



I AM A WIDOW

And I am your SOLUTION to sustainable development.

CSW62 Parallel Event Report

“You Will Get Nothing” and the Poverty Guarantee

HOSTED BY

**THE GLOBAL FUND FOR WIDOWS
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GUILD OF SERVICE

WIDOW'S DEVELOPMENT ORGANIZATION (WIDO)

COME TOGETHER WIDOWS AND ORPHANS ORGANIZATION (CTWOO)

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WIDOWHOOD: ***“You Will Get Nothing,” & the*** **Poverty Guarantee**

Parallel Event: Commission on the Status of Women 62th Session
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Hosted by:

The Global Fund for Widows

Reem Messeih

Human Rights Watch

Bethany Brown

Guild of Service

Meera Khanna

Widow's Development Organization (WIDO)

Dr. Eleanor Nwadinobi

Come Together Widows and Orphans Organization

Dianah Kamande

Moderated by:

Widows' Rights International

Zarin Hainsworth

The Epidemic of Widowhood

The Reality of Widowhood. Widowhood as an epidemic has, for far too long, begun with a societal stamp of isolation, vulnerability, and abandonment. Widowed, she is deserted by her family and larger society at a time of immeasurable grief. She is denied her rights and has no access to justice. And she is condemned to a life with no future and little prospect for hope—a fate her children share. Take this one widow and multiply her experience by 300 million. The fallout of this experience of widowhood impacts an immediate total minimum of at least 800 million widows and children, over 10% of the global population today. Factoring in the long-term impact of widowhood in perpetuating poverty borne of it, that number nears 16% of the global population. In developing nations, widows, both de-facto and functional, constitute 36% of the female population, while this number jumps to an astounding 57% in rural areas. How does this fallout occur? According to Reem Messieh, Trustee of the Global Fund for Widows, this fallout is a direct result of the *Epidemic of Widowhood*.

The Epidemic of Widowhood. The event of widowhood occurs when the husband dies, is killed, abandons her, or becomes permanently missing due to political, religious, or social unrest. The event of widowhood may further occur as a consequence of age differences in marriage, as stated by Meera Khanna, Vice President and Trustee of the Guild of Service, an organization dedicated to the economic empowerment of widows across India. A lack of financial independence means a widow loses all household income; and little education means she is unable to obtain her rightful estate upon her husband's death. This may be due to one of three (4) identified reasons. First, political barriers may prevent the widow from claiming her husband's estate on the event of his death. These barriers include, asymmetric inheritance laws, especially in the imbalance of land inheritance rights, as well as the inability to access entitlements under state or host countries due to loss of nationality in cases of widows as migrants, refugees, or internally displaced by acts of terror or natural disaster. Second, social and cultural barriers may prove a major hurdle, even when political protections are present. In fact, in only 15 countries around the world, women are politically prevented from inheriting. Yet, in over 90 countries, women experience cultural prevention of inheritance, often in the form of intervention and threats by husbands' next of kin. In rural areas, vulnerability to cultural disinheritance increases as discriminatory interpretations of customary, traditional law invariably supersedes any protections enjoyed under secular law. Third, lack of accessibility to justice acts as a barrier to a widow's claim for inheritance. And fourth, lack of knowledge of government rights may prevent widows from recognizing and following the legal protocols necessary for inheritance claims, such as acquiring her marriage certificate and her husbands' death certificate.

Left without any source of income or ability to inherit, the widow is considered a burden on her family and in-laws. She is henceforth evicted from her marital home and rendered shelter-less, in cases where she is not forcefully married to her husband's next of kin

as inheritance. The widow is subjected to harmful traditional practices of mourning and burial rights, including forced sex with strangers or paid “cleansers” to purge her of the sin of her husband’s death. As a consequence of widowhood, the widow faces extreme restrictions on mobility, diet, dress, and freedom of association, and loses her rightful place and voice in society.

The widow’s limited marketable skills, the cultural barriers she faces, and the time-consuming need to care for her children means she is denied any economic opportunities and faces no real prospect for work. Without a sustainable source of income, she is unable to educate her children, condemning them to a life of poverty with no hope and no opportunity. These children become the *lost generation*, subjected to the vicious cycle of violence and of poverty.

Consequences of the Epidemic of Widowhood. Subjected to the vicious cycle of violence and of poverty, the lost generation presents us with a major cultural and economic consequence of widowhood. The lost generation represents a significant portion of the developing nation’s future generation, with high potential for productivity now lost due to their condemnation to a life of often insurmountable poverty.

Widowhood additionally presents developing nations with political consequences of widowhood in the form of violence and extremism. With a lack of income, the widow is often forced to either surrender her children to human trafficking or marry her daughters as child brides for reasons of safety. However, this inadvertently launches the phenomenon of child widows—widows not currently protected by any international agreement including the Intervention on the Rights of a Child. In Nigeria, this phenomenon is triply exacerbated by Boko Haram in the region. As Eleanor Ann Nwadinobi, Founder and President of Women Development Organization (WiDO) in Nigeria, explained, in areas affected by Boko Haram, child marriages may result in layered widowhood. A child is married in peace-time when insurgents kill her husband and abduct her. Her widowhood is only marked by a temporary suspension as she is forcefully married to her captor, who is then killed by soldiers fighting Boko Haram. Finally, she is returned to her community, but is now viewed as a Boko Haram wife and is thereby alienated along with her child, the latter of whom is called “one of bad blood”. As Meera Khanna puts, “When a woman is a widow, she is doubly traumatized. When she is a war widow, she is triply traumatized.” By this definition, child widows borne of armed conflict are triply traumatized. If we take into account adult widows alongside child widows, war-torn areas have widows representing nearly 75% of regional female populations. What is the consequence of this widowhood? A recent study completed by UNDP on the *Journey to Extremism in Africa*, completed in 2017, reveals that sons from widowed households are highly susceptible to indoctrination of radicalized beliefs, due to factors including but not limited to lack of education, economic opportunity, and level of happiness. In fact, at least one in three jihadis hail from widowed households. In regions directly affected by violent extremism, this statistic can only be exacerbated.

Despite being one of the most neglected of all gender issues, the issue of widowhood is allowed to hide in plain sight due to lack of dialogue on widowhood, limited laws facilitating economic empowerment for widows, cultural discrimination, and data gaps that have the

potential to allow for increased targeted action. As a result, widowhood continues to rise. In India, the number of female headed households as a result of widowhood has tripled to 27% of the national population from 2001 through 2011. India alone now has 44 million widows. By allowing for widowhood to remain an unaddressed issue, rather than taking economic, cultural, and political action to rewrite the future experiences of these marginalized peoples, we are responsible for this loss of our nation's productivity, progress, and safety. If we take one of the most disadvantaged in the population, widows, and raise them up through empowerment and independence, we can raise the entire population of developing nations most impacted by widowhood and alter the aforementioned consequences for the better.

What We Can Do

Engaging External Stakeholders, Political & Cultural Means. Eliminating or significantly reducing the short-term and long-term consequences of widowhood requires the collective action of all internal and external stakeholders, as eloquently put by Eleanor Ann Nwadinobi. The political, economic, and cultural communities must consistently engage for sustainable change to occur, both for the millions of widows affected and for communities at large.

Engaging external stakeholders involves, first and foremost, educating the public on the epidemic of widowhood. As stated by Reem Messieh, "we cannot solve a problem if we don't admit it exists." By "[ending] the culture of silence" (quoted by Dianah Kamande, founder of Come Together Widows and Orphans, CTWOO), legal and policy mechanisms, domestic and international development mechanisms, and cultural change can follow. With an informed public, political reform will effectively protect widows' rights to inheritance and justice to facilitate economic empowerment. The further criminalization of acts preventing widows from executing their rights will reduce acts of physical, emotional, social, and economic violence against them. And finally, with governments and development mechanisms working in sync, data gaps can be filled to quantify the enormity of the widowhood problem so that projects are increasingly effective in targeting widowed populations in developing countries.

Engaging Internal Stakeholders, Economic & Cultural Means. An educated public and an active political system driving towards the protections of widows' rights mark simply half the populace stimulated for change. The only way change can be sustained is through simultaneous widow empowerment, which can be achieved through education, training, integration, and economic empowerment. Widows themselves must know their rights. Becoming informed and educated on laws protecting them decreases their barriers to justice, both legally and psychologically, through the simple realization that they should not be stigmatized. Through education of their entitlements alone, widows feel increasingly encouraged to ask for those rights where the governmental system is on their side. This newfound encouragement is key to the distancing of the widow from stigmatization and poverty.

The fight to engage widows does not end there, however. The widow must also be strong in order to combat the cultural and social discrimination that she faces daily. This is where peer support and integration groups come in. Banding widows together has manifold benefits, but one of the primary benefits is activism for change in (1) their individual lives and (2) the lives of the national and eventually global community of widows. The voice of one widow is strengthened by the voices of millions who share the same experiences with one another and with the world, most effectively displaying the magnitude of the problem widowhood presents. Together, widows can lobby for political change and participate in public hearings to make their case known to legislators, eventually becoming drivers for political reform to protect widows' wellbeing and rights. Critical to this act of banding widows together for goals of political change and psychological support is the balancing of exclusivity in these groups of widowed women, as pointed out by Eleanor Ann Nwadinobi. While bonding within a community of people who have shared the traumatic experiences of widowhood is essential, doing so exclusively can do only so much for the re-integration of widows into society. "Exclusion...sometimes increases exclusion, marginalization, and separation," says Eleanor. Hence, active integration within groups composed of widows and non-widows is essential to removing stigmatization. The Guild of Service has also incorporated similar forms of integration methods, but through the activated external stakeholders. By having religious figures and powerful voices speak in favor of widows and their potential for contribution in society. both as human beings as well as economic powerhouses, widows can be de-stigmatized on a wider scale, faster.

The most important tool for removing the stigmatization of widows, according to Global Fund for Widows and Guild of Service, is, in fact, the economic empowerment of this discriminated population. Widows' long-term cultural and social discrimination prevents them from obtaining an education and hinders upward mobility with no income stream in sight. By intervening as a global community, organizations and local governments can help economically empower widows to effectively change this dialogue. As Meera Khanna states, "If a widow is economically empowered, no amount of social and cultural discrimination can change [that]." This is because economic empowerment also has the added benefit of psychological change in the lives of widows. Economically empowered, a widow gains self-confidence previously denied to her by societal discrimination and recognizes her rights, thereby finding her voice and place in society once again.

The activation of external stakeholders, the empowerment of internal stakeholders, and integration of both for the final elimination of stigmas surrounding widowhood have proven to be effective means for their psychological and economic progress. By engaging in these actions, governments and organizations, together, can help to better the lives of widows and their families and remove the discrimination of over 16% of the global population. With the removal of discrimination comes micro- and macro-economic and social progress for all nations.

The Evidence

The Power of Communities. We have seen the power of support systems, social integration and economic empowerment in raising millions of widows worldwide, and consequently raising their families. When Dianah Kamande began her organization, the CTWOO, she did so by finding strength in the widows that supported her through her traumatic experience of domestic violence and widowhood. She began meetings for her newly found organization from her hospital room. The groups of widows and orphans that joined her grew rapidly. Today, she has over 30,000 widows in her organization in Kenya with support groups all around the country. And as Eleanor Ann Nwadinobi said, “when widows can speak to one another to share their experiences, they can get together and lobby, participate in public hearings to make the case known to legislators as to how laws can be passed to protect widows from harmful practices they undergo and from being dispossessed of what they have.” This is precisely what CTWOO has proven. Today, the voices of these widows, led by Dianah Kamande, has culminated in a bill designed to protect widows’ rights that is currently being legislated in Kenyan parliament.

The Power of Economic Empowerment. According to Meera Khanna, that self-confidence that widows are able to derive from the widows’ communities is bolstered by their economic empowerment. An income stream gives widows a voice in a community in which they had long been discriminated. The widows part of CTWOO bound together to create this bill for the protection of widows’ rights by, critically, becoming economically empowered. The micro-financing opportunities by CTWOO provide widows with the necessary financial training and education that helps them take loans, earn interest, and engage in entrepreneurial endeavors, such as agricultural businesses. The Guild of Service has similarly partnered with the Global Fund for Widows for a similar project that provides a community for widows in the high-conflict areas in Kashmir, while economically empowering them by honing their traditional skills as embroiderers. Already running three shelter homes and five capacity building centers for widows and underprivileged women around India, the Guild of Service sourced 50 widows from ages 18 through 60, and below the poverty line, for the pilot project with GFW which has been termed SANA. These widows were given three months of intensive training in Sozni and Ari embroidery and, upon critical collaboration with the Institute of Crafts of Jammu Kashmir government, were tested for their skills. 41 of the 50 participants received artisan cards, which has opened up multiple employment avenues and has provided them the opportunity to obtain bank loans. Thanks to this collaboration between the government and development or empowerment organizations, these widows now have financial literacy and understand the value of their self-help groups. These widows turned artisans are now able to leverage their community to negotiate higher price points to remain competitive and further their economic independence.

Achieving the SDGs. Both of these projects, the first by CTWOO and the second by the Guild of Service and GFW, successfully target the Sustainable Development Goals (SDGs) of the United Nations, agreed upon in 2015. Dianah Kamande voices her support for Global Fund for Widows for striving to achieve SDG 5, gender equality. Her support is well-founded. Global Fund for Widows has incessantly championed the empowerment of widows to forge a

path towards achieving the SDGs. GFW's Amal Project in Egypt proves the importance of strengthening our political infrastructure for widows' rights, of making the case known for widows through public education, of building communities and integration programs for this presently discriminated population, and of empowering widows economically for the shared progress of greater society. GFW's 2015 survey of widows in Egypt, who make up a staggering 36 percent of the female population, revealed little to no sources of income, large burdens of debt, and low government welfare totaling \$1.20 for their entire family. Recognizing their desire for growth and their entrepreneurial spirit, GFW began a project in Egypt aimed at training these widows in financial literacy, building a social community, and providing capital to be returned at a later date. 100 percent of the capital provided to these widows has been repaid to GFW, exemplifying the economic improvement they experienced. In fact, a post-empowerment project survey shows 78 percent of widows achieved an increase in their household income by 48 percent on average. Of the total, 75 percent were able to establish savings. 95 percent of those who participated felt financially independent and, due to their income generation, 70 percent of them achieved a higher social status within their communities, with decreased exposure to domestic violence.

The empowerment projects of all four organizations that contributed to GFW's parallel event at CSW 2018 helped further the sustainable development goals. The process of empowering these widows provided them with a community to share their experiences and derive support, thereby improving their health and well-being (SDG 3). Helping place these communities of widows in the path of economic progress meant providing education and training, both of which these organizations have incorporated into their development models (SDG 4). The increase in income generated from the economic empowerment projects of entrepreneurship or decent and safe employment helped widows massively improve their and their children's' livelihoods, while raising the national economy (SDGs 1, 2, 8, 10, 11). And finally, the resultant integration and acceptance of widows in larger society and their increased self-confidence indicates a steady growth towards gender equality (SDG 5). These statistics undeniably depict the social benefit and economic progress for nations that choose to support the development and empowerment of widows.

Call to Action: A Collaboration Between Governments and Empowerment Organizations. Global Fund for Widows, along with the Guild of Service, CTWOO, and WIDO, call to governments to support missions for the empowerment of widows—a people that constitute a significant portion of their population and play a vital role in the vicious cycle of poverty. A strong political infrastructure designed to support widows' growth will no doubt bolster and cement the education, training, and empowerment of widows. The further incorporation of widowhood as a humanitarian and economic issue will engage the public and begin to motivate change at all rungs of society, thereby ending long-term poverty and stagnation and removing national burdens while improving national growth.