



# IAMAWIDOW

**Exploring the Linkages Between SDGs 5, 11, and 16:  
Women's Access to Justice, Social Protection, and  
Inheritance are Key to Achieving the SDGs**

**Commission on the Status of Women 63<sup>rd</sup> Session  
Side Event Final Report**

HOSTED BY  
**The Permanent Mission of the Republic of Trinidad &  
Tobago to the United Nations - Her Excellency Ambassador  
Penelope Beckles - Permanent Representative**

PANELISTS  
**Come Together Widows and Orphans Organization (Kenya) | Global Fund for Widows  
UNWOMEN | Chef Vikas Khanna | Timeless Women of Wonder | Come Together Widows and  
Orphans Organization | NGOCSW | WINAD-T&T | Professor Judy Kuriansky**

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# Exploring the Linkages Between SDGs 5, 11, & 16: Women's Access to Justice, Social Protection & Inheritance are Key to Achieving the SDGs

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**Report by:**

Nicole Mecca

**Side Event:**

63<sup>rd</sup> Session of the Commission on the Status of Women  
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**Hosted by:**

St. Kitts and Nevis, Permanent Mission of Trinidad and Tobago

**Moderated by:**

Her Excellency Penelope Beckles, *Ambassador of the Republic of  
Trinidad & Tobago & President, UNWomen*

**Panelists:**

Heather Ibrahim-Leathers, *Global Fund for Widows*  
Dianah Kamande, *Come Together Widows & Orphans Organization*  
Mr. Vikas Khanna, *Chef, Author, Filmmaker*  
Dr. A.H. Monjurul Kabir, *Senior Policy Advisor, Rule of Law, Justice & Security, UN Women*  
Nyakan June, *Timeless Women of Wonder, Kenya*  
Susan O'Malley, *Chair, NGO CSW*  
Adaphia Trancoso, *Ribeiro, WINAD-T&T*  
Dr. Padmini Murthy, *NGO CSW*  
Professor Judy Kuriansky, *Clinical Psychologist, Columbia University Teachers College &  
UN/NGO representative, the International Association of Applied Psychology*

## **Opening Remarks (Her Excellency Ambassador Penelope Beckles)**

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Her Excellency Penelope Beckles, Ambassador of the Republic of Trinidad & Tobago and recently appointed President of UNWomen introduced herself retroactively, humbly remembering her own sponsorship of this groundbreaking event on the next major human rights spotlight: Widowhood.

## **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, intersectionalities, and reality of the issue of widowhood. She opened by reminding the audience of 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.

Part of the reason why widowhood has evaded our global consciousness is the definition of a widow itself. Even conditions for the de facto widow, whose husband is deceased, are 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 global south are not under statutory law. It is much more common to see religious and customary marriages, which require no registration and no certificate of marriage, without which one cannot collect a death certificate. On the other hand is 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' largest project, the Amal Project in Egypt, 53% were widowed under the age of 39, and in Tanzania, 100% of participating widows in were widowed under the age of 39. 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 our 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, as certain matrilineage and patrilineage customs ascribe higher value to the children in the estate than to the widow herself, preventing her from inheriting their guardianship. If there is a bride price or dowry paid, the widow may be also considered property and inherited herself.

In addition to disinheritance, we see widows facing **discrimination** on the basis of gender. Today, 39 countries around the world prevent the widow from inheriting, and 102 countries have a legal, customary, or social practice that restrict a widow from access to land or valuable assets. We call this institutionalized economic violence.

What are called '**harmful traditional practices**' against a widow are perhaps the most troublesome. These practices are culturally endorsed and can vary but include violent forms of abuse, typically of a sexual nature over a prolonged period of time intended to purge the widow of the sin of her husbands' death. These practices are emotionally damaging, persist due to shame and taboo, and are culturally endorsed.

These three major violations have **various implications**.

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



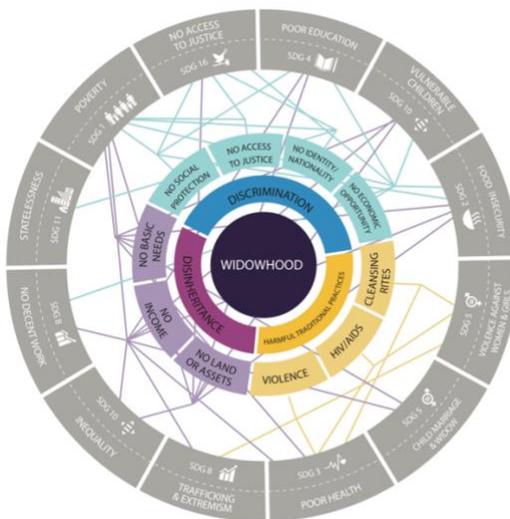
## VIOLATIONS Against the Widow

**Disinheritance** leads to a loss of a family's income, contributing to the inability of the widow to service basic needs for her family and small children. Thus, the widow is forced to remove her children from school, as was the case for Ibrahim-Leather's grandmother herself, a thirty five year old widow and mother of four. The widows themselves are not the only ones who suffer as a result. Once the children are removed from school, the widow may have the common instinct to protect her daughter, and her marries them off as children. Her sons become vulnerable to radicalized indoctrination, as a UNDP report found 33% of extremist recruits in Africa came from widowed households.



## IMPLICATIONS of Those Violations

**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.



## INTERSECTIONALITIES of Widowhood

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.

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.

Global Fund for Widows along with the global Alliance for the Last Woman First of over 100 organizations worldwide believe strongly that these human rights violations not only lead the widows directly to poverty, but are deeply interconnected with the Goals of the UN's 2030 Agenda. Disinheritance, for example, leads directly to poverty (against SDG1), food insecurity (against SDG 2), poor health (SDG 3), poor education (SDG 4), child marriage and the child widow (SDG 5). The list continues, with harmful traditional practices going directly against SDGs 3, 5, and 8. And finally, allowing discrimination to persist violates many SDGs, the most important being SDG 16. To achieve the SDGs without addressing the issue of widowhood would be impossible.

So, what do the widows need?

Ibrahim-Leathers emphasized; they need economic empowerment. 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.

Equitable marital protections are critical. These should include the registration and documentation of each and every marriage, and to alleviate any ambiguity of the widows' role in the marriage there must be clear and equitable succession laws. If married, a husband's death certificate should only be issued to his surviving widow, a law which is having a positive effect in Kenya where they were adopted last year. Additionally, a period of absence should be defined after which a widow whose husband is missing may be allowed to claim her husband is deceased, claim an inheritance, and to move on with her life.

Social pensions and cash transfers are critical to alleviating the burden of poverty for widows. Plans should be non-contributory, inclusive of informal work, and adequate to provide for the widow's needs.

The most common request of the widows in Global Fund for Widows' 5.4 million-person network is to keep her children in school. Thus, the implementation of an education plan should do just that.

Fortunately, some countries are leading the way in the protection of widows. In Namibia, the Married Persons Equality Act of 1996 gives women equal status to men in every marriage, calling all valuable assets be owned jointly and equally by husband and wife. As a result of these policies, Namibia ranked 10<sup>th</sup> in the world in the Gender Gap Index; higher than the US, France, and even the UK. Namibia also received the highest ranking on the African Union's Economic Empowerment Scorecard, all resulting in the achievement of SDG's 1, 2, 3, 5, 10, and 16. The

Indira Gandhi Widow's Pension Scheme of 2009 addresses poverty among India's 46 million widows via cash transfer to a bank or post office, resulting in a significant alleviation of the burden of poverty on widows. More importantly, the widows achieved a noticeably elevated sense of social- and self-worth because they were suddenly seen as women of means, in possession of a bank account. Thus, SDGs 1, 2, 3, and 10 achieved. Finally, South Africa's Child Support Grant of 1998 guarantees schooling for all children up to the age of 18. It is a policy that benefits 55% of South Africa's children, 98% of whom live in a female headed household or with a widow. As a result, South Africa saw a 5% reduction in poverty by headcount, a 45% reduction in the destitution gap, and a 45% drop in underage pregnancy, all helping achieve SDGs 2, 3, 4, 8, and 16.

With this information, the gravity and magnitude of the emerging issue of widowhood should be more apparent. Addressing widowhood shall assist in alleviating global poverty, the achievement of the SDGs, and doing so while leaving no one behind.

## **Nyakan June**

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Nyakan June, founder of Timeless Women of Wonder Organization in Kenya opened her statement with some contextual background information before explaining some solutions Kenya put forth for the betterment of widows.

Gender equality in Kenya and broader Africa has yet to be reached, and access to education remains a major challenge for women and girls. Tribal culture and religion play a very strong role in this disparity, and similarities among local cultures only strengthen those culturally defined inequalities. The expectations of women and girls set by these customs are very influential, as they have the power to keep women and girls down, preventing their access to empowering opportunities. These expectations are sometimes so strong as to be described as forceful, leading to unhappy, and further, unwanted marriages. In addition, the different religions prevailing throughout Kenya create yet another layer of complexity we must consider in the pursuit of empowering women and girls.

Historically, one of the main challenges in achieving gender equality facing Kenya has been the mindset of the Kenyan women themselves. However, recent laws, expanded upon below by Panelist Dianah Kamande, promoting female empowerment have begun to transform these mindsets.

In addition to those Kenyan laws promoting female empowerment are the UN's SDGs, especially those we are examining at this side event. SDG 11 calls us to make cities more inclusive, safe, resilient and sustainable while SDG 16 calls us to promote peace and inclusivity, access to justice, and strong, accountable institutions in our societies. As we push to achieve these SDGs, however, it is imperative we consider the role women play in land allocation. In areas like Africa where exploration and settlement can still occur, displacement resulting from inability to own or oversee land is common among women and girls. Furthermore, widows are at the heart of this issue. Widows face a much higher the amount discrimination in the process

of land allocation, particularly because of the compounding shame and taboo preventing her appropriate inheritance of land along with widespread cultural practices preventing adequate land rights for women and girls.

It is clear: the moment a woman becomes a widow, she begins a lifelong struggle toward reclaiming her normalcy. Alone, despite societal pressure to shrink to silence, she faces the task of supporting her family, all while fighting the institutionalized economic violence preventing her from living safely and securely.

Inheritance practices leave these women particularly disadvantaged. The practice of paying dowry before marriage has had many negative impacts, including influencing how a widow is treated. Once her husband dies, a widow who was paid dowry for becomes the property of that family or tribe. As property, the men of the tribe assert their right to force the widow into new marriages by inheritance, again and again. Further, daughters of widows are effected more deeply than sons because inheritance policies favor male children and men more broadly. Where a woman is withheld from inheriting, her girl children have no hope to receive a cent.

Fortunately, broader Kenya has seen the struggles of widows and has acted to alleviate them, developing interventions to mitigate the conditions described above.

Previously when a woman's husband died, the widow immediately lost her land with no hope to reclaim it; gender prevented her from inheriting. Now, strong legislation enables women to inherit what is rightfully theirs. These laws and their effective implementation have played a significant role in protecting and promoting the rights of widows, as they can now legally inherit land, providing better opportunities for their own and their entire families' livelihood.

To foster a more just system, Kenya has passed several laws, including its transformative program 'Unclaimed Financial Assets Authority' which reallocates assets and funds left by deceased men who failed to leave a will or whose will contained barriers preventing his widow from inheriting justly. Now, these unclaimed assets are available to widows as "inheritance" thus unlocking needed financial resources and increasing access to such necessities as healthcare and education for the widow and her children.

The reformation of inheritance laws and practices in Kenya remains an ongoing process due to persistent cultural and traditional practices. However, the existence of these strong legal and social protections systems enable and empower a widow or non-traditional woman to maintain a sustainable economic livelihood, no matter what might happen.

### **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. She would never be welcome there again. Kamande was left to her own defenses.

It was in that moment of solitude that she realized: Change can start with me. With power and grit, Kamande started forming a widows organization from her hospital bed. Since then, she has not stopped. Her organization has grown and is proud to work closely with the Kenyan government to prevent any more widows from experiencing the devastation so many have already faced.

Kamande recalls, one of the major challenges preventing widows from inheriting was the widows' lack of awareness that their Kenyan Constitution has protections in place for them. In order to bring awareness to this fact, Kamande sat down with her Minister of Gender. It was then that they decided to tackle the challenge of empowering widows together.

In their work, they found gaps in the protections for women, which they are now working to strategically bridge in a manner that protects widows as well. One of the areas their team assessed was the gap in unclaimed assets, also discussed by June previously. In Kenya, though men die with their secrets, their belongings are left here on earth. The Kenyan government found a clever solution to these piling up assets: the Unclaimed Financial Assets Authority, which holds over 20 billion Kenyan shillings, or 200 million USD. This massive number constitutes much of the financial assets that rightfully belong to the widows of Kenya. These numbers make it apparently clear why widows suffer: Their financial resources are lying untouched, elsewhere. However, with this Unclaimed Financial Assets Authority, Kenyan widows are, at last, claiming what is justly theirs.

With the support of Kenya's Minister of Gender who generously lent a helping hand, Kamande and her team are now going village to village educating widows on their rights, entitlements, and accessible benefits. Additional benefits to the Unclaimed Financial Assets Authority include the reporting potential of the Commission on Administrative Justice, where widows can turn with any instance of abuse, including the common practice of village leaders and/or chiefs attempting to molest or sexually assault widows. The Kenyan National Commission on Human Rights also provides relief for widows, as it provides an outlet where they can report disinheritance and other forms of economic violence before seeking retribution.

In addition to working with the government, Kamande used her widow network to connect with other global organizations and NGOs. It was in this sector that CTWOO found the Global Fund for Widows, with whom they have developed a partnership and even started the very first Widows Savings and Loan Association in Kenya.

For generations, widows have faced disinheritance and property grabbing. Now, through Kamande, widows have somewhere to turn, where they can receive guidance as they face the challenges of widowhood.

## **Dr. Padmini Murthy**

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Dr. Padmini Murthy of Medical Women International added to the panel the health implications of widowhood, beginning with a personal story. As a little girl, a widow who worked in her parents' home arrived with burns one day. Padmini asked "Why?" to which her parents explained that widows are considered a bad omen and their employee made the grave mistake of walking before a recently married couple, resulting in her burns. Ultimately, Murthy's parents took the widow into their home, got her educated, remarried, and back on track.

This story sparked Murthy's understanding of the issue of widowhood. As a doctor, Murthy focuses on providing evidence-based solutions to her patients' ailments. Here, she outlined some evidence-based findings on providing care to widows, finding that in certain developing countries, widows are so neglected that they are not even allowed to sleep under a mosquito net, contributing to a higher risk of communicable diseases including chikungunya, malaria, and dengue fever.

As our other speakers emphasized, physical abuse is also rampant against widows. In 2000, a Health Age National Report mentioned spreading abuse against widows in Tanzania, approximately 50 of whom were stoned due to suspicion that they had transmitted HIV/AIDS.

Widows are often blamed for being promiscuous, but are not allowed to seek sexual health or general medical care. They are at an increased risk of contracting sexually transmitted infections, and yet, when they do contract these infections they are barred from accessing care. Without vital information regarding fertility and family planning, HIV/AIDS status, and prevention of other communicable diseases, widows are left in the dark regarding their own health. If information is power, widows are powerless in this fact of life, too.

Along with the issue of the widow comes the child widow and in turn, the child bride. These are the most destitute, lowly, and unprotected women and girls. Studies have shown that a young pregnant widow has an increased risk of maternal morbidity and mortality and an increased risk for infant mortality and morbidity: Detrimental outcomes that could and should be prevented with adequate pre-natal care. In addition to these tragic outcomes, widows in a study conducted by WHO faced restricted use of bathroom facilities, and young widows lacked access to any kind of protection during their menstrual period. Appallingly, widows are being refused even the most basic of health necessities.

Instinctively, with such poor health outcomes, those mothers of young children often sacrifice their own well-being to provide for their families economically. Unfortunately, day-time care for children of widows is incredibly rare to find, leaving widows with limited opportunities to earn for their families outside the home. For widowed mothers with a positive HIV/AIDS status, absolutely no opportunities for childcare exist, keeping these women cooped in their homes and thus limiting their earning potential.

Targets set by the initial Millennium Development Goals and now the 2030 Agenda for Sustainable Development call for improved health outcomes for women, mothers, and all people. SDG 3, which calls for the promotion of well-being at all ages, cannot be achieved without providing targeted resources and accessible health care for widows. In addition, SDG2 which calls for the elimination of extreme hunger cannot be reached without empowering widows, a phenomenon that goes hand-in-hand with SDG 1, eradication of poverty.

A World Health Organization study titled *Survey on Global Aging and Adult Health (SAGE)* conducted in 5 countries from 2010-2016 found varying results regarding widows and malnutrition. In the five countries, South Africa, Ghana, India, China and Russia, widows overall were malnourished and retained a lower body mass index because they were deprived of food over time. Interestingly, however Russian widows had lower rates of malnutrition because of their elevated socioeconomic status, which also allowed them to maintain their independence after becoming widowed. The study also found that mental health outcomes and general mental functioning were also diminished amongst these widows. Overall, the study highlights the health challenges faced by widows are largely dependent on the widow's socioeconomic status after becoming a widow, relative to her country of residence.

In conclusion, it will be nearly impossible for any country to meet the SDG targets if we do not intentionally assist and empower those who have lost their spouses, ensuring they have access to adequate health and healthcare.

### **Vikas Khanna**

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Vikas Khanna, inspiring filmmaker, chef, and author was introduced by Her Excellency Ambassador Penelope Beckles as a very special panelist at this side event. Khanna's presentation did not disappoint.

In 2011, Khanna was in Vrindavan city, North India, where an encounter with an elderly widow changed his perspective. Among the many colors of the Holi celebration, Khanna was bewildered at the hundreds of women in pure white clothes standing to the side, not partaking in the festivities. Upon questioning his tour guide about the phenomenon, he was met with warning not to approach the widows. But as Khanna passed the group, a wrinkled and frail-looking widow turned to him and bowed her head shyly, demonstrating great courage. This boldness was not lost on Khanna, and he quickly appreciated her ability to find gratitude despite her struggles.

This gesture continued to move the chef to emotion even back in New York. Khanna drafted an article on the marginalization of widows to spread the word about their exclusion from the Holi celebration and sent it out to journalism giants who had published his writing previously. Unlike his work on food, this article was less popular. It was never published.

Yet in 2012, an Indian law passed calling for rehabilitation of and nondiscrimination against Indian widows. Finally, for the first time in decades, the women who were pushed aside were allowed to play with color once again.

Many aspects of cooking rely on the use of color. As a chef, Khanna could not imagine the punishment of living without such vibrancy. The thought of a widow's bland life, waiting out their last days in an ashram, saddened Khanna. And again, he was moved by his emotions, and he ventured back out to Vrindavan to find the woman who bowed to him.

In Vrindavan, Khanna and this 94-year old widow celebrated Holi together at last. In seeking equality and dignity for widows, including those who faced additional difficult circumstances such as war and child marriage, Khanna created a film called *The Last Color*, which was deservedly picked up by many film festivals around the world.

Khanna graciously showed an exclusive movie teaser-trailer to our audience.

March 2013 was the very first Holi to which the widows could officially return. The depiction of these women in Khanna's film was met with a room full of applause and tear-filled eyes. The film will debut in the US at the New York Indian Film Festival on its closing night: Mother's Day 2019.

### **Dr. A.H. Monjurul Kabir**

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Dr. Monjurul Kabir is a Senior Policy Advisor in the Rule of Law, Justice & Security division of UNWomen. His panel discussion centered around the common tendency at UNWomen to group women by category and sub-category. Though this tendency can reduce the intricate intersectionalities between each woman's identity, it can be useful to group women in policy writing. However, sticking strictly to these categories can become dangerous when attempting to abide by the *Leave No One Behind Principle*. A woman's identity as a widow possess an alarmingly high number of intersectionalities between her other identities and life occurrences. Failure to adhere to UNWomen's *Leave No One Behind Principle*, which calls us to better examine and understand these complexities, could easily leave widows behind as a misunderstood and underserved group.

Fortunately, attention being brought to the experiences of widows is fueling a number of legal changes. As an international public policy and advocacy institution, UNWomen works to advocate for this vulnerable group by certifying that widows are needy and could serve to benefit immensely from a restructuring of the laws.

Further challenges are faced by legislators and policy makers drafting these laws, including less-than-ideal practices which are forced underway by such changes.

First, despite the depth of understanding that can be gained by examining the intersecting identities and experiences of a widow, it is necessary to treat widows as a sub-category of women when writing most legislation. At times, this process of legislation development denies nuance to the intersections in widowhood. Though this is not ideal, compliance in dealing with widows as a sub-category of women for the purpose of legal writing helps standardize the issue, moving it forward more quickly.

Once the issue has been established as a major human rights focus, these intersectionalities can be addressed more adequately.

Secondly, in general, these legal leaders are focused on the development of laws serving the broader community. But to best serve these widows through legislation, new laws mitigating the challenges widows face may require justice-delivering services that do not directly impact the broader community. Writing laws with a more narrow scope is foreign to many policy writers and legislators. Thus additional time for adjustment, drafting, and implementation may be necessary.

As an example, we can consider two instances of intimate partner violence: one a widow faces, and one faced by a woman who is not a widow. In the second scenario, the victim of the violence may seek retribution fairly easily as the relationship may be more clear and fit a “textbook” case. Alternately, labeling violence against a widow as intimate partner violence can be misleading, as violence against a widow typically involves multi-faced forms of violence including physical, emotional, and economic implications. The neglect of widows is ubiquitous, but specific treatment can be altered according to other factors including family, class, and common practices of the society they live in. Often, institutionalized violence against widows goes unnoticed and unaddressed because it does not fit into the common legal categories addressing violence. Further, what numbers we can collect through reports of violence against widows provide only a low estimate of the actual rate of violence targeting widows, as many fail to report.

Widows do not only face challenges at home. As members of society working mostly in the informal sector, a great deal of discrimination is faced at work. That is, if the widow has access to work. Economically, widows access to finances, banking services and land ownership is dramatically limited, leaving them triply disadvantaged compared to other groups of women. Also worsening the widow’s unequal access to property are problematic gaps in legal identity seen in Sub-Saharan Africa, South Asia, and even parts of Europe. Finally, as the number of refugees increases constantly, we must consider the tragic and unique position of widows in these refugee camps.

Women are not only prevented from full participation in the formal work sector: They are excluded from employment in decision making roles. In Parliament, Cabinet, and other powerful positions, we celebrate men while women are absent. Without the female voice represented, decisions made will fail to reflect the needs of the varying identities of women. The legal system has historically failed to be inclusive, and this persisting pattern leaves behind most categories of vulnerable peoples including widows, the lowliest member of society. Fortunately, Dr. Kabir and UNWomen are working on the creation of inclusive and representational laws to empower those who have been left behind.

Though UNWomen’s policy team has yet to find a country lacking discriminatory laws against women, they are working to examine legal trends and their more severe impact on widows in order to overturn them in the near future. UNWomen’s Policy Advising Division in partnership

with the Inter-Parliamentarian Union are hoping to address legal discrimination against women in written laws. By removing some laws from the statutory books in next two years, they are hoping to improve conditions for widows and women. They also hope to spark an increase in the number of female decision makers not only as members of parliament and cabinet but in the judiciary, army, defense and security forces. These areas can benefit most by bringing a female voice to the table, representing issues of women's interest, and assisting in various areas of resolution post-conflict.

To improve the economic and legal empowerment of widows, this partnership has also made it a goal to improve policies transferring titles after the death of a husband, hoping to facilitate improved access to inheritance. This task requires particular attention, as it is not solely an issue of economics and legality: It is largely determined by religion, local practice and customs, and culture. Thus, working with cultural and religious leaders may be the answer to teaching and delivering empowering inheritance.

In closing, Dr. Kabir called for our continued investment in the development of data and evidence of the legal needs of women by engaging governmental advisors and high-level policy makers to build the case. It is through these collaborative efforts that we can gather useful, accurate, and eye-opening data on an issue that has been neglected to this point. We must also leverage any and all human rights mandates and involve the UN Bodies and Member States with stake in these policies.

After Dr. Kabir expressed his thanks and appreciation for Khanna's film, he closed with a statement we could all reiterate, hoping that someday we can look back at the film with confusion: Why these widows would have ever been marginalized? Hopefully, the world we live in will become a better place.

### **Adaphia Trancoso**

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Adaphia Trancoso of Trinidad & Tobago provided a brief overview of the widowhood empowerment initiatives implemented in her country over the years.

In October 2017, Trinidad & Tobago passed legislation abolishing child marriage. Trancoso was proud to declare, no longer do they have the problem of child widows in their country. Since 1934, Trinidad & Tobago has been committed to securing girls rights. That same year, the Widows and Orphans Pension Act passed, providing benefits to widows and widowers of public servants. More specifically, a widow of a public servant is legally entitled to obtain the deceased's pension benefits so long as those benefits are passed directly to the widows and their children.

Though this act has reached many on the island, other legislative acts and policies have extended these benefits from widows of public servants to all widows, using a contributory format. These initiatives are delivered via the NIS (National Insurance Board), which provides three types benefits: Funeral Grants, Survivors Benefits, and Death Benefits. Typically,

employees pay NIS contributions monthly until their death, upon which their spouse and children may access these benefits.

When claiming these funds under the Funeral Grant, up to \$7,500 may be granted to the family to use toward funeral expenses. Additionally, Survivor Benefits provide monthly payment to the deceased's spouse and children based upon the contributions and/or earnings the deceased would have made during that time. The minimum monthly payment provided by the NIS to the immediate family is \$600 per month – much more substantial than plans we see elsewhere in the world. Finally, Death Benefits are also available via the NIS, which are paid to the spouse and children of a person whose death was caused or contributed to by their occupation. Death Benefits tend to grant even more money than Survivor Benefits. A widow is able to receive these NIS benefits until she dies or remarries.

In addition to these resources, the Ministry of Social Development has various grants ensuring widows and widowers can access public assistance in purchasing food and other basic necessities including maintenance of the home.

In order to promote further inclusion and effectiveness of the NIS Act, the law of Trinidad & Tobago also recognizes co-habitative relationships. Thus, if a widow can show she was living with the deceased for three or more years during their lifetime, she can receive the same benefits she would have obtained if they had been married. This innovative policy measure ensures widows of polygamous, customary or religious marriages have equal access to these services as those married by statutory law.

The government of Trinidad & Tobago is very supportive and encouraging of working women. They show this commitment in various ways including passing legislation to protect women in the workplace. The Equal Opportunity Act of Trinidad & Tobago prevents against discrimination against women in the workplace. Trinidad & Tobago also has in place the Minimum Wages Act which ensures fair working conditions and the Maternity Protection Act protecting women who become pregnant during their professional career.

In addition to these powerful laws, there are also safety nets ensuring women and widows can access justice if they are disinherited. If the husband left a will, the widow can use a Grant of Probate to access what is rightfully hers. Alternatively, if the husband failed to leave a will or left the widow and children out of the will, she can utilize Letters of Administration which deem the wife and children of the deceased must each receive a percentage of the available assets.

In order to access these services, it is necessary to go through the Trinidad and Tobago court system, which can be costly and time consuming. However, even if a widow cannot afford the services of an attorney, she is not barred from fighting for justice, as Trinidad & Tobago has designated legal aid advisors who will accept state assistance toward their legal fees and who are willing to work at a very low cost for the interest of the public.

In conclusion, these initiatives Trinidad & Tobago has developed and implemented over the years have been powerful in limiting the marginalization of widows. Fortunately, these policies have been effective in the sustainable benefit of widows throughout the country.

### **Susan O'Malley**

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Susan O'Malley, Chairperson of New York's NGO CSW, opened her remarks proudly stating her commitment to making noise about widowhood during this CSW63. Several weeks prior, O'Malley invited Heather Ibrahim-Leathers to speak on social protections widows at a briefing. Little did she know, the day before the briefing O'Malley herself would suddenly become a widow. Although she wasn't able to hear Leathers' remarks that day, O'Malley certainly deepened her understanding of widowhood.

With her background in English, O'Malley was enticed by the title of this event, examining a breakdown of each clause. It was clear that every single SDG is inherently linked to SDG 5, which calls us to achieve gender equality and empower women and girls. Ultimately, we will never achieve the other SDGs without addressing widowhood or achieving gender equality. Though we are able to separate global development into 17 succinct goals, we must not ignore the critical intersections and linkages between the goals.

O'Malley's knows, after years of work in collaboration with UNWomen and various member states, we will never implement the SDGs without respectful participation and collaboration advancing the mission, including listening to expertise given by the NGO's in civil society.

Although social protections were not an area O'Malley was familiar with before the launch of CSW63, the week taught her quickly that there cannot be gender equality without social protections in place.

Faith from Kenya offers one powerful story from inside the UN of a girl's education empowering and strengthening her voice as a young woman, which she goes on to use to protect a widow in her life. In Kenya, Faith ran from child marriage. Eventually, she received a graduate level education from university. But when her father suddenly died, her mother's house was immediately prepared to be taken away. Because Faith had been exposed to the Convention on the Elimination of Discrimination Against Women during her visits to the UN, she knew she could fight back. With CEDAW as her ammunition, Faith fought against the disinheritance targeting her mother, and won.

Faith's story is one that should be heard more often. As a young person coming to the UN seeking education, she in turn used this new-found information to help her mother, a widow commonly forgotten. Faith is a perfect example of the power generated by the social protections promoting and protecting gender equal initiatives.

### **Professor Judy Kuriansky**

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Judy Kuriansky is a Professor of clinical psychology at Columbia University Teacher's College and serves as UN representative of several NGOs including the International Association for Applied

Psychology. At the UN, Kuriansky is proud to advocate for mental health issues related to the achievement of the Sustainable Development Goals. Kuriansky closed the panel discussion with her remarks on the impact of widowhood on mental health.

It was during the many CSW sessions that Kuriansky saw the paradigm between the promotion of mental health and well-being in accordance with SDG 3.14 and its interlinkages with SDG 5, empowerment of women and girls, SDG 16 improved justice systems, and SDG 11 for sustainable cities. Without progress toward those three, SDG 3 calling for good health and well-being and SDG 3.14 which is inclusive of sound mental health, cannot be achieved. Research findings, including those highlighted by Dr. Murthy above, indicate that faltering in other areas is often linked to poor health outcomes, preventing Goal 3 from being achieved. However, improved health and well-being conversely has the same effect on those goals: Without good health and well-being, the efforts needed to address empowerment of women and girls, improving justice systems, and transforming our cities will be too weak to be sustained over time.

Psychologically, many emotions have a deeper psychological impact. For widows, especially young widows, these psychological effects are compounded as their situations worsen. Emotional conditions are horrible for widows, and worse yet for widows facing additional challenges, including former child brides who find themselves facing child widowhood.

Further, migration has a severe impact on widows' mental health as well. As men migrate seeking better lives, many of them never return home or send word from their new settlements. In these cases, vast ambiguity exists: where did her husband go?, is he still securing a better life elsewhere?, will he bring us along?, and how will I provide for our children without the contribution of a man? Regardless of her husband's health, wives then typically begin to function as a widow – forced to provide for her family's basic needs with no support, and forgotten and pushed aside by societal taboo and shame. These women, who are unsure if their husbands are dead or alive, are what Ibrahim-Leathers calls a *functional widow*; a woman functioning as a widow due to the voluntary or involuntary disappearance of her husband. These women are deserving of protections in place for widows, too.

A commitment to advocacy is not the only factor sparking her consideration of widow mental health: Kuriansky humbly shared she is among the many widows in the room. This gives her personal experience informing her understanding of economic, financial, and social implications of widowhood. After many years of concentrated efforts, Kuriansky's professional understanding was uniquely informed by her personal life, though widowhood in the US is not met with the same magnitude of struggle as it is elsewhere.

The shock of losing a life partner is emotionally devastating in this developed country, but even more-so in other less developed world regions. When combined with economic, financial, and social issues of targeted violence, exclusion and stigmatization, the experience of a widow is only worsened. These phenomena, though present among widows everywhere, are exacerbated in developing regions where cultural factors prevent progress. As an American

woman, Kuriansky was able to maintain a stable household income and remain independent because she had worked to establish her own independent income stream for years. However, the ability of women in western societies to engage in high level work is not present where we see extreme widow marginalization, destitution and devastation. No widows in the field have been able to save for years to prepare a fund to fall back on.

In closing, we must remember the emotional pain prevalent among male widowers. Though not endorsed culturally or occurring in epidemic proportions, the effects of losing a partner are ubiquitous. Thus, efforts to improve this social, economic and emotional issue are critical.

## **Conclusion**

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In conclusion, our panelists have called for several improvements in our treatment of widows, including in the areas of policy and health. However, we were also provided with many examples of countries adequately and proudly providing protections to this most vulnerable group. Overall, modeling these successful approaches and making these targeted improvements can help us overcome the massive human rights violations against the silenced women: widows.

The numbers show us clearly that the prevalence of widowhood is massive. Our failure to address the plight of widowhood has left these hundreds of millions of women suffering. Widows are more likely than their married female counterparts to contract communicable diseases, including malaria and HIV/AIDS. In addition, sexual cleansing rites and sexual violence against widows contribute to the transmission of these diseases, especially HIV/AIDS. Dr Murthy's presentation on WHO's findings revealed the further link between the dilemma of widowhood and socioeconomic status. Wealthy widows, who are presumably empowered by their economic security, show greater outcomes and less strife than those widows who are more intensely abused and violated. Overall, empowerment of widows, including of the economic sort, can assist in all facets of their lives, including their physical and mental health.

Many countries have laws in place providing social protection and security benefits to widows. Policies should be inclusive of all widows, including those not married strictly by statutory law. Additionally, policies should reflect the common practice for widows to work in the informal sector, as opportunities for them to enter high level formal sector positions are vastly limited. With inclusive laws and policies, conditions for widows can be altered for the better from the top, down.

Currently, policies including the Unclaimed Financial Assets Authority in Kenya and Widows and Orphans Pension and NIS (National Insurance Board) Benefits in Trinidad & Tobago provide examples other countries can model to begin targeted assistance for their widows. These countries have improved outcomes for their widows, as we should all aspire to do. Thankfully we can follow in their example to provide much overdue targeted assistance, opportunity and empowerment to widows across the globe.