



Widowhood: Economic Empowerment and Achieving the Sustainable Development Goals

Report from the Commission on the Status of Women 61st Session
The Solution to Sustainable Development

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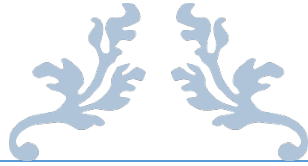


Global Fund For Widows



WIDOWS FOR PEACE
THROUGH **DEMOCRACY**





WIDOWHOOD: ECONOMIC EMPOWERMENT AND ACHIEVING THE SUSTAINABLE DEVELOPMENT GOALS



Hosted by:

Global Fund for Widows

Speakers:

Heather Ibrahim-Leathers, Global Fund for Widows

Meera Khanna, Guild of Service, India

Nirmala Dhungana, Women for Human Rights Single Women's
Group, Nepal

Dr. Eleanor Ann Nwadinobi, Widows Development Organization
(WIDO) and Nigeria Stability and Reconciliation Program, Africa

Ms. Lois A. Herman, Women's UN Report Network

Parallel Event: Commission On The Status Of Women 61st Session

Executive Summary

Heather Ibrahim-Leathers, Global Fund for Widows

September 25, 2015. This is the date the United Nations and all its member countries agreed to consolidate their efforts to achieve one common goal: Sustainable Development for *people, planet, prosperity, peace, and partnership*. They recognized poverty in all forms as the “greatest global challenge and indispensable requirement for sustainable development.” All individuals in private and public sectors across the globe are responsible to themselves and to one another in upholding this agenda. The Global Fund for Widows aims to eradicate poverty by targeting one of the primary root sources across generations: widowhood.

Whereas the aftermath of widowhood seems irrelevant to this discussion at first glance, an in-depth understanding of the issue and its impacts on generations to come identifies it as a major contributor to long-term poverty and a sure and *sustainable* target of eradicating this essential issue. Pre-existing values in patriarchal, developing societies impact single women and, even more so, widowed women. Women in these societies are raised to be dependent on the male head of household in the family and the community. With minimal education, and thereby no marketable skills, she is deprived of economic opportunity. This creates an environment susceptible to poverty. Widowed women face this same situation with additional disadvantages that extend far beyond their own livelihood, and to their children. Social and cultural barriers upon widowhood are heightened and a widow is ostracized by society and by her own family. Having been dependent on others throughout her life, she fears laying claim on her late husband’s inheritance, further constraining her finances. With no economic opportunity and barely enough to survive herself, much less her kids, she is forced to surrender them to the orphanage, the streets, or worse, to sex traffickers. These forgotten children become the lost generation—a generation with no hope and no opportunity—and here begins the vicious cycle of poverty.

To determine whether economic empowerment of widows today can help cut the life source of poverty, in 2015 the Global Fund for Widows conducted a survey in Egypt where 36 percent of all women were widowed, 3 percent of whom were under the age of 39 and thus with the potential to become productive members of society if given the chance. This purely statistical potential is supplemented by the desires of 82 percent of the widows to start a small business if given the opportunity, and thus, consistent with our conclusion. If given the economic opportunity and educational resources, these widows could become highly functioning and contributing members of a successful economy, rather than burdens on an already strained social security system.

Recognizing this potential, the Global Fund for Widows has helped over 6,400 widows through their main program the Amal Project. Post-intervention polling proves the significance of widow empowerment in achieving the Sustainable Development Goals. The project directly impacted the financial and legal security of widows alongside their social status and place in society, thus advancing SDGs 1, 5, 8, 10, and 11. After the completion of the Amal Project:

78% of widows achieved an increase in their household income (1, 5, 8).

75% of widows were able to establish savings from the income they generated (1, 5, 8).

95% of widows said they finally felt financially independent (1, 5, 8).

94% of widows claimed they established a better social status within their family (11).

70% of widows claimed they achieved a higher social status within their community (11).

93% of widows finally felt confident in claiming their legal rights (10).

Finally, as the widow’s income increased, her exposure to domestic violence decreased (5).

Rather than allowing widowhood to feed the vicious cycle of poverty, Global Fund for Widows has taken a stance to stop the problem at its root by working with countries around the world to propel cultural change through empowerment and opportunity, thus ending poverty (SDG 1), advancing gender equality (SDG 5), providing decent work and economic growth (SDG 8), reducing inequalities (SDG 10), and building sustainable cities and communities (SDG 11).

Perceivable results show opportunity and empowerment have changed the lives of these widows and the lives of generations to come. In this same way, millions more widows around the world can be helped. This report explains the intrinsic social issues that impact widowhood, the work that is yet to be done for widow empowerment despite the strength of advocacy but with the weakness of enforcement, and the archetype example of this two-pronged problem that realizes one resolution: Empowering widows is our solution to Sustainable Development.

The Triple Burden

Addressed by Meera Khanna, The Guild of Service

Understanding the triple burden requires a quick overview of the underlying issue:

Female headed households that are additionally supported by the female are high on the deprivation scale, characterized by condition of housing, landlessness, absence of an able-bodied adult member, absence of any adult male member, or absence of any literate adult.

Statistically speaking, poverty indices have consistently shown this to be true. In patriarchal societies, it is unlikely a female would be head of household if not for extraneous circumstances. Due to the socioeconomic gender bias against women at large, lack of education, and cultural barriers, these households are at de facto greater risk of poverty than men, and extreme poverty at that. These constraints, along with the disproportionate burden of poverty rising relative to men, results in what is termed the ‘*feminization of poverty*.’

The triple burden identifies the central issues that female headed household face and that which lead to greater incidents of poverty:

1. Female headed households in general have *more dependents* than male headed households and, therefore, have higher non-workers to workers ratio.
2. Female headed households typically work for *lower wages* and have *less access to assets and productive resources* compared to men owing to a gender bias against women and lack of inheritance rights or enforcement.
3. Women typically bear the *burden of household chores* that result in time and mobility constraints compared to male-heads, thereby *preventing any training or skill gradation*.

With greater barriers to lift themselves out of poverty, female headed households become victims of long-term poverty, which contributes far more greatly to inter-generational poverty. Children, and girls in particular, are removed from school for lack of financial resources which imposes constraints on their future economic opportunities. In the end, whole households of boys and girls, not just the females themselves, are driven into extreme poverty with virtually no escape.

In combatting this issue, organizations must begin to recognize the importance of addressing the last woman first—widows. The triple burden lies most heavily on widows as they are further burdened by cultural exclusion upon the death of her husband. Statistically, they also head three-fourths of current female headed households, which are most prone to extreme poverty in developing, patriarchal societies. Bringing these women to the front by both governments and civil society would inspire advancement and opportunity while eliminating poverty, thereby making a crucial contribution to the global efforts in achieving the Sustainable Development Goals and targets.

Successful Advocacy, Weak Enforcement

Addressed by Nirmala Dhangana, Women for Human Rights- Single Women's Group

Successful advocacy in many of these patriarchal societies has led change towards gender equality, inheritance rights, end of domestic violence, and widows' rights. In Nepal, these changes are being led by Nepal's President, Chief Justice, and Speaker of the House, all women leaders in places of influence. The fight against poverty in Nepal has taken a similar approach as the one discussed prior—through the empowerment of women whom are most susceptible to extreme poverty. Through policy initiatives, the Nepalese government has both hoped to implement change in educational and economic opportunities for women, as well as in the broader Nepalese culture which seeks to provide women greater protection in a patriarchal society.

To obtain educational opportunities:

The Nepalese government has increased the minimum age of marriage to 20 years of age. In the past, child marriage has been a major contributing factor inhibiting opportunities for women in education and skill gradation, the lack of which makes it significantly more difficult for single women to rise out of extreme poverty.

To obtain financial security:

The Nepalese government passed the Gender Equality Bill in 2006, which recognizes daughters, widows, and the divorced as rightful inheritors to family and ancestral property, irrespective of age, along with the married. Thanks to this bill, a widow is no longer required to obtain approval from her adult son or unmarried daughter prior to using her property. This creates both the appropriate environment and the means for widows to become financially independent.

To help widows shoulder the burden of household tasks with greater dependents along with work, they receive monthly allowances from the government regardless of age. To ensure this security, the cabinet recently approved an Emergency Fund for Single Women and allocated national budget. These initiatives hope to prevent the onset on extreme poverty that is notorious amongst the widowed in developing, patriarchal societies.

To obtain greater representation:

The Nepalese government detailed minimum requirements for representation in the Interim Plan 2007-2010. The plan mandates women comprise a minimum 33% of candidates in the Constituent Assembly and 50% at local level peace processes. As women are able to afford more educational opportunities, their representation in qualified posts for influence is sound.

To provide greater protection:

The Nepalese government has passed laws classifying rape as a criminal offense subject to imprisonment and fines. Zero tolerance policies have additionally been adopted on violence against women and domestic violence at large. These policies have been created to provide protection to women in a patriarchal society where single female heads, and even more so widows, are ostracized and demoted in society.

These initiatives combined create an environment of opportunity that is both necessary and presently lacking for single women, particularly ostracized widow. In Nepal, despite the good will behind these laws, implementation has been insufficient. Representation goals have not yet been fulfilled, there is instability and lack of political will, and women in Nepal have not been able to enjoy their rights as given by the laws.

While there have been major advancements in legal rights afforded to women within the country, there is work to be done to enforce these rights in a society that wishes to suppress the gender and class that is most susceptible to deprivation. Lack of enforcement is the next central hurdle for the fight against poverty.

Case Study

Addressed by Eleanor Ann Nwadinobi, Widows Development Organization (WiDO) and the Nigeria Stability and Reconciliation Programme

If together we are able to overcome the hurdles posed by political change, cultural barriers, and lack of enforcement, the fight against poverty by way of helping groups most deprived—widows—can produce a self-sustaining cycle of positive change. This is what is being done in areas of Africa with the help of the Widow Development Organization (WiDO). One true case study demonstrates the powerful change that can be realized when widows are given a place, support, and opportunities:

Growing up, Nkiru had always been resourceful on the farm. After marrying, she believed that her husband was more educationally inclined and theretofore she supported him and her children using the farmland while he pursued his tertiary education. During this time, Nkiru began to educate herself listening to the radio. She learned about HIV/AIDS, how it is contracted, and how to protect oneself from it. Being as she was financially independent at the time and leveraging channels to educate herself, once we learned of her husband's indiscretions with other women from the tertiary institution, with the support of their faith based leader, she decided to refrain from sexual interactions without a condom. When her husband became HIV positive, she cared for him. However, his death was imminent and with that came many additional problems for Nkiru.

After he died, she was accused for killing him by compelling him to seek pleasures outside by denying him sex. Despite having been a faithful and supportive wife throughout their marriage, she was dispossessed of her farmland and of her children. Nkiru reached out to WiDO and with the support of her faith based leader, they were able to prove to the community that Nkiru had reported the circumstances early on. Upon conducting research it was discovered that her husband had created his brother as next of kin on his pre-employment records and all benefits would also transfer to his brother and Nkiru would be left with nothing. Long-term advocacy finally gave way to a successful change in pre-employment next of kin. The institution provided those benefits to Nkiru and now advocates employees to state their spouse as next of kin on records. Today, an empowered Nkiru is was able to support her children through education, avoiding their descend to poverty, and is advocating for and empowering women in similar positions.

Education and economic opportunity empowered Nkiru to seek her rights and be recognized and respected as a leader in her community. By doing so, she was able to avoid the vicious cycle of poverty that would not doubt have ensued for yet another family upon the death of her husband. This is the kind of long-lasting impact that organizations for change and empowerment for widows can have on our fight against cross-generational poverty.

Conclusion

Lois A. Herman, Coordinator Women's UN Report Network

Fighting cross-generational poverty requires an understanding of its root causes. The major determinants of poverty include social exclusion and economic vulnerability. A primary determinant of perpetual poverty is lack of political change and enforcement. Approximately 70% of those in poverty are women, a majority of which are widows. These women, despite being head of household, are disadvantaged economically, socially, and politically. They are under-represented, under-educated, under-financed, and under-appreciated in society, placing them in a prime position for poverty.

The negative impacts of poverty for these women continue to bleed into the family they support and their children are too thrown into extreme poverty—a cycle which serves to only feed itself. With social barriers in place and no political assistance, these families fall into a perpetual cycle. However, while social change is difficult to affect, political change *can* have more immediate impacts *if* efforts are paired with those of other private and public institutions seeking to enforce the spirit of the law and guide change on a local level.

While many governments pose the concern of social unpopularity surrounding widowhood, this concern extends only as far as the lack of global statistical figures backing up the impact initiatives—figures that organizations in each of the communities discussed here have attempted to uncover. The logical ties of widowhood to the vicious cycle of poverty that we can now see clearly need to be reinforced with statistical evidence in how the advancement of widows help subsequent generations before they become the lost generation. And while NGOs around the world strive to uncover the data, they need the help and backing of governmental organizations, which can quickly increase awareness of the widespread and systematic violation of human rights and social justice that accompanies the fog surrounding the issue, as stated by Lois A. Herman. Governmental support in filling the numerical data gaps can propel a new Make Widows Matter movement that can save whole families and widowed communities like Nkiru's from poverty who too can advocate for change. And ensuing changes will not only benefit the widows themselves, but also the governments and economies that advocate this change as widows are empowered and seen as agents of positive change, development, and sustainability.

With this, we call to you to disallow the perpetual cycle of poverty from continuing and instead empower a perpetual cycle of economic empowerment. Stop the problem before its seeds take root: At widowhood.

**ACHIEVING
SUSTAINABLE DEVELOPMENT GOALS**

Through the

~ EMPOWERMENT OF WIDOWS ~

RECOMMENDATIONS to United Nations Member States

Recommendations:

1. ENABLE ACCESS TO JUSTICE – by all available ways and means.
2. CRIMINALIZE all actions that deprive widows of all ages of their rights, and perpetrate or condone violence against them, whether by State or Non-State actors including family and community members.
3. CRIMINALIZE Harmful Traditional Practices (HTPs), including but not limited to life-threatening and degrading mourning and burial rites, witchcraft or cause of death accusations, widow-inheritance, and levirate practices.
4. REFORM ALL LAWS to facilitate economic empowerment opportunities for widows including women's right to own land, inherit, and receive access to economic opportunity including education, skills training, credit, capital, and cooperative business models.
5. APPOINT a Special Rapporteur to address widowhood in context of conflict.
6. ESTABLISH a Special Desk at UN Women to address the cross cutting inter sectorial issues of widowhood across the globe.
7. SUPPORT widows to establish their own organizations so their collective voice can be heard to articulate their needs and describe their roles
8. COMMISSION COMPREHENSIVE STATISTICAL REVIEWS of Widowhood in each country in order to fill the quantitative and qualitative information gap.
9. ENSURE that widows are not "left behind" but their status directly addressed in strategies to achieve the post 2015 Sustainable Development Goals since Widowhood is a root cause of poverty across the generations.

Poem

I AM A WIDOW

I am a widow, but I am still ME.
Of course, I mourn; and I shed tears.
But, to carry on alone, I deserve dignity.
I want respect, compassion, not your fears.

I may be old; I may be young,
With others in my care.
Stop your rituals and your hurt.
Respect for widows is only fair.

So many widows share my fate.
We are enduring, sustainable, bold.
Give us kindness; stop your hate
We persevere, with strengths untold.

I must survive, so understand.
Poverty may lure, discrimination as well.
Rural, urban, refugee, or displaced,
Our numbers grow, our challenges swell.

My memories are dear, the future uncertain,
Yet many reject me, judge me, too.
But married sisters, only a heartbeat
Makes me a widow, and not you!

WUNRN