

Widows and Orphans Movement (WOM)



2024 Annual Report



MOTTO: TRUST IN GOD

WWW.WOMGH.ORG

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FATI ABIGAIL ABDULAI

CEO MESSAGE

It is with heartfelt gratitude and a profound sense of responsibility that I welcome you to this year's Annual Report. This report captures the unwavering dedication, resilience, and shared purpose that have guided our work throughout the year.

At the Widows and Orphans Movement (WOM), our enduring commitment to promoting the rights, dignity, and inclusion of widows, orphans, and other vulnerable women, youth, and children remains at the heart of everything we do. In a world where inequality and marginalization persist, our work has never been more relevant. Every step we take is guided by the belief that every woman and child deserves to be seen, heard, and empowered to live a life of hope and opportunity.

The year under review marked a major milestone for WOM as we moved into our own solar-powered office. This space was made possible through the renovation of existing classrooms, previously used as training facilities with generous support from St. Paul e.V. and Bürgerkomitee Steinhagen. This move became necessary after we were asked to vacate the office space we had occupied since 2002.

We also formed a new partnership with the 11th Hour Project's Food Sovereignty Fund of RSF Social Finance, leading to the implementation of an eight-month project titled "*Attaining Food Sovereignty for Female-Headed Families Through the Promotion of Agroecological Practices.*"

Additionally, we reignited and expanded our health initiatives through collaboration with the Ghana Health Service, conducting health screenings for our constituents with a special focus on ear, nose, and oral health.

Despite these strides, long-term funding for projects is becoming increasingly scarce. Approximately 70% of our income sources are now uncertain, making it more difficult to address the structural inequalities that require consistent intervention over three to five years.

Nevertheless, we have stewarded all resources with care and made meaningful impacts in the lives of those we serve. Looking ahead, we aim to intensify our health work, scale up holistic agroecology interventions, and strengthen advocacy efforts rooted in community experience.

With your continued support, we can achieve even more. Together, we are building a future grounded in dignity, equity, and opportunity for all.

The Board



Dr. Eunice Rabiatsu Abdulai
Expertise–Health
Board Chair

Mr. Jalaldeen Abdulai Esq.
Expertise–Legal Practitioner
Member

Dr. Chaka Uzundu
Expertise–Development
Member

ASP. Bernice R. A timbillah
Expertise–Security
Member

Ms. Betty Ayagiba
Expertise–Development
founder and vice–chair

Ms. Fati A. Abdulai
Expertise–Development
Secretary

Meet our team

Fati Abigail Abdulai
CEO

Elizabeth Anafo
Head of Programmes

Ganinu Abang-Gos
Head of Finance

Hannah N. Ayinbono
PROMIC
Programme coordinator–
Bolga

Adindaa A. Awinsakiya
PROMIC
Programme coordinator–
Bongo

Daniel Awintot
PROMIC
Programme coordinator–
Bawku west

Solomon K. Anyenya
PROMIC
Programme coordinator–
Builsa North

Williams Alale
PROMIC
Programme coordinator–
Garu

Nancy A. Amiziah
Project officer

Rose A. Akanwondi
project officer–Builsa
north

Diana A. Asigre Asst.
Programme coordinator–
Bongo

Joseph Ayoo
finance officer

Joanita Apiiga Asst.
Programme coordinator–
Bawku West

PARTNERS

act:onaid

**Bürgerkomitee
Steinhagen**



GSDF

Ghana Skills
Development Fund

CTVET Programme



SwissHand



ACADEMIA AND RESEARCH PARTNERS



**COMART
Foundation**

NETWORKS



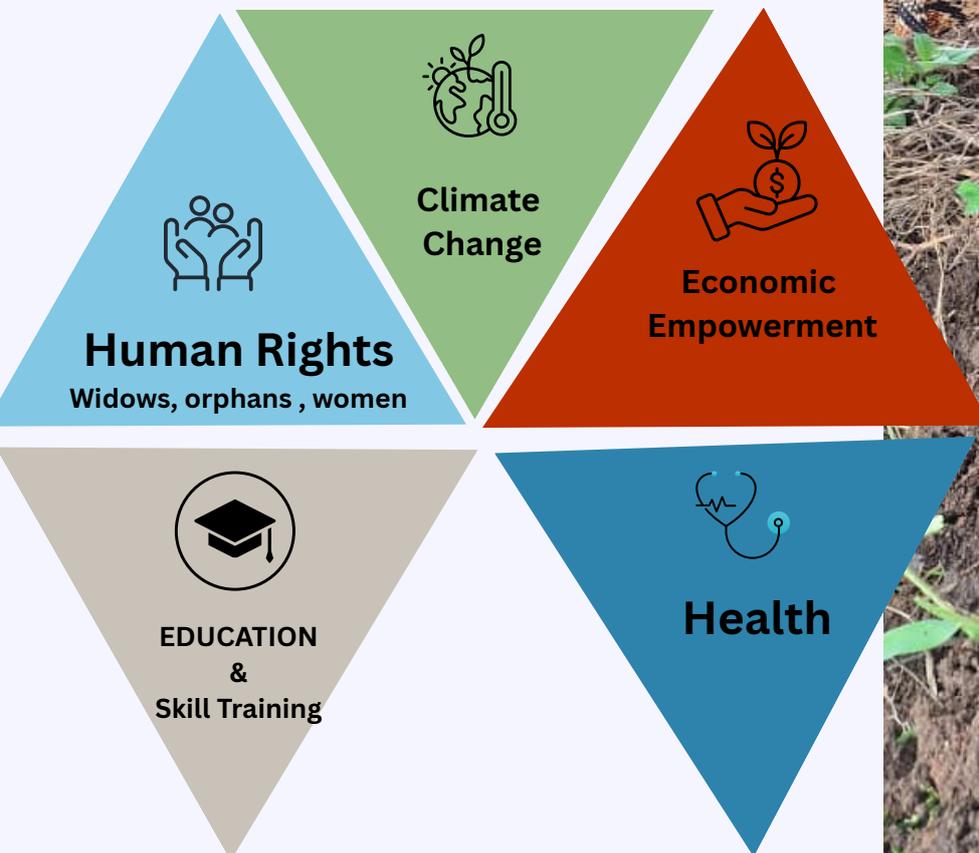
WOM AT A GLANCE

~VISION~

WOM is the leading women' rights organization in Ghana working with others to see a Ghana that promotes, upholds and protects the rights and dignity of Widows and Orphans, ensuring socio-cultural and economic justice for all

~MISSION~

To inspire socio-cultural and economic transformation in Ghana; to inspire widows and orphans, women, youth, children; to inspire the state, civil society and communities through innovative programmes and projects to create a fair and just Ghana



Thematic areas

REACH IN 2024

Total Direct Reach :

38,144

Radio

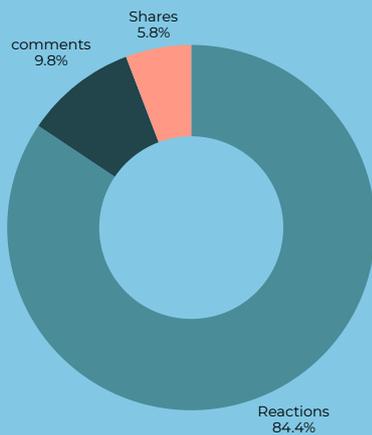
87%

Direct non radio reach

5,144

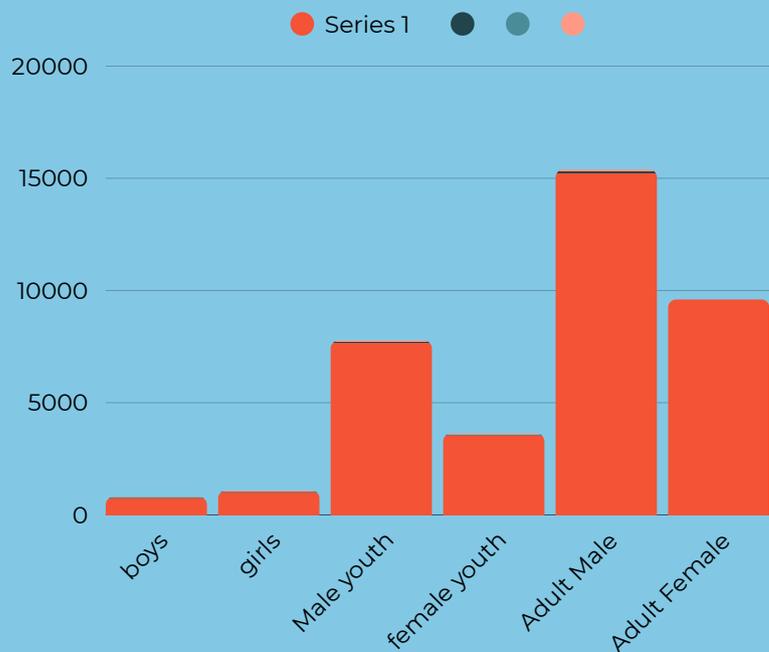
Social Media Engagement :

Facebook : 33301 **%58**

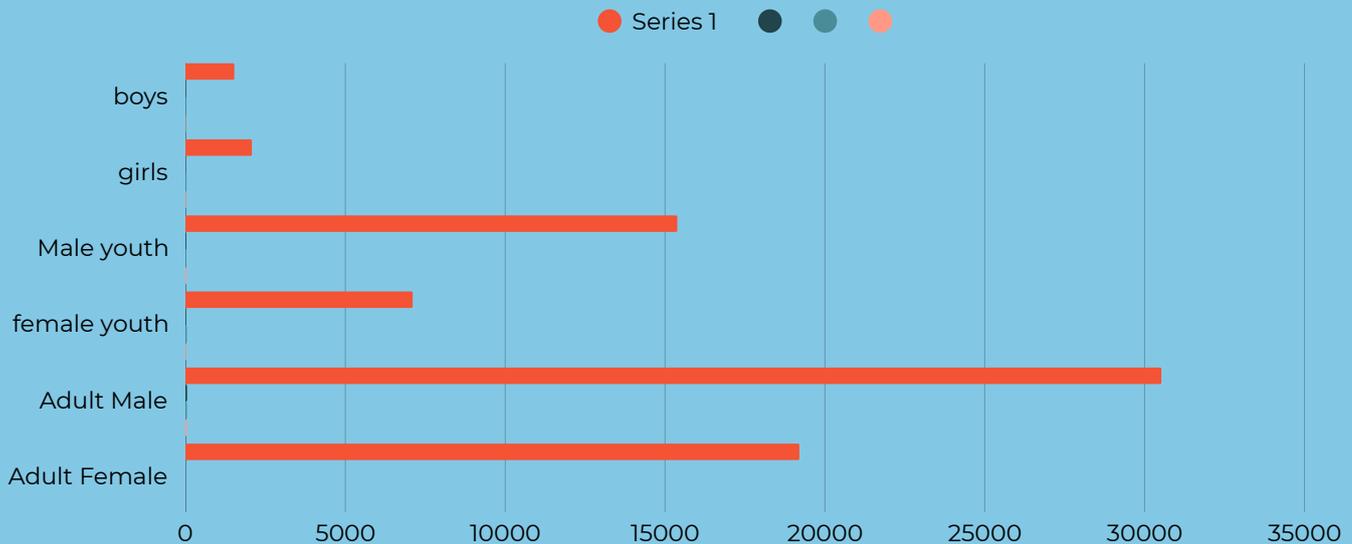


Facebook interaction Type

Direct Reach



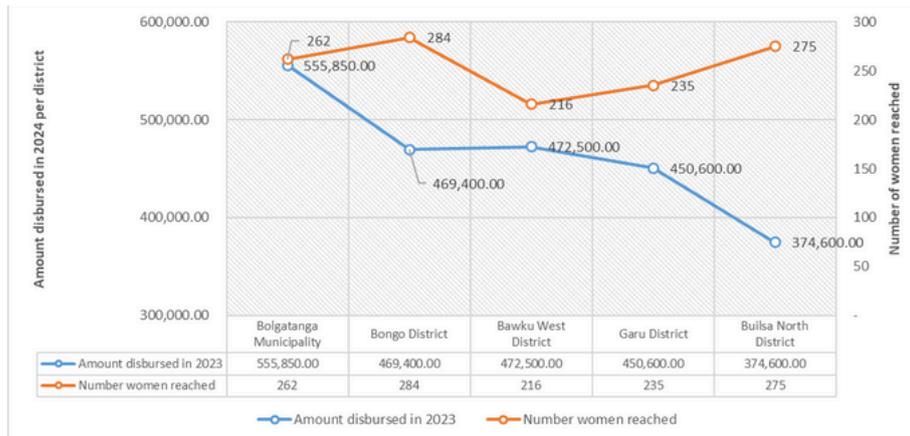
Estimated Indirect Reach



WOMEN'S ECONOMIC EMPOWERMENT

Promoting Opportunities for Micro Enterprises (PROMIC)

2024



As part of the broader financial inclusion work, a total of GHC 2,322,950.00 was advanced to 1,272 women, 74% of whom are widows, to start or expand their businesses across the 5 programmes. The programmes continue to provide business management training for all clients.

Some impact stories

Jamila's Journey of Hope

In Garu Natinga lives Dasmani Jamila, a widow and mother of five. For years, Jamila carried the heavy burden of raising her children alone, with no financial support and no access to credit. Every day was a struggle — selling small quantities of cereal and tuber crops just to put food on the table.

That all changed when Jamila was introduced to the Widows and Orphans Movement. Through the micro-credit programme, she finally received the lifeline she had been praying for.

With her first loan, Jamila was able to inject capital into her small business. The results were life-changing. She expanded her stock, attracted more customers, and increased her profits. Her earnings grew from a tiny 10% margin to as much as 18% during good seasons — a difference that meant her children could eat well, go to school, and live with dignity.

Jamila has now successfully repaid her third loan of GHS 3,000, proof of her determination and the programme's impact. Today, she proudly provides for her children, no longer crushed by the fear of not being able to meet their needs.

But Jamila's story is not hers alone. She dreams of a future where more widows like her are given the same chance — a chance to turn hardship into hope, and struggle into strength.



MOTTO: TRUST IN GOD



SwissHand



Dasmani Jamila



Story and picture by:
Williams Alale-

Garu
Coordinator

Dream

WOMEN'S ECONOMIC EMPOWERMENT CONT...

FROM SMALL LOANS TO BIG DREAMS

STORY & PICTURE CREDIT: DANIEL A. AWINTOT-BAWKU WEST
COORDINATOR



**STRENGTHENING FOUNDATIONS,
CLOSING GAPS, CREATING IMPACT**

PART 1

At 50 years old, Agbisseneer Apeligwin, a widow from Azanga in the Bawku West District, has built her livelihood through hard work. With no formal education, she relied on small-scale businesses such as malt processing, rice parboiling, and Dawadawa production. Despite her determination, her income was too limited to expand and improve her trade.

Everything began to change when she connected with the Widows and Orphans Movement (WOM). Through WOM's microcredit programme, Agbisseneer accessed three successive loans: GHC 300, GHC 500, and finally GHC 1,000. With this support, her profits grew significantly—doubling on market days—enabling her to sustain herself better.



PART 2

In July 2024, Agbisseneer attended a financial literacy training in Pusuamongo, organized by WOM and NETRIGHT. There, she gained practical knowledge on saving, managing finances, insurance, and asset building. Motivated by these lessons, she opened a bank account and now saves GHC 70 every market day from her earnings. Her ultimate goal is to complete the construction of her family home, a project her late husband began before his passing.

Looking back, Agbisseneer wishes she had met WOM earlier, as the knowledge and opportunities she has now would have transformed her life much sooner. Today, she encourages young women to plan wisely for the future—by saving consistently, registering for social security, and avoiding unnecessary expenses.

Agbisseneer's journey is proof that access to credit and financial education can unlock resilience, dignity, and hope for widows.

Stories and pictures by:
Elizabeth Anafo



Mary Ayanga, a 37-year-old mother of three, has been selling provisions at Bogriko Market in the Bongo District for over three years. Like many women in the informal sector, she faced serious challenges balancing her personal responsibilities and business. Poor recordkeeping and lack of financial planning meant that she often broke even or made losses.

Investing in Assets



Her turning point came when she participated in financial literacy training organised by the WOM in partnership with the KGL foundation. The training introduced her to practical skills in financial planning, numeracy, savings, and asset building.

"I never thought about investing in other income sources or acquiring assets that could generate income until I attended this training," Mary reflected.'

Equipped with new knowledge, Mary diversified her income. She started a small poultry venture, raising 15 guinea fowl chicks, and invested in livestock, including a goat that has since given birth. These new assets are helping her secure a more stable livelihood for her family.

Mental Health

Stella Giba, a 58-year-old widow from Gowrie in the Bongo District, endured years of emotional pain that left her battling depression, sleeplessness, and dependency on alcohol. The death of her husband and the challenges of raising her son deepened her distress, leaving her feeling trapped and hopeless.

Although she sought medical help and was prescribed medication, she relapsed when she stopped treatment, and the cycle of headaches, stress, and drinking returned.

Her turning point came when she joined a mental well-being training facilitated by WOM/KGL foundation. There, she was connected to a mental health professional who listened with compassion and guided her through further evaluation and treatment.



With renewed commitment, Stella followed medical advice, resumed proper medication, and embraced self-care practices such as daily rest and stress management. Importantly, she stopped using alcohol as a coping mechanism.

Today, Stella's health and outlook have transformed. Her headaches and sleepless nights are gone, and she feels stronger, healthier, and more in control of her life. She is grateful for the support she received and now understands the power of seeking help and prioritizing mental well-being.





THE START OF AGROECOLOGY

My name is Zenabu Ayurezoya, a 50-year-old member of a VSLA group formed by the Widows and Orphans Movement (WOM).

For years, I struggled with poor yields from cultivating guinea corn, a staple food in my household. Unpredictable rainfall and declining soil fertility forced many of us to reduce or abandon cultivation. Often, I had to buy small portions of flour just to prepare “Zom Ko’om” for my family.

In 2023, I attended a training organised by WOM and the 11th Hour Project Food Sovereignty Fund of RSF Social Finance. We were taught improved farming techniques such as preparing land early and applying manure to boost soil fertility.

I applied these lessons, and for the first time in years, my millet and guinea corn yielded half a bag each, while legumes like groundnuts, beans, and Bambara beans did well, improving my family’s nutrition and reducing food costs.

Encouraged by the training, I also ventured into dry-season farming using irrigation from a nearby river. With support from my son, we cultivated pepper and are now growing kenaf and spinach. This has given me food security year-round, hope for the future, and the possibility of earning income from surplus produce.

actionaid



MARKET INFORMATION

JANET FINDS NEW HOPE IN FARMING

My name is Janet Kakise, I am 59 years old and a member of the women’s smallholder farmers group formed by the Widows and Orphans Movement (WOM) and ActionAid Ghana. For years, I cultivated maize and millet on my family’s three-acre land, but rising production costs made it impossible to afford fertilizer and weedicides. Each season my yields dropped, forcing me to buy food for my family. In 2023 alone, I spent GHC 1,000 on maize just to keep us fed—money that should have gone toward my child’s school fees.

Everything changed when I attended a WOM and ActionAid Ghana training. Agricultural officers shared insights on high-demand crops, planting times, and sustainable practices. I chose to invest in composting, preparing my own manure to enrich the soil.

The results were encouraging—on the same land that once gave me less than a basin of maize, I harvested one bag of soybeans, one bag of Naga white, and two bags of guinea corn.

This success has given me hope. I now plan to continue composting and practice crop rotation in 2025 to further improve my harvests and secure food for my family.

Stories and pictures by:

Elizabeth Anafo

and

Fati A. Abdulai





infrastructure support



OLD BUILDING

St. Paul e. V and Bürgerkomitee Steinhagen supported the renovation of the old training block at Pusunamongo in the Talensi District into office spaces and a 35-room seater conference hall powered by solar



Renovated building





2025 plans/ Way forward

Update and
launch
gendered
informal sector
policies with
sanctions



Premier animation



Premier an animation
that will serve as an
advocacy tool in ending
dehumanising
widowhood rites



Challenges

Shrinking availability of
long term funding



Career Day



CURRENT FUNERAL rites



vibes



This is what I like because when they do that it always make the person who wife husband that had die forget about the and laugh and will always be happy.





Updating Informal sector gendered policies to include sanctions



Informal sector encouraged to contribute to SSNIT



A gathering of women at Dasibligo to share their experiences of funeral rites with WOM staff

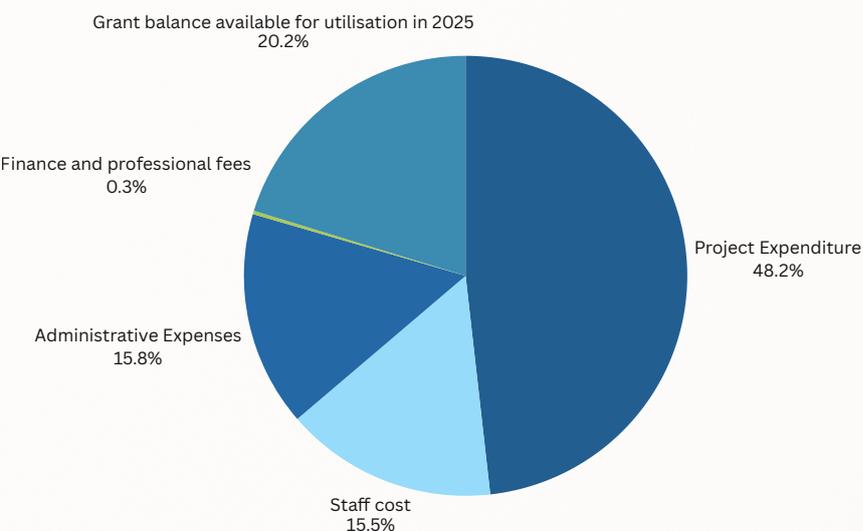


chief and elders of Namoo

harvesting and thrashing of sesame seeds



Summary



Income Breakdown

Partner/Donor	Amount (GHC)
Action Aid Ghana	265,430.00
Water Aid Ghana	255,000.00
Burger Komitee Steinhagen	80,000.00
Paul e.V	214,816.00
Oxfam Ghana	283,953.00
St Francis Xavier/Coady Institue	82,801.00
KGL Foundation	199,940.00
Right to Play	469,320.00
11th hour Project	402,500.00
Others	418267
Total Expenses	2,672,027.00

Breakdown of Others

Partner/Donor	Amount (GHC)
Ghana Skills Development Fund (GSDF)	34,087.00
NETRIGHT	57,860.00
Nma Ayara Memorial Institute	19,250.00
Church of Pentecost	30,000.00
Love4Africa	2,077.00
ProNet North	27,505.00
IDE	52,950
Leda Limann	5,000
Anonymous \$ other Individual donations	194538
Total Income	418,267.00



womgh.org



Pusunamongo,
along the Bolga-Tamale road,
Talensi District-UER



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