



WIDOWS AND ORPHANS MOVEMENT (WOM)

2016 Annual Report





Table of **CONTENTS**

Director's Message	1
Board of Directors	2
Management & Staff	3
Partners	4
History & Background	5
Projects & Activities	6
Success Stories	9
Challenges	11
Way Forward	12
Financials	13
Appendix	15



Message from the **NATIONAL DIRECTOR**

The Widows and Orphans Movement (WOM) continues to exist and touch the lives of many because of the many people and organizations that believe that *“Our prime purpose in this life is to help others. And if you can't help them, at least don't hurt them.”* - **Dalai Lama XIV**. Through their selfless hard work and sacrifices, they provide the tools and resources for this rare cause.

As WOM remains the only organization formed by a widow for widows in Ghana, we are still saddled with great challenges. However, in 2016, we expanded in the number of lives we were able to touch. A new microcredit program was started in the Bongo District resulting in over 500 widows accessing microcredit loans to start and/or expand their businesses; the women rights to sustainable livelihoods project popularly known as FLOW was renewed for an additional 5 years; construction work for the shelter and social enterprise wing of WOM was carried out and James Thalla-Joel a volunteer from Canada trained staff on finance and financial software.

The ever-hardworking 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. We are grateful for all the support that WOM has received in 2016 from partners, donors and volunteers from all over the world without whom, it would not have been possible for the great work that was accomplished.

In times of adversity, it is the collective efforts of everyone that continues to lift WOM up. We cannot afford to do nothing less. With more support, many more lives will be touched.



Fati Abigail Abdulai



*“It is under the
greatest adversity
that there exists
the greatest
potential for doing
good, both for
oneself and
others.”*

**- Dalai Lama
XIV**

Board of **DIRECTORS**

We would like to thank all our directors for their support and hard work over the year. Without their dedication and guidance, WOM would not have been able to carry out all its activities in 2016.

Charity Bukari
Board Chair
(Development Worker)

Ms. Fulera Limann
Vice - Chair
(Widow)

Rev. Christian Amedzrovi
Board Member
(PENSOS)

Dr. Rabiatu Abdulai
Board Member
(Health)

Nab A Afulang Gilbert
Board Member
(Traditional Council)

Betty Ayagiba
Board Member
(Founder, WOM)

Florence S. Kuribila
Board Member
(Educationist)

Md. Atayila Akokre
Board Member
(Social Worker)

Fati Abigail Abdulai
Secretary
(National Director)

Management and **STAFF**

Management & Staff



Betty Ayagiba
Founder



**Fati Abigail
Abdulai**
National Director



Jonathan Alataaba
Finance Officer



Solomon Ditamina
Driver



Lovia Naya
*Income Generating
Officer*



Esther Ayoogo
*Child Sponsorship
Officer*



Felicia Anambire
*Human Rights
Officer*



Hegelar Badumah
Project Officer



Gifty Abalansah
*Microcredit Officer,
Bolgatanga*



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



Hannah Nyaaba
*Assistant Microcredit
Officer*

Supporting Staff

Kweku Dolba
*Machine Operator,
Income Generation*

Afuuk Ayebo
*Labourer, Mango
Plantation and Farm*

Kurugu Maliliya
*Shepherd, Shelter &
Habitant House*

Mambangya Kolbil
Operator, Tractor

James Ondanini
Operator, Tractor

List of **PARTNERS**

We acknowledge all our donors and partners that have contributed to Widows & Orphans Movement (WOM) in 2016. We are grateful for it is their contributions that have allowed WOM to carry out the projects throughout the year. To all our individual donors/contributors who wish to remain unknown, we say God bless you.

List of Partners

ActionAid Ghana

ADRA

Amnesty International

Atlantic Council for

*International Cooperation
(ACIC)*

*Bürgerkomitee Steinhagen
Church of Pentecost (C.O.P)*

*Export Development and
Agricultural Investment Fund
(EDAIF)*

*Ghana Integrity Initiative
(GII)*

*National Investment Bank
(NIB)*

Paul e. V

Stichting Zaare

SWISSHAND

Networks

Global Shea Alliance

*Network for Women's Rights
in Ghana (NETRIGHT)*

Shea Network Ghana

Academia and Research Partners

CIKOD

*Coady International
Institute*

*University of Development
Studies (UDS)*

Individual Donors

Elder Adaganlum Baba

Christine Taylor

Dognaab A.

Elizabeth Boakye

Faisal Abdulai

Professor Grace Parkins

*In Hee Jee (Full Gospel
Church)*

Leda Limann

Mrs. Limann

Marie Duordoe Ankra

Mutala Mohammed

Mr. Paul Abonee

Yenab Kolug Daniel



Background and **HISTORY**

While working in the hospital as a nurse, Betty Ayagiba, a widow herself, noticed that many of those who could not afford to pay for their medical bills were widows and orphans. Unfortunately, no one was there to support widows and orphans both financially and emotionally. Looking upon the plight of widows' suffering in the hospital and larger community, Betty took it upon herself to organize her colleagues into associate so that they could help solve some of the many problems that widows and orphans face. In 1993, Betty successfully founded Widows and Orphans Movement (WOM) as a non-governmental organization (NGO) in Bolgatanga, the capital of the Upper East Region of Ghana.

As the organization has grown over the past 20 years, WOM has spread throughout not only the Region but across the country. The rapid spread through Ghana has known that there is a great need to support widows and orphans, and that the mission of WOM is embraced.

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

FOCUS:

Human & Gender Rights, HIV/AIDS, Education & Skills Training, Economic Empowerment

Projects and ACTIVITIES

Human Rights & Child Sponsorship

In 2016, Widows and Orphans Movement (WOM) and ActionAid Ghana (AAG) have been working together in advancing women's rights and promoting gender equality. The two organizations have conducted multiple activities in their quest to promote and advance the rights of women and girls in the Talensi and Nabdam Districts in the Upper East Region of Ghana. Programs that WOM run in coordination with AAG include Promoting Opportunities for Women Empowerment and Rights (POWER), Community-Based Anti-Violence Teams (COMBAT) and widows groups/networks that advocate and educate women and widow groups on the abolition of dehumanising widowhood rites, forced marriages on girls and women, unpaid care work and domestic violence against women and girls. Other activities that WOM carried out in 2016 include International Widows' Day and 16 Days of Activism. WOM also partnered with Ghana Integrity Initiative (GII) where widows took part in a participatory video training and created a movie highlighting the issues of land corruption and land ownership right issues that widows face in the Northern Region.

In partnership with AAG and BONATADO, another local NGO focused on education, WOM raised funds in 25 communities of the Talensi and Nabdam District for children sponsorship activities. Over the year of 2016, we were able to organize and train 75 committee members on child sponsorship policies and place 450 new children with sponsors.

Facts & Accomplishments

5

widows in 3 communities, who were once homeless now have rooms thanks to the support from Stichting Zaare

Education & Skills Training

Although WOM struggled to find adequate funds in 2016, we continued to support many orphans and students in the Upper East Region. We recieved great help from Christine Taylor, a former WOM volunteer, who continues to fundraise and donate funds for our education fund. WOM also provided skills training workshops and funds the apprenticeships of other children who prefer to learn different types of trade. With the help of Church of Pentecost (C.O.P) and AAG, WOM completed the cloth weaving training for 15 young women. WOM also provided training for widow groups on entrepreneurship and business management for women to learn how to start their own businesses. These workshops go hand-in-hand with many of the economic empowerment projects WOM has.

55

orphans were supported in 2016 to start or continue their studies

15 out of 15

young women successfully graduated from their cloth weaving training

Projects and ACTIVITIES

As widows often get shunned from their society and are rejected from having jobs, they struggle to support their families with limited incomes. WOM offers a variety of different avenues that allow widows to empower themselves economically and gain a source of income.

Economic Empowerment

PROMIC Microcredit

In collaboration with SWISSHAND, a Swiss-based organization that focuses on Microcredit, WOM runs a project known as PROMIC, where WOM offers microcredit loans to widows and other deserving women to help them start or accelerate their own businesses. WOM's flagship PROMIC Project is based in Bolgatanga, and has continued to be successful and sustainable year over year. With the success that WOM has been able to achieve in Bolgatanga, in 2016, WOM has been able to expand PROMIC to Bongo, a district approximately 20 km north of Bolgatanga. The Bongo PROMIC Project has had a loan recovery rate of 100% and is well on its way to becoming sustainable. In addition to PROMIC, WOM uses internally generated funds to create its own Microcredit fund. This fund is used to disburse loans to other deserving women and individuals for unique needs.

Facts & Accomplishments

298 women benefited from the *Bolgatanga Microcredit Project*, amounting to Gh¢ 148,800.00

women benefited from the *Bongo Microcredit Project*, amounting to Gh¢ 61,600.00 **243**



Income Generation

With its Income Generation project, WOM continues to aim at being a sustainable organisation that can run interventions for the peculiar needs of widows and orphans. In doing so, the Income Generating Unit experienced great strides over 2016. Unfortunately, although we overcame the challenging of marketing our products, WOM was not able to meet the increased demands of our customers. Products that WOM manufactures and sells in 2016 include Baobab oil, powder and toffee, raw sheabutter and pomade. There have been a lot of struggles in 2016 regarding our machines, however with the investment into a new machine, our production facility continued to run throughout the year. In 2016, with the help of Bürgerkomitee Steinhagen, WOM constructed a small factory and production site to manufacture the different products which has been completed and will be fully operational in 2017.

Projects and ACTIVITIES

Mango Plantation

With the continued support from the Export Development and Agricultural Investment Fund (EDAIF) and ADRA, WOM has invested more in its farm and mango plantation in the community of Sakote. The Mango Plantation Project serves as an income generating unit of WOM focused on agricultural sustainability whereby fruits can be harvested and sold to further grow the organization. Although, the mango plantation has been hard to manage at time, we are excited to see multiple trees growing and some even fruiting mangoes. Unfortunately, in December 2016, WOM witnessed an uncontrolled fire at the mango plantation, resulting in 85 mango trees (approximately an acre) being burnt. We've received lots of technical support and advice concerning the farm. In the near future, WOM will continue to replant additional mango seedlings and other trees, such as Moringa.



Facts & Accomplishments

Business management and entrepreneurship training helped basket weavers increase their profits by

30%

Achievements & SUCCESS STORIES

Carolina Ayarum, 32, Widow

After losing her husband at a very young age, Carolina approached WOM to seek help to mediate a “denial of property” case. However, she quickly started benefitting from WOM’s Microcredit Project. She used her loans to expand her already existing drinking spot business by buying millet, beans, rice and groundnuts. With her profit, she can pay for the school fees of her daughter and two other children. More importantly, Carolina has enrolled herself back to senior high school at Bolgatanga Technical School to ensure a brighter future for her and her children. Carolina has showed us it’s never too late to go back to school!



Janet Ayebire, 33, Widow

As a beneficiary of WOM’s new Bongo microcredit project, Janet started off with a small loan of Gh¢300.00 to buy new products for her provision shop. Upon successfully repaying her loan, Janet was approved for a second loan of Gh¢1,500.00. She then used this money to purchase a new deep freezer which allowed her to expand her business and start selling soft drinks. With her microcredit loans from WOM, Janet has experienced a 150% increase in daily sales.

Joyce Kurug, Married

Joyce participated in a pastry training workshop held by WOM in 2015. Before making pastries, Joyce used to sell vegetables from her husband’s garden, but it was not sustainable. Although she has gone through many struggles, Joyce was reluctant to give up. Today, she supplies donuts and other pastries to 13 suppliers and makes an average of Gh¢180.00 every market day. She has not only paid her son’s exam fees, but financed the family farm, and most importantly has received great appreciation and support from her husband.



*“Now, my husband recognises my efforts and contributions towards the family”
- Joyce Kurug*

Achievements & SUCCESS STORIES

Baba Aberienga, Nursing Student

Baba was picked from the streets, but always willing to learn any type of skills. He started off as a fettering apprentice as his choice of skill to learn. In the early days of WOM, Founder, Betty used to hold classes for children in the office on Saturdays. After Baba attended these classes, he was sent back to an actual school. Today, Baba is qualified as a nurse and is waiting to be posted anywhere in Ghana.



Azongo Atiporka, Widow

Atriporka struggled with finding shelter for her and her children. With the help of the Stichting Zaare project, WOM has been able to build a room and kitchen for Atiporka. Prior to this room, her mentally ill son was sleeping in a room where he only used a mosquito net as the roof of his open room. It would often be beaten by the rain. Today, he also has a big room of his own.

In the community of Gbee, a small daycare center was established improving the lives of the people in the community. With the establishment of this childcare center, children from nearby communities have access to education. In addition, according to Mr. Nang Zong, a farmer and member of the community, the establishment of the child care center has brought relief to community members, especially mothers, wives, and sisters who can now put their children in school and participate in other income generating activities.

Moses Nang, 6 years old

Moses, the son of Nang Zong, often travelled very far because there were no schools in the near or the nearby communities. This discouraged Moses to go to school. While he was attending Kpatia Nursery, he states that he was always sitting on the bare floor to read or write. However, with the new childcare center, children have beautiful chairs and tables.



“Anytime I go to school, I love playing on the merry-go-round, and I also get food to eat in school.”

- Moses Nang

Difficulties & CHALLENGES

Though there was much to celebrate and be proud of in 2016, the year came about with some challenges. In 2016, there were many aspects of WOM's work that struggled due to a lack of funding, such as adequate funds for our education fund. One of the major challenges that we are currently facing is constructing a fence around WOM's mango plantation and farm in Sakote, and shelter and production site in Pusu-Namongo. In our visits to these sites, we often noticed many wild animals entering the property, eating the mangoes, and destroying some of the property. In addition, without proper fencing, individuals have also entered the facilities and have stolen and damaged WOM's property.

Early December of 2016, an uncontrolled wild fire visited our farm, burning approximately an acre of the farm. Unfortunately, not only has this burned eighty-five mangoes, it has caused for the employment of more people to water and maintain the farm. In 2017, we look to purchase new mango seedlings to replace some of ones that were lost in the fire, in addition to other trees that will surround the farm to shield the strong winds and that will fruit other crops.

WOM also had challenges with multiple vehicles throughout 2016. Many repairs were needed for the organization's Kia Truck, which hindered its use and delayed the mobilisation of baobab seeds. One of our tractors was also held idle due to engine problems that we were not able to fund. During the year, we have also had trouble having enough vehicles, especially motor bikes for all our activities, as at times the repairs and maintenance on our current vehicles become too costly and frequent.

Way FORWARD

With all the momentum gained from the achievements and success from 2016, WOM looks to implement new projects, programs and activities in the future. After building WOM's factory and production site in Pusu-Namongo in 2016, WOM is looking to establish a social enterprise called, Atarrah Ghana Limited (Atarrah). Atarrah will be a fully functional and registered company that will take over the Income Generating Unit of WOM. The future for Atarrah looks bright as there has been an increase in demand for Baobab products, and we look to rebrand the company to compete on a global scale. Consequently, Atarrah will start to expand its business to manufacture more Baobab products such as biscuits, juice and syrup.



Other projects at WOM are also looking grow as WOM looks to expand its Microcredit project to include new communities and districts such as Zebilla. This will allow us to reach out to more widows to help them gain access to microcredit loans to build their businesses. In addition, WOM plans to develop more of the farm and mango plantation in Sakote to introduce new Moringa trees that will help with the loss of mangoes. We are hoping with some support, WOM will be able to start fencing the properties so they will become more secure. A major project that WOM will be conducting in the future is re-organising the different groups that make up WOM. A key component of this includes organising a retreat for widow group leaders where they will network amongst each other and learn new skills to revert to their groups. Over the years, many of the groups have become distant, thus the goal of this is to bring structure and organisation to the groups that WOM works with.

Despite the challenges that we might face during the years, WOM will continue to collaborate with her partners to ensure that trainings are conducted at a community level to reach a wider target audience. The work that is being done will continue to embrace the vision and mission of WOM.

Information on WOM's FINANCIALS

Donated Funds, 2016

The information presented below is a representation of funds that has been donated to WOM in the year of 2016.

Name of Donor	Amount (Ghana Cedis)	% of Funds	Project Area & Activities
ActionAid Ghana	106,998.11	24.6%	See Appendix 1
Other Institutions			
Church of Pentecost	30,000.00		See Appendix 2
Paul e. V	25,680.00		See Appendix 3
Bürgerkomitee Steinhagen	16,920.00		See Appendix 4
Stichting Zaare	15,754.00		Advocacy on Women's Rights ¹
UDS - FELBS Project	3,234.00		Economic Empowerment ²
EDIAF	6,023.77		Income Generation Activities ³
Ghana Integrity Initiative	2,498.28		Advocacy on Women's Rights ⁴
National Investment Bank	500.00		Advocacy on Women's Rights ⁵
Total Other Institutions	100,610.05	23.1%	
SWISSHAND			
Bongo Project	57,400.26		Economic Empowerment
Bolgatanga Project	0.00		(Microcredit)
Total SWISSHAND	57,400.26	13.2%	
Individual Donors	19,165.00	4.4%	See Appendix 5
Total Donated Funds	284,173.42	65.3%	

Internally Generated Funds, 2016

The information presented below is a representation of funds that WOM generated by herself internally for the year of 2016.

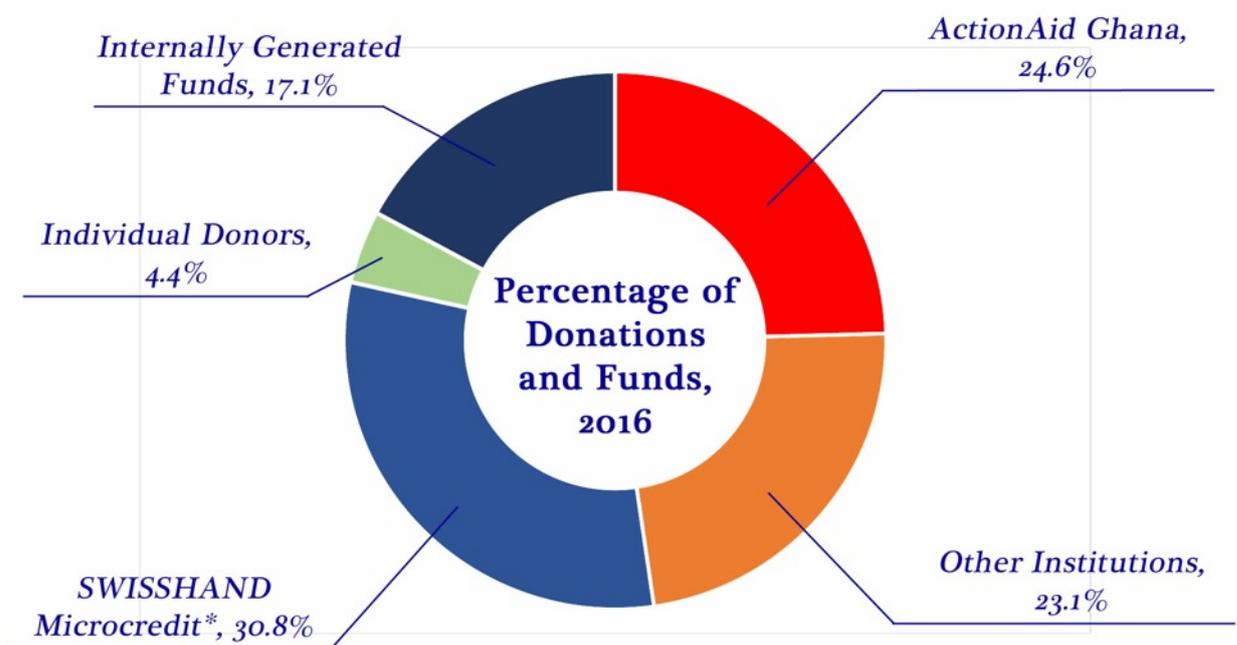
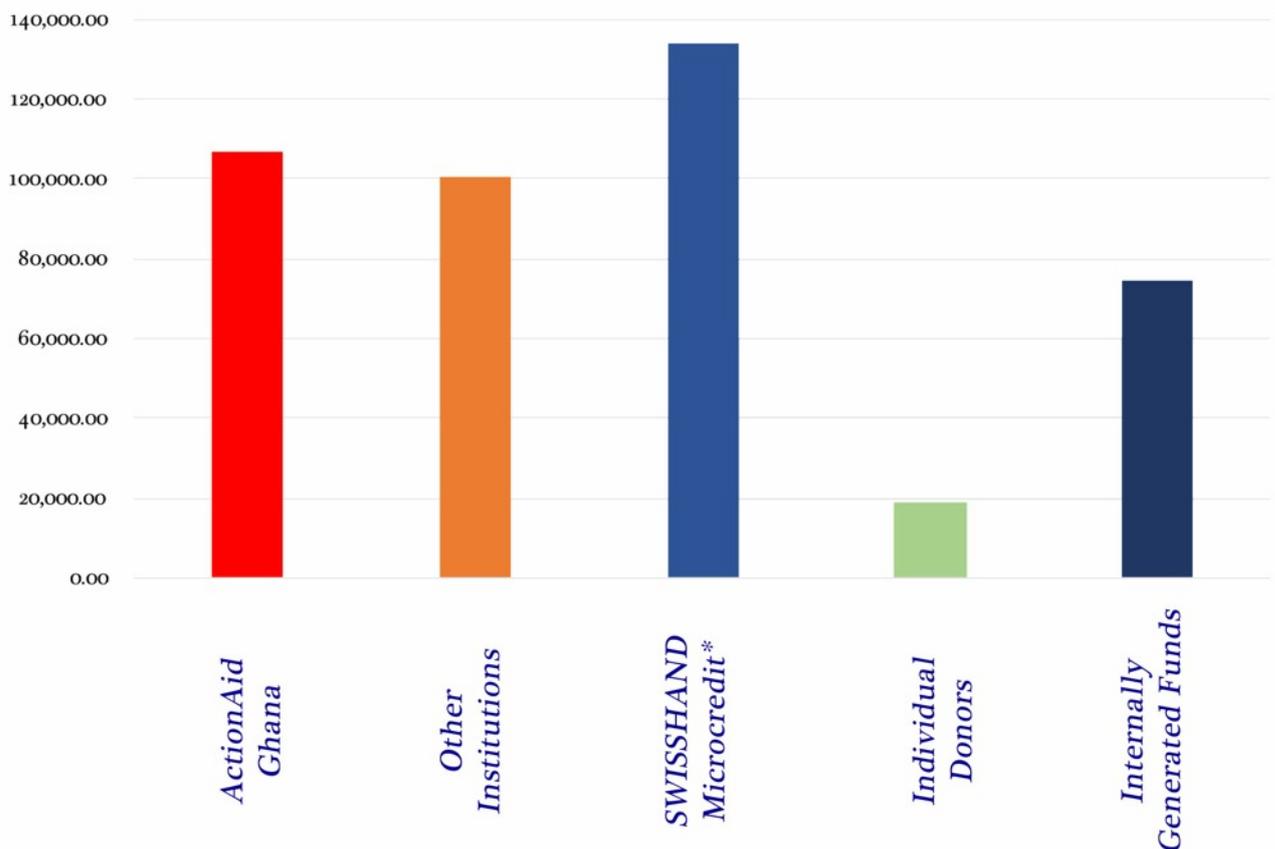
Revenue from Accommodation ⁶	6,450.00		
Other Revenue ⁶	3,350.00		
Net Sales of Products ⁷	1,676.87		
WOM Microcredit Fund	63,000.00		
Total Internally Generated Funds	74,476.87	17.1%	
Net Resource of Existing SWISSHAND Program			
Bolgatanga Project	76,589.53	17.6%	
Total Donations and Funds	435,239.82	100.0%	

Notes:

1. Building rooms for widows
2. Business management training
3. Mango plantation
4. Public videoing on land rights and corruption
5. International Widows Day Celebration
6. CIKOD, UDS, and Ghana Integrity Initiative uses our facilities during partnerships for various projects.
7. WOM's social enterprise processes and sells different products such as sheabutter, Baobab oil and powder. The funds generated from this activity directly go back to the social enterprise.

Information on WOM's FINANCIALS

Donations and Funds, 2016



* includes net resources from existing SWISSHAND projects

APPENDIX

Activity	Amount (Ghana cedis)	% of Funds
Appendix 1 - ActionAid Ghana Activities		
ActionAid Ghana		
Power Project	52,771.11	49.3%
Women's Rights	39,467.99	36.9%
Sponsorship	13,660.00	12.8%
Inspirator	1,100.00	1.0%
Total ActionAid Ghana	106,998.11	100.0%
Appendix 2 - Church of Pentecost Activities		
Church of Pentecost (C.O.P)		
Cloth Weaving Training	16,000.00	53.3%
Overhead Costs	9,000.00	30.0%
Education Fund	5,000.00	16.7%
Total C.O.P	30,000.00	100.0%
Appendix 3 - Paul e. V Activities		
Paul e. V		
Economic Empowerment Activities	18,000.00	70.1%
Overhead Costs	7,680.00	29.9%
Total Paul e. V	25,680.00	100.0%
Appendix 4 - Bürgerkomitee Steinhagen Activities		
Bürgerkomitee Steinhagen		
Construction of Baobab Factory	16,920.00	100.0%
Total Bürgerkomitee	16,920.00	100.0%
Appendix 5 - Individual Donors		
Donor	Project Area	Amount (Ghana cedis)
Faisal Abdulai	Women Economic Empowerment	6,450.00
Leda Limann	Education/Vocational Skills	8,300.00
Marie Duordoe Ankra	Education/Vocational Skills	1,525.00
Mrs. Limann	Education/Vocational Skills	1,000.00
Mr. Paul Abonee	Education/Vocational Skills	450.00
In Hee Jee (Full Gospel Church)	Education/Vocational Skills	400.00
Elizabeth Boakye	Education/Vocational Skills	200.00
Prof. Parkins Grace	Education/Vocational Skills	500.00
Yenab Kolug Daniel	Education/Vocational Skills	80.00
Elder Adaganlum Baba	Education/Vocational Skills	60.00
Mutala Mohammed	Education/Vocational Skills	100.00
Dognaab A.	Education/Vocational Skills	100.00
Total Individual Donors		19,165.00



WIDOWS AND ORPHANS MOVEMENT (WOM)

Ministries, Block D
Bolgatanga, Upper East Region
Ghana, West Africa
P.O Box 582

womghana2000new@gmail.com | +233 0506549796



/womghana



@womghana