



# IAMAWIDOW

**WIDOWHOOD: Economic Empowerment,  
Poverty Eradication, and Achieving the SDGs**

**Commission on the Status of Women 62<sup>nd</sup> Session**

**March 14, 2018 • United Nations Headquarters, NYC**

HOSTED BY

**The Permanent Missions of the Arab Republic of Egypt,  
The Republic of Malawi, The Republic of Kenya,  
and the People's Republic of Algeria**

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*Global Fund For Widows*

**& The Alliance for the Last Woman First**



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**WIDOWHOOD:  
Economic Empowerment, Poverty Eradication,  
& Achieving the SDGs**

Side Event: Commission on the Status of Women 62<sup>th</sup> Session  
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Hosted by:

The Permanent Mission of the Arab Republic of Egypt  
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The Permanent Mission of the Republic of Kenya  
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In Collaboration with:

***The Global Fund for Widows***  
*Heather Ibrahim-Leathers*

Moderated by:

Blerta Aliko, UN WOMEN

Speakers:

The Honorable Dr. Maya Morsy, President of National Council of Women, Egypt  
The Honorable Dr. Jean Kalilani, Minister of Gender, Children, Disability & Social Welfare,  
Malawi  
The Honorable Mrs. Ghania Eddalia, Minister of National Solidarity, Family, and Women's  
Affairs –Algeria  
The Honorable Esther Mcheka Chilenje, First Deputy Speaker, Malawi  
Chief Dzoole , Malawi  
Dianah Kamande, Come Together Widows and Orphans, Kenya  
Naisula Lesuuda, Parliamentarian for Samburu County, National Assembly of Kenya.  
Heather Ibrahim-Leathers, President, Global Fund for Widows, USA

Opening Remarks:

HE Ambassador Mohamed Edrees, Permanent Representative -Mission of Egypt

Closing Remarks:

Mr. Lot Dzonzi , Deputy Permanent Representative - Mission of the Malawi

Chief Discussant:

Margaret Owen, Founder of Widows for Peace Through Democracy

## The Epidemic of Widowhood

Widowhood is an essential, yet neglected gender issues, which condemns over 300 million widows and more than 500 million of their children. They represent 16% of the world's population sentenced to a life entrapped in a vicious cycle of poverty. As The Honorable Dr. Jean Kalilani, Minister of Gender, Children, Disability and Social Welfare in Malawi commented, there are approximately 1 million widows in Malawi, most of whom are marginalized and abused in different ways. Furthermore, The Honorable Naisula Lesuuda, a Parliamentarian from Samburu Country, in the National Assembly of Kenya, echoed these sentiments regarding the vastness of this problem, as all women are potential widows.

When a woman is labeled as a widow, there becomes a dual marginalization, as both a woman and as a widow. The panel agreed with The Honorable Dr. Kalilani's further statements, that the label of widow is specifically divisive. Women who are widows will continue to be marginalized until they are mainstreamed as a specific issue rather than just as a sub-sect, and intersectional identity of some women. Thus, while the development of the sustainable development goals has allowed for accountability in regards to the community of women and girls, in use and implementation, widowhood has remained without distinction.

The "Epidemic of Widowhood" according to Heather Ibrahim-Leathers, founder of the Global Fund for Widows, commences with the loss of income, status, and access when widow's husband passes or becomes permanently missing, primarily due to disinheritance. This barrier to inheritance, is a critical violation of the widow's rights and leads to further economic and social subjugation within the community. The economic vulnerability is due to one or many of the following issues: asymmetrical inheritance laws, lack of access to justice, lack of knowledge about governmental rights, as well as other socio-cultural barriers presented by the next of kin of her late husband.

Widows in the rural context, bear the greatest vulnerability to disinheritance, as discriminatory interpretations of customary, and traditional law invariably supercede any rights protection they formally retain under secular laws.

When widows are also migrants, refugees, or internally displaced persons, their most basic human right of nationality is revoked or unrecognized. This is a key issue for many widows, as many young women becomes widows due to ethnic conflict in their regions, Ms. Lesuuda added. In this way, her ability to transfer nationality to her children is removed, and without a national identity, her ability to access entitlements under state or host country law is further impaired.

Though only fifteen countries formally prevent women from inheriting, over ninety countries experience the cultural prohibition of inheritance. Hence, the prohibition of inheritance alongside the loss of household income leads to the widow's public perception as a burden, often leading to eviction from her marital home, rendering her and her children shelter-less and destitute.

Ibrahim-Leathers clearly illustrates how inheritance rights, awareness of these rights, and access to such rights, remain a significant and tangible element of this issue, wherein change is feasible and necessary. Moreover, this component of the epidemic of widowhood could begin to be addressed through economic empowerment of widows through the SDGs. This economic empowerment, and the agency it endows, could aid widows in opposing these conditions of poverty through providing them access to working capital for small scale business, The Honorable Dr. Maya Morsy, the President of Egypt's National Council of Women explains.

Widows face serious challenges, which subsequently impact their children. Apart from the immediate impact of food insecurity, a widow who is disinherited is unable to afford education of her children. A recent study by the United Nations Development Programme proves that widows' sons are greatly susceptible to indoctrination of radicalized beliefs, as one in three extremists come from widowed families. Furthermore, the daughters of widows are often forced into child marriage for their 'safety and security'. These child brides further perpetuate the epidemic of widowhood through the severe, and tragic phenomenon of the child widow. Girls who have been widowed, are equally as susceptible to the economic and social subjugation given their widowhood status. These children of widows, and young child widows are forgotten, and become "the lost generation, with no hope, and no opportunity," Margaret Owen OBE, President of Widows for Peace Through Democracy comments. A barrister specializing in human rights and a major activist renowned for her contributions to the cause of widowhood, Owen continues that, with this ensues a cross generational and cyclical phenomenon of poverty, propelled by cultural disempowerment and cultural stigmas. Widowhood is the root cause of poverty across generations the panel concluded.

### The Economic Empowerment of Widows

The ability of the widow to alleviate the circumstances, and challenges of her newfound status are finite. The widow retains limited marketable skills, a cultural stigmatic identity, and the need to care for young children. Thus, the widow is often denied any economic opportunity and faces no prospects of work, least of all work that is safe or dignified. This economic immobility and degradation, impacts the poverty of her children as well, furthering this cycle of poverty, Ibrahim-Leathers asserts. Without any income, the widow is unlikely capable to provide an education for her children, condemning them to an impoverished life and furthering this cycle of poverty. However, the economic empowerment of widows through legislation, education, and access to funds, the panel agreed, were paramount to stemming the effects of this epidemic of widowhood and the ensuing cycle of poverty.

The epidemic of widowhood is framed within the necessity of gender equality and promotion of rights for women, The Honorable Mrs. Ghania Eddalia, Minister of National Solidarity, Family, and Women's Affairs in Algeria comments. The Algerian state has utilized this framework to provide mechanisms of economic empowerment to widows, and women, through free and compulsory education. In this way, the widow and her children can be provided knowledge and the means with which to access resources from the state in order to safeguard herself, her property, and her family. Moreover, The Honorable Mrs. Eddalia adds, in Algeria, there are centers that act as shelters for women in difficult situations. These organizations support women and enable them to physically and psychologically care for her family, while accessing resources and aid from the state.

Malawi has recognized these problems in their nation, and has championed addressing and contesting these systemic issues, that marginalize and subjugate widows, through legislation and implementation, due to the great work of the late Ambassador Necton Mhura. This legislation, The Honorable Esther Tachinka, the first deputy speaker of Malawi states, is the work of the government to economically empower widows to have access to funds, their own land, and their rights. They have instituted a *Land Act*, which encourages and aids widows in controlling and accessing their own land. Further, they have worked to review the *Wills and Inheritance Act* in Malawi, to better dictate who should benefit from a deceased person. The *Wills and Inheritance Act* will identify the person who lived with the deceased primarily, in this case, the widow, as the independent recipient of the inheritance. Furthermore, the Malawian government has legislation regarding gender equality and domestic violence in another act, which impacts marriage, divorce, and family relations, to further protect widows from property grabbing. This type of legislation is an essential component in combating the issue of disinheritance and property grabbing, which economically disadvantages widows severely. The Honorable Dr. Kalilani agreed with the importance of providing girls with an education, both those that are children of widows as well as those that are child widows. For potential child widows, this education could allow girls to delay the opportunity and requirement of marriage, while consequently decreasing the cycle of the epidemic of young child widows. Additionally, Malawi has raised the legal age of marriage to eighteen, in order to combat this phenomenon of young child widows further. The *Gender Equality Act*, in 2013, also addresses the issue of property grabbing through the context of harmful practices against women. The Honorable Ms. Tachinka added that the Malawi government with their legislative arms are committed and working to ensure that there are social protections, and that the majority of beneficiaries are women and widows.

The issue of visibility of widows as a distinct group to be celebrated rather than stigmatized was highlighted by The Honorable Ms. Lesuuda, through Kenya's International Widows Day, which began in 2016 through the efforts of the Ministry of Gender. The Guest of Honor at the 2017 ceremony was First Lady Margaret Gakuo Kenyatta, demonstrating the commitment of top leadership to celebrating and acknowledging widows. There are further initiatives by Kenyan leadership to protect widow's rights and access through legislation. Their Constitution and Bill of Rights dictate that women should be formally and legally free from widow cleansing, early marriage, forced evictions, widow inheritance and disposition of land. Further, they are working to revise the *Marriage Act* and *Matrimonial Property Act* to further delineate the rights of widows.

However, the panel agreed, there remain challenges in the divergence between customary and formal law, with the issue of implementation of legislation. Women's economic and social status and access remain highly impacted by customary law, the panel agreed. In order to combat the effects of customary law, Kenya provides funds to economically empower their widows. There is a government affirmative action fund, which began in 2015, and is controlled by women elected in 47 counties. This fund, alongside a few others, primarily deal with social issues impacting women and children, specifically widows. Alongside this, the Kenyan government is working toward a *Widowhood Bill*, to protect widows, ensure they receive required services and empower them in insuring they can access the funds available and improve their lives and the lives of their children.

The government of Malawi is further implementing programs to promote and protect the rights of widows, The Honorable Dr. Kalilani added. This includes a cash transfer program, which serves approximately 80,000 participants, targeting the poor. Mr. Lot Dzonzi, Deputy Permanent Representative of the Mission of Malawi continues, that of those that

this program serves, forty percent were widows as beneficiaries. This program supports widows, by providing them the means to send their children to primary and secondary school, Mr. Dzonzi continued.

The Honorable Dr. Morsy expounded on the role of economic empowerment for widows in Egypt through the conditional cash transfer program, and specialized bank for women. These programs provided both widows and female heads of households with critical funding. Widows who received these funds were able to build small to medium enterprises, and utilize the bank services. In this way, the businesswomen who were empowered by the fund became role models for other widows, enabling them to access their inheritance and support their families. The Honorable Dr. Morsy continued, indicating that it was essential to couple such policies with success stories from widows, which will have the dual effect of both empowering and inspiring widows and the public alike. The Egyptian state provides aid in schooling, pension, and psychological counseling in order to solve the hard emotional problems, which alongside the support of political will, empowers widows and help solve the epidemic of widowhood.

It is important to highlight seminal legislation implemented by The Honorable Dr. Morsy in 2017. Such legislation further committed Egypt to the implementation and enforcement of inheritance law, by changing the penalties regarding maneuvering on inheritance distribution to further protect widow's rights to land and even criminalizing acts of disinheritance.

### Poverty Eradication

Ms. Ibrahim-Leathers illustrates that the economic empowerment of widows is key to achieving the sustainable development goals, eradicating poverty, and keeping this cycle of poverty and degradation from continuing, for a large population of women and girls. Through research and economic programming, the Global Fund for Widows has established the efficacy of economic empowerment in pragmatically aiding widows, their livelihood and that of their families, on the ground.

In 2015, the Global Fund for Widows conducted survey research on the widow population in Egypt, who represent 36% of the female population. Of these widows, 53% had no source of income, and were unregistered for pension entitlements from the government. Nearly all of the widows, further reported a prevention to inheritance due to acts of their late husband's family. Many of them were thus were living with a great burden of debt. Over 53% of the widows were under the age of 39, suggesting that they were young mothers and had responsibility of young children to raise and educate. These factors together demonstrate the significant barriers to and inability of the widows to become economically independent, furthering their social exclusion, and impoverished status.

In response to the clear poverty epidemic among this widow population in Egypt, the Global Fund for Widows launched an economic empowerment program in 2012. This program trained widows in economically inelastic good and services based industries, with education on basic financial literacy for the immediate need. Additionally, there was education and training in social and entitlement awareness. The widows were all registered with their local government offices, in order to combat the past harms of disinheritance and lack of visibility of these widows. Lastly, they were provided micro-loans, or micro-social capital mechanisms to launch their own small businesses. The results

of this programming included empowering widows, and providing them with the means to expand their own initiatives.

In Kenya, Dianah Kamande spoke about the work of Come Together Widows and Orphans, an organization that provides widow groups with funds, and support. They register as self-help groups or community based organizations with the Ministry of Social Protection, and apply for funds through the Ministry of Gender and Public Affairs. There are currently over 10,000 widow groups which work in small fundable groups to achieve SDG 1. After the widow groups were given micro-finance, and given the funds, they were able to invest in business together. Through this business, widows were able to return on the investment, while also having the capital to take care of their children, and pay their bills. In their model, Ms. Kamande added, the interest from the loan remained in the group, to be disbursed and reinvested as the group saw fit. These funds were concentrated primarily in agro-business, as it was a sustainable model, as everyone has to eat. The widows were empowered, and were able to finally have agency in their lives, Ms. Kamande concluded. Investing in widows, was simply good business.

As a traditional leader in Malawi, Chief Dzoole continues, there is an understanding of the importance of protecting and empowering widows. There has been substantial effort and tangible progress made in implementation, as Chief Dzoole has committed to educating and raising awareness among his subordinates about the rights of widows and the best practices when widows are involved. Furthermore, they are in the process of developing bylaws that will formalize their training, practices, and recommendations for widows protections in this context. However, proper strategies for implementation at both the state level and from civil society, are necessary to fully support and empower widows sustainably. There needs to be continued campaigns to educate and raise awareness about widow's rights in the general public, by and for civil society. The government must ensure implementation of special targeted programs for widows, and speedy access to justice, the Chief continued. Without this access to justice, the discrimination and subjugation, the panel highlighted previously, severely impacts the widow's livelihood and that of her family.

### Achieving the Sustainable Development Goals

Ms. Ibrahim-Leathers exhibited the feasibility of pragmatic effort on behalf of widows to achieve the sustainable development goals as evidenced by the programming of the Global Fund for Widows in Egypt. Of the widows in the Global Fund's program, seventy-eight percent improved their income condition, and the average increase in income was forty-eight percent, achieving SDGs 1, 2, 3, 4, 5 & 8. The program achieved SDG 1, 2, 3, 4, 5 & 8 as seventy percent of widows were able to establish savings from the project. ninety-five percent of the widows in the program said they felt financially independent upon completion of the program, achieving SDG 1, 5, & 8. SDG 11 was also achieved, as seventy percent of the widows said they achieved higher social status within their community as a result of the income generated from the program. The widow's exposure to domestic violence decreased, achieving SDG 5, as the widow's income increased. Lastly, ninety-three percent of the widows felt confident in claiming their legal rights after the completion of the program, SDG 10 achieved. As evidenced by the achievement of many SDGs in this singular program, empowering widows economically, it was clear that not only does economic empowerment improve the widow's financial condition, it is fundamental to achieving the sustainable development goals.

As His Excellency Ambassador Mohamed Edrees of Egypt stated, for the sustainable development goals to remain relevant, they must work alongside widows. The plight of widows should be a concern for all, and we need to collaborate to ensure their lives are protected, Mr. Lot Dzonzi concluded. Furthermore, it is the necessity of member states to ensure that at the national level comprehensive interventions are implemented in regards to widowhood as a mainstreamed issue, as Dr. Kalilani remarked. This includes development partners and donors increasing funding on the programs which support vulnerable widows in the rural context specifically. Moreover, there is a need for more action-oriented time to translate the dialogue into pragmatic action, a position shared by the panel at large.

Call For Action

**ACHIEVING SUSTAINABLE DEVELOPMENT GOALS**

**through**

**~ EMPOWERMENT OF WIDOWS ~**

**RECOMMENDATIONS to United Nations Member States**

Submitted by: Widows for Peace through Democracy (WPD), Widows' Rights International (WRI), The Guild of Service, Nigeria Stability and Reconciliation Programme, Widow's Development Organization, Mama Zimbi Foundation, Women for Human Rights- Single Women's Groups, and the Global Fund for Widows

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** rites of stigmatization, 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 generation