

# 2020

## Annual Report



**Global Fund for Widows**

# Letter from our president



When we launched our organization 11 years ago, we never imagined that our mission would emerge as a global human rights movement, nor did we ever imagine that we would be elevated to front-line responders in the face of a global pandemic. But 2020 has proven to be a year like no other.

The pandemic did not give widows any respite from the unspeakable suffering they endure. They continued to be prevented from inheriting what is rightfully theirs, including marital property, personal property, even their own children. They continued to be considered property themselves, and forcibly married or “inherited” to their husband’s next of kin. They continued to be subjected to harmful traditional practices, including violent burial rights & unspeakable sexual violence, intended to “cleanse” the widows of the sin of their husbands’ deaths.

In truth, the pandemic only exacerbated the plight of widows. Within 2 short weeks of global lockdowns, widows around the world began sounding the alarm of hunger. Disinherited of their assets, forced into insecure work, and responsible for young children, lockdowns condemned widows to starvation, and prey for human traffickers. To save the lives of widows and their children, GFW pivoted from building our proprietary micro-banks for widows, to feeding them. We launched the emergency COVID response project called Feed Today, Eat Tomorrow in Kenya and Cameroon.

**In India, we partnered with our very own Global Goodwill Ambassador for Widows, Celebrity Chef Vikas Khanna, and fed some 5 million meals to widows.**

Our advocacy efforts continued in earnest during 2020. In the United States Congress, we received strong bipartisan support for the widowhood movement, and were invited to brief staff of the House Foreign Affairs Committee – though our March 13th hearing was postponed due to the closing of Congress. Our briefing at the White House was well received. At the United Nations, we briefed the President of the Security Council 12 times during 2020, advancing unprecedented global support for the issue of Widows in Peace and Security. We crowned the world’s first Global Goodwill Ambassador for Widows in Peace and Security, Ambassador Dr. Alie Kabba, the Permanent Representative of the Mission of the Republic of Sierra Leone to the United Nations.





**We were honored to be the recipients of the Business Council for Peace's WOMEN FORWARD Award in the category of Financial Catalyst in 2020, marking the greatest endorsement of our Widows' Savings and Loan Associations' innovative and catalytic impact in financial inclusion and economic empowerment.**

Despite fundraising challenges of 2020, we were honored to receive the partnership and support of Dining for Women (dba Together We Rise) and the Living Legacy Foundation.

Looking ahead at 2021, we continue our field operations, building WISALAs to address the needs of our widows, while being mindful of the impact that new lockdowns are having on already fragile households and

communities. On the advocacy front, we are engaged with members of the House Foreign Affairs Committee, while our Global Goodwill Ambassador for Widows in Peace and Security has committed his efforts at the United Nations to address widowhood and its intersectionalities, starting with an historic Side Event at the 65th Session of the Commission on the Status of Women titled *Widowhood, Empowerment, and the Path to Public Life*.

We remain grateful to our donors, sponsors, and patrons for their enduring support despite the challenges of the pandemic, and we look forward to continued success as we work in earnest to #MakeWidowsMatter.

Gratefully,  
**Heather Ibrahim-Leathers**  
*President*

# Operations Overview

## Coronavirus Response

The Global Fund for Widows acted immediately to adapt operations following the outbreak of the COVID-19 pandemic. Our team has transitioned to work 100% remotely, and all in-person advocacy efforts at United Nations and Congress were suspended. Unfortunately, this included our planned briefing to the legislative staff of the House Foreign Affairs Committee.

We recognized almost immediately that COVID-19 represented an unprecedented danger to women around the world.

**Starting in March 2020 we instructed our global field partners to implement social distancing and prepare their WISALA groups for lockdowns.**

As the world became engulfed by the pandemic, we began receiving reports that millions were experiencing starvation. Widowed women and their children, disinherited of assets and lacking a reliable means of income, were some on the worst impacted by the lockdowns. After consulting with our field partners, we determined the threat of starvation was an emerging humanitarian crisis, and pivoted our aid efforts to provide emergency nutritional relief. In Kenya, where the world was shocked by the story of a widow boiling stones to feed her children, we delivered over 100,000 meals and established 400 small chicken farms for widows. In Cameroon, the most neglected humanitarian crisis in Africa, we provided 20,000 meals and launched 240 chicken farms. In India, our Global



Goodwill Ambassador for Widows, Chef Vikas Khanna, mobilized an awe inspiring #FeedIndia program serving over 50 million meals to India's citizens. We worked with Vikas to ensure that over 5 million widows received the food and nutritional supplements that they deserve.

Three months into the global spread of COVID-19, we began sounding the alarm on the disproportionate effect we anticipated the pandemic having on widows. We raised the issue at the United Nations Security Council, and published a report warning that COVID was a “widow making machine” that threatened to “exacerbate the plight of widows throughout the developing world”. Tragically, our fears were confirmed. COVID has created a massive new global population of widows, many of whom face even greater discrimination as a result of the pandemic. Eight months after publication our report was quoted by the *New York Times* in a powerful article highlighting the global struggles of Covid-19's widows.

This pandemic has only increased the need for action to empower widows and change the global narrative surrounding widowhood. As the vaccine is distributed and the world begins to move past Covid-19 we are increasing our economic empowerment efforts to the best of our ability in order to meet this unprecedented need.





## Egypt

In 2012, the Global Fund for Widows launched the Amal Project ('hope' in Arabic) in rural Egypt. Amal started as a humble effort to economically empower widows and female breadwinners through vocational and financial literacy training, micro-finance, micro social savings and lending groups. The Amal project specifically provides the financial framework to establish micro-enterprises and establishes social funds for program participants. These social funds act as collective knowledge bases to share experiences and become an integrated network of mutual benefit. These funds serve an essential psychological support function while increasing the probability of success for the businesses

these widows create, which ultimately advances the goal of sustainability for themselves and their families.

Our partnership with the Whole Planet Foundation continued to flourish despite challenges of the pandemic.

**With their continued support, we were able to empower additional 1,000 widows during the challenging 2020 environment, expanding the Amal project to include a landmark 16,500 widows.**





During 2020, we worked with Guild of Service to lay the foundation for ten new WISALAs across India. These banks – known locally as the Sanabank project – are expected to open in Najafghar, Sawai Madhopur, and Vrindavan.

We joined our *Global Goodwill Ambassador for Widows Chef Vikas Khanna* in his unprecedented #FeedIndia Program, serving meals, vitamin supplements, shoes and PPP to over 5 million widows across India.

Chef Vikas' Oscar -nominated and award-winning film *The Last Color* – an inspiring story inspired by a widow – launched globally in 2020, become the most downloaded film in India after making its debut in New York and Times Square! GFW is honored to be Executive Producer for *The Last Color*.



In conjunction with our field partner Come Together Widows and Orphans Organization (CTWOO) Kenya's Brookbank WISALA initiative continues to be our most expansive and successful project! The initiative is named for Brook Hazelton, our auctioneer, who has selflessly dedicated his talents to raising hundreds of thousands of dollars for widows.

In 2020 we were proud to open the 35th WISALA in Kenya, bringing our total number of direct beneficiaries to 875 widows and some 4,000 of their children. Interest in the WISALA initiative has also grown significantly, with over 15,000 widows joining the waitlist in the past year. This would not have been possible without the hard work and dedication of Dianah Kamande and the entire team at CTWOO.

This past year we were proud to welcome The Honorable Minister Professor Margaret Kobia, Kenya's Minister of Public Service and Gender, as our Chief Guest of Honor at our annual fundraising gala. Minister Kobia has proven to be a great advocate for widows, passing critical laws and pledging to work with GFW and CTWOO in order to establish 30 new WISALAs in 2021.







## Malawi

In 2019 we began establishing a network of WISALAs in northern Malawi through our partnership with Malawi Widows Association (MAWIA). The Samibank pilot project has established three WISALAs in rural areas near Lilongwe, Malawi. These are the first WISALAs in the country of Malawi and have generated strong profits. So far, the widows have begun creating their own businesses in fish transportation, ice manufacturing, peanut butter manufacturing, maize processing and poultry farming.



## Nigeria

In 2018 Global Fund for Widows worked with WIDO: Widow Development Organization to launch a comprehensive value chain project in the village of Umuegwu. With a small impact investment from GFW a group of 400 widows were able to refurbish a small community palm oil press, dig a new well, and build a critical water storage unit. This program also included a donation to plant 1,500 palm trees, giving widows

the critical gift of ownership and income for the first time in most of their lives.

This project has seen considerable success and continues to steadily grow and improve. In 2019 the widows invested in a reinforced and modernized water storage tank and motorized well. In 2020 one widow, Ms. Agnes Eme utilized a loan from the group to stock a motorcycle spare parts shop which has enjoyed considerable success.

This project continues to act as a source of sustainable community development and has allowed its widow-beneficiaries to gain community respect and demonstrate systemic change. Going into 2021 the widows plan to pursue paralegal training with the local chapter of the International Federation of Women Lawyers.

In 2021 our main focus in Nigeria is assisting our partners with the development of a national widow registry. Anecdotal reports suggest that Nigeria is home to some of the most pervasive widow discrimination in the world. However, there have been no large-scale studies to assess the situation of widow discrimination in the region. By gathering data on Nigeria's millions of widows we hope to be able to create a more comprehensive picture for our advocacy efforts.







## Tanzania

In June of 2018, the Global Fund for Widows, in partnership with the International Collaborative for Science, Education, and the Environment, launched our very first Widows Savings and Loan Associations (WISALAs) in Monduli district, Tanzania.

These WISALAs are targeting widows from the indigenous Maasai community. Renowned globally for their distinctive customs and semi-nomadic lifestyle, the Maasai are one of the most distinguished indigenous groups in the world. Unfortunately, stigmatization and disinheritance are common among the Maasai's exceptionally young widowed population.

We are proud to report that the 11 Maasai WISALAs have exceeded all expectations. The beneficiaries have achieved true economic

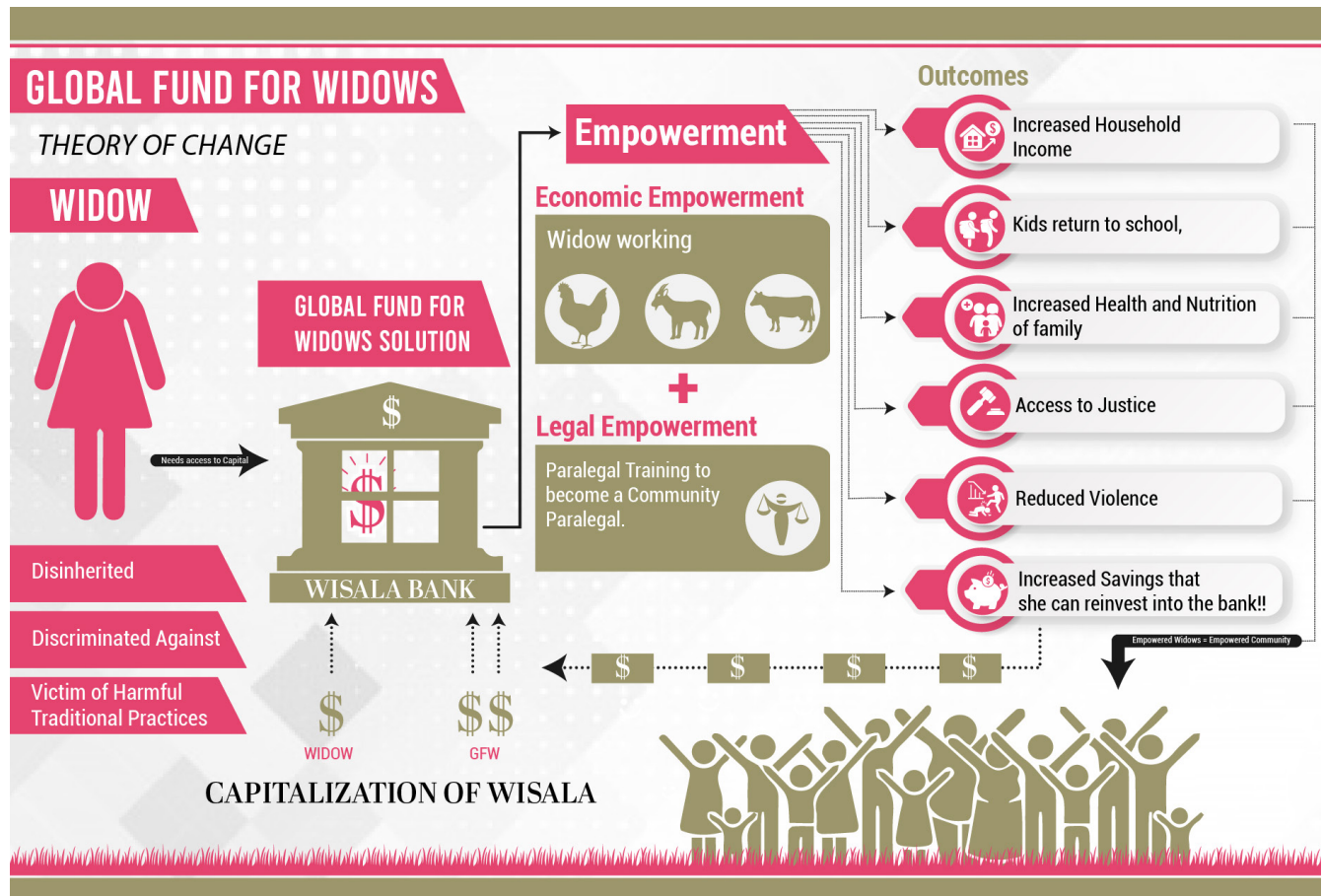
empowerment, purchasing a large group of cows (a primary currency and sign of wealth among the Maasai) and enjoying renewed social status rarely experienced by widows. In a remarkable milestone, three widow-beneficiaries were inspired to seek election into their local district council, and one of them, Ms. Mery Kuya being successful in that bid, becoming the first ever widow to sit in local government. This is a groundbreaking moment in the shifting of cultural norms surrounding the capabilities and potential of widows, and a testament to the transformative potential of WISALAs.

**Going into 2021 we are seeking to expand our operations in Tanzania, where hundreds of widows have self-organized and are patiently awaiting a WISALA.**



# Theory of Change

Rooted in the Golden Rule: **She Who Has The Gold, Makes the Rules**, our theory of change employs economic empowerment and legal education which in turn allows for intersectional development.



Economically empowering widows breaks the vicious cycle of economic violence and harmful traditional practices perpetrated against them.

Having gained a stable source of income and economic empowerment, widows are perceived to be “women of means”, and regain respect, status, voice, and thus power within their community. Economically empowered, widows use their voice to reject acts of economic and physical violence, claiming their rights and entitlements. This voice, coupled with knowledge as certified community paralegals,

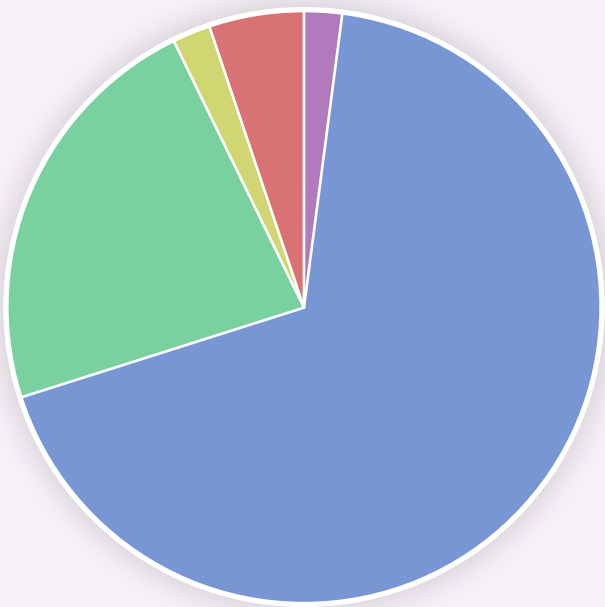
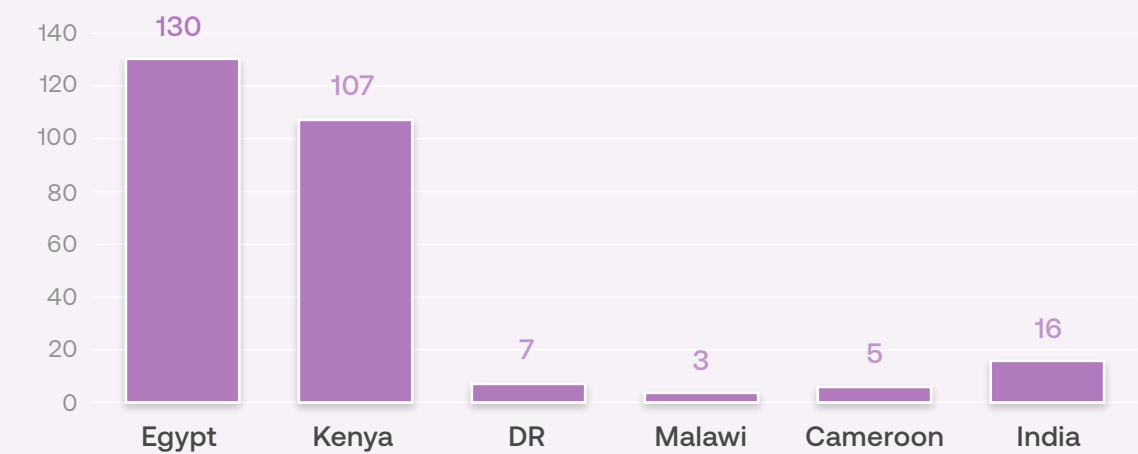
allows widows to be enablers of change at the community and national level.

The pervasive denial of a woman’s right to inherit as well as discrimination and violent practices undermines their self-esteem, fiscal security, and independence. This also contributes to the feminization of poverty and stunted economic development. Our project strategy is to empower widows fiscally and legally so that they may combat the pervasive inequities and ongoing economic violence and harmful traditional practices.

# Contributions

In 2020, the Global Fund for Widows we continued to expand our global reach and solidifying our impact. Proudly, these projects have reached over 16,500 widows combined across the globe, providing unprecedented economic opportunity and empowerment.

Programming by Country



WISALAS by country (49)

- Egypt 1
- Kenya 33
- Tanzania 11
- Nigeria 1
- Malawi 3



# Achieving The Sustainable Development Goals

Our field work has shown undeniably, broader human rights violations are also brought against the widow causing further struggle and despair. In this area, we see widows endure three main human rights violations: the act of disinheritance, harmful traditional practices, and discrimination.

Disinheritance leads to the loss of family income, contributing to the inability of the widow to service basic needs for her family and small children. The widows themselves are not the only ones who suffer as a result. The widow is forced to remove her children from school. Once the children are removed from school, the widow may have the common instinct to protect her daughter, leading the widow to push her into child marriage. Further, her sons become vulnerable to radicalized indoctrination, as a

UNDP report found 33% of extremist recruits in Africa came from widowed households. Discrimination serves as a barrier to accessing justice, social protections, and economic opportunities. With young children and limited skills, she faces almost no opportunity at safe, much less dignified, work.

Finally, with harmful traditional practices come a variety of health issues including the transmission of HIV/AIDS, ostracization, fear and shame, and the risk of being drawn into human trafficking.

The intersectionalities of widowhood with SDGs is tragic and inextricable. GFW maintains that widowhood must be addressed in order for the world to achieve the Sustainable Development Goals.



# Awards



Global Fund for Widows is honored to be the recipient of the BUSINESS COUNCIL FOR PEACE WOMEN FORWARD AWARD for our FINANCIAL CATALYST INNOVATION the WIDOWS SAVINGS & LOAN ASSOCIATIONS - “WISALAs.”

Building these sustainable micro-banks for widows around the world is catalyzing economic change and advancing our mission to end poverty, promote peace, and achieve the United Nations Sustainable Development Goals.

We share this award with all of our generous Sponsors, Donors, Friends, and Patrons who have partnered with us in this journey.

# Our Mission

The Global Fund for Widows is a nonprofit organization dedicated to empowering widows and female heads of households to overcome poverty through skills-based training, job creation, and micro-finance. Ultimately, our goal is to help widows achieve financial stability, self-sufficiency, accountability, and importantly, become a role model to her own children and to others.

The Global Fund for Widows applies its programs throughout the developing world by forming strategic partnerships with local NGOs, which are dedicated to the empowerment

of widows. These local NGOs work in close collaboration with the Global Fund for Widows to develop unique solutions for empowering widows that are culturally and socially appropriate, and most importantly – SUSTAINABLE.





# Global Fund For Widows

## Statement of Activity January - December 2020

	TOTAL
Income	
Cash Back	308.21
Non Profit Income	235,097.93
<b>Total Income</b>	<b>\$235,406.14</b>
GROSS PROFIT	<b>\$235,406.14</b>
Expenses	
Advertising	8,098.01
Bank Charges	100.00
Charitable Contributions	287,182.00
Collection Fees	5,736.87
Contractors	38,261.37
Dues & Subscriptions	156.71
Fund Raising Events	
Fund Raising Awards	755.37
Fund Raising Meals	3,275.31
<b>Total Fund Raising Events</b>	<b>4,030.68</b>
Insurance	1,208.47
Internet	2,502.81
Office Expenses	958.51
Payroll Expenses	
Payroll Tax Expenses	1,444.92
Payroll Wage Expenses	12,880.00
<b>Total Payroll Expenses</b>	<b>14,324.92</b>
Payroll Processing Fee	43.73
Public Transport/Parking/Taxi	1,171.00
Shipping and Postage	144.44
Software	3,233.04
Taxes & Licenses	325.00
Travel	
Airfare	3,664.87
Lodging	5,110.09
<b>Total Travel</b>	<b>8,774.96</b>
<b>Total Expenses</b>	<b>\$376,252.52</b>
NET OPERATING INCOME	<b>\$ -140,846.38</b>
Other Income	
Interest Earned	592.65
Unrealized Gain/Loss	-40,164.64
<b>Total Other Income</b>	<b>\$ -39,571.99</b>
NET OTHER INCOME	<b>\$ -39,571.99</b>
NET INCOME	<b>\$ -180,418.37</b>

# Global Fund For Widows

## Statement of Financial Position

As of December 31, 2020

	TOTAL
<b>ASSETS</b>	
Current Assets	
Bank Accounts	
Chase Checking 9326	97,155.09
Chase Savings 8916	198,562.56
<b>Total Bank Accounts</b>	<b>\$295,717.65</b>
Accounts Receivable	
Accounts Receivable	0.00
<b>Total Accounts Receivable</b>	<b>\$0.00</b>
Other Current Assets	
Charles Schwab 2429	29,342.79
<b>Total Other Current Assets</b>	<b>\$29,342.79</b>
<b>Total Current Assets</b>	<b>\$325,060.44</b>
Fixed Assets	
Website	9,504.00
<b>Total Fixed Assets</b>	<b>\$9,504.00</b>
<b>TOTAL ASSETS</b>	<b>\$334,564.44</b>
<b>LIABILITIES AND EQUITY</b>	
Liabilities	
Current Liabilities	
Credit Cards	
American Express Business	5,930.80
<b>Total Credit Cards</b>	<b>\$5,930.80</b>
Other Current Liabilities	
Direct Deposit Payable	0.00
Payroll Tax Payable	
FICA (941)	0.00
FUTA	42.00
State/Local Income Tax Payable	0.00
SUI Tax Payable	0.00
<b>Total Payroll Tax Payable</b>	<b>42.00</b>
<b>Total Other Current Liabilities</b>	<b>\$42.00</b>
<b>Total Current Liabilities</b>	<b>\$5,972.80</b>
<b>Total Liabilities</b>	<b>\$5,972.80</b>
Equity	
Opening Balance Equity	-101,120.65
Reconciliation Adjustments	190,815.29
Retained Earnings	419,315.37
Net Income	-180,418.37
<b>Total Equity</b>	<b>\$328,591.64</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$334,564.44</b>