCRATIC REPUBLIC OF THE CONGO

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WOMEN *for* WOMEN
International