



**Global Fund for Widows**

# **Microbanks, Widows, and the Path to Empowerment**

**The 65<sup>th</sup> Commission on the Status of Women**

**NGO CSW Parallel Event Final Report**

**#MakeWidowsMatter**

**[www.GlobalFundForWidows.org](http://www.GlobalFundForWidows.org)**

**“Micro-banking, Widowhood, and the Path to Empowerment”**

**Parallel Event:**

65<sup>th</sup> Session of the Commission on the Status of Women  
March 16, 2021. 9:00 AM EST

**Hosted by:**

The Global Fund for Widows

**Moderated by:**

Jack Onofrio – *The Global Fund for Widows*

**Panelists:**

Heather Ibrahim-Leathers  
*Global Fund for Widows – United States*

Dr. Eleanor Nwadinobi  
*Widow Development Organization (WiDO) – Nigeria*

Meera Khanna  
*Guild of Service – India*

Dianah Kamande  
*Come Together Widows and Orphans Organization (CTWOO) – Kenya*

Dr. Robert Lange  
*International Collaborative for Science, Education, and the Environment (ICSEE) – Tanzania*

**Report by:**

Jack Onofrio – Global Fund for Widows

## Opening Remarks (Heather Ibrahim-Leathers)

### Heather Ibrahim-Leathers

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Heather Ibrahim-Leathers, Founder & President of Global Fund for Widows, opened the panelist presentations by providing her expert explanation of the complexities, intersectionality, and reality of the issue of widowhood. She opened by giving the audience a background of the Global Fund for Widows and reviewing the true magnitude of the issue of widowhood.

Widowhood impacts over 300 million<sup>1</sup> women around world, 115 million<sup>1</sup> of whom live in abject poverty as a direct result of their widowhood status.

Heather explored how we define widowhood and explained why the lack of a clear definition is detrimental to widows across the world. Even defining the *de facto* widow, a woman whose husband is deceased, is accompanied by ambiguity. Widowhood and inheritance can be quite straightforward in the case of a statutory marriage with a marriage certificate, but most marriages in the developing world are not registered under statutory law. It is much more common to see religious and customary marriages, which require no registration and no certificate of marriage. There is also the functional widow whose husband has abandoned her. To understand the situation of this widow, we must consider if he has left voluntarily or involuntarily, because of actions of state or non-state actors. Will the state or responsible organization issue a death certificate to this man's widow? Historically, they have not.

There are many common misconceptions about the issue of widowhood, the most prevalent being the generalization that widows are elderly women living their last days after their husbands' passing. However, work in the field has shown otherwise. Among the widows in Global Fund for Widows' oldest project, the Amal Project in Egypt, 53% were widowed under the age of 39, Kenya's most recent census confirmed that 40% of all Kenyan widows were under the age of 45. Invariably, these women are mothers of young children when they are widowed, a fact should be considered when drafting policy to reach them. Furthermore, because of child marriage we also see the issue of the child widow, with widows in GFW's network as young as 13, 12, and even 10 years old.

In addition to the hardship of losing her husband, we that widows endure **three main human rights violations**: the act of disinheritance, harmful traditional practices, and discrimination.

In acts of **disinheritance**, the husband's family will collect the husband's death certificate while the widow is immediately removed from her marital home. She may never again be able to access any of the land or assets she once owned, including those she brought into the marriage, earned, or purchased with her own funds throughout the<sup>1</sup>course of the marriage. Shockingly, she may also be unable to inherit her own children,

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<sup>1</sup> Statistics provided by *World Widows Report* published by The Loomba Foundation in 2015.



In all cases, the widow loses her place and voice in society, which has allowed widowhood to remain absent from our global consciousness. It is this place and voice that we must restore immediately to progress further.

Ibrahim-Leathers emphasized the need for economic empowerment, mentioning GFW's golden rule, "She who has the gold makes the rules". Widows need accessible and safe forms of work, access to capital, and the ability to generate a sustainable income. They need protective laws including equitable marital laws, access to justice, and criminalization of acts of disinheritance and harmful traditional practices. Finally, they need social protections including marital protections, social pensions, and education plans.

## **Meera Khanna**

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Meera Khanna spoke about the work her organization, Guild of Service, has done for widows in India. The Guild has over fifty years of experience dealing with widowhood in India, where "widows are resulted to nothing after the death of their husbands". Khanna noted that a majority of widows are highly degraded due to a lack of access to (and knowledge of) the government's pension scheme for widows. She emphasized that widows in India face massive levels of economic deprivation and social ostracism, causing them to be excluded in job training, healthcare, and education. The current inheritance laws are skewed, causing widows to lose property, and leading to intergenerational poverty.

Khanna noted that the 2001 census showed more than 76% of female headed households in India are headed by widows (2.23 million), and there are an estimated forty-four million widows in India. However, widow headed households often slip through the cracks into landless labor, and most widows work in the informal sector where they are exploited. She noted that poverty and marginalization are closely interlinked, and that the perceived cultural issues surrounding widowhood are intertwined with economic status. Many restrictions are placed on widows, including behavioral/dress codes. These restrictions result in limited economic avenues for skills upgrading or training and acts as an obstacle to employability. Therefore, poverty makes her vulnerable and dependent on the forces that discriminate against her. However, if a widow has money the marginalization is actually negligible. There is no religious justification for widow discrimination. Khanna explained that the marginalization of widows is simply a patriarchal custom to prevent inheritance. By saying a widow is inauspicious they are put on the fringe of society and excluded from the formal economy.

Khanna stated that the responsibility to aid widows lies equally on the family and the government. She noted that stigmatization has decreased in India due to modernization and the need for widows to be available as a source of income in double income homes. In addition, through Khanna's advocacy efforts, the Supreme Court has issued directives to state governments to ensure widows are protected.

Khanna launched the Sanabank project this past year in partnership with GFW. *Sana* means light, and the banks received this name because of their potential to bring light into the lives of widows. Prior to Sanabank GFW and GoS did a pilot run in the Kashmir valley. The project focused on training widows in traditional embroidery, a highly desirable skill. These widows received artisan card and were connected to designers and boutique owners. This pilot was a success and was then replicated in three vastly different parts of India, both urban and semi-urban. Three banks have been established in February and variety of business is immense. Widows have begun a range of small businesses including homemade spices, embroidery, craft making, and selling objects such as candles in the temple economy of Vrindavan.

### **Dr. Eleanor Nwadinobi**

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Dr. Nwadinobi is the founder and President of Widows Development Organization (WIDO), a Nigerian nonprofit working for the past 25 years to empower rural widows. Dr. Nwadinobi celebrated the increased exposure of widowhood issues in NGOCSW and the inclusion of widows as an official topic of discussion. She lamented the prevalence of conflict, and child widows due to the Boko Haram insurgency and continued abduction and forced marriage of children only 13-17 years old, describing “obscene acts of criminality and tyranny”.

She shared the story of her partnership with GFW, which began with the establishment of a value chain project. This project started with a baseline survey of widows’ needs. Widows were then given seedlings for palm trees, a new mill, a new well so they no longer had to walk several kms to a seasonal stream. They then started a WISALA which allowed widows to create their own businesses and manage their own money. The WISALA has been a massive success. As widows have become business owners they have experienced fewer physical and psycho-social ailments, and more support from the community. This has eliminated the “three S’s” experienced by widows; Stigma, Shame and Silence.

She ended with a quote from Heather Ibrahim-Leathers, “I don’t want to give the widows fish or just train them, I want them to own the lake”.

### **Dr. Robert Lange**

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Dr. Lange shared his experience working with widows in Tanzanian Maasai-land. He stated that the Massai live in villages with 1000-2000 women and large amounts of widows. Through their partnership with GFW they have organized 11 WISALAs across 8 villages. Lange gave insights into Maasai culture, stating that Maasai women do not traditionally organize into groups. Therefore, this organization was a real innovation in Maasai culture. The groups receive professional training in order to maximize their efficiency and have been extremely successful as a result. Lang reported that beneficiaries love the innovation.

When approaching a new community Lange emphasized the importance of first approaching village leadership. He stated that leaders want to help women but lack resources. So the first step is approaching leaders, sharing plans and establish that you are there as a partner, not

trying to compete or humiliate them but helping to complete their responsibilities. When leaders are approached this way they are extremely supportive and helpful of efforts. He further noted that there is no limit for demand, and they could potentially start hundreds more groups.

He noted that their main focus is helping widows start collective businesses in livestock. This creates costumers outside the village, bringing new income into the village and boosting the entire village economy. Then widows' groups are sources of wealth for the entire community. As a result, widows find leadership and prominence within the village. By proving that poor rural women can be successful leaders and business owners, widows are no longer seen as widows, just as empowered women. This change is so significant that one widow even won a seat in Longido district council.

## **Dianah Kamande**

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Dianah Kamande, founder of the NGO Come Together Widows and Orphans Organization (CTWOO) and a Kenyan widow herself expanded on the strife facing widows in Africa. Kamande faced aggression and violence in her own home before becoming a widow in 2013. After the horror of being attacked by her husband who then turned the knife fatally on himself, Kamande found herself helpless in the hospital as her in-law family members removed her all of her belongings from her marital home.

It was in that moment Kamande started forming a CTWOO. Since then, she has not stopped. Her organization has grown to be GFW's largest international partner and is proud to work closely with the Kenyan government to empower and protect widows. Since 2018 CTWOO has successfully opened the most WISALAs out of all of GFW's partners and continues to expand as thousands of widows remain on the waiting list. By mid-April Kamande expects to have opened 65 Brookbanks (local name for WISALAs), with over 1550 widow beneficiaries. Kamande noted that widows simply need the means for economic independence, then they will empower themselves. She stated that "Brookbank is the order of the day for widows in Kenya" and they are "taking us from a point of dependence to independence".

## **Conclusion**

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The benefits of economic empowerment for widowed women across the world are clear. It is through this empowerment that widows are able to shift stigmas and participate in the formal economy. As Khanna noted, the cultural stigma surrounding widows only persists as long as widows are robbed of economic opportunity, voice, and political representation. When widows are empowered, they are able to free themselves from stigma, and shift the norms and expectations surrounding widowhood. Not only does this break the intergenerational cycle of poverty, but it increases and improves the societal representation of widows, allowing discriminatory norms to be uprooted for future generations and improving the wellbeing of society as a whole.