



WIDOWS AND ORPHANS MOVEMENT (WOM)

2018 Annual Report





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MESSAGE FROM THE

National Director

2018 was an impactful year thanks to all those who supported us. Your in-kind and cash contributions has continued to pave the way for us to contribute in creating the society we want: A fair and just society built and run by love.

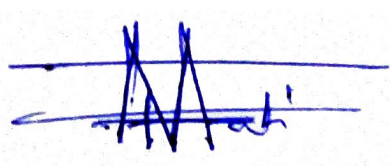
In 2018, WOM was elated to work more closely with a thousand young urban women in the Upper East Region on concepts of bodily integrity, economic security, unpaid care work and gender responsive public services with support from ActionAid Ghana.

In partnership with NETRIGHT, FIDA and ATCWAR, we equally started the implementation of a project titled “Strengthening the Voice of Rural Women for Improved Livelihoods”. NETRIGHT equally awarded the founder of WOM, Betty Ayagiba, for great insight and contribution to ensuring that Ghana upholds the rights of widows, their children and other vulnerable groups.

The ever-hard working Board and staff of WOM who make so many sacrifices to serve the vulnerable continued to put on their best ensuring that we put smiles on the faces of widows and orphans.

To our partners, donors and volunteers from all over the world without whom it would not have been possible for us to do this great work, we say thank you and never give up on us.

Widows and Orphans must live a life of dignity and we are determined to ensure that this happens. Be part of the team that leads the way for this vision to be fulfilled.



Fati Abigail Abdulai



BOARD OF Directors

WOM remains thankful to all members of the Board for their continued support and hard work throughout 2018. Their dedication and guidance has been a great anchor to us and has allowed us be successful over the years.

Mr. Yen Nyeya

Board Chair

(Development Consultant)

Ms. Fulera Limann

Vice-Chair

(Widow)

Rev. Christian Amedzrovi

Board Member

(PENSOS)

Dr. Rabiatu Eunice Abdulai

Board Member

(Health Professional)

Florence S. Kuribila

Board Member

(Educationalist)

Betty Ayagiba

Board Member

(Founder, WOM)

Nab A. Afulang Gilbert

Board Member

(Traditional Council)

Naomi Panwum

Board Member

(NBSSI-REP)

Fati Abigail Abdulai

Secretary

(National Director, WOM)

MANAGEMENT & Staff



Betty Ayagiba
Founder



**Fati Abigail
Abdulai**
National Director



Jonathan Alataaba
Finance Officer



Patricia Ayichuru
*Women's Rights
Officer*



Gifty Abalansah
*Microcredit Officer,
Bolgatanga*



**Emmanuel
Aboyadana**
*Microcredit Officer,
Bongo*



Hannah Nyaaba
*Assistant
Microcredit Officer*



Lovia Naya
*Income
Generating
Officer*



Collins Nyaaba
Driver

Evelyn Ameseya
*Child Sponsorship
Officer*

Supporting Staff

James Ondanini
Operator, Tractor

Rita Agana
Cleaner

Thomas
Caretaker, Farm

Janet
*Caretaker,
Pusu-Namongo*

LIST OF

Partners

We acknowledge and remain grateful to all our donors, partners and/or collaborators for their contributions. Our work would not be possible without you and your support. To all our individual donors/contributors who wish to remain unknown, we say God bless you.

List of Partners

ActionAid Ghana
Bürgerkomitee Steinhagen
Care International
Church of Pentecost (C.O.P)
Christy Taylor
CIKOD
Ghana Integrity Initiative (GII)
Paul e. V
Stichting Zaare
SWISSHAND
Water Aid Ghana

Academia & Research Partners

Coady International Institute
University of Development Studies (UDS)

Networks

Network for Women's Rights in Ghana
(NETRIGHT)
Global Shea Alliance
Shea Network Ghana

WIDOWS AND ORPHANS MOVEMENT

At a Glance

Widows and Orphans Movement (WOM) is a national organization dedicated to helping and supporting widows and orphans socially and economically for over 25 years.



REACHING **12,435 WOMEN**
IN 125 COMMUNITIES ACROSS
NORTHERN GHANA

VISION: To see widows and orphans without tears and intimidation

MISSION: To initiate and facilitate processes and programs to empower widows and orphans economically, socially and spiritually

AREAS OF FOCUS:



Human &
Gender Rights



HIV/AIDS
Prevention



Education &
Skills Training



Economic
Empowerment



Formally established in 2017, Atarrah is WOM's social enterprise. Using resources indigenous to West Africa, such as baobab and shea, Atarrah produces a number of safe and healthy products.

2018 Highlights

In 2018, WOM continued to see successful women entrepreneurs through its microcredit schemes and skills training programs. Also, an increasing number of women are gaining respect in their communities and being recognized for their work at home.

WOM's founder, Betty Ayagiba, was honoured by NETRIGHT Ghana and awarded for WOM's contribution to the promotion of women's rights and gender equality during 2018.



1,100
Small holder
women farmers
reached



1,000
Young urban
women reached

765 MICROCREDIT LOANS GIVEN

AMOUNTING TO **GHC 454,000**



60 Women leaders were trained on leadership and gender equality

10 Women and girls successfully completed and graduated from WOM's cloth weaving training program



In 2018, Atarrata received FDA certification for many of its domestic products.

PROJECTS &

Activities

HUMAN RIGHTS & CHILD SPONSORSHIP

In 2018, with support from ActionAid Ghana (AAG), WOM, continued to advance women's rights and promoted gender equality. The media and the youth were targeted to support in the advocacy against dehumanising widowhood rites and practices. A meeting was facilitated between groups who had difficulty in accessing land and land owners as well as the customary land secretariat, where it was agreed that a Memorandum of Understanding would be drafted to facilitate future access to land by women in the Talensi community.



- 12** communities were sensitised on violence against women and girls
- 17** communities were sensitised on unpaid care work
- 5** basic schools were engaged on the concept of unpaid care work

Water Aid Ghana (WAG) continued to engage WOM to train 60 women leaders from the Bongo and Kasena-Nankane West District on women leadership and gender.

In partnership with NETRIGHT, FIDA and ATCWAR, WOM organised a 3-day capacity training for women rights organisations and women groups; issued press releases, held stakeholders meetings on the agriculture and land policy gaps in Ghana. Our work on economic security was also continued and 5 groups were trained on the 'leaky pot' concept as well as market access topics.

EDUCATIONAL & VOCATIONAL SKILLS

We are proud of the 10 widows and orphans who had undergone a 1-year training in cloth weaving over 2017-18 as they successfully graduated in 2018. These women were supported with start-up capital and working materials to start work. We want to thank the Church of Pentecost (COP) for their support in this program.

In addition, with the support of Paul e. V, WOM was able to support 63 individuals to attend school and gain educational and vocational skills:



- 30** boys
- 29** girls
- 4** women

PROJECTS &

Activities

ECONOMIC EMPOWERMENT

2018 was another successful year for WOM's microcredit schemes. Since expanding into Bongo in 2016, WOM was able to build on the progress that was made by expanding their reach in the district to many more clients. In addition, the Bolga's microcredit project continues to attract new clients.



428 women benefitted from Bolgatanga's microcredit project amounting to **GHC 255,800.00**

337 women benefitted from Bongo's microcredit project amounting to **GHC 198,200.00**

OTHER PROJECTS & ACTIVITIES



Mango Plantation

Thanks to Paul e.V, we are still caring for the Mango Plantation and looking forward to a bountiful harvest.



The Church of Pentecost (COP)

20 widows from the Teshie groups in the Bawku West District were supported with 40 nannies (goats) and 10 widows were supported with 5 fowls and 10 eggs each.



Capacity Building for Staff

As part of the EMPOWER project, 3 staff members from WOM had the opportunity to receive training from the Coady International Institute of Canada in Facilitation for social change and micro-finance for community development in Canada and Ethiopia.





Success Stories

MICROCREDIT

Grace Adagana, 34, Widow

Grace is one of WOM's microcredit beneficiaries from Bongo Nayire and has 8 dependents. Grace owns a provision shop, rents out chairs and canopies while also selling charcoal.

With her original loan in May 2017, Grace purchased charcoal to sell. She then received a second loan which was used to buy 50 chairs that she now rents out, and to further stock her store.



“ Although my expenses for my family have increased, especially for my children, I still have enough money to take care of the business. ”

Grace has enjoyed a 45% and 25% profit margin for her charcoal and chair business, respectively. Following her repayment of the loans, Grace plans to expand and purchase a second fridge.

Avea Vida, 35, Widow

Avea is from Anafobisi-Zubokin in the Bongo District and supports 4 dependents. Her business involves making local pastries ("maasa") and soaps. After learning how to make soap, Avea could not use her skill because she did not have the capital to start. Her loan has allowed her to purchase raw materials and pay for a carpenter to make a soap cutting machine.



Her profit per week has increased 100% and 37% in her maasa and soap businesses.

Success Stories

UNPAID CARE WORK

The Story of Felix Bagnab & Mary Yin

Felix Bagnab is a 35 years old shop owner from Kpale in the Talensi District of the Upper East Region. He and his wife have two (2) boys of 6 and 3 years old. Mary Yin, wife of Felix is a 31 years old hair dresser and a member of the POWER women group in Kpale community.

When Felix filled in the diary time card together with his wife, he realised that she was did a lot of household work which made it difficult for her to manager her hair dressing business. Felix also came to realise that his shop was more successful because he was able to devote more time to his business. However, his wife would often tell customers to come back another because she had other work to do. It was not until WOM, with the help of AAG, that Felix's eyes were opened to see the truth.

“ I, then, decided to support my wife to do the house chores. When I first started helping my wife people from the house and community would laugh at me. But I didn't mind them and continued. Now I do everything to support my wife. When she is not arround, the children don't even realise she is not there. ”



Prior to her husband helping her, Mary Yin claims that she had too much house work to focus on her business. No apprentice wanted to work or learn from her because they were afraid she did not have any time. But now, she is a very happy women who is able to concentrate and spend time hairdressing. She also has now has 3 apprentices, lot of customers and a very successful business.

Success Stories

ATARRAH GHANA LIMITED

Nsohmah Nyaaba, 48, widow

Nsohmah comes from Dorungu in the Bolgatanga Municipality of the Upper East Region of Ghana. She has 5 children and 5 other dependants. Being a widow, her only source of income herself and her 10 dependants was through basket weaving.

“ Most times I used to cry for my children because I could not feed them on some days, neither could I pay for their fees. ”

In 2014, Nsohmah was introduced to the baobab business by the income generating wing of WOM which later became Atarrah Ghana Limited (Atarrah). She started mobilising about 20 bags and can now boast of being able to mobilise as much as 50 bags. Doing this, she also gets paid for the seeds as well as a commission. A happy Nsohmah had this to say:

“ The baobab seed business now enables me to feed my family well, pay the fees of my children and I was even able to renovate my house. ”



STICHTING ZAARE PROJECT



Margaret Mbo Zong

Thanks to the Stichting Zaare Project, Margaret and her 3 children now have a place they can call home.

In 2018, this project has provided rooms for 2 widows in 2 different communities who were once homeless.

Success Stories

YOUNG URBAN WOMENS' MOVEMENT

Lawrencia Akurugu

The Young Urban Womens' Movement (YUWM) comprises of young women within the ages of 15 to 35. Among them is Lawrencia Akurugu from Tindonmolgo community in the Bolgatanga Municipality of the Upper East Region.

Lawrencia, who dropped out of basic school, represented her group during the first training for YUWM in March 2018. During this training, Lawrencia said she had to plead with a colleague to write her name for her during registration. Subsequently, she took a firm decision to revisit her literacy classes because, she wanted to be able to communicate fluently in English when ever she met her colleagues from the Northern and Greater Accra regions.

She added that, with the help of her children and other family members at home, she learned how to write her name within a month. During the second training in April, Lawrencia was able to write a full name without any support from her colleagues. She says” I do not just write my name, but also write for other. More importantly, i am able to keep records of my business and plan well. This has enabled my business to grow and i now know how much profit or loss i make in a month.

“ *I do not just write my name, but also write for others. More importantly, I am able to keep records of my business and plan well. This has enabled my business to grow. I now know how much profit or loss I make in a month.* ”



CHALLENGES & Way Forward

CHALLENGES

As the only organisation ensuring the rights of widows and their children are upheld and being the only women rights organisation in the Upper East Region, there is a huge demand for our services from the populace. However, limited funds and human resources limits our ability to serve them.

WOM currently needs to employ a coordinator to help coordinate all activities of the organisation and allow the director and other staff to do more fundraising. However, the resources to enumerate this coordinator role is lacking.

WAY FORWARD

WOM is hoping to complete the fencing of the shelter and training centre at Pusu-Namongo to minimise theft and safeguard the current and future investments. Again, we do hope to seek for support to put up a conference centre that we can use for meetings as well as rent out when not in use to other people at Pusu-Namongo to raise income for the organisation.



INFORMATION ON WOM'S

2018 Financials

Donated Funds, 2018

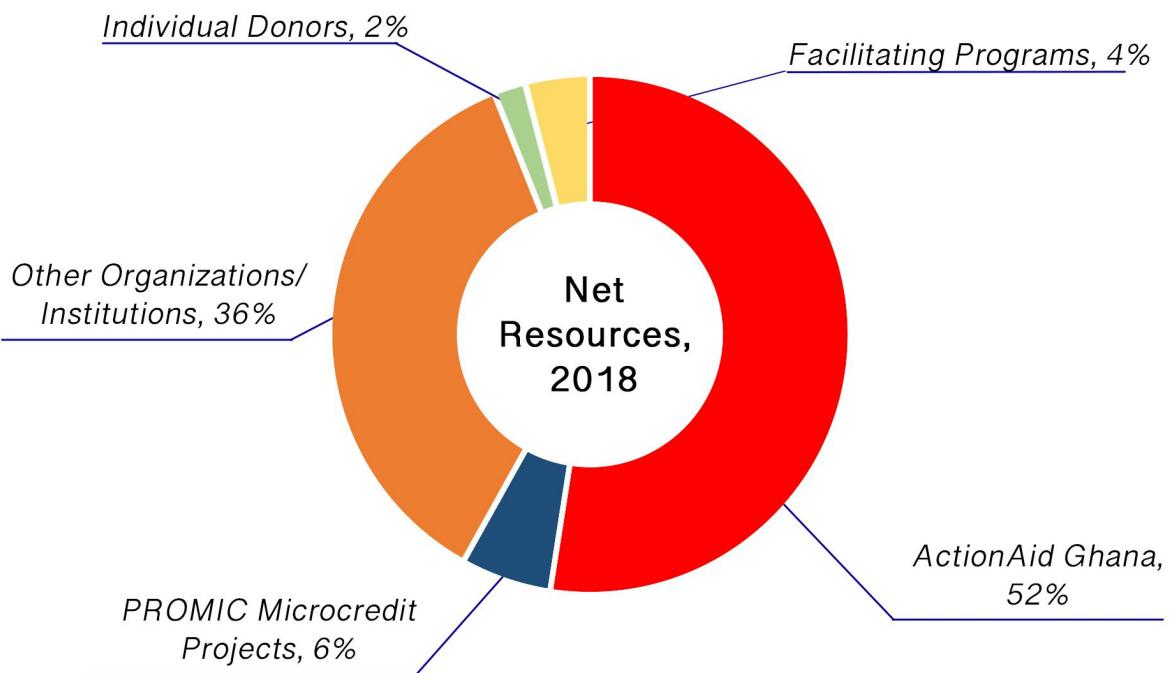
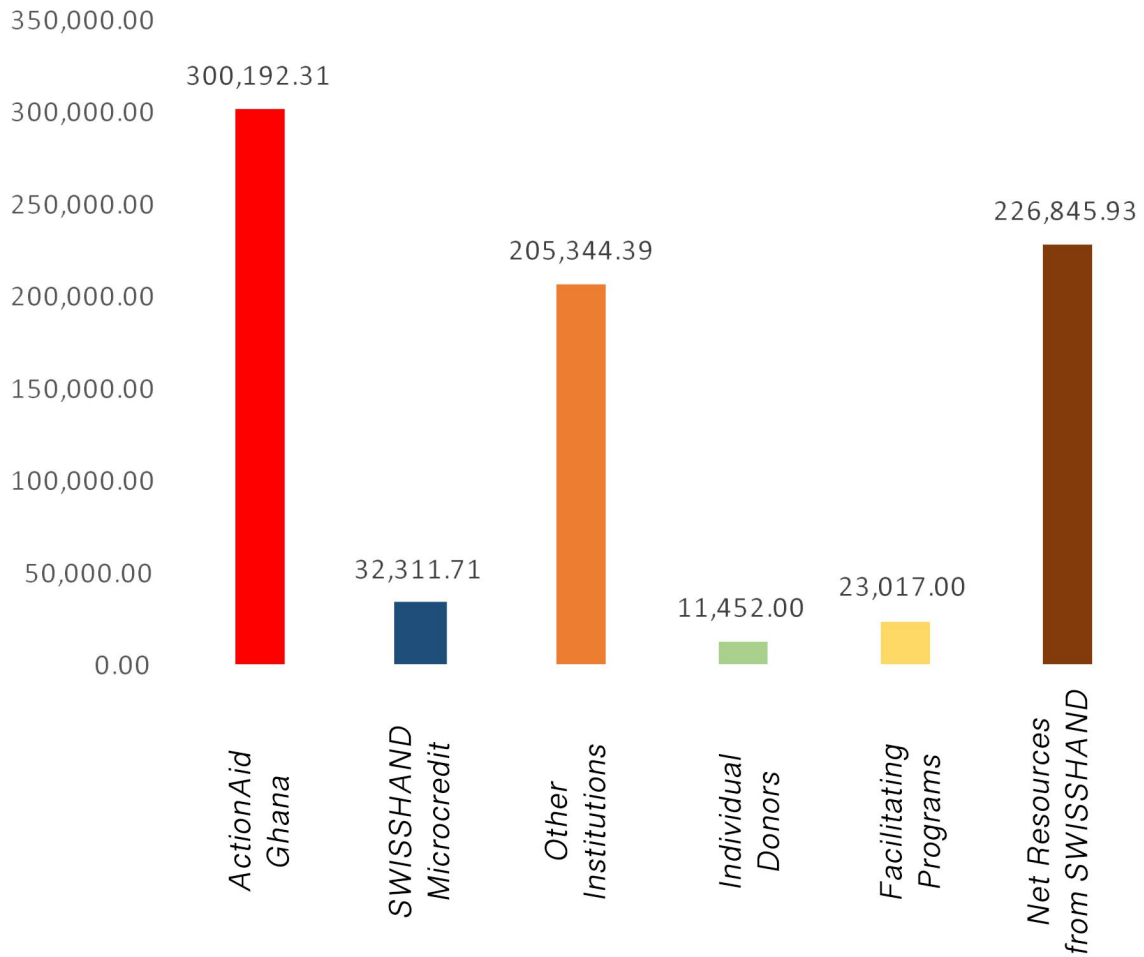
Name of Organization	Amount (Ghana Cedis)	% of Funds	Project Area & Activities
ActionAid Ghana	300,192.31	54.6	See Appendix 1
PROMIC Microcredit Projects			
<i>Bolgatanga Project</i>	0.00		Economic Empowerment (Microcredit)
<i>Bongo Project</i>	32,311.71		
Total PROMIC Projects	32,311.71	5.9	
Other Institutions			
<i>Bürgerkomitee Steinhagen</i>	20,869.20		Purchase of cutting machine
<i>Ghana Integrity Initiative</i>	4,074.00		International Widow's Day
<i>NETRIGHT</i>	52,295.00		Capacity building
<i>Paul e. V</i>	47,016.00		See Appendix 2
<i>Stichting Zaare</i>	21,040.00		Shelter for widows
<i>TRENT</i>	500.00		Mobilisation
<i>Water Aid Ghana</i>	59,550.19		Women leadership trainings
Total Other Institutions	205,344.39	37.4	
Individual Donors	11,452.00	2.1	
Total Donated Funds	549,300.41		

Internally Generated & Revolving Funds, 2018

Funds	Amount (Ghana Cedis)
Facilitating Programs	23,017.00
Revolving Funds	
<i>Bolgatanga Project</i>	132,298.93
<i>Bongo Project</i>	94,547.00
Total Revolving Funds (PROMIC)	226,845.93
Total Internally Generated & Revolving Funds	249,862.93
Total 2018 Donations and Funds	799,163.34

2018 Financials

Donations and Funds, 2018



Appendix

Activity	Amount (GHc)	% of Funds
Appendix 1 - ActionAid Ghana Activities		
ActionAid Ghana		
<i>POWER Project</i>	121,548.31	40.5
<i>Women's Rights</i>	35,562.00	11.8
<i>Sponsorship</i>	40,252.00	13.4
<i>YUWM</i>	86,641.00	28.9
<i>Education</i>	9,000.00	3.0
<i>Food Rights</i>	7,189.00	2.4
Total ActionAid Ghana	300,192.31	100.0%
Appendix 2 - Paul e. V Activities		
Paul e. V		
<i>Economic Empowerment</i>	30,966.00	30.2
<i>Education</i>	6,050.00	26.6
<i>Overhead Costs</i>	10,000.00	43.2
Total Paul e. V	47,016.00	100.0%
Appendix 5 - Individual Donors		
Donor	Project Area	Amount (Ghana cedis)
<i>Anonymous</i>	<i>Education/Vocational Skills</i>	500.00
<i>Anonymous</i>	<i>Shelter for Widows</i>	5,000.00
<i>TB. Dankwa</i>	<i>Education/Vocational Skills</i>	500.00
<i>Prof. Grace Parkins</i>	<i>Income Generating Activities</i>	500.00
<i>Dr. Vanderpuye</i>	<i>Women Economic Empowerment</i>	890.00
<i>Hon. Agness Namoo</i>	<i>International</i>	300.00
<i>Dr. J. Awonor</i>	<i>Shelter for Widows</i>	3,512.00
<i>Mrs. Enerst</i>	<i>Education/Vocational Skills</i>	250.00
Total Individual Donors		11,452.00



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