

NOT LEAVING WIDOWS BEHIND

An assessment of the progress and impact of
the UN's International Widows Day in South
Asia, Latin America and Sub-Saharan Africa,
2005–2023

Saradamoyee Chatterjee
Anushka Sisodia

Commissioned and funded by



THE LOOMBA FOUNDATION
Caring for widows around the world

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Published by Document, London, 2024
ISBN 978-0-9934156-5-4

Acknowledgments

The authors gratefully acknowledge the Loomba Foundation for providing the grant to conduct this study. We also extend our sincere thanks to Kasper de Graaf for his valuable contributions in finalising this report.

We are indebted to Dame Madeleine Atkins, President of Lucy Cavendish College, and Dr Jane Greatorex, Senior Tutor of the College, for their unwavering support throughout the research process. Special thanks are due to Professor Jill Jameson, co-editor of the Lucy Cavendish College book series, and Professor Henriette Hendriks, Vice President of Lucy Cavendish College, for their insightful feedback on the research proposal, which was instrumental in shaping this study. We also appreciate the timely support provided by Jo Ryan, Development Director of Lucy Cavendish College, in facilitating various aspects of the research.

Lastly, we wish to express our deep gratitude to our families, friends, and well-wishers for their support and encouragement throughout this project.



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This independent, exploratory study is funded by the Loomba Foundation. It is a key contribution to the forthcoming book *Communities and Crises: Navigating complexity* – the second volume in the Lucy Cavendish College Lecture series publications, edited by Professor Jill Jameson and Dr Saradamoyee Chatterjee (London: Routledge).

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Foreword

I am delighted to introduce this important report, NOT LEAVING WIDOWS BEHIND, which evaluates the impact of International Widows Day since we launched it in 2005 and its formal recognition by the United Nations in 2011.

As of the latest data, there are over 258 million widows worldwide. In many low and middle countries, widowhood often brings with it extreme poverty, discrimination, and marginalisation. In particular, women in parts of South Asia, Latin America, and Sub-Saharan Africa endure severe and inhumane widowhood rites, stigmatisation, and ostracism—experiences that represent profound injustice and indignity. The children of these widows, too, suffer the consequences, often forced to leave school and live in abject poverty. Since the establishment of International Widows Day, our global campaign has sought to bring justice to widowed women, enabling them to lead lives of dignity and purpose. However, even after nearly two decades, there remains no framework to assess the impact of this day.

This study, funded by The Loomba Foundation and conducted by academics at the University of Cambridge, is a great endeavour to address this gap. Aligning with the broader mandate of gender equality set forth in Sustainable Development Goal 5, the study meticulously examines the policy-level impact of International Widows Day across 11 countries in South Asia, Latin America and Sub-Saharan Africa. Despite thorough analysis, the research was restricted at several junctures by the unavailability of critical data on key aspects of widows' lives—a shortfall first identified in the Loomba Foundation's 2015 report and reaffirmed in this current study.

I strongly commend this report to both the national and international communities, encouraging governments and all relevant stakeholders to act on its recommendations. It is imperative that we advance the mandate of International Widows Day, ensuring that no widow is left behind in the development and human rights agenda.

Cherie Blair CBE KC

President of the Loomba Foundation

A. INTRODUCTION

The United Nations (UN) has observed 23 June as International Widows Day since 2011. This day was initially launched by the Loomba Foundation in 2005 before being formally commemorated by the UN in 2011 (UN, n.d.).

International Widows Day serves as a day of action to address the multi-layered challenges of widowed women, who endure heightened discrimination and marginalisation in many countries around the world. This marginalisation has profound implications, not only for the widows and their dependents, but also for their communities and for gender rights progress more broadly.

Despite the international commitment to achieve gender equality and empower all women and girls under the UN's Sustainable Development Goal (SDG) 5, gender inequalities remain deeply entrenched across every aspect of modern society. Women continue to encounter barriers in accessing decent work, experience occupational segregation, endure discriminatory wage gaps, and shoulder a disproportionate share of unpaid care and domestic work. On average, women in the labour market still earn 23% less than men globally and spend about three times as many hours in unpaid domestic and care work as men (UN, n.d.). In many circumstances, women continue to be denied access to basic education and healthcare services. These issues are compounded by sexual violence and exploitation, as well as exclusion from political and economic decision-making processes, which further obstruct equal opportunity and wellbeing (UN, n.d.). Among these existential challenges, for a plethora of reasons, widows suffer more. Despite decades of feminist movements, any noticeable change is yet to be observed in the status or living conditions of widows in many countries.

Widowhood: global trends

Losing a spouse or partner is a life-changing event. Women, however, are disproportionately disadvantaged by this loss because, in much of the world, the distress of losing a partner is compounded by a long-term fight for their livelihood, dignity, rights, and wellbeing. As widows move through trauma and grief, they may also face economic insecurity, discrimination, stigmatisation, and harmful traditional practices on the basis of their marital status (UN Women, 2021a). Due to women's longer life expectancy, gendered age gaps in marriage, child marriage, and conflict, widows significantly outnumber widowers worldwide. Given the ageing trend of the global population, a large proportion of the elderly will be women, many of whom will be widows requiring targeted support (UN, 2001). In developed countries, widowhood is primarily experienced by elderly women. However, in some developing countries, early marriage (including child marriage and the practice of marrying young girls to much older men) results in widowhood affecting younger women too, many of whom have dependent children. Cultural restrictions to remarriage in certain societies mean that widowhood becomes a lifelong state for affected women in these communities (United Nations, 2001).

According to the latest data, there are over 258 million widows worldwide (The Loomba Foundation, 2015), and this number is continuously rising. In recent years, armed conflicts, the climate crisis, increased incidences of natural disasters, forced migra-

tion, HIV/AIDS, Ebola, and the COVID-19 pandemic have all added to a large number of newly-widowed women. Additionally, there are many women whose partners are missing or have disappeared amid civil conflict and political violence. These circumstances have magnified existing marginalisation and inequality across various aspects of life – from health and the economy to security and social protection. Widows impacted by displacement often face significant challenges in caring for themselves and their children, whether in their own countries, in refugee camps, or in countries of asylum. Between 2010 and 2015, the number of widows due to conflict- and disease-related deaths rose by 9%, with the largest increase in the Middle East and North Africa, where the estimated number of widows surged by 24%, partly due to the Syrian war and other regional conflicts. Globally, one in ten women of marital age is widowed, with the proportions rising to about one in five in Afghanistan and Ukraine. The number of widows in Afghanistan alone is estimated to exceed 70,000 (Reliefweb, OCHA, 2017). Moreover, one in ten widows worldwide are reported to live in extreme poverty.

These numbers have undoubtedly proliferated as the COVID-19 pandemic, increased armed conflicts, violent extremism and natural disasters have left tens of thousands of women newly widowed (UN Women, 2020a). However, their plight remains largely invisible from the statistics of many developing countries, as well as from broader gender inequality, poverty, development, health, or human rights frameworks. This omission has signifi-

cant consequences for societies and is one of the key issues to be addressed if progress in achieving the Sustainable Development Goals (SDGs) – particularly Goal 5: to achieve gender equality and empower all women and girls – is to be made (UN, 2001, The Loomba Foundation, 2015).

Challenges of widowhood and global disparities

Poverty, violence, and ill-health are frequently exacerbated for widowed women due to the unique challenges they face. These challenges include denial of inheritance rights, having property grabbed after the death of a spouse, exploitation and abuse by family members, liability for the debts of their spouse, limited opportunities for paid employment, extreme stigma and discrimination, and being perceived as 'carriers' of diseases such as HIV. Harmful traditional practices may impose restrictions on their dress, diet, and mobility for years after the death of their spouse (UN Women, 2021a).

Moreover, with widowed women also suffer their dependent children. When widows cannot secure adequate support, their children are deprived of education and become vulnerable to child labour or other forms of exploitation. Girls are especially impacted as they are often the first to be pulled out of school (UN, 2001, Loomba Foundation, 2015). Globally, women are significantly less likely than men to have access to old age pensions, thereby intensifying poverty for older widows. The Covid-19 lockdowns and economic closures compounded these issues, as many widows struggled to access bank accounts or pensions

to cover healthcare costs and support themselves and their families (UN Women, 2020a). Widowhood for women affected by conflict is further complicated by both the post-war environment and entrenched gendered expectations. These societal pressures create exceptional trials in the daily lives of war widows globally (Brounéus et al., 2023).

High-income nations have generally paid more attention to the welfare of widowed women, including them in national statistics and implementing social security schemes. In contrast, developing nations are substantially lagging in their efforts to improve conditions for widows. In countries across South Asia, South America and Sub-Saharan Africa, a lack of reliable data poses one of the biggest obstacles to formulating effective policies and programmes that address the needs of widows. Many widows remain uncoun ted in census data due to homelessness or living in extreme destitution, which separates them from mainstream society. Widowed women in developing countries are at greater risk of living in extreme poverty due to a lack of access to economic resources – such as credit, land ownership and inheritance – as well as education and support services. They also face greater marginalisation and exclusion from the decision-making processes (UN, 2001). A substantial number of widows in developing countries experience systematic discrimination and barriers relating to inheritance and land rights, inadequate employment opportunities, the gender pay gap, poverty, ostracism, physical and sexual violence, homelessness, ill health, limited access to

sexual and reproductive health services, and a lack of widow-specific disaster relief and refugee resettlement programmes. Additionally, the persistence of humiliating and life-threatening mourning and burial rites, as well as the customary seclusion of widows from public spaces, continues to degrade their lives. Addressing these issues will require comprehensive and stringent interventions on multiple fronts.

Even when national laws exist to protect the rights of widows, weaknesses in judicial systems and the influence of traditional and customary norms often prevent these rights from being upheld. While Nepal and several countries in Sub-Saharan Africa – such as Kenya, Nigeria, Zimbabwe, Zambia, Ghana, and Malawi – have introduced legal reforms in inheritance rights and protection of widows' children, prevailing gender-based discriminatory norms often prevail over statutory rights. In Tanzania, for instance, there is no legal provision to guarantee inheritance rights to widows. In such situations, the legal, cultural, and religious institutions together contribute to the marginalisation of widows. In many cases, the discriminatory ritualistic norms of widowhood, which have persisted for generations, have become normalised as an integral part of culture, hindering research and awareness about their harmful effects.

Climate-induced natural disasters are also exacerbating the problems of widowhood around the world. Hundreds of millions of people are affected by natural disasters globally – a total of 185.95 million people were re-

portedly affected and 30,759 people killed by natural disasters in 2022, for instance (World Disaster Report, 2022). Climate shocks are undoing decades of progress in developing countries, which are among the most exposed to natural hazards. It is the poor and vulnerable populations who are disproportionately impacted by these events. The gendered dimensions of natural disasters mean that women, including disaster widows, experience highly unequal impacts due to their heightened vulnerability and exposure, and because disasters exacerbate many of the prevailing gender inequalities that exist in society (UN Women, n.d.). Widows must cope with the grief of losing their spouse, while bearing the additional responsibility towards their surviving children, elderly parents or in-laws, and other family members (Henry and Sekar, 2011). Despite the increasing frequency and intensity of climate-related disasters, countries generally lack separate policy guidelines on gender-based experiences of natural disasters.

Taking note of the dismal circumstances faced by widows globally, International Widows Day was established with the aim of significantly improving their lives.

International Widows Day: Background

International Widow's Day was recognised due to the pioneering work of the Loomba Foundation. Founded in 1997 by Lord Raj Loomba and his wife Veena, the foundation addresses the injustices faced by widows and their dependents. In 2005, the Loomba Foundation launched Inter-

national Widows Day at the House of Lords in London. Cherie Blair (wife of the then prime minister of the UK, and president of the Loomba Foundation since 2004) designated 23 June as an annual, global day of action to raise awareness and tackle the deep-rooted prejudice that has caused centuries of suffering for women. This date was chosen in memory of Lord Loomba's mother, who became a widow on 23 June 1954 (BBC, 2005). Following a five-year campaign, the United Nations unanimously adopted a resolution to observe 23 June as UN International Widows' Day at its 65th General Assembly in 2010, calling on member states to give special attention to the situation of widows and their children. The UN has observed the day since 2011 to raise public awareness of the experiences of widows and to galvanise the unique support they need (Loomba Foundation, 2015).

International Widows Day celebrates the achievement of widows among adversities and sends a message to end discrimination as enshrined in international treaties and laws, including the Convention on the Elimination of All Forms of Discrimination Against Women and the Convention on the Rights of the Child (United Nations, n.d.). The adoption of International Widows Day by the UN has provided a platform to engage the international community and enable collaboration with civil society. The campaign to eradicate discrimination and injustice against widows has since gained significant support not only from the United Nations but also from governments, including those of India, the United Kingdom, the United States, Rwanda, Gabon, Kenya and more.

International Widows Day has been a milestone in raising public awareness of the unique experiences and issues affecting widows and in mobilising political will and resources to address these concerns. It has helped to trigger action towards achieving equal rights and recognition for widows by addressing social stigmas and providing women with information on accessing a fair share of inheritance, land, and productive resources; pensions and social protection; decent work and equal pay; and education and training opportunities.

Apart from government initiatives, various charities and NGOs have orchestrated a range of activities such as special intervention projects, charity walks, advocacy visits, workshops and seminars, media campaigns, and more, to commemorate International Widows Day. The global recognition of International Widows Day serves as an encouragement to NGOs who have long been working on issues related to widows and widowhood, signalling a global commitment to addressing the challenges faced by widows. It has helped to elevate the visibility of the work undertaken by these organisations, and in turn, has promoted the visibility of widows around the world. Moreover, the day has served as a catalyst for engaging governments and other key stakeholders in activities of commemoration and advocacy, such as outreach programmes and project launches, especially at a grassroots level. By allowing NGOs to draw attention to the cause of widows' rights and providing a platform for disseminating their initiatives, International Widows Day has empowered these organisations to

hold governments accountable and mobilise resources and programmes that are geared towards promoting widows' rights. Furthermore, the day has played an important role in bringing the plight of widows into the open, shedding light on the challenges they encounter and helping to raise awareness about harmful traditional practices.

Purpose of the study

Despite the extreme discrimination faced by widows in developing countries, and the efforts made over the past decade to increase public awareness of these issues, the extent of research undertaken on this topic is limited. While some NGOs have engaged in research directed primarily at widowhood in the elderly, the majority of whom are widowed women, the specific circumstances and enhanced vulnerabilities of widows continue to escape the focused attention of researchers, policy makers, national governments, and international organisations. The topic also remains taboo in some cultures, where discussing widows' experiences is prohibited.

Additionally, more than a decade after the UN's adoption of International Widows Day, there is no mandate or framework to assess its impact or determine the nature of the progress that has been made. This study is an attempt to address that. The study evaluates the progress and impact of International Widows Day since it was established by the Loomba Foundation in 2005 and adopted by the United Nations in 2011. The study evaluates progress made by governments in developing countries to en-

hance widows' rights and wellbeing since the day's inception. It also aims to assess its effectiveness as a policy tool and offers policy recommendations to further improve the conditions of widows.

B. METHODOLOGY AND LIMITATIONS OF THE STUDY

With a large section of widowed women vulnerable to poverty, destitution and violence, their experiences and needs must be given urgent attention considering the global commitment to gender equality by 2030 (SDG Goal 5). This study examines the policy impact of International Widows Day in eleven countries across South Asia, Latin America, and Sub-Saharan Africa.

Box 1. Countries of study

1	Bangladesh
2	India
3	Nepal
4	Sri Lanka
5	Guatemala
6	Chile
7	Kenya
8	Tanzania
9	Uganda
10	Malawi
11	South Africa

Although widows may be subjected to poverty and discrimination in several countries, a critical factor that makes the widowhood experience distinct in the regions which this study focuses on is the severity of socio-culturally enforced rites, rituals, and lifestyles imposed on widowed women. Combined with existing discriminatory gender norms that affect women in nearly every sphere of life, these widowhood rites and rituals further disempower them, pushing them towards a marginalised existence. Thus, evaluat-

ing the policy impact of International Widows Day in these countries is crucial for improving the lives of widows.

The research is based on a review and analysis of existing literature on laws, policies and programmes enacted by governments to benefit and protect widows' rights in alignment with Sustainable Development Goal 5: 'to achieve gender equality and empower all women and girls'. As member states of the UN, the countries in this study have all ratified the SDGs and have a duty to enact laws, policies, and programmes in alignment with the targets that have been set for protecting and empowering all women and girls, including widows. For the purpose of this study, the relevant targets set under SDG 5 were utilised (tailored to the context) to serve as indicators on the status of widows' rights, aligning with the broader mandate to achieve gender equality and sustainable development worldwide.

This study is an important contribution to a topic characterised by a scarcity of research. There is a conspicuous absence of studies on the challenges faced by widows and respective policy responses in the eleven countries this study is conducted. The findings indicate the status of widows' rights in the respective countries and provide a foundation for further research.

Due to the constraints of conducting secondary data analysis, this research encountered certain limitations. Lim-

Box 2. SDG 5: Achieve gender equality and empower all women and girls

SDG 5 – The Targets	
Target 1	End all forms of discrimination against all women and girls everywhere.
Target 2	Eliminate all forms of violence against all women and girls in the public and private spheres, including trafficking and sexual and other types of exploitation.
Target 3	Eliminate all harmful practices, such as child, early and forced marriage and female genital mutilation.
Target 4	Recognize and value unpaid care and domestic work through the provision of public services, infrastructure and social protection policies and the promotion of shared responsibility within the household and the family as nationally appropriate.
Target 5	Ensure women's full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic, and public life
Target 6	Ensure universal access to sexual and reproductive health and reproductive rights
Target 7	Undertake reforms to give women equal rights to economic resources, as well as access to ownership and control over land and other forms of property, financial services, inheritance, and natural resources, in accordance with national laws.
Target 8	Enhance the use of enabling technology, in particular information and communications technology, to promote the empowerment of women.
Target 9	Adopt and strengthen sound policies and enforceable legislation for the promotion of gender equality and the empowerment of all women and girls at all levels.

ited empirical evidence posed constraints in critically analysing the diverse challenges faced by widows and the policy responses required to mitigate those challenges. Comprehensive information regarding widows' rights, and widows-related programmes and schemes is not widely accessible or available in the public domain, so there is a possibility that some information may have been unintentionally omitted or changed during the time gap of the actual research and publication of this study. As there is more information available for some countries than others for each SDG indicator, this has also created a slight imbalance in the study. Furthermore, as only a few policies are exclusively designed for widows, the study includes relevant information on laws, policies, and programmes

that, while not specifically tailored or directed to widowed women, can still benefit them.

There is limited information regarding the influence of International Widows Day on the activities of NGOs. Relevant case studies have been included under the country overviews in Section C, largely deriving from a 2022 survey conducted by the Loomba Foundation. Further details regarding the work of NGOs focused on widows' rights are provided in the appendix.

The research findings in part C are recorded in the form of tables that highlight government legislation and policies aligning with SDG 5 indicators, followed by a country overview that provides further details. The policy impact of International Widows Day was examined over the following time pe-

riods: 2005 – 2011 and 2011 – 2023, in order to identify any progress made after the UN's adoption of International Widows Day in 2011. Part D offers a discussion of results and presents policy recommendations, and the study concludes in part E. The appendix in part F lists NGOs working in the countries of study and highlights their important contributions.

C. PROGRESS AND IMPACT ASSESSMENT

Widowhood in South Asia

INDIA

INDIA HAS the largest absolute number of widows in the world, and many of them living in precarious conditions due to centuries-old discriminatory social and religious practices. As per the 2011 census, there are 56 million widowed persons in India, with women accounting for 78% (Press Information Bureau, Government of India, 2016). This number has increased drastically due to the COVID-19 pandemic. Alarming, despite the Prohibition of Child Marriage Act 2006, 0.45% of the total number of widows are children in the age group 10-19 years. 9% of widows are 20-39 years old, 32% are 40-59 years old and 58% are above 60 years. The challenges pertaining to loss of education, access to employment, skills development, property rights, shelter, and access to healthcare and safety all vary according to different age groups (Arora, 2016). Moreover, widowhood in India is experienced by women not only as a personal status but a 'socially driven' existence tied to religious symbolism and patriarchal norms that diminish the status of a woman when her husband dies. Unfairly blamed for their husbands' deaths, Indian widows are often perceived as a symbol of misfortune ("evil eyes") and a burden on poor families. In many communities, they are expected to live a deeply religious life, and are directly or indirectly coerced by relatives and society to relinquish the lifestyle they led as married women, forced instead into seclusion. Multiple restrictions on diet, dress, and social interaction are imposed on them.

Despite ground-breaking efforts by 19th century Indian social reformer Ishwar Chandra Vidyasagar who campaigned for women's education and widow remarriage, widows in India continue to live a perilous existence. Vidyasagar's efforts culminated in the enactment of The Hindu Widows' Remarriage Act in 1856. The Act, which was passed under British rule in India, encouraged and legalised the remarriage of widows in all jurisdictions of India. Despite this Act, to this day, the remarriage of widows is an exception rather than a trend, fraught with the fear of losing custody of children and property (UN, 2001). A study of the Southern Region of India suggests this trend is changing, as widows under 30 years of age increasingly consider remarriage, triggering a new phase of social change (Johnson and Shyamala, 2012). However, there are still strict customs, particularly among upper-caste Hindu women, of following widowhood rituals, seldom remarriage, and living a lonely and forsaken life.

Widows living in rural areas face heightened levels of discrimination, where local customary law may not allow them to inherit property. This, combined with a lack of legal literacy, often results in women becoming embroiled in inheritance disputes, being disowned by relatives, and disinherited from their house, land, or other properties. As a result, they become highly vulnerable to sexual exploitation, human trafficking and (threats of) violence and abuse. In the absence of adequate education and training, choices

for survival can be limited to becoming domestic labourers (including as house slaves within the husband's family) or turning to begging or sex work. A prominent manifestation of this problem is the large number of widows abandoned by their relatives, or who themselves flee to the temple sites of Mathura, Vrindavan and Varanasi, where they are forced into begging and chanting alms, or sex work, to survive. The everyday suffering of these widows, who are the victims of physical, emotional, economic, and sexual exploitation, often escapes public attention and prevents widows in India from seeking and receiving justice (UN, 2001).

In Kashmir, the long-standing conflict has also resulted in high numbers of women losing their husbands. These conflict widows have faced considerable violence, deprivation, social stigma and psychological trauma, becoming some of the worst-hit but unseen victims of armed conflict (Mir et al., 2022).

The climate crisis in recent years has been further marginalising the vulnerable in the country, and widows are no exception. The fate of 'tiger widows' (women whose spouses are killed by tigers) in India's Sundarban region is a particularly stark reflection of how the threats to women's rights and welfare are exacerbated by the climate crisis. Sundarbans has 54 islands and is a hot spot for human-tiger conflict. Climate change has turned Sundarbans waters saline, shrinking tiger habitat in this ecologically fragile region. In a society where widows are already stigmatised and have low social status, the tiger-killings add to their suffering because of the cultural stigma attached to the tiger attack. The quality of life of 'tiger-widows' severely deteriorates as they are subjected to abuse, exploitation, and deprivation following their husband's death (Chowdhury et al., 2016, PTI, 2022).

Today, India has various national and state-level policies and programmes for widows. The nationwide Indira Gandhi pension scheme is exclusively for widows, whereas other national programmes can be accessed by widows and other destitute women. For instance, widows are entitled to a ration card if they fall in the below poverty line (BPL) category, and, if they are the head of a BPL family, they are entitled to nominally-priced rice and wheat under the Antyodaya Anna Yojana scheme. Old women who do not receive old age pension can access free rice every month under the Annapurna scheme, and under the Indira Gandhi Awas Yojana, they can access financial assistance for constructing a shelter.

Table 1. Overview – India

Indicators	Time period		Result
	2005-2010	2011-2023	
Legal framework (including customary law) guaranteeing equal rights to land ownership and/or control and property inheritance rights	<p>Indian Succession Act, 1925</p> <p>The Muslim Personal Law (Shariat) Application Act, 1937</p> <p>The Hindu Women's Rights To Property Act, 1937</p> <p>Hindu Succession Act, 1956</p> <p>Hindu Succession (Amendment) Act 2005</p>	No new law enacted or any amendment brought through in the existing laws during this period	No significant change post 2011
Violence against widows			
Law and policies preventing domestic violence on widows	<p>The Commission of Sati (Prevention) Act, 1987</p> <p>Protection of Women from Domestic Violence Act, 2005</p>	No new law enacted or any amendment brought through in the existing laws during this period	No significant change post 2011
Law and policies preventing sexual abuse of widows		The Criminal Law (Amendment) Act, 2013	While the 2013 Act is an important step forward to protect women against sexual abuse, the absence of data on the sexual abuse of widows makes it difficult to estimate the impact of this law on widows

Indicators	Time period		Result
	2005-2010	2011-2023	
Laws to prevent trafficking of women including widows	The Immoral Traffic (Prevention) Act, 1956	Trafficking of Persons (Prevention, Protection and Rehabilitation) Bill, 2016 and 2018 Draft 'The Trafficking in Persons (Prevention, Care and Rehabilitation) Bill, 2021	While not specific to widows, the new laws mark important progress to prevent human trafficking. However, without any data on the trafficking of widows, it is difficult to estimate if there has been any significant impact post 2011.
Employment and economic benefits			
Laws/policies/ programmes supporting widow's employments	MGNREGA- One third reservation for women workers including single women	No new scheme could be found	No significant change post 2011
Financial Aid for poverty alleviation	Indira Gandhi National Widow Pension Scheme, 2009	No new scheme could be found	No significant change post 2011
Financial aid to displaced/ refugee women and widows			No evidence of such assistance was found
Marriage and family			
Laws removing any impediments to remarriage	The Hindu Widows Remarriage Act, 1856 Hindu Succession Act, 1956 Hindu widows remarriage and property act, 1989	No new law enacted or any amendment brought through in the existing laws during this period	No significant change in the legal framework was found during the periods of study

Indicators	Time period	Result	
	2005-2010	2011-2023	
Laws mandating legal age of marriage 18+ years and preventing early widowhood	The Prohibition of Child Marriage Act, 2006 set the minimum age of marriage to 21 for males and 18 for females	The Prohibition of Child Marriage (Amendment) Bill, 2021 increased the minimum age of marriage to 21 years for all.	Despite the prohibition of child marriage, the prevalence of underage and child marriages is high, especially for girls
Recognise and value unpaid care and domestic work			
Proportion of time spent on unpaid domestic and care work		On average, women aged 15-60 years spend 7.2 hours on unpaid domestic work and fuelwood collection, compared to 2.8 hours spent by men (Time Use Survey, 2019)	No data on widows available, although they are likely to contribute substantially in unpaid work

Indicators	Time period	Result	
	2005-2010	2011-2023	
Equal participation in political, economic, and public life			
<p>Proportion of seats held by widows in (a) national parliaments and (b) local governments</p>	<p>Proportion of seats held by women in the national parliament in 2005 was 8% (World Bank, 2024a)</p>	<p>Proportion of seats held by women in the national parliament in 2022 was 15% (World Bank, 2024a).</p> <p>The Constitution (128th Amendment) Act, known as the Women's Reservation Bill, 2023, was introduced to allocate 33% of the seats in the directly elected Lok Sabha and state legislative assemblies for women.</p> <p>Representation in local bodies such as Panchayats and Zila Parishads is better – 33 to 50% as mandated by law (UN Women, 2014).</p>	<p>No data on widows available</p>

Indicators	Time period	Result	
	2005-2010	2011-2023	
Access to sexual and reproductive health and reproductive rights			
Laws and regulations that guarantee full and equal access to sexual and reproductive health care, information and education			As widows are highly vulnerable to sexual abuse, access to reproductive health care and information is vital. However, no data is available to understand widows' access to reproductive health services.

National schemes for widows

The Indira Gandhi National Widow Pension Scheme (IGNWPS) was launched by the Ministry of Rural Development in 2009 and falls under the broader National Social Assistance Programme (NSAP), a flagship welfare programme of the Government of India. The scheme is open to widows aged 40 and above who fall below the poverty line. A pension of INR (Indian Rupees) 300 per month is allocated to widows aged 40-79 and INR 500 is allocated to widows aged 80+ (Ministry of Rural Development, 2022). This is supplemented by state governments in accordance with their own resources. For instance, Gujarat offers INR 700 per month to all widows over 18 who fall below the poverty line (District Anand Government of Gujarat, 2019).

Since many young widows do not qualify for a pension, India has in place other schemes for widows and destitute women.

- At the national level, all BPL families, including widows, are entitled to a food security ration card to get subsidised food from fair price shops at nominal prices.
- Under the Antyodaya Anna Yojana program, introduced in 2000, BPL families headed by widows or single women are entitled to wheat at INR 2 per kg and rice at INR 3 per kg (UN Women, 2014)
- Under the Annapurna scheme, poor people over 65 years of age, who do not receive an old-age pension, are entitled to 10 kg of free food grains every month (UN Women, 2014)
- Under the Indira Gandhi Awas Yojana, financial assistance of INR 45,000 and INR 48,500 is provided to rural BPL households for constructing a shelter in the plains and hills, respectively. The assistance is provided to the woman or jointly to the couple (UN Women, 2014)
- Under the Shakti Sadan (previously Swadhar Greh) scheme, widows

and women in distress (as well as their children under 18 or 8 for girls and boys respectively) are provided with temporary accommodation, food, clothing, medical facilities, counselling, training, and legal aid for rehabilitation (Ministry of Women and Child Development, 2015, 2023)

State-level schemes for widows

- The Rajasthan government's Palanhar scheme offers widows, including remarried widows, INR 500 every month for her child's welfare up to the age of 6, and thereafter, INR 1,000 per month up to the age of 18. An additional INR 2,000 is given annually to cover requirements such as the child's clothing, books, and stationery. INR 20,000 is provided for the marriage of a BPL widow's daughter and INR 15,000 for her own remarriage (UN women, 2014; My Scheme, 2024; Times of India, 2017)
- In Uttar Pradesh, widows in ashrams or destitute homes receive food benefit of INR 500 and pocket money of INR 50. The state government also provides a pension under the Rani Lakshmi Bai Pension Scheme of INR 400 per month to destitute women between 18 and 55 years of age (UN Women, 2014)
- In Himachal Pradesh, Puducherry, Tamil Nadu, UP, Kerala and Rajasthan, widows are encouraged to remarry and offered INR 10,000 to INR 25,000 as a cash incentive or fixed deposit (UN Women, 2014)
- Other states also provide INR 10,000 to INR 25,000 for the marriage of a BPL widow's daughter. In Tamil Nadu, in addition to cash, the government

provides 4g of gold for making the mangalsutra, a symbol of marriage worn by women in India (UN Women, 2014)

- Rajasthan, Delhi and Kerala also support the education of the children of widows through scholarships. In Kerala, the support extends to college education (UN women, 2014)

Inheritance laws

In the case of no 'will' being made by the deceased, inheritance in India falls under different succession laws for different religions

Hindu Succession Act 1956; Hindu Succession (Amendment) Act, 2005

The laws of inheritance for Hindus, Sikhs, Buddhists and Jains are governed by the Hindu Succession Act of 1956. The wife of the deceased (along with the children) is declared a class I heir – a first contender for inheritance. All the property left by a deceased person would be equally divided among all the present Class I heirs.

The Muslim Personal Law (Shariat) Application Act, 1937

Inheritance for Muslims is governed by the Shariat, according to which the inheritance of specific relatives is fixed. In the case of a widow, upon the husband's death his wife inherits one-eighth of his property. The rest is inherited by the rest of his relatives. If they have no children, the widow's share from the estate is one-fourth.

Indian succession Act, 1925

Inheritance for those not covered by the Hindu or Muslim law in India (e.g.

Christians) is governed by the Indian Succession Act 1925. A widow inherits one-third of her husband's property in the case they have children, with the rest of the property going to his lineal descendants. In the case of no children, the widow inherits half of the deceased husband's property and the rest is distributed among kindred. If there are no kindred, the entire property belongs to the widow.

Contribution of third sector organisations

Since the inception of International Widows Day, various organisations, activists, and civil society groups have used the occasion to advocate for policy changes, legal reforms and social programmes that address the needs of widows and their families, promote social inclusion and mobilise support.

Assisi Aid Projects: According to a 2022 survey conducted by the Loomba Foundation, this organisation has used International Widows Day – along with its associated activities – to help deconstruct stereotypes and misconceptions that widows face within their communities. The Single Women's Project supports more than 2,000 single women in the rural villages of Tamil Nadu (of which most beneficiaries are widows), offering skills-development training, education on legal rights, and assistance to access government support schemes. The project takes a holistic approach, creating awareness of gender equity by including men. The Village Development Committees provide the opportunity for collective action to advocate to government and to influence village im-

provements. As a result, beneficiaries have gained the confidence to petition for greater employment and land rights for widows.

The Guild of Service, Shubham: According to the 2022 survey conducted by the Loomba Foundation, this organisation has marked International Widows Day by launching projects such as the Sana Bank project which supports widow-run small enterprises. The organisation reported that the day gives widows a sense of relief that there is a recognition of their problems and issues.

Discussion

The principle of gender equality is enshrined in the Indian Constitution in its Preamble, Fundamental Rights, Fundamental Duties and Directive Principles. The Constitution not only grants equality to women, but also empowers the State to adopt measures of positive discrimination in favour of women. Despite these schemes, however, widows in India face dismal conditions. The widows' pension scheme excludes many needy widows on the basis of age or income, including young widows and those who are above the official poverty line. Given the lack of state standardisation in the pension scheme, there is also a wide variation in the assistance given to widows throughout the country. Additionally, many widows in India are unaware of the benefits they are entitled to, or struggle to access them. Given that most of those eligible are (financially and legally) illiterate and experience social stigma from their communities, accessing programmes and obtaining the necessary documents

to prove eligibility can be difficult. There is also a lack of income-generating or national skill development programmes for widows. Moreover, some discriminatory rules compound inequalities, as widows face the risk of losing their reserved government jobs if they remarry. In teaching jobs reserved for widows in Rajasthan, for instance, the widow must give a written declaration that she will not remarry for at least five years.

Additionally, inheritance in India is determined by laws that differ on the basis of religion, meaning that widows' shares in inheritance can vary significantly and be drastically less in comparison to men. A further issue is that the government has paid much less attention to the problems of Muslim and Christian widows (i.e., religious minorities). Muslim widows in India generally face more problems in accessing their entitlements, compounded by the fact that division of the husband's property and pension between wives and children becomes even more complex if the husband has more than one wife (UN Women, 2014).

Widows also face discriminatory gender norms when participating in paid employment. For instance, the MGN-REGA reservation programme, which offers 100 days of paid work to each rural household, does not effectively address structural constraints, such as gender norms, that limit women's participation in the workforce. This scheme discriminates against women at different stages of their lifecycle, with pregnant and lactating women, and elderly women being less preferred or paid minimally (Chopra, 2019). The reach of this scheme must

be increased by the active participation of civil society and NGOs, which will help to improve the socio-economic status of widows. There has, however, been commendable progress driven by many NGOs working in India, which have helped equip widows with income-generating skills, provided free legal aid and education, and offered sanctuary and support.

BANGLADESH

BANGLADESH HAD 650,000 widows in 2007 (UN Women, 2014). In the 2022 census, almost 10% of women and girls aged 10 and above were widows (Bangladesh Bureau of Statistics, 2022). Widowhood for the majority Muslim population in Bangladesh in theory allows for remarriage and prohibits disinheritance. In practice, however, Bangladeshi widows are subject to oppressive patriarchal traditions because of the gender hierarchy, rarely given their rightful inheritance, and subject to poverty, corruption and violence at the hands of their husband's relatives, particularly in rural areas. The prevalence of arranged child marriages in rural areas also means that child widowhood is not uncommon. Bangladesh, along with Nepal, is reported to be a major centre for the trafficking of young girls to the brothels of India, so young widows or daughters of widows (especially those without male relatives and not in school) are at high risk of trafficking (UN, 2001). As in India and Sri Lanka, women's property rights in Bangladesh are influenced by personal law. The rules of inheritance are discriminatory, leaving women with limited and/or unequal rights to property and resources. Moreover, despite some programmes and policies that provide vocational training and skills development for women, there is an absence of such programmes designed specifically for widows.

The condition of widows and divorced women remains deplorable, as economic insecurity renders women vulnerable to food deficiency as well as social insecurity. In one study of young widows residing in the tea estates of Bangladesh, it was documented that widows in the tea gardens struggled to address the psychological, economic, health care, educational, and recreational demands of their children due to declining resource bases. Additionally, they faced sexual harassment, emotional disturbance, financial insecurity, and gender-sensitive discriminatory cultural practices (Jalil and Gauala, 2023). In another study of 100 elderly widows, Islam (2020) found that most widows lacked regular financial support and economic aid from the government was insufficient. The research found that aged widows generally coexist in the family but are prevented from making family decisions and in most cases lacked proper medical care.

Table 2. Overview – Bangladesh

Indicators	Time period		Result
	2005-2010	2011-2023	
Legal framework (including customary law) guaranteeing equal rights to land ownership and/or control and property inheritance rights	The Succession Act, 1925 Muslim Personal Law (Shariat) Application Act, 1937 Hindu Succession Act, 1956	No new law was enacted, or any amendment brought through in the existing laws during this period	No significant change post 2011
Violence against widows			
Law and policies preventing domestic violence against widows	Domestic Violence (Prevention and Protection) Act, 2010	No new law was enacted, or any amendment brought through in the existing laws during this period	No significant change post 2011
Law and policies preventing sexual abuse of widows	The Prevention of Oppression Against Women and Children Act, 2000	No new law was enacted, or any amendment brought through in the existing laws during this period	No significant change post 2011 Without any data on the sexual abuse of widows, it is difficult to estimate the impact of the law
Laws to prevent trafficking of women including widows		The Prevention and Suppression of Human Trafficking Act, 2012	While not specific to widows, the 2012 law makes important progress to prevent human trafficking However, without any data on the trafficking of widows, it is difficult to estimate if there has been any significant impact post 2011

Indicators	Time period		Result
	2005-2010	2011-2023	
Employment and economic benefits			
Laws/policies/ programmes supporting widows' employments			No evidence of such assistance
Financial Aid for poverty alleviation	Allowances for the Widow, Deserted and Destitute Women, 1998	No new scheme could be found	No significant change post 2011
Financial aid to displaced/ refugee women and widows			No evidence of such assistance was found Bangladesh frequently experiences natural disasters, which have a disproportionately greater impact on women, particularly widows. Therefore, financial aid post-disaster is vital for their survival.
Marriage and family			
Laws removing any impediments to remarriage	The Hindu Widows Remarriage Act, 1856	No new law enacted or any amendment brought through in the existing laws during this period	No significant change in the legal framework was found during the periods of study

Indicators	Time period		Result
	2005-2010	2011-2023	
Laws mandating legal age of marriage 18+ years and preventing early widowhood	Child Marriage Restraint Act, 1929	Child Marriage Restraint Act, 2017 sets the minimum age of marriage to 18 for girls and 21 for boys	The 2017 law is an important step forward to prevent child marriage, but loopholes and contradictory religious or personal laws mean that child marriage persists (Centre for Reproductive Rights, 2018)
Recognise and value unpaid care and domestic work			
Proportion of time spent on unpaid domestic and care work			No data on widows available, although it is likely that they contribute substantially in unpaid work
Equal participation in political, economic, and public life			
Proportion of seats held by widows in (a) national parliaments and (b) local governments	Proportion of seats held by women in the national parliament in 2005 was 14.8% (World Bank, 2024a)	Proportion of seats held by women in the national parliament in 2022 was 20.9% (World Bank, 2024a)	No data on widows available

Indicators	Time period		Result
	2005-2010	2011-2023	
Access to sexual and reproductive health and reproductive rights			
Laws and regulations that guarantee full and equal access to sexual and reproductive health care, information and education			As widows are highly vulnerable to sexual abuse, access to reproductive health care and information is vital. However, no data is available to understand widows' access to reproductive health services

Policies and programmes for widows

Allowances for the Widow, Deserted and Destitute Women is an unconditional cash transfer allowance program administered by the Department of Social Services, Ministry of Social Welfare. It began in 1998 to support poor and vulnerable widowed women to improve their socio-economic wellbeing (World Bank, 2019). In FY 1998, the monthly allowance was BDT 100 (US\$ 2.1 as of FY 1998) covering 0.4 million women in rural areas. As of FY 2019, the total number of beneficiaries was 1.4 million, who each received BDT 500 (US\$ 6) monthly. The Widow Allowances (WA) is, in practice, received by a tenth of eligible women (World Bank, 2019). The programme is limited to those aged 18 years and above who earn less than BDT 12,000. Applicants are prioritised if they are older, detached from family, with children under 16, unable to work and/or ill, landless, and/or destitute. Those who receive a government pension,

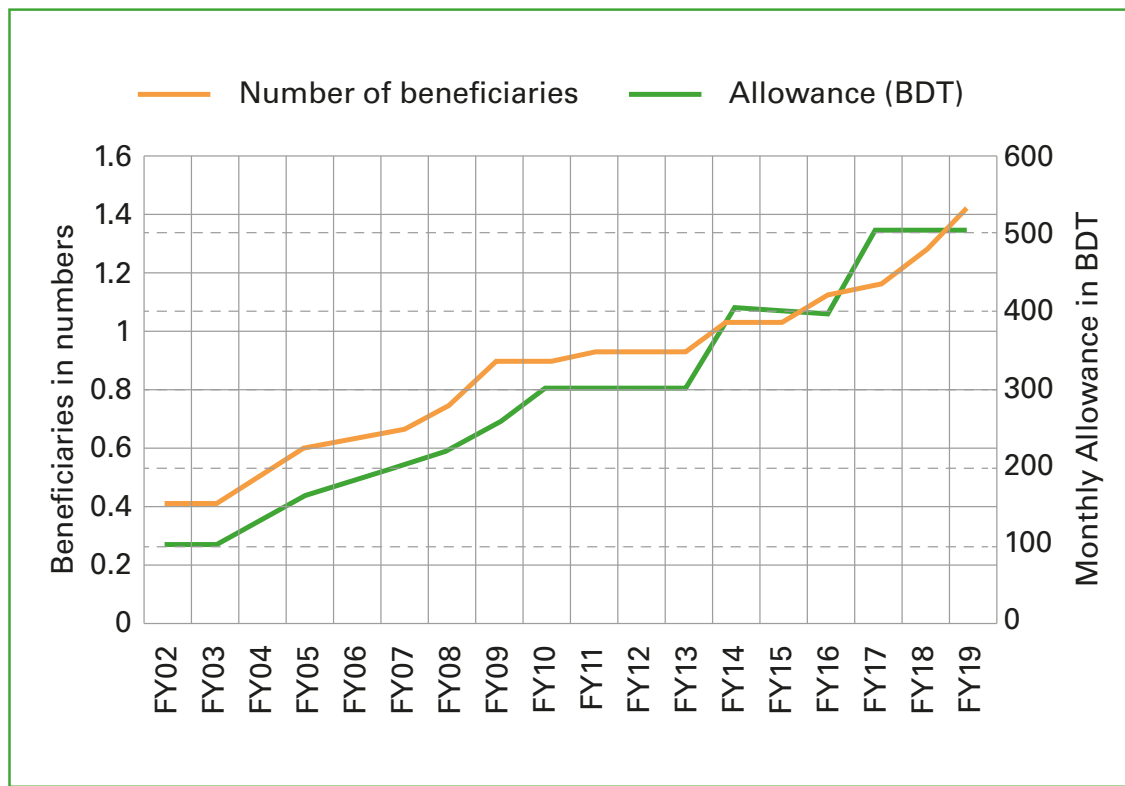
or benefits and grants from the government or NGOs, are not eligible.

Inheritance

For the majority Muslim population, the Muslim Personal Law (Shariat) Application Act, 1937 outlines the distribution of the deceased's estate among legal heirs – the sharers, residuaries and distant kindred. A widow (or widows taken together) is entitled to inherit an eighth of her husband's property if she has children, or a quarter if she doesn't (Sultana, 2023). This is half the portion that a widower would inherit. Despite this, women rarely get what they are entitled to.

For the minority Hindu population, The Hindu Succession Act, 1956, provides the framework for redistribution of property among heirs, though some sources suggest that the Dayabhaga law that applies to Hindus severely curtails women's inheritance (Sultana, 2023) and that Hindu widows inherit less frequently than Muslim widows (Sarwar, Islam & Monzoor, 2007). For

Fig. 1. Growth of beneficiaries and benefits under WA
(Source: Budget Archives, Bangladesh Ministry of Finance)



other minorities, such as Christians, The Succession Act, 1925 may come into play (as for India).

Discussion

Overall, the concerns of widows are getting increasing importance in mainstream policy and development rhetoric. Bangladesh's Allowances for the Widows programme (1998) is reported to have had a substantially positive impact on recipients, recipients' families, and society as a whole (Maniruzzaman 2009). Receiving widow's allowance was found to be significantly associated with attaining higher scores in socio-economic and health metrics, helping to alleviate poverty and improve quality of life compared to eligible non-beneficiaries (Rana and Ahmed 2008; Chandra, Khan and Golder, 2017). Bangladesh

has held events for International Widows Day since 2007, when The Loomba Foundation organised for balloons to be simultaneously released in Nairobi, Dhaka, and Colombo (The Loomba Foundation, n.d.). However, even today, far more robust policy and legislative interventions are required to transform the socio-cultural stigma and systemic repression that widows face in this country. As can be observed in the table, no significant change in laws and policies has been made to empower widows between 2011 - 2023. In particular, financial aid for displaced widows and women, as well as a widow-centric disaster relief programme, are of paramount importance given the recent influx of Rohingya refugees and the nation's vulnerability to climate change-induced disasters.

NEPAL

AS OF 2021, there were 826,147 widows in Nepal, comprising 6.6% of the female population (Government of Nepal, National Statistics Office, 2021). Womankind Worldwide (2019) reported that almost half of all women in Nepal experience some form of violence in their lifetime, and that amongst widows, this figure rises to 78%. As a consequence of civil war (1996–2006), Nepal saw a rise in 'non-traditional household structures, in the form of female and widow-headed households (Ramnarain, 2014). In Nepal, women widowed by conflict face societal pressure to relinquish their rights, and are frequently stigmatised as 'witches' with powers to cast spells (UN Women, 2014). Prior to the war in Nepal, widows were banned from wearing anything other than a white sari, especially in Hindu families. This was common practice, even among highly educated women, as a signifier of widowhood. According to research, women reported that the white sari made them feel vulnerable and insecure and led to them experiencing restrictions on their mobility, a symbolic and systematic denial from public spaces, and an increased level of violence (Yadav, 2016). Widows were considered impure and carriers of bad fortune which meant they were excluded from public events, such as weddings and religious ceremonies. This belief system was deeply entrenched in the history of Nepal, spanning thousands of years (Yadav, 2016). One study (of primarily high-caste widows) found that, due to discomfort or stigmatisation, many women concealed their status as a coping strategy to shield themselves against societal stigma and to manage bereavement in their children (Surkan et al., 2015). Another study found that widows experiencing violence used both adaptive (e.g., attempting to move ahead, seeking social support, using verbal confrontation) and maladaptive coping strategies (e.g., suicidal thoughts or self-medication) (Sabri et al., 2016). Barriers to seeking help included the insensitivity of the police, perceived discrimination, and general lack of awareness of widows' problems and needs. However, widows themselves have been leading the way to improve conditions, including by creating awareness about widows' issues and addressing cultural beliefs affecting their lives. The hundreds of women who became widows during the war began to organise themselves and resist the discriminatory practice of the white sari (Yadav, 2016). By 2007, the practice of wearing a white sari had already become less common among widows.

By 2012, what would have been unimaginable just a few years earlier, widows collectively celebrated Holi, a festival of colours, on the occasion of International Women's Day. This represents a significant social transformation in the lives of widows (Yadav, 2016) and reflects to a certain extent the recognition and awareness created through International Widows Day, for which Nepal has held events since its inception (Loomba Foundation, n.d.).

Table 3. Overview – Nepal

Indicators	Time period		Result
	2005-2010	2011-2023	
Legal framework (including customary law) guaranteeing equal rights to land ownership and/or control and property inheritance rights	Gender Equality Act, 2006 Interim Constitution of Nepal, 2007 11th and 12th amendment to the Muluki Ain (civil code)	Constitution of Nepal, 2015	Positive progress made since both 2005 and 2011. The Constitution of Nepal 2015 reinforced widows' inheritance rights, stating that "All children have equal rights to ancestral property without any discrimination based on gender".
Violence against widows			
Law and policies preventing domestic violence against widows	Gender Equality Act, 2006 Domestic Violence (Offence and Punishment) Act, 2009	No new law was enacted, or any amendment brought through in the existing laws during this period	No significant change post 2011
Law and policies preventing sexual abuse of widows	Gender Equality Act, 2006	No new law was enacted, or any amendment brought through in the existing laws during this period	No significant change post 2011

Indicators	Time period		Result
	2005-2010	2011-2023	
Laws to prevent trafficking of women including widows	Human Trafficking and Transportation (Control) Act, 2064 (2008)	Constitution of Nepal, 2015	While not specific to widows, positive progress has been made to prevent human trafficking post 2011. Unlawful deprivation of personal liberty and exploitation are prohibited in the Constitution of Nepal, 2015.
Employment and economic benefits			
Laws/policies/programmes supporting widows' employments	Nepal's 10th and 11th Five Year Plans National Policy and Programme Various National Action Plans	Various National Action Plans	Positive progress made both since 2005 and since 2011. Nepal has various national action plans that support widows' employments.
Financial Aid for poverty alleviation	Single Women Allowance – 2009/10 (previously Widows' Allowance 1996/97)	No new scheme could be found	No significant change post 2011
Financial aid to displaced/refugee women and widows			No evidence of such assistance was found
Marriage and family			
Laws removing any impediments to remarriage			No such laws found

Indicators	Time period		Result
	2005-2010	2011-2023	
Laws mandating legal age of marriage 18+ years and preventing early widowhood	Child marriage banned since 1963	<p>Legal age for marriage: 20 years for both men and women, or 18 years with parental consent.</p> <p>The Act Relating to Children, 2018, specifically prohibits and criminalises the act of 'fixing the marriage' of a child, which relates to the practice of arranging the engagement of young children in some Nepali communities (source: Girls Not Brides).</p>	Nepal has made significant efforts to address child marriage since 2011, including through various UNICEF programmes
Recognise and value unpaid care and domestic work			
Proportion of time spent on unpaid domestic and care work		Women carry out 85% of daily unpaid care work, spending a total of 29 million hours a day (cumulatively) compared to 5 million hours spent by men (ILO, 2023)	No data on widows available, although it is likely that they contribute substantially in unpaid work

Indicators	Time period		Result
	2005-2010	2011-2023	
Equal participation in political, economic, and public life			
Proportion of seats held by widows in (a) national parliaments and (b) local governments	<p>Women's representation increased in 2008 mainly due to the electoral system adopted in the Interim Constitution (Baniya et al., 2017)</p> <p>Proportion of seats held by women in national parliaments was 6% in 2006 and 33% in 2008. (World Bank, 2024a)</p>	Proportion of seats held by women in the national parliament in 2022 was 33% (World Bank, 2024a)	No data on widows available
Access to sexual and reproductive health and reproductive rights			
Laws and regulations that guarantee full and equal access to sexual and reproductive health care, information and education	Interim Constitution of Nepal 2007 - "Every woman shall have the right to reproductive health and other reproductive matters."	No amendment to existing laws was found during this period	<p>No significant change post 2011.</p> <p>Additionally, no data is available to understand widows' access to the existing reproductive health services.</p>

Policies and programmes for widows

Single Women Allowance (Social Security Allowance)

- Since 2010, widows of all ages in Nepal have been eligible to receive pension through the Single Women Allowance (SWA), which is a part of Nepal's five Social Security

Allowances targeted at vulnerable groups. The SWA is available to widows, as well as women who are divorced or legally separated, women whose husbands are missing, survivors of gender-based violence, and unmarried women aged 40 or above. Except for widows, all women need to meet certain conditions to be eligible for SWA (UNICEF, 2023a).

- The SWA currently provides a cash transfer of Nepalese Rupees (NPR) 2,660 per month to eligible beneficiaries (UNICEF, 2023a). The benefit level for widows increased from NPR 500 per month to NPR 1,000 per month in FY 2016/17 and then doubled to NPR 2,000 per month in FY 2019/20 (UNICEF Nepal, 2022). In FY 2020/21, following the socio-economic devastation caused by COVID-19, benefit levels were further increased by 33% to NPR 2,660 per month (UNICEF, 2023a). Prior to the SWA, Nepal introduced in FY 1996/97 a social security programme called the Helpless Widows Allowance for widows and single women above 60 years of age. In 2011, the pension became available to all widows regardless of age (UN Women, 2014).
- To understand exclusion rates from the SWA, according to a World Bank study in 2014, 35% of eligible women were not beneficiaries of single women allowance (Holmes et al., 2019). See Tables 4 and 5 overleaf
- The **Gender Equality Act 2006** (formally the 'Act to Amend Some Nepal Acts for Maintaining Gender Equality') gave equal inheritance rights to women, allowing them to live independently of their husband's family after his death and make use of property without seeking the consent of their male family members (Baniya et al., 2017). It included the provision "the unmarried girl, married woman or a widow living separately may enjoy the movable and immovable property on her own" (FAO, 2014). This bill criminalised domestic and sexual violence, including marital rape (UN Women, 2014) and other laws were also changed, such as daughters being considered part of the family in relation to land rights.
- **The 11th Amendment to Muluki Ain** (civil code) in 2002 provided full rights to widows in inheritance, removing the earlier provision whereby a widow could not claim property from her husband's family if she remarried (IOM, 2016a).
- **The 12th Amendment to Muluki Ain** in 2006 recognised a daughter's right to ancestral inheritance, stipulating that all the coparceners shall receive equal share in the property in the course of making the distribution. However, married daughters were not entitled to a share in property (IOM, 2016b).
- The **Interim Constitution of 2007** stated in relation to Rights of Women: "Sons and daughters shall have the equal right to ancestral property." (UNDP Nepal, 2008).
- The **Constitution of Nepal 2015** under Right to Equality, states that "All children have equal rights to ancestral property without any discrimination based on gender." Under the Rights of Women, it states that, "Women shall have equal ancestral rights without any gender-based discrimination" (IOM, 2016a).
- The **National Civil Code Act 2017** also addresses widows' property rights (FAO, 2022).

Table 4. Beneficiaries of Social Security Allowances
(Source: UNICEF Nepal, 2022)

Social Security Allowances	Eligibility	Annual benefit amount (NPR)	Number of beneficiaries
Old age	Age 70+	48,000	1,565,191
Old age (Dalit+Karnali)	Age 60+	31,200	167,206
Single women	Age 60+ and no earning members in the family	31,200	211,000
Widows	Widowed women with no earning members in the family	31,200	358,890
Endangered ethnic tribe	Belonging to one of 10 ethnic groups considered endangered	31,200	22,144
Disability (full)	Red Disability Card	Red: 47,880	63,954
Disability (partial)	Blue Disability Card	Blue: 25,536	132,710
Child grant (Dalit)	All Dalit children less than 5 years old	6,384	351,890
Child grant (25 districts)	All children under 5 in 25 districts	6,384	756,936
Total			3,629,921

Table 5. Beneficiaries and Expenditures by Percentage, FY 2021-2022
(Source: UNICEF Nepal, 2022)

	% Beneficiaries	% Expenditures
Old age (70+)	38%	58%
Old age (Dalit+Karnali)	6%	7%
Single women + Widows	17%	21%
Disability (partial and full)	5%	6%
Child grants	33%	7%
Endangered ethnic groups	1%	1%
Total (%)	100%	100%
Total (N)	3.4 million	NPR 96 billion

DoNIDR data (FY 2021/22). Note: The number of beneficiaries in FY 2022/23 has increased and the budgeted allocation for them is NPR 106 billion.

Other policies and programmes for single women

- Issues concerning single women were incorporated in Nepal's 10th and 11th Five-Year Plans and also in the Three-Year Interim Plan of Nepal. The government has also drafted a separate National Policy and Programme for single women. Under this, concessional loans are provided (without the requirement of collateral) to cooperatives run by single women, for training on skill development and empowerment through the local government (UN Women, 2014).
- The government has launched various National Action Plans. These focus on implementing UN Security Council Resolutions 1325 and 1820 (in 2011) to address needs of women and girls in the design and implementation of relief and recovery programmes, ending Gender-based Violence (GBV), implementation of the Convention on the Elimination of All Kinds of Discrimination against Women (CEDAW), and Gender Equality and Empowerment of Women and Local Peace Committees. These programmes also promote school enrolment, provide scholarships to conflict-affected children, equip women with income generating skills, promote reproductive health and all other rights for rural, marginalised and destitute women.
- A 33% participation of women in all the state mechanisms under the Local Self Governance Act was mandated by a resolution of Parliament in 1999.
- The 2009 Gender Equality and Social Inclusion Policy of the Ministry of Local Development specifies that at least 10 per cent of the Village Development Grant should be spent on programmes directly related to women.
- The Gender-Based Violence Elimination Fund was created in 2010, but it seems that the budget has declined and has become inaccessible and underutilised. There is also a Single Women Protection Fund that exists at a federal level but as at 2021 was not fully operational (UN Women, 2021b). UN Women (2014) also reported that a Single Women's Security Service Fund was planned to facilitate vocational training, education, and health needs for single women and widows, especially those from rural areas, though more recent evidence of this has not been found.
- The government's Ministry of Peace and Reconstruction also gives a one-time compensation of NPR 300,000 to the nearest beneficiary of those who were killed or disappeared during the conflict. An additional NPR 25,000 is given to support the education of the widow's children (UN Women, 2014).
- The Human Trafficking and Transportation (Control) Act (2008) criminalises selling or purchasing a person. Unlawful deprivation of personal liberty and exploitation are also prohibited under articles 17 and 29 of the Constitution of Nepal 2015 (Antislavery in Domestic Legislation, n.d.).

Contribution of third sector organisations

Women for Human Rights, single women group (WHR): According to a 2022 survey conducted by the Loomba Foundation, International Widows Day has been celebrated all over the country, as WHR has a network comprising two hundred thousand members across all the villages of Nepal. The organisation reported that the day offers an opportunity to transform sorrows into strength, and acts as a way to break the silence for the widows. It has created a platform to disseminate their work at an international level and in the UN, helping to mainstream widow's issues into the government agenda.

WHR provides crucial support aimed at the economic empowerment of single women and has also played a major role in driving legal reform. Through WHR advocacy, Radhika, a 35-year-old woman from Rolpa district, received vital support after her husband's suicide, securing 13 lakhs (NPR 1.3 million) in insurance claims that provided a lifeline for her and her children. Other stories also illustrate the huge impact of the organisation's programmes on women's economic independence and financial stability. One testimonial by Krishna Kumari Kuikel is as follows: *"I have completed a 6-day Pickle Making Training, which has completely transformed my life. Before the training, I had no income-generating activities. Now, I am running my own pickle business and even taking orders from abroad. Thank you for empowering me to become an entrepreneur and for giving me the tools to turn my passion into a*

successful business." (Women for Human Rights, n.d.).

Discussion

The above analysis reveals that Nepal has made considerable strides to empower widows. Through their collective struggle and resistance, which was supported by various NGOs and civil society organisations, widows in Nepal have been able to change their own lives and influenced key policy changes. Nepalese widows have been participating in politics at a national level as well as taking part in international forums, forming alliances with NGOs and other organisations globally, which has helped to bring about radical social transformations in a short period of time (Yadav, 2016). While some widows undoubtedly still experience extreme discrimination, there has been a profound shift in the dominant experiences of widowhood in Nepalese society. Nepalese society today is much more flexible, considerate, and understanding toward widows than it was before the Civil War (Yadav, 2016). Nepal has a strong social security system with many policies and programmes for single women (accessible also for widows), though the success and accessibility of these seems to vary.

SRI LANKA

THE 2012 CENSUS recorded 695,415 widows in Sri Lanka, forming 8.7% of all women over the age of 15. This is in comparison with 97,532 widowers, or 1.3% of the male population over 15. In Sri Lanka, the politics of widowhood is characterised by the decades-long conflict, as well as the blatant social stigma and shaming associated with gender norms (Brounéus et al., 2023). The Tamil population of northern Sri Lanka is predominantly Hindu, and traditionally views widows to be inauspicious. Since the religion does not favour remarriage of widows, life can become difficult for women who have lost their husbands, especially if they have children (UN Women, 2014). Superstitious beliefs object to widows wearing a pottu (a coloured dot on the forehead that symbolises her married status but is also decorative) and other ornaments. Thus, widows sometimes prefer to be identified as 'single women' or 'women heading households.' (UN Women, 2014).

Having emerged from civil war just over a decade ago, Sri Lanka today is in dire need of economic and political transformation. Economic hardships arising from displacement and loss of male spouses, who are often sole breadwinners, have hit women the hardest. War widows are caught in the crossfire of demographic change, post-war insecurities, economic hardship, and gender-discriminating norms and traditions (Brounéus et al., 2023). Over 1.3 million female heads of households, many of whose husbands are deceased or missing, must now grieve the loss of their family members and take up new roles as income earners (UN Women, 2020b). For women whose husbands disappeared during the conflict, they had to wait seven years before being officially recognised as widows, which caused immense financial difficulties and mental trauma (UN Women, 2014). These women have had to step outside of their socially acceptable role as caregivers to becoming providers, which makes them vulnerable to sexual exploitation and bribery when attempting to access essential services or earn a living (UN Women, 2020b). This unseen group of survivors play a critical role for the prospects for economic, social and political development in the transition from war to peace (Brounéus et al., 2023).

There have also been reports of widows compelled by their poverty to enter the sex trade, or where sexual services are exchanged for essential services (UN Women, 2020b), as observed in the case study below:

“Sharmila (name changed) was 25 years old when her husband was abducted by an armed group. Sharmila was not able to find her husband or receive help from authorities. With three young children and no job, she began borrowing money from her husband's friends and relatives... When members of the armed group began visiting her house to threaten her, Sharmila reported the threats to an authority and also told the authority about her poor financial situation. The man offered her help. But while fill-

ing out job applications in the man's office, he leaned against Sharmila's body and asked for sexual favours in exchange for the job he had promised." (UN Women, 2020b).

Cases akin to Sharmila's are common in Sri Lanka, where the sexual exploitation of widows (particularly female heads of household) in exchange for essential services is well documented (UN Women, 2020b). A project carried out by UN Women in partnership with the Centre for Equality and Justice (CEJ) and the United Nations Development Programme (UNDP) aimed to address this problem. Titled "Hidden Challenges: Addressing Sexual Bribery Experienced by Military Widows and War Widows in Sri Lanka to Enable Resilience and Sustained Peace", the project empowered widows and their families, working with state institutions to ensure accountability and to end impunity for sexual exploitation or bribery (UN Women, 2020b). One key component is the formation and support of widows' collectives. Many survivors of exploitation are reluctant to make complaints due to social stigma and a fear that they will lose respect in their communities. Further compounding the issue is their economic dependence on the same institutions where they experience abuse (UN Women, 2020b).

Table 6. Overview – Sri Lanka

Indicators	Time period		Result
	2005-2010	2011-2023	
Legal framework (including customary law) guaranteeing equal rights to land ownership and/or control and property inheritance rights	The Matrimonial Rights and Inheritance Ordinance, 1876, amended in 1922 The Land Development Ordinance, 1934, amended in 1983 and 1996	No new law was enacted, or any amendment brought through in the existing laws during this period	No significant change post 2011
Violence against widows			
Law and policies preventing domestic violence against widows	Prevention of Domestic Violence Act, 2005	No new law was enacted, or any amendment brought through in the existing laws during this period	No significant change post 2011
Law and policies preventing sexual abuse of widows		National Action Plan to Address Sexual and Gender-based Violence 2016 – 2020	While not specifically targeted at widows, the National Action Plan is an important measure to protect women from sexual abuse

Indicators	Time period		Result
	2005-2010	2011-2023	
Laws to prevent trafficking of women including widows		National Action Plan to Monitor and Combat Human Trafficking (2015 – 2019 and 2021 – 2025)	The National Action Plan is instrumental to prevent the trafficking of people, especially widowed women, who are very vulnerable to being trafficked. However, a lack of data prohibits us from understanding the scale of the problem
Employment and economic benefits			
Laws/policies/ programmes supporting widows' employments			No evidence of such assistance
Financial Aid for poverty alleviation	The Widows' and Orphans' Pension Fund Amendment Bill, 2010 Public Welfare Assistance Allowance	No new scheme could be found	No significant change post 2011
Financial aid to displaced/ refugee women and widows			No evidence of such assistance
Marriage and family			
Laws removing any impediments to remarriage			No such laws found

Indicators	Time period		Result
	2005-2010	2011-2023	
Laws mandating legal age of marriage 18+ years and preventing early widowhood	General Marriage Registration Ordinance, 1997, sets legal age for marriage at 18, but this conflicts with The Muslim Marriage and Divorce Act, 1951, which has no minimum legal age	No new law was enacted, or any amendment brought through in the existing laws during this period	No significant change in the legal framework was found during the periods of study
Recognise and value unpaid care and domestic work			
Proportion of time spent on unpaid domestic and care work			No data on widows is available, although it is likely that they contribute substantially in unpaid work
Equal participation in political, economic, and public life			
Proportion of seats held by widows in (a) national parliaments and (b) local governments	Proportion of seats held by women in the national parliament in 2005 was 5% (World Bank, 2024a)	Proportion of seats held by women in the national parliament in 2022 was 5% (World Bank, 2024a)	No data on widows available.

Indicators	Time period		Result
	2005-2010	2011-2023	
Access to sexual and reproductive health and reproductive rights			
Laws and regulations that guarantee full and equal access to sexual and reproductive health care, information and education	The Population and Reproductive Health Policy, 1997	No new law or amendments to existing laws were found during this period	No significant change post 2011. As widows are highly vulnerable to sexual abuse, access to reproductive health care and information is vital. However, no data is available to understand widows' access to existing reproductive health services.

Policies and programmes for widows

- The **Widows' and Orphans' Pension Fund Amendment Bill (2010)** offers a pension to widows whose husbands were Public Officers who contributed to the fund. Widows of defence personnel typically receive LKR (Sri Lankan Rupees) 32,500 as a one-time settlement and an extra LKR 13,000 from the state when they produce their husbands' death certificates (UN Women, 2014).
- **Public Welfare Assistance Allowance (PAMA)** offers LKR 500 per month to extremely poor and unemployed widows.
- **The Programme for Empowering Widows and Women-headed families** supports its beneficiaries to cope with the socio-economic and emotional challenges of being single

and burdened with responsibilities, helping them acquire livelihood skills and supporting them with training to become entrepreneurs. A reported LKR 4 million was spent to promote livelihood activities for widows under a 2011 empowerment programme. Another LKR 6 million was allocated in 2012 for self-employment opportunities for widows. After vocational training, women are provided financial support to start small businesses, e.g. buying material and sewing machines for tailoring. As of 2012, 600 widows benefited from this programme (UN Women, 2014).

- The government also developed a national centre in Kilinochchi district to empower widows and women-headed households in 2015 (Ministry of Women, Child Affairs & Social Empowerment, n.d.)

- **The Women's Charter**, 1993, calls for "the elimination of negative social attitudes towards widows, divorcees, single parents, single women", ensuring that they "do not suffer social and economic discrimination". It calls for the state to redefine the term "head of household" to ensure women have equal access to all state development programmes and benefits.
- Sri Lanka adopted a **National Action Plan on Women**, Peace and Security for 2023-2027, launched by the Ministry of Women, Child Affairs and Social Empowerment. The aim was to protect and empower women with particular attention to those impacted by conflict, including military widows (UN Women, 2023).

Other policies and programmes

- The Nanwamu Gammana Programme facilitates the economic empowerment of women by providing infrastructure for self-employment through cooperative farms, dairy farms and minor industries.
- The Livestock Development Programme supports self-employment and income generation of rural women by providing them with cows on a revolving loan basis that must be repaid over 6 months.
- The Revolving Credit Scheme offers members of the Women Action Societies (WAS) credit of LKR 5,000 to 30,000 on a revolving basis for micro-businesses. The credit is released only after the project work plan is approved by the Women's Bureau.
- The Wanitha Shakthi Foundation commissioned a banking system in

2000 that protects rural women from high interest rates. Members of the WAS assist the 59 Wanitha Shakthi Bank Societies in 20 divisions of the island. Much like the Self-help Groups (SHGs) in India, groups of five women members of WAS can open a savings account.

- The Safe Homes and Counselling Programme provides psychiatric care for women. The Women's Bureau has 13 counselling centres in addition to the 100 counselling centres run by the Ministry of Social Service.
- The Ministry of Women's Affairs and UNHCR provide counselling services for female-headed households (FAO, 2018).
- The Department of Rural Development provides loans at concessionary interest rates to female-headed households to initiate livelihood-related activities (FAO, 2018).
- To minimise violence against women and children and prevent human trafficking, women and children are educated on laws dealing with trafficking.

Inheritance

The Matrimonial Rights and Inheritance Ordinance, 1876, amended in 1922, gives equal rights of inheritance for male and female spouses, who both inherit half of the deceased spouse's property. The Land Development Ordinance, 1934, amended in 1983 and 1996, entitles the surviving spouse of a person who held a permit to use state land to take possession of the land (under the terms of the permit). However, gender discrim-

ination still persists in several articles of this law, e.g. the order of inheritance gives precedence to the male heir over the corresponding female heir (FAO, 2018).

Apart from the general law, there are 'personal laws' that govern inheritance in the country: the Kandyan law which applies to Kandyan Sinhalese; Thesawalamai law which applies to the Sri Lankan Tamil community in the Northern province; and Muslim law. Several aspects of traditional and customary laws and practices discriminate based on gender, significantly limiting women's access and control over land. In both Thesawalamai and Muslim laws the concept of 'guardianship' of the woman by the man is a stumbling block to women's empowerment (FAO, 2018).

- Under the Kandyan Law Declaration and Amendment Ordinance, 1938, amended in 1944, sons and daughters inherit their parents' property in equal shares. However, a daughter who marries into a deega family arrangement (in which the woman resides with the husband's family) must transfer the immovable property she inherited to her brothers, unmarried sisters, or sisters who have married into a binna family arrangement (in which the husband resides with the wife's family) upon their request.
- In Thesawalamai law, women's guardianship passes from father to husband. Women need their husband's consent to dispose of any land they own, even when the property has been brought into the marriage by the woman.
- In Muslim law, even though the wom-

an owns property, the man may use this property to earn an income without sharing these earnings with his spouse. The Muslim Intestate Succession Ordinance, 1931, recognizes three types of heirs: sharers, residuaries and distant kindred. Among the sharers are the spouse, daughter and son's daughter who receive a definite fraction of the estate. In the presence of a son, the daughter who is a sharer becomes a residuary with a lesser share than that of the son. A widow inherits half the portion that a widower would inherit.

Discussion

Sri Lanka was a part of the group of countries that marked International Widows Day with The Loomba Foundation in 2007. Since then, collaboration between the government and organisations supporting widows has enabled widows to benefit from programmes focused on capacity building and skills training. As a result, many widows have become agents of change in their community (UN Women, 2014). However, no significant changes at policy level were observed between 2011 and 2023. Moreover, gender discrimination remains deeply embedded in customary law which is a major impediment to women and widows having equal land rights. In addition, there are conflicts between Muslim and secular laws on marriage in Sri Lanka. The General Marriage Registration Ordinance 1997 sets the minimum age of marriage at 18, though a minor can still be married with the consent of parties. The Muslim Marriage and Divorce Act, on the other hand, has no minimum legal age of marriage and

allows children under the age of 12 to be married where approval is given by quazis (Sharia court judges). There have been ongoing campaigns by civil society organisations and Muslim women's organisations to reform the Act and, in 2020, the Ministry of Justice appointed a 10-member Advisory Committee on Muslim Law Reform which was made public in 2023 (Girls Not Brides, 2024c). The impact of this reform is yet to be noticed. There are no specific laws encouraging widow remarriage, which is major hindrance to their empowerment.

Widowhood in Latin America

The patriarchal norms and “machismo” that are widespread in Latin American societies relegate women to an inferior status throughout much of their lives, keeping them subordinated and fostering discrimination in education, the workplace and in the household. This becomes reflected in the relative poverty, isolation, and low self-esteem of elderly widows, whose social support systems tend to shrink after the death of their spouse. Moreover, due to the younger average population, the focus on women's rights in this region has often been directed more towards fertility, motherhood, and reproductive health (UN, 2001). Poverty in widowhood is generally a result of being financially dependent on the husband as the breadwinner, and domestic or agricultural work fails to provide the same financial independence or security. Some countries in Latin America still deny women's and girls' legal rights to inheritance under customary, religious or traditional practices. Despite legal provisions, the practice of patrilineal inheritance can persist. Moreover, rural and indigenous women may face discrimination under customary and local laws, especially if their marriages are not registered with the State (OECD, 2020). Research suggests that widows suffer as a result of the erroneous assumption that families will care for elderly widows, which is sometimes used to justify not providing essential services and welfare support (UN, 2001). In some indigenous communities, however, older widows are recognised for the key role they play both in economic development and in social and family stability, and therefore receive greater support (UN, 2001).

Political violence and armed conflict have also resulted in a sharp increase in younger widows, which has left them vulnerable to exploitation and sexual violence. Following the Guatemalan civil war between 1960 – 1996 and armed resistance in Chile from 1973 – 1990, many women who were wives of the “forcibly disappeared” did not know for certain whether they are widows, for years or sometimes indefinitely (UN, 2001; Al Jazeera, 2021, 2023). With high rates of homicide caused by lethal gang violence, many (young) women are also widowed as a result of organised crime. Latin America and the Caribbean had the highest proportion of homicides involving organised crime worldwide in 2021, and also reported the highest proportion of homicides involving both male victims and firearms (UNODC, 2023).

Another issue in Latin America is the widespread prevalence of child marriage. While other regions have made progress in reducing child marriage, the prevalence in Latin America and the Caribbean has remained static for 25 years (UNICEF, 2019). According to UNICEF (2019), one in four girls in Latin America and the Caribbean marries or enters a union before the age of 18 years, frequently with men who are considerably older. Child marriage increases the risk of young widowhood, particularly when intertwined with issues such as poverty, insecurity and armed conflict. Moreover, women and girls' legal capacity to access inheritance in Latin America is hampered by the high rates of unregistered unions, in which a girl cohabits with a partner rather than entering formal marital union. Child marriage, too, most often takes the form of an informal union. These high rates of unregistered unions mean that a significant number of widows are left in a vulnerable position, prevented from inheriting assets and land, including in Chile, Guatemala, Haiti and Peru (UN Women, 2019).

This section covers two countries in Latin America: Guatemala and Chile.

GUATEMALA

IN GUATEMALA, conflict and violence have brought an ‘unnatural’ widowhood to many women — unnatural because many would not have lost their partners had it not been for their early deaths in war. During Guatemala’s 36-year civil war (1960 – 1996), an estimated 200,000 people were killed or disappeared, of whom 83% were indigenous (UN Women, 2018). Mayan men form the majority of those who were killed or forcibly disappeared, mostly at the hands of the army, though sometimes by leftist guerrillas. This has left thousands of Mayan women in rural Guatemala heading households alone, searching for disappeared family members, and angry about the pain their communities have had to suffer because of state violence. The number of Mayan widows increased dramatically between 1978 and 1985 during the years of *la violencia* (the violence), a campaign of state terror aimed mostly at indigenous people (Cattell, 2020). By 2015, there were a recorded 304,904 widows in the country (The Loomba Foundation, 2015). Women whose husbands disappeared faced many of the same difficulties as widows, but without official recognition of their status. Moreover, lacking death certificates or information on their partners’ whereabouts, widows of the missing or forcibly disappeared are often unable to claim any rightful inheritance or remarry. Forced by circumstances to take on new roles, many women have since managed to build new lives and create communities for themselves.

These women have also experienced the breakdown of the traditional Mayan widow support system, a practice of reciprocal aid founded on kin-based social relations, people’s relationship with the land and their ancestors, and a gendered division of labour. In this system, men worked the milpas (land for growing corn) and women cooked, cleaned, took care of children, and wove cloth. Widows are “both mother and father now” (Green, 1999; Cattell, 2020) and must do the work of both. Under the traditional system, a widow’s family would support her until she remarried, but since most widows lack the opportunity to remarry now, they can be considered long-term burdens to families. In-laws may chase them off their husbands’ land, leaving the women with little capacity to support themselves and their families. Older widows with children to support them have less need to remarry and more scope to refuse offers of marriage (Cattell, 2020), but in some cases, grown-up children may be unable to assist due to their own hardships. Many widows also reject remarriage, perhaps because of previous negative experiences, or because of a desire to maintain psychological ties to their late husbands (Zur, 1998).

Mayan widows in rural Guatemala are extremely vulnerable to intimidation, violence or abuse, and have even been threatened with violence to discourage their participation in NGOs, or for their demonstrations against the military for recruiting their sons (Kaupisch, 2005). The civil war officially

ended in 1996, but state and military violence has continued. Widows are particular targets of violence, especially by village jefes (civil patrol chiefs) who utilise threats to strengthen their positions of authority (Zur 1998). Intimidation and rape are common, and widows themselves may face lethal consequences, especially if they join activist groups such as CONAVIGUA.

Due to the high crime rates in Guatemala, many young women have also been widowed because of gang violence or organised crime (Sharma, 2018). One example of such a case is that of Claudia Lorena:

"My husband was a taxi driver, and he was the only bread winner in our house. We were never rich but had enough and were happy with our humble existence. I have only studied up to the fourth grade and got married while I was a teenager. Right after our marriage, I got pregnant with our first child. My life became entirely about raising our six children and my husband. Our lives changed on 11th May, 2017, when my husband was shot at point blank range. He was driving in the city along his usual route, picking up and dropping passengers when a man hailed him, posing as a customer. He then shot my husband after robbing him of all his money. To this day, I don't know how much money was taken and why he shot my husband after taking the money. People are looking for easy money, and the most convenient option is to target bus and taxi drivers because they always carry cash... There is no option for me to find a job because of my lack of education. Life has been very hard for us after my husband's death – his family has completely abandoned us." (Sharma, 2018).

Table 7. Overview – Guatemala

Indicators	Time period		Result
	2005-2010	2011-2023	
Legal framework (including customary law) guaranteeing equal rights to land ownership and/or control and property inheritance rights	Civil Code (Código Civil), Articles 1078 and 1079 (source: World Bank, 2023b)	No new law was enacted, or any amendment brought through in the existing laws during this period	No significant change post 2011
Violence against widows			
Law and policies preventing domestic violence against widows	<p>Law to prevent, sanction, and eradicate domestic violence (Ley para prevenir, sancionar y erradicar la violencia intrafamiliar), 1996</p> <p>Law Against Femicide and Other Forms of Violence Against Women (Ley contra el Femicidio y otras Formas de Violencia contra la Mujer), 2008 (sources: The Advocates for Human Rights, 2017; World Bank, 2023b)</p>	No new law was enacted, or any amendment brought through in the existing laws during this period	No significant change post 2011

Indicators	Time period		Result
	2005-2010	2011-2023	
Law and policies preventing sexual abuse of widows	Law Against Sexual Violence, Exploitation, and Human Trafficking (Ley contra la violencia sexual, explotación y trata de personas), 2009 (Source: UN ECLAC, n.d. -a)	No new law was enacted, or any amendment brought through in the existing laws during this period	No significant change post 2011
Laws to prevent trafficking of women including widows	Law Against Sexual Violence, Exploitation, and Human Trafficking (Ley contra la violencia sexual, explotación y trata de personas), 2009 Immediate Search Law for Missing Women (Ley de Búsqueda Inmediata de Mujeres Desaparecidas), 2016 (Source: UN ECLAC, n.d. -a)	No new law was enacted, or any amendment brought through in the existing laws during this period	No significant change post 2011
Employment and economic benefits			
Laws/policies/ programmes supporting widows' employments			No evidence of any support for widows' employment

Indicators	Time period		Result
	2005-2010	2011-2023	
Financial Aid for poverty alleviation	1. Pension for “passive classes of the State” 2. Survivor's pension (1988) 3. The Solidarity Basket Program (Programa Bolsa Solidaria)	No new scheme could be found	No significant change post 2011
Financial aid to displaced/ refugee women and widows			No evidence of such assistance
Marriage and family			
Laws removing any impediments to remarriage			No such laws found
Laws mandating legal age of marriage 18+ years and preventing early widowhood		Minimum legal age of marriage is 18 years for both boys and girls, with no legal exceptions (UNICEF, 2020). Guatemala banned marriages under the age of 18 in 2017 (source: Girls Not Brides).	Despite the legal provision, child marriage is still prevalent in the country - 29% of women in Guatemala are married or united before their 18th birthday (source: Girls Not Brides).
Recognise and value unpaid care and domestic work			
Proportion of time spent on unpaid domestic and care work		19% of (24 hour) day spent on unpaid domestic and care work for women in 2017, vs 3% for men (World Bank, 2023a)	No data on widows available, although it is likely that they contribute substantially in unpaid work

Indicators	Time period		Result
	2005-2010	2011-2023	
Equal participation in political, economic, and public life			
Proportion of seats held by widows in (a) national parliaments and (b) local governments	Proportion of seats held by women in the national parliament in 2005 was 8.2% (World Bank, 2024a)	Proportion of seats held by women in the national parliament in 2022 was 19.4% (World Bank, 2024a)	No data on widows available
Access to sexual and reproductive health and reproductive rights			
Laws and regulations that guarantee full and equal access to sexual and reproductive health care, information and education			No data on widows available

Policies and programmes for widows

- PAVYH (Programa para Asistencia para Viudas Y Huerfanos) was a state-run project set up in 1992 to support those widowed by political violence, although it is unclear if this is continuing. The government organised regular food distributions for three months, including corn, a can of powdered milk and a litre of oil per family every 15 days. To be eligible for the food, widows were required to answer census questions about themselves and the circumstances of their husband's death or disappearance. The programme also ran income-generating projects in villages, in which widows submit business plans to receive material, infrastructure (e.g. a sewing machine to use collectively), or an initial investment to establish a store (Kaupisch, 2005).

Other policies and programmes

- The Solidarity Basket Program (Programa Bolsa Solidaria) is a conditional money transfer programme which aims to combat extreme poverty. It grants 250 quetzales (GTQ 250.00) periodically through a banking system enabling families to purchase a basic food basket at authorised commercial establishments (Government of Guatemala, 2017). It is available to those in urban and rural areas living in extreme poverty, including widows, disabled people, and elders. The programme has widened the scope of its activities to include productive projects and training workshops (UN ECLAC, 2013a).
- One of the contributory social protection systems in Guatemala is the pension for "passive classes of the State" (Clases Pasivas Civiles del Estado). It functions as a retirement pen-

sion for public-sector workers, and its benefits can be extended to their dependents in cases of widowhood or orphanhood (UN ECLAC, 2013a).

- Survivor pension (Pensión de sobrevivientes) is also available for widows and widowers whose partners received – or were entitled to receive – an old-age or disability pension at the time of death or had at least 36 months of contributions in the last six years (UN ECLAC, 2013a). The widow(er)'s pension ceases upon remarriage (Social Security Administration USA, 2019).
- The National Reparation Program (PNR) was created to offer individual and collective reparations to civilian victims of human rights violations and crimes against humanity during the conflict. Initially, it was created for ten years and in 2013 it was extended for a further ten years. During 2008 – 2012, the PNR began to construct and offer housing to widows and children of victims, although many houses were left incomplete (Martínez and Gómez, 2019).

Inheritance

Women's and girls' inheritance rights are protected by legislative frameworks in the civil code. Female surviving spouses and daughters are granted the same legal rights as their male counterparts to inherit land and non-land assets (OECD, 2020). In the absence of a will, the law designates the children and the spouse as the first heirs, inheriting in equal portions. In practice, however, widows whose names are not on land titles often lose their inheritance rights. Moreover, women and girls' legal capacity

to access inheritance in Guatemala is hampered by the prevalence of unregistered unions, which leaves many women in a vulnerable position.

Discussion

Compounding their marginalisation, widows' rights remain largely neglected in mainstream policy. Several programmes put in place to support destitute and vulnerable families following the end of the conflict can be accessed by widows, but the dire conditions of many remain neglected. Much of the effort to raise awareness for widows' rights in Guatemala has been grassroots activism by Mayan widows seeking justice. International Widows Day, commemorated by civil society organisations and activists, has helped to generate conversations about the issues experienced by Guatemalan widows, particularly in the context of the genocide, but there is still a disconnect between the marginalisation of these widows and the lack of interventions at the policy level. The situation of inheritance rights is a particular cause for concern. 30% of girls in Guatemala are either married or enter informal unions before they are 18 years old. Inheriting the husband's property is crucial to prevent destitution of widows, but due to the high number of unregistered marriages (particularly among indigenous communities), they are unable to claim their legal rights. Women's Justice Initiative has worked with 15 communities to implement plans to prevent child marriage and violence against women. Through their work, 2,700 women and girls have had access to legal services and education (Girls not Brides, 2024a).

CHILE

ACCORDING TO the 2002 census, there were 587,250 widows in Chile, or 8.10% of marital age females (Loomba Foundation, 2015). In Chile, widowhood can be perceived as a pivotal moment in the life trajectory of women as they begin or restart certain activities, such as employment, in old age. The death of a loved one is a significant event, but the death of the husband in old age is particularly significant, because it fundamentally alters the widow's self-perception and relationships with others thereafter (Osorio-Parraguez, 2013).

Table 8. Overview – Chile

Indicators	Time period		Result
	2005-2010	2011-2023	
Legal framework (including customary law) guaranteeing equal rights to land ownership and/or control and property inheritance rights	Civil Code (Código Civil), Articles 982, 983 and 989 (source: World Bank, 2023c)	No new law was enacted, or any amendment brought through in the existing laws during this period	No major change post 2011
Violence against widows			
Law and policies preventing domestic violence against widows	Law on Domestic Violence (Ley Violencia Intrafamiliar, 20.066), 2005 Femicide Law (Law 20.480), 2010 (modifies the penal code and law No. 20.066 on domestic violence, establishing “femicide” as a crime) (Source: UN ECLAC, n.d. -b)	Law 21.013 (2017) reforms article 14 of law 20.066 on the crime of habitual abuse, defining more severe penalties for those who incur in the habitual exercise of physical or mental violence Law 21.565 (2023) Establishes a comprehensive protection and reparation regime in favour of victims of femicide/ femicidal suicide and their families (Source: UN ECLAC, n.d. -b)	While not specific to widows, positive progress has been made to address violence against women since 2011
Law and policies preventing sexual abuse of widows			No data on widows available, though they are highly vulnerable to sexual abuse

Indicators	Time period		Result
	2005-2010	2011-2023	
Laws to prevent trafficking of women including widows	Law on Smuggling of Migrants and Human Trafficking, (Law 20.507), 2011 (Source: UN ECLAC, n.d. -b)	No new law was enacted, or any amendment brought through in the existing laws during this period	No significant change post 2011
Employment and economic benefits			
Laws/policies/ programmes supporting widows' employments			No evidence of any support for widows' employment
Financial Aid for poverty alleviation	The Widow's pension, or survivor's pension scheme	No new scheme could be found.	No significant change post 2011
Financial aid to displaced/ refugee women and widows			No evidence of such assistance
Marriage and family			
Laws removing any impediments to remarriage			No such laws found
Laws mandating legal age of marriage 18+ years and preventing early widowhood	Under the Civil Marriage Law 2004, 18 years is the minimum age of marriage. However, it is possible to marry at 16 years with parental consent (source: Girls not Brides).	No new law was enacted, or any amendment brought through in the existing laws during this period	No significant change post 2011.

Indicators	Time period		Result
	2005-2010	2011-2023	
Recognise and value unpaid care and domestic work			
Proportion of time spent on unpaid domestic and care work		22% of (24 hour) day spent on unpaid domestic and care work for women in 2015, vs 10% for men (World Bank, 2023a)	No data on widows available, although it is likely that they contribute substantially in unpaid work
Equal participation in political, economic, and public life			
Proportion of seats held by widows in (a) national parliaments and (b) local governments	Proportion of seats held by women in the national parliament in 2005 was 15% (World Bank, 2024a)	Proportion of seats held by women in the national parliament in 2022 was 35.5% (World Bank, 2024a)	No data on widows available
Access to sexual and reproductive health and reproductive rights			
Laws and regulations that guarantee full and equal access to sexual and reproductive health care, information and education			No data on widows available

Other programmes and policies

- The Women Heads of Household Programme (El Programa Mujeres Jefas de Hogar) is operational in 272 communes in Chile, seeking to promote the financial autonomy of women who head households by supporting them to generate and manage their own income and resources from paid work. It offers vocational training workshops, access to a support network for employability, and intersectoral work with support to improve employability conditions. To be eligible, women must

be between the ages of 18 and 65 and be the head of the household (i.e. a woman who is economically active, has family responsibilities and is the main financial supporter of the household). They must also belong to the 60% most socio-economically vulnerable bracket according to the Social Registry of Households (RSH) (source: Chile Atiende, 2023a).

- The Solidarity Chile Programme (Chile Solidario) was a multi-dimensional, innovative poverty programme set up to target extremely poor families who were not accessing the social

welfare services to which they were entitled. It provided a coordinated approach to help families access social services, with 4 components: (i) psycho-social support; (ii) social protection allowances to the participating families; (iii) guaranteed cash transfers; and (iv) preferential access to social promotion and employment programmes (UN ECLAC, 2013b; UN ECLAC, n.d. -c; World Bank, n.d.). The programme reportedly ran from 2002 – 2017, and has since been replaced by the Securities and Opportunities System (Ethical Family Income programme) (Sistema de Seguridades y Oportunidades (Ingreso Ético Familiar)) (Cecchini and Atuesta, 2017). This programme similarly combines unconditional and conditional transfers to households living in extreme poverty, which are related to children's schooling and health, an employment subsidy to promote female formal employment, and conditional cash transfers rewarding school achievements (OECD, 2022).

- Single family allowance - Subsidio Único Familiar (SUF) targets informal workers (not receiving family allowances) with children under 18, pregnant women and people with disabilities belonging to the 60% most socio-economically vulnerable. It offers conditional cash transfers of equal benefit amount per dependent family member, conditional on children's schooling and health. As of 2022, CLP 12,000 monthly per child (USD 17.6, 10% of the poverty line) was provided and 2 million workers benefited.
- The Widow's Pension, or survivor's pension of the old pay-as-you-go

system (La pensión de viudez o sobrevivencia del antiguo Sistema de Reparto) allows the spouse of a deceased pensioner to receive a monthly pension for life. This is terminated if the widow remarries (Chile Atiende, 2023b)

Inheritance

Unlike in Guatemala, men and women do not have equal rights to immovable property, and the law does not grant spouses equal administrative authority over assets during marriage (World Bank, 2023c). However, female and male spouses have equal rights to inherit assets according to the Civil Code, and sons and daughters also have equal rights to inherit assets from their parents.

Discussion

Very little has been done at the national and local level to support widows. The inheritance laws are inadequate, and the Widow Pension scheme discourages remarriage, forcing women to choose between eligibility for financial benefits and pursuing a second marriage. While widows can receive some benefit from the Women Heads of Household Program, as well as the broader social protection system and pensions, there appears to be a complete absence of interventions at the policy level to protect widows in this country. There is very little presence of third-sector organisations working on widows' rights in Chile. Given the history of armed resistance in Chile, as well as the current crime rates, women remain vulnerable to the threat of widowhood, and require far greater interventions in order to be protected.

Widowhood in Sub-Saharan Africa

Structural adjustment policies, debt, land shortages, natural disasters, war, and HIV/AIDS have all contributed to decades of developmental challenges in Sub-Saharan Africa. These complex issues have led to a growing number of widows, who form a special category of women requiring a broad range of support measures (encompassing socio-economic, mental, and physical health), but who seldom attract the attention of policymakers (Genyi and Genyi, 2013). According to the World Bank (2018), one in ten women in Sub-Saharan Africa above the age of 14 are widowed, and these women are much more likely to head their own households – 72% are heads of the family (World Economic Forum, 2016). By age 65, there are as many widows as there are married women and, by age 80, 80% of women in Sub-Saharan Africa live in widowhood. These patterns reflect several factors including far higher male remarriage rates following widowhood or divorce, large spousal age gaps, higher average life expectancy of women, the practice of polygamy, and the ravages of HIV (World Bank, 2018a).

These women are important community members and they display powerful resilience, but they are also among the poorest and most vulnerable individuals, at risk of serious socio-economic hardship as a result of their disadvantaged social position (Nyanam, n.d. -a). Despite the wide variety of cultural groups and traditions across the continent, customary laws (which still overwhelmingly control inheritance and marriage) and legal protection privilege men (World Bank, 2018a). For instance, in Tanzania, customary law generally denies a widow inheritance altogether. Marriage is often the sole basis for women's access to socio-economic and land-use rights, and these are lost upon divorce or widowhood (World Bank, 2017). Women frequently inherit nothing when a marriage ends, and official legal systems offer little recourse. Property grabbing is also particularly frequent in the East and Southern African countries of Kenya, Lesotho, Tanzania, Uganda, Zambia and Zimbabwe (World Bank, 2018a). The prevalence of young girls marrying older men further creates large numbers of young widows (Widows for Peace Through Democracy, 2022).

There is a particularly grave crisis in countries such as Angola, Mozambique, Somalia, and Rwanda, where the combination of HIV/AIDS and political violence have caused almost half of all adult females to become widows prematurely, and the associated stigma aggravates the situation. The Rwandan genocide created 500,000 widows in Rwanda, and in Angola and Mozambique, 60% of adult women were widowed by wars. Other countries affected by these dynamics include Congo, Nigeria, Somalia, and Uganda. Conflict generally exacerbates sexual and domestic violence against widowed women. Children who depend on widowed mothers as their sole support suffer as a result, and widowed grandmothers

are left to care for orphaned and sick grandchildren (UN, 2001). Property grabbing by husbands' male relatives is also common, which contributes to a heightened risk of eviction and destitution. Adding to this threat of socio-economic deprivation, wars often cause people to become internally displaced people or international refugees. Many widows have remained hidden in refugee camps, without a relative to help them resettle post-conflict. Their informal support network disintegrates due to death, disappearance or forced migration. Globally, in 2021, there were 12 million female refugees, of whom 3.5 million are from Sub-Saharan Africa. Displacement resulted in lost property, assets and livelihoods, deterioration in health and access to health care and a greater risk of violence, trafficking, and sexual abuse (UN, 2022). Some war widows are forced to engage in sex work, often referred to as 'survival sex'. It is worth noting that post-conflict widows ought not to be viewed primarily as "victims" in need of emergency relief, but rather as the sole supporters and breadwinners of their families to whom support should be tailored to meet their requirements (Loomba Foundation, 2015).

Aside from these issues, widows in Sub-Saharan Africa across ethnic groups, income, class and education are impacted by severe and sometimes inhumane widowhood rituals that involve practices of ill treatment and psychological torture, which leaves many with serious health complications. These practices vary by ethnicity and region, but may include: consumption of the water used to wash the corpse; sleeping in the room where the corpse is laid; sleeping naked on the bare floor; forcible marriage to relatives of the deceased husband; being confined to a room and forced to sit on ashes; having food served on broken plates and (sometimes) prohibited from looking at the person who served the meal; and restrictions on dress or obligation to wear tattered clothes for a period of time. In some cultures, widows are expected to scream so that people in the community can hear them. Intimidated by the fear of being shunned by the community, losing custody of children, being evicted from the family home or even superstition, widows are pressured to participate in these rites. The primary aim of SDG Goal 5 – elimination of all forms of violence against women as well as harmful practices – is evidently not possible to achieve if practices such as these ingrained in widowhood rites continue. (Ajayi et al., 2019).

This section covers five countries in Sub-Saharan Africa: Kenya, Tanzania, Uganda, Malawi and South Africa.

KENYA

ACCORDING TO the World Widows Report (Loomba Foundation, 2015), there are an estimated eight million widows in Kenya. Despite forming a large part of the population, there was no mention of widows in the National Census Report of Kenya until 2019 (Nyanam, n.d. -a). Although there are certain legal frameworks designed to protect widows in Kenya, they still face a plethora of challenges, including discrimination, disinheritance, violence, stigma and poverty. Many widows lack legal protection and access to justice, especially in rural areas where repressive customary laws and practices are strictly followed in preference to the formal law. Human Rights Watch (2020) also found that some of the existing laws on women's rights may be ambiguous or contradictory, and that both judicial and non-judicial procedures that determine division of matrimonial property discriminate against and deter women from claiming a share (Human Rights Watch, 2020).

Many widows are threatened or forcibly evicted from their matrimonial homes or husbands' land, are denied custody of children, and are accused of having caused the death of their husband. For others, depending on tribal and cultural customs, they may even be forced to undergo rituals such as wife inheritance (The East Africa Centre for Law and Justice, 2024). Widows' rights organisations and Human Rights Watch have also recorded numerous reports of physical and sexual assault.

Table 9. Overview – Kenya

Indicators	Time period		Result
	2005-2010	2011-2023	
Legal framework (including customary law) guaranteeing equal rights to land ownership and/or control and property inheritance rights	The Law of Succession Act	The Matrimonial Property Act, 2013	Kenya has made efforts to legislate equal inheritance rights for women, however existing legislation appears to be contradictory and unclear
Violence against widows			
Law and policies preventing domestic violence against widows		Protection Against Domestic Violence Act, 2015	While not specific to widows, the 2015 act is an important step forward in protecting women from domestic violence
Law and policies preventing sexual abuse of widows	Sexual Offenses Act, 2006 Penal Code of Kenya (source: Baker McKenzie)	No new law was enacted, or any amendment brought through in the existing laws during this period	No significant change post 2011
Laws to prevent trafficking of women including widows	Counter-Trafficking in Persons Act, 2010	No new law was enacted, or any amendment brought through in the existing laws during this period	No significant change post 2011
Employment and economic benefits			
Laws/policies/programmes supporting widows' employments	Women Enterprise Fund	Thamini Loan Product (2021) provides interest free groups loans with no administration cost	Commendable progress made since 2011, with the launch of the Thamini loan facility in 2021.

Indicators	Time period		Result
	2005-2010	2011-2023	
Financial Aid for poverty alleviation		<p>Widows' and Orphans' Pensions Act (revised), 2012 makes provision for granting pensions to widows and children of deceased public officers.</p> <p>Asian Officers' Family Pensions Fund (revised), 2012 provides pensions for the widows and children of Asian officers who work for the Government.</p>	Notable action taken to provide financial assistance to certain groups of widows post 2011
Financial aid to displaced/ refugee women and widows			No evidence of such assistance
Marriage and family			
Laws removing any impediments to remarriage			No such laws found
Laws mandating legal age of marriage 18+ years and preventing early widowhood		The Marriage Act, 2014 sets the minimum legal age of marriage at 18 years with no exceptions	

Indicators	Time period		Result
	2005-2010	2011-2023	
Recognise and value unpaid care and domestic work			
Proportion of time spent on unpaid domestic and care work		On average women spend c. 5 hours per day on unpaid work, vs c. 1 hour for men. Overall, women spend c. 7 times more time on unpaid care work (2.4 %) than men (0.4%) and c. 5 times more (16.3%) on unpaid domestic work than men (3.2%). (Source: Kenya National Bureau of Statistics, 2023)	No data on widows available, although it is likely that they contribute substantially in unpaid work
Equal participation in political, economic, and public life			
Proportion of seats held by widows in (a) national parliaments and (b) local governments	Proportion of seats held by women in the national parliament in 2005 was 7% (World Bank, 2024a)	Proportion of seats held by women in the national parliament in 2023 was 23% (World Bank, 2024a)	No data on widows available
Access to sexual and reproductive health and reproductive rights			
Laws and regulations that guarantee full and equal access to sexual and reproductive health care, information and education			No data on widows available

Policies and programmes for widows

Thamini is a loan facility for widows, introduced in 2021, to provide an interest-free group loans from the government with no administration costs. It is targeted at widows in Kenya aged 18 years and above within certified widow-led groups. To be eligible, the beneficiary must be a registered Self Help Group of 10 members and above comprising 100% women of whom at least 70% should be widows. All leadership positions must be held by widows (Ministry of Public Service, Performance and Delivery Management, 2021).

The Siaya Widows Protection Bill, 2023, was drafted by Siaya County in Kenya to ensure a widow shall enjoy substantive equality, irrespective of age or marital status, and will have access to health and social justice. This comprehensive policy encompasses legal, social, and economic support systems to address the unique challenges faced by widows, including ensuring that widows are protected from participating in any harmful cultural practices such as ritual cleansing through sex. It also established the County Widows' Welfare Committee to ensure the protection, maintenance and welfare of neglected, abandoned, and destitute widows and widows' dependent children, and established that the Directorate of Widowed Persons shall be a department in the county public service. (Rona Foundation, n.d. -a; Widows for Peace through Democracy, n.d.).

Siaya County in Kenya has elected three widows out of four women as members of the county assembly.

It has also committed to supporting widows by running awareness campaigns and by establishing a dedicated directorate of widowed persons to provide essential services such as legal aid, counselling, and economic empowerment resources (Rona Foundation, n.d. -a; Widows for Peace Through Democracy, n.d.).

Other policies and programmes

The Women Enterprise Fund (WEF) provides subsidised credit to women entrepreneurs for enterprise development and aims to facilitate capacity-building of women entrepreneurs and their organizations (Women Enterprise Fund, 2023).

Inheritance

The Matrimonial Property Act, 2013, contains provisions that protect widow's rights to ownership of the property in the case of her husband's death. The Act provides that husband and wife have equal rights when it comes to acquiring, using, administering and disposing of matrimonial property. This law can be used to safeguard widows' rights when it comes to securing property acquired during the marriage, particularly the matrimonial home (The East Africa Centre for Law and Justice, 2024).

The Law of Succession Act defines the rights of widows to the husband's estate and is important if the husband did not leave behind a valid will. A widow is entitled to the personal and household items of the deceased, and a life interest in the remaining portion of the deceased's estate which has not been explicitly distributed to other beneficiaries. It means that the

widow has a legal right to use and benefit from a specific share of the assets and properties her husband has left behind (The East Africa Centre for Law and Justice, 2024).

A court decision in 2021 allowed widows to have an entitlement to a life interest in the deceased spouse's property even when they remarry, as opposed to the previous position where the widow's entitlement was extinguished upon remarriage.

Human Rights Watch (2020) found these existing laws to be somewhat inconsistent and contradictory. Additionally, the World Bank's (2023) Women, Business and the Law index notes that female and male surviving spouses do not have equal rights to inherit under the Law of Succession Act. In the Law of Succession Act, the spouse only retains a "life interest" in other property such as land and houses acquired during their lifetime.

Contribution of third sector organisations

Nyanam: Since 2019, Nyanam (a Kenyan NGO tackling widowhood poverty and stigma) has hosted annual International Widows Day celebrations for widows and their families. In 2024, the organisation hosted a celebration with approximately 1,400 widows from Kisumu and Siaya counties. Previously, in 2020, Nyanam raised over \$3,000 to fund over 115 COVID-19 response kits that were distributed to widows, and in 2022, Nyanam celebrated International Widows Day by gifting Nyanam widows with 2 litres of cooking oil, 2kg sugar and 2kg maize flour (Nyanam, n.d. -b).

Discussion

For years, the Kenyan government, civil society organisations, NGOs and local communities have made considerable efforts to mark International Widows Day, to raise awareness of the plight of widows and implement programmes to empower widows. Kenya was part of the group of countries which have marked International Widows Day since 2007 with The Loomba Foundation. In 2021, the government also instated "Thamini" loan facility specifically designed for widows, and Siaya County passed a Widows Protection Bill in 2023. Yet, in remote rural villages, discriminatory practices, repression and abuse of widowed women continues (Orwa, 2020). Since 2015, widow cleansing has been outlawed in Kenya, but traditional cultural beliefs and practices often supersede the law. Widows' land and property rights are often also cast aside in practice. Kenyan human rights campaigners are calling on the government to address this disinheritance and social exclusion, urging policy-makers to build legislation to outlaw harmful cultural practices. While the government has taken commendable steps to address the plight of widows in Kenya, further interventions are required to alter societal attitudes, to engage men as widow champions, and to devote resources to empowering rural widows (Orwa, 2020).

TANZANIA

IN 2010, 10.5% OF WOMEN aged 15 and older in Tanzania were widowed (World Bank, 2018a). The state of widows' rights in Tanzania is dire, particularly because female and male surviving spouses do not have equal rights to inheritance under local customary law, and formal social protection remains underdeveloped. In 2015, the UN's Committee on Elimination of Discrimination against Women (CEDAW) held Tanzania accountable for multiple violations of women's rights after reviewing the case of two widows who were prevented from inheriting their late husbands' property and evicted from their homes by their in-laws, along with their minor children. Millions of other women in Tanzania experience these same violations as a result of discriminatory customary laws.

The CEDAW Committee concluded that Tanzania's "legal framework, which treats widows and widowers differently in terms of their access to ownership, acquisition, management, administration, enjoyment and disposition of property, is discriminatory" and violates CEDAW (Human Rights Watch, 2016). The Committee called on Tanzania to ensure that rights guaranteed under the Convention have precedence over inconsistent and discriminatory provisions. While Tanzania had promised to fix the problems, the victims had not been paid any compensation over a year later, and the women's lawyers said the government made no progress on broader reforms (Nnoko-Mewanu, 2016).

In 2016, the CEDAW Committee again called upon Tanzania to act on widows' human rights and Human Rights Watch also sent a letter to the government, urging them to take immediate action.

Table 10. Overview – Tanzania

Indicators	Time period		Result
	2005-2010	2011-2023	
Legal framework (including customary law) guaranteeing equal rights to land ownership and/or control and property inheritance rights			No law exists to provide equal inheritance rights for women
Violence against widows			
Law and policies preventing domestic violence against widows		No specific legislation addressing Domestic Violence (source: World Bank, 2023d)	No legislative protection to address domestic violence could be found during the periods of study
Law and policies preventing sexual abuse of widows	Sexual Offences Special Provisions Act, 1998	National Plan of Action to End Violence Against Women and Children in Tanzania 2017/8-2021/2	While not specific to widows, positive progress has been made since 2011 to address violence against women
Laws to prevent trafficking of women including widows	Anti-Trafficking in Persons Act, 2008	No new law was enacted, or any amendment brought through in the existing laws during this period	No significant change post 2011
Employment and economic benefits			
Laws/policies/programmes supporting widows' employments			No evidence of any support for widows' employment

Indicators	Time period		Result
	2005-2010	2011-2023	
Financial Aid for poverty alleviation	Productive Social Safety Net (PSSN) provides cash transfers to poor households, including those headed by widows	No new scheme could be found	No significant change post 2011
Financial aid to displaced/ refugee women and widows			No evidence of such assistance
Marriage and family			
Laws removing any impediments to remarriage			No such laws found
Laws mandating legal age of marriage 18+ years and preventing early widowhood		The Law of Marriage Act, 1971, allowed for boys to marry at 18 and for girls to marry at 15 with parental consent, but in 2016, the Constitutional Court ruled that unconstitutional, and directed the government to raise the legal age of marriage to 18 years (Odhiambo, 2019)	In spite of the law mandating marriage after 18 years, child marriage remains a challenge, especially under customary law, with 31% of girls married before 18 years of age birthday (UNICEF, 2023b)

Indicators	Time period		Result
	2005-2010	2011-2023	
Recognise and value unpaid care and domestic work			
Proportion of time spent on unpaid domestic and care work		Proportion of time (24 hour day) spent on unpaid domestic and care work for women was 16% in 2014, vs 4% for men (World Bank, 2024b)	No data on widows available, although it is likely that they contribute substantially in unpaid work
Equal participation in political, economic, and public life			
Proportion of seats held by widows in (a) national parliaments and (b) local governments	Proportion of seats held by women in the national parliament in 2005 was 30% (World Bank, 2024a)	Proportion of seats held by women in the national parliament in 2022 was 37% (World Bank, 2024a)	No data on widows available
Access to sexual and reproductive health and reproductive rights			
Laws and regulations that guarantee full and equal access to sexual and reproductive health care, information and education		National Strategic Plan for the Integrated Health Sector HIV, Viral Hepatitis and Sexually Transmitted Infections (STI's) with the goal of ending the three epidemics by 2030 Health Sector Strategic Plan V (2021-2026) (Source: WHO, 2023)	While not specific to widows, there appears to have been a significant effort dedicated to providing sexual and reproductive healthcare for women in recent years

Policies and programmes for widows

The Five-year National Plan of Action to End Violence Against Women and Children (2017/18 – 2021/22) included in its implementation plan the target to increase women's awareness on rights to property and inheritance rights, with the aim of empowering women and widows to demand their rights to inherit properties (2016).

According to the Loomba Foundation (2015), the government has also given widows loans and affordable health insurance packages and has implemented free primary and secondary education for children of widows, although we have been unable to verify this from other sources.

Other policies and programmes

The Productive Social Safety Net (PSSN) programme is the flagship social protection program of Tanzania that promotes an integrated approach to poverty and malnutrition. UN agencies work closely with national partners to sustain poverty eradication efforts at the household level, using interventions such as conditional cash transfers and interventions that provide opportunities to earn additional income through public works projects. Implemented by Tanzania Social Action Fund (TASAF), it aims to increase access to income-earning opportunities and food consumption for targeted poor households, as well as improve their ability to cope with shocks and enhance the human capital of their children through school enrolment and attendance. By 2015, the programme was delivering cash transfers to over 1 million households across

the country (World Food Programme, 2023). As of June 30, 2023, PSSN had reached 5,111,477 beneficiaries, 56% of whom were female (World Bank, 2024c).

Inheritance

Both customary and Islamic law, the two main systems of intestate succession in Tanzania, limit women's inheritance (Ezer, 2006). Under customary law, a widow is generally denied inheritance altogether. Customary law is in force in 30 districts, making it the most commonly applied form of law in Tanzania. Regarding widows, it states that she "has no share of the inheritance if the deceased left relatives of his clan; her share is to be cared for by her children, just as she cared for them." (OHCHR, 2015). The customary law provides that the deceased's heir should take care of the widow, but in practice, his relatives often chase the widow away from their land and home. The customary law also excludes widows from administering an estate, stipulating that estates should be administered by the deceased's eldest brother, father, or other male relative, or a sister if there is no male relative (Nnoko-Mewanu, 2016).

Under Islamic law, women only inherit half the share of men. A widow with children is entitled to 1/4 of his spouse's estate, while a widow with children is entitled to 1/8 (to be shared among any co-wives). A widow without children is entitled to 1/2 of his spouse's estate, while a childless widow is only entitled to 1/4. Tanzania's inheritance laws thus impoverish women and leave their survival at the mercy of men (Ezer, 2006).

Intestate succession in Tanzania further appears to be governed by the Indian Succession Act. This is a codified English law from 1865 imported to Tanzania from India by the British who exercised colonial powers over both countries. While widows have the same rights as widowers under this Act, it is only rarely applied. This Act appears to be mostly applied to Europeans, with Tanzanians of African origin seldom benefiting from its provisions (Ezer, 2006).

Contribution of third sector organisations

To mark International Widows Day in Tanzania, NGOs and gender equality actors have been advocating for inheritance law reforms that will protect and guarantee widows' inheritance rights, as well as combat discriminatory socio-cultural norms and practices. In 2023, for example, WiLDAF Tanzania in collaboration with Landesa Tanzania, through the Stand for Her Land campaign, organised a webinar session of over 100 participants from different fields (including government officials, media, NGOs and faith-based organizations, widows' and women's rights organisations and the private sector) to strategise on bridging the policy and practice gap to strengthen women's land rights (WiLDAF Tanzania, 2023).

Centre for Widows and Children Assistance (CWCA): According to a 2022 survey conducted by the Loomba Foundation, CWCA has collaborated with various other parties to observe International Widows Day, focusing on providing legal aid and education to widows and the wider community.

They aim to involve widows and religious leaders from rural and remote areas in their commemorative activities and to educate women about inheritance laws. However, funding challenges are impacting their ability to do so effectively. The day, and its associated activities, have helped the organisation to become more widely recognised.

Tanzania Widows Association (TAWIA): According to a 2022 survey conducted by the Loomba Foundation, International Widows Day helped TAWIA create the National Platform of Widows and helped raise the collective voices of widows.

Discussion

While the widows' rights discourse is gaining prominence at a grassroots level and among women demanding an end to their discrimination, International Widows Day seems to have made little difference at a policy and legal level in Tanzania. Discriminatory laws remain in place and support mechanisms for widows remain overwhelmingly absent. Inheritance laws, in particular, fail to grant equal rights to widows, leaving them at the mercy of their relatives. NGOs, civil society organisations working for widows and women's rights must continue to strongly advocate for the enactment of laws to provide inheritance rights to widows and to combat discriminatory socio-cultural norms and practices.

UGANDA

THE WORLD BANK reported that, in 2011, 11.1% of women aged 15 and above in Uganda were widowed (World Bank, 2018a). Studies conducted in Mali, Uganda and Zimbabwe find that households headed by widows are especially impoverished relative to male and other female headed households (World Bank, 2018a). While there has been much effort to implement social security schemes to support vulnerable families and individuals in Uganda, a lot more needs to be done to help and protect widows with regard to their specific issues.

In 2016, International Justice Mission (IJM) Uganda, which conducted a study on "Property Grabbing from Ugandan Widows and the Public Justice System Response", organised a programme for International Widows Day, including speeches from various government representatives. The Chief Magistrate spoke about the court system and how it will be addressing land-grabbing cases to bring justice to widows, and a representative from Uganda Police talked about a special taskforce created to address land grabbing and their commitment to supporting widows (IJM, n.d., Kyler, 2016).

More recently, in 2022, the Office of the United Nations High Commissioner for Human Rights (OHCHR) in Uganda, in partnership with the Uganda Human Rights Commission (UHRC), held a two-day workshop on forced widow inheritance with 29 Women Human Rights Defenders (WHRDs) from all districts of the Karamoja sub-region. This focused on enhancing the skills of WHRDs to identify, monitor and report human rights issues in relation to forced widow inheritance and on creating a regional network of grassroots WHRDs (OHCHR Uganda, 2022). Forced widow inheritance is a custom whereby a male relative of a deceased husband inherits the widow as his wife. Due to the patriarchal socio-economic structure and prevalence of child marriages, some women experience being inherited by male relatives multiple times, and those who refuse may experience harassment or ostracism from their communities (OHCHR Uganda, 2022). Not only did this workshop highlight the serious human rights violations of widows, but also the lack of comprehensive studies on such harmful practices and the limited interventions to combat them. The WHRD participants recommended strengthening the capacity of grassroots WHRDs, conducting a baseline study on forced widow inheritance, focused community sensitisation and integrating this form of violence into the national gender-based violence strategy (OHCHR Uganda, 2022), which are important next steps for the government of Uganda to act on.

Following this workshop, OHCHR has committed itself to strengthening the capacity of grassroots WHRDs and developing an advocacy strategy for fighting against forced widow inheritance.

Table 11. Overview – Uganda

Indicators	Time period		Result
	2005-2010	2011-2023	
Legal framework (including customary law) guaranteeing equal rights to land ownership and/or control and property inheritance rights		The Succession Amendment Act, 2022	The 2022 law is an important measure that guarantees women's inheritance rights in legislation, but patrilineal customary and religious laws continue to deprive widows of inheritance and their matrimonial home
Violence against widows			
Law and policies preventing domestic violence against widows	Domestic Violence Act, 2010	No new law was enacted, or any amendment brought through in the existing laws during this period	No significant change post 2011. While the 2010 law is not specific to widows, it is an important legislative measure to prevent violence against women.
Law and policies preventing sexual abuse of widows			No evidence of such laws
Laws to prevent trafficking of women including widows	The Prevention of Trafficking in Persons Act, 2009	National Action Plan for Prevention of Trafficking In Persons 2019-2024	While not specific to widows, Uganda has made important legislative provisions to prevent human trafficking since both 2005 and 2011

Indicators	Time period		Result
	2005-2010	2011-2023	
Employment and economic benefits			
Laws/policies/programmes supporting widows' employments	The Uganda Women Entrepreneurship Program (UWEP) and the Youth Livelihood Program (YLP) are examples of government initiatives that provide support to women, including widows, to support entrepreneurship and Income Generating Activities	No new scheme could be found	No significant change post 2011
Financial Aid for poverty alleviation	The Senior Citizens Grant (SCG) and the Vulnerable Family Support Grant (VFSG) provide financial aid to vulnerable individuals	No new scheme could be found	No significant change post 2011
Financial aid to displaced/ refugee women and widows			No evidence of such assistance
Marriage and family			
Laws removing any impediments to remarriage			No such laws found

Indicators	Time period		Result
	2005-2010	2011-2023	
Laws mandating legal age of marriage 18+ years and preventing early widowhood		The (amended) Ugandan Constitution and the Children's Act 2016 sets the minimum legal age of marriage at 18 years	This is a good step in preventing early widowhood. However, customary and religious laws conflict this and can have lower minimum age of marriage, or, in the case of Muslims, no minimum age at all (Source: Girls Not Brides)
Recognise and value unpaid care and domestic work			
Proportion of time spent on unpaid domestic and care work		Proportion of time (24 hour day) spent on unpaid domestic and care work for women was 15% in 2018, vs 8% for men (World Bank, 2024b)	No data on widows available, although it is likely that they contribute substantially in unpaid work.
Equal participation in political, economic, and public life			
Proportion of seats held by widows in (a) national parliaments and (b) local governments	Proportion of seats held by women in the national parliament in 2005 was 24% (World Bank, 2024a)	Proportion of seats held by women in the national parliament in 2022 was 34% (World Bank, 2024a)	No data on widows available
Access to sexual and reproductive health and reproductive rights			
Laws and regulations that guarantee full and equal access to sexual and reproductive health care, information and education	National Strategy for Integration of Sexual Reproductive Health and Rights and HIV/AIDS 2017 – 2021		No data on widows available

Policies and programmes for widows

The Uganda Women Entrepreneurship Programme (UWEP) aims to improve access to financial services for women and equip them with skills for enterprise growth, value addition, and marketing of their products and services. Women can access needs-based skills development to get hands-on training in skills required for their business. They are also offered interest-free credit for enterprise development on a revolving fund basis. The women are required to be in groups of 10-15 members to ensure successful implementation of their priority enterprise and full repayment of the Revolving Fund. Women are also given institutional support, with access to counselling, basic training in bookkeeping, teambuilding, and entrepreneurship/business skills. In 2016-2017, the Programme rolled out to the entire country, with separate budgets for each District and Municipality.

Eligible beneficiaries: the programme targets unemployed women, vulnerable groups such as single young mothers, widows and gender-based violence (GBV) survivors, women with disabilities, women living with HIV/AIDS, women heading households, slum dwellers, women living in hard-to-reach areas, and ethnic minorities. The program is available for those aged 18-65 years, with the assumption that those beyond 65 years will be catered for under the Social Assistance Grants for Empowerment of Elderly Persons (SAGE) Programme. Those benefitting from the Youth Livelihood Programme are not considered eligible to be beneficiaries of UWEP. (Ministry of Gender,

Labour, and Social Development, n.d. -a).

Other policies and programmes

The Youth Livelihood Programme, launched in 2014, aims to empower 18–30-year-olds, including single parents and those living with HIV/AIDS, to harness their socio-economic potential and increase self-employment opportunities and income levels. It has three components: (i) skills development, (ii) livelihood support and (iii) institutional support. Specifically, it provides marketable vocational skills and productive assets for viable income generating enterprises, and works towards positive mindset change (Ministry of Gender, Labour, and Social Development, n.d. -b).

Social Assistance Grants for Empowerment (SAGE) is a key element of the Expanding Social Protection programme that uses two targeting methods: The Vulnerable Family Support Grant (VFSG), and the Senior Citizens Grant (SCG). The VFSG employs a composite index measuring vulnerability to determine eligibility, whereas the SCG uses age only (all those above 65 years, or 60 years in the Karamoja region, are eligible). Under the VFSG, adult women are the recipients of the transfer, and for the SCG the transfer goes directly to the eligible older person. For both grants, the transfer is worth UGX 25,000 per month and is paid every two months. In Financial Year 2017-2018, the Programme reached beneficiaries in 47 districts (Source: Ministry of Gender, Labour, and Social Development, n.d. -a), making a positive difference in households' basic consumption

and alleviating poverty. It has helped them retain and build their productive assets, while improving their ability to cope with shocks (Oxford Policy Management, 2016).

Child marriage

While the Ugandan Constitution and Children's Act mandate the minimum age of marriage to be 18, the legal framework for marriage in Uganda is complex and it is unclear how provisions in civil, religious and customary law interact with each other. For instance, the Customary Marriage (Registration) Act sets the minimum age of marriage at 16 for girls and 18 for boys; The Hindu Marriage and Divorce Act (1961) sets the minimum age of marriage at 18 for boys and 16 for girls with parental consent; and The Marriage and Divorce of Mohammedans Act 1906 does not set a minimum age of marriage (Girls Not Brides, 2024b). This increases the vulnerability of young girls marrying sometimes much older men, and raises the likelihood of widowhood in their youth.

Inheritance

The Succession Act Sections 26 and 27, as amended by the Succession Amendment Act 2022, grants female and male surviving spouses' equal rights to inherit assets (World Bank, 2023e). However, similar to the situation in Tanzania, the patrilineal customary and Islamic laws continue to deprive widows of inheritance and their matrimonial home. Customary laws view the widow as an 'outsider' to her husband's clan (particularly because she may get remarried). Too often, when a woman loses her husband, she is also cast out of her family,

forced out of her home, stripped of all her property, and separated from her own children. It is not uncommon for relatives to take over a widow's home and grab all of the property and surrounding land for themselves (Bennett et al., 2006).

Discussion

While there has been much effort to implement social security schemes to support vulnerable families and individuals in Uganda, a lot more needs to be done to help and protect widows with regards to their specific issues. Over a decade since the UN recognised International Widows Day, government efforts to support widows and to break oppressive cultural traditions remain insufficient. Despite this, various NGOs, human rights advocates, and faith-based organisations have been working to drive change at the local level in Uganda, advocating for widows in the absence of broader policy and legislative support. However, in the absence of broader policy and legislative support from the government, there is little noticeable change in widows' lives in Uganda.

MALAWI

IN 2010, 10.8% OF WOMEN aged 15 and above in Malawi were widowed (World Bank, 2018a). Here, widows are five times more likely than women who are married (and never widowed) to be HIV positive (World Bank, 2018b). These women are doubly disadvantaged, and the situation is compounded by the fact that Malawi is one of Africa's smallest and poorest nations. The economy, being largely dependent upon rain-fed crops, remains vulnerable to weather-related shocks and so food insecurity in rural areas is extremely high.

According to a news update from the Malawi Widows Association (MAWIA), the Government of Malawi recognised International Widows Day for the first time in 2023, working with the Global Fund For Widows and Malawi Widows Association to organise activities to mark the day, encouraging religious and community leaders and other stakeholders to support the government in ending harmful cultural practices and the denial of inheritance (MAWIA, 2023).

Table 12. Overview – Malawi

Indicators	Time period		Result
	2005-2010	2011-2023	
Legal framework (including customary law) guaranteeing equal rights to land ownership and/or control and property inheritance rights	Deceased Estates (Wills, Inheritance and Protection) Act, 2011, Section 17		No significant change post 2011
Violence against widows			
Law and policies preventing domestic violence against widows	Prevention of Domestic Violence Act, 2006	Gender Equality Act, 2013	While not specific to widows, these laws are good steps forward in protecting women from domestic violence
Law and policies preventing sexual abuse of widows		Penal Code of Malawi	No data available specifically on widows
Laws to prevent trafficking of women including widows		The Trafficking in Persons Act, 2015	While not specific to widows, this is an important step in preventing human trafficking, which widowed women are highly vulnerable to
Employment and economic benefits			
Laws/policies/programmes supporting widows' employments		National Action Plan for Women Economic Empowerment (2021 - 2025)	The national action plan is a significant stride towards the economic empowerment of vulnerable women, including widows

Indicators	Time period		Result
	2005-2010	2011-2023	
Financial Aid for poverty alleviation		The Malawi National Social Support Program (MSSP) and the Malawi Social Cash Transfer Program (SCTP) are examples of government initiatives that provide financial aid to poor and vulnerable households, including those headed by widows	While these initiatives are an valuable safety net for vulnerable people and families, greater assistance is required to cater specifically to the needs of widowed women
Financial aid to displaced/ refugee women and widows			No evidence of such assistance
Marriage and family			
Laws removing any impediments to remarriage			No such laws found

Indicators	Time period		Result
	2005-2010	2011-2023	
Laws mandating legal age of marriage 18+ years and preventing early widowhood		Under the Constitution and The Marriage, Divorce and Family Relations Act, 2015, the minimum legal age of marriage is 18 years with no exceptions. In 2017, the Parliament voted to amend the Constitution to make child marriage illegal and remove a provision that allowed children to marry at 15 with parental consent (Source: Girls Not Brides).	
Recognise and value unpaid care and domestic work			
Proportion of time spent on unpaid domestic and care work	Proportion of time (24 hour day) spent on unpaid domestic and care work for women was 9% in 2005, vs 1% for men (World Bank, 2024b)		No data on widows available, although it is likely that they contribute substantially in unpaid work
Equal participation in political, economic, and public life			
Proportion of seats held by widows in (a) national parliaments and (b) local governments	Proportion of seats held by women in the national parliament in 2005 was 14% (World Bank, 2024a)	Proportion of seats held by women in the national parliament in 2022 was 23% (World Bank, 2024a)	No data on widows available

Indicators	Time period		Result
	2005-2010	2011-2023	
Access to sexual and reproductive health and reproductive rights			
Laws and regulations that guarantee full and equal access to sexual and reproductive health care, information and education		The National Sexual and Reproductive Health and Rights (SRHR) policy	While not specific to widows, the SRHR policy is an important measure to improve information and access to sexual and reproductive healthcare for women

Policies and programmes for widows

Malawi's National Action Plan for Women Economic Empowerment (2021 – 2025) works towards improving protection for women's (including widows) inheritance and land rights as well as their economic empowerment. The Plan has four priority areas: promotion of women/girls' education and financial literacy; facilitation of women's labour and employment; enhancement of women's access to and control of property; and support of women's business/entrepreneurial activities.

Other policies and programmes

The Social Cash Transfer programme (part of the National Social Support Programmes) is an unconditional safety net scheme run by the government and funded by international donors such as UNICEF and ILO. It began in 2006 and offers unconditional cash transfers that aim to reduce poverty and hunger, enhance resilience among ultra-poor and labour-constrained households, increase school

enrolment and attendance of children living in targeted households, and improve health. Eligible beneficiaries include ultra-poor households and individuals who are defined as "unfit to work", including those older than 64 years and 18–64-year-olds who have a chronic illness or disability that makes them unable to work. The programme has been reported to improve the well-being of caregivers of orphans and vulnerable children. On average, households receive 9,000 Malawian Kwacha (about USD10.00) per month. The programme is run in all 28 districts and the cash transfers benefit 300,800 households, or 1.3 million individuals (Ministry of Gender, Children and Community Development and UNICEF, 2022).

The Government also has other welfare programmes that widows may benefit from, including programmes for the elderly and The National Strategy for Political Empowerment of Women. From 2012 – 2016, Malawi also implemented the Malawi National Social Protection Programme (MNS-SP, 2012-2016).

Inheritance

Despite the legal provision to provide equal inheritance rights to widows and widowers in the Deceased Estates (Wills, Inheritance and Protection) Act, 2011, customary or religious traditions in Malawi often leave widows deprived of their rights, especially in rural areas. As with Uganda, local and customary laws may dictate that women do not own any property in their own right, and women may themselves be considered property. Inheritance typically passes through sons or male relatives. Despite the presence of laws to protect widows' rights to inheritance and property, utilising these formal laws in rural villages is difficult. The lack of awareness and active enforcement of the laws means that widows continue to endure family disinheritance, land-seizure and property grabbing (Ngwira, 2005).

Discussion

Over the past decade, Malawi has made progress by enacting laws such as the Gender Equality Act, 2013, and the Deceased Estates Act, 2011, which aim to address gender discrimination. This has resulted in positive changes, such as increased political participation by women. However, the unsystematic implementation of existing gender-related laws and inadequate government funding prohibits further progress, especially for the most vulnerable widowed women (Ministry of Gender, Community Development and Social Welfare, 2021), and there remains an absence of government policies and programmes formulated specifically to the needs of widows.

SOUTH AFRICA

IN 2017, SOUTH AFRICA'S Commission on Gender Equality published the results of a study on experiences of widowhood in different cultures and geographic areas of South Africa. The findings of the study reveal large-scale discrimination against widows (and sometimes widowers too), including property grabbing, name-calling and accusations of killing or bewitching the deceased, and humiliating and harmful practices. Widows in particular are heirs to a set of discriminatory and oppressive customs and practices that compromise their constitutional rights to dignity, equality and freedom. This includes the practice of Ukungenwa, in which a woman is taken as a wife against her will by her husband's unmarried brother or cousin when the husband passes away. Customary law recognises these practices, which discriminate against women and negate attempts by regional, national and international legislation to protect widows. Widows' vulnerability is compounded as a consequence of socially constructed (and sometimes also internalised) economic dependency on husbands. This situation is further aggravated by the fact that most widows who bear the brunt of these discriminatory practices are in rural societies, where illiteracy is high and ignorance of the law (particularly written law) is rife (Commission on Gender Equality, 2017). Equally, many widows have shown remarkable determination and courage in the face of tragedy and – either individually or in collaboration with other widows – have become self-supporting and entrepreneurial, running small businesses, farming and supporting their children and dependants (Commission on Gender Equality, 2017).

South Africa has been holding events for International Widows Day since 2010 (The Loomba Foundation, n.d.). The government has since implemented welfare services for women and taken formal steps to improve women's property and inheritance laws. Widows' rights are slowly being integrated into the broader women's rights and gender-based violence discourse.

Table 13. Overview – South Africa

Indicators	Time period		Result
	2005-2010	2011-2023	
Legal framework (including customary law) guaranteeing equal rights to land ownership and/or control and property inheritance rights	<p>Intestate Succession Act, Art. 1(1)(a)</p> <p>The Promotion of Equality and Prevention of Unfair Discrimination Act, 2000 (with several amendments, the latest being in 2017)</p> <p>The Reform of Customary Law of Succession Act, 2010</p>		No significant change post 2011, however the existing legislation outlaws gender discrimination
Violence against widows			
Law and policies preventing domestic violence against widows	Domestic Violence Act, 1998	No new law was enacted, or any amendment brought through in the existing laws during this period	No significant change in the legal framework was found during the periods of study
Law and policies preventing sexual abuse of widows	Sexual Offences Amendment Act, 2007	No new law was enacted, or any amendment brought through in the existing laws during this period	No significant change post 2011
Laws to prevent trafficking of women including widows		Prevention and Combating of Trafficking in Persons Act, 2013	While not specific to widows, this is an important step in preventing human trafficking, which widowed women are highly vulnerable to

Indicators	Time period		Result
	2005-2010	2011-2023	
Employment and economic benefits			
Laws/policies/ programmes supporting widows' employments			No evidence of any support for widows' employment
Financial Aid for poverty alleviation	Social assistance programmes like the Social Relief of Distress grant provide financial aid to vulnerable individuals, including widows	No new scheme could be found	No significant change post 2011
Financial aid to displaced/ refugee women and widows			No evidence of such assistance
Marriage and family			
Laws removing any impediments to remarriage			No such laws found

Indicators	Time period		Result
	2005-2010	2011-2023	
Laws mandating legal age of marriage 18+ years and preventing early widowhood	<p>Under the Children's Act 2005 the minimum legal age of marriage is 18 years for girls and boys.</p> <p>However, inconsistencies and loopholes exist throughout the legislation.</p> <p>The Marriage Act allows girls to be married at the age of 15 with parental consent but maintains the minimum age of 18 for boys. (Source: Girls Not Brides).</p>		No significant change post 2011 to plug the loopholes
Recognise and value unpaid care and domestic work			
Proportion of time spent on unpaid domestic and care work			No data on widows available, although it is likely that they contribute substantially in unpaid work
Equal participation in political, economic, and public life			
Proportion of seats held by widows in (a) national parliaments and (b) local governments	Proportion of seats held by women in the national parliament in 2005 was 33% (World Bank, 2024a)	Proportion of seats held by women in the national parliament in 2022 was 47% (World Bank, 2024a)	No data on widows available

Indicators	Time period		Result
	2005-2010	2011-2023	
Access to sexual and reproductive health and reproductive rights			
Laws and regulations that guarantee full and equal access to sexual and reproductive health care, information and education		The South African National Integrated Sexual and Reproductive Health and Rights Policy, 2019	No data on widows available

Policies and programmes for widows

In 2013, the National Widows Forum and the Widows South Africa Dialogue were launched to provide a platform for widowed women to form themselves into an organised sector and engage with the government. The forum's discussion aimed to come up with support systems and advice for widows to raise their children alone and manage the finances that have been left behind by their deceased husbands (Government of South Africa, 2013).

In 2015, KwaZulu-Natal district held a Summit on Widowhood, in which stakeholders were invited to address the c.450 widows from all corners of the province and respond to their issues of concern (Government of South Africa, 2015).

Other programmes and policies

Social relief of distress is a temporary provision of assistance intended for persons in such a dire position that they are unable to meet their families' most basic needs, including due to the

death of the family breadwinner. This comes in the form of a food parcel or a voucher to buy food, and occasionally in the form of cash. Social Relief of Distress is given for a short time only – usually for up to three months (Government of South Africa, 2024a).

The Older Persons Grant (pension) is available to those aged 60 and above, paying R 2,090 per month or R2,110 for those older than 75. To qualify, beneficiaries must not receive other social grants, and not earn more than R86,280 if single or R172,560 if married (Government of South Africa, 2024a).

The Gender-Based Violence Command Centre (GBVCC) operates under The Department of Social Development and runs a national 24/7 call centre facility dealing with issues such as family disputes, home affairs-related queries and child custody.

Inheritance

South Africa has taken formal steps to improve women's property rights and inheritance laws. The Promotion of Equality and Prevention of Unfair Dis-

crimination Act 2000 outlaws gender discrimination, including any systems that prevent women from inheriting family property, or policies that restrict their access to land. It also prohibits the oppression of women by religious, cultural, and customary rules and practices (Government of South Africa, 2024b). South Africa's constitution allows for customary laws that do not conflict with the human rights guaranteed under its Bill of Rights, and its courts have ruled that certain customary laws on inheritance are unconstitutional where they discriminate on the basis of sex. South Africa also passed a Recognition of Customary Marriages Act in 2000 that made an important change: allowing marriages to be registered after the death of a spouse (Human Rights Watch, 2017), which helps when the existence of a customary marriage (and therefore rightful inheritance) is denied by in-laws after death or divorce. In practice, though, the country still grapples with unregistered customary marriages and patriarchal customary practices that deny widows their inheritance rights. In many cases, families do follow rules when distributing estates (Human Rights Watch, 2017).

Contribution of third sector organisations

PowerHouse Development Services: According to a 2022 survey conducted by the Loomba Foundation, the annual call to action of International Widows Day has been an integral part of the programme development for this NGO and has given their cause much needed impetus. International Widows Day celebrations have encompassed various commemorative

events involving members of civil society, including churches, to raise awareness of widows' issues and their rights, such as education on new legal reforms. They have also organised virtual lectures, and interviews on TV and radio, placing the agenda of widowhood into households and offices. Widows continue to be absent in legislative provisions which tend to be general in nature, but through the efforts of this organisation, as well as the Legal Resources Center and International Widows Day, the courts have taken profound measures on legislative reforms. The day has also given hope to widows and their children that they are not forgotten and that they are not a curse to society.

Discussion

South Africa has taken commendable measures to improve women's property rights and inheritance laws, particularly by allowing marriages to be registered after the death of a spouse. The government has claimed to give special attention to widowed women and single mothers, and The Commission on Gender Equality has also committed to addressing gender equality issues in widowhood. However, indigent widows continue to face difficulties in realising their rights to social security. Despite the growing recognition of widows' rights, widowed women still face an absence of robust support systems designed specifically for their needs. Additionally, the widespread patriarchal practices, low levels of legal literacy of the most vulnerable women (especially in rural areas), and unsuccessful attempts by widows' organisations to influence change, have also reduced the ef-

fectiveness of previous interventions in response to widows' concerns at both provincial and national level (Government of South Africa, 2015).

Results and Policy Recommendations

D. RESULTS AND POLICY RECOMMENDATIONS

DISCUSSION OF RESULTS

International Widows Day has generally succeeded in raising greater awareness about widow-specific issues across the eleven countries of study, both at a community level and at a policy level, to varying degrees. However, the status of widows in these countries, in both form and scope, has not yet seen a measurable impact.

The country-by-country results of the study are summarised below.

In **India**, NGOs, activists, and civil society groups have utilised International Widows Day since 2007 to advocate for policy changes, legal reforms and social programmes that address the needs of widows and their families. Efforts are being made to challenge stereotypes, fight discrimination, and allocate resources to provide equal opportunities for widows. Yet, despite the government's poverty alleviation schemes, widows in India continue to face dismal conditions due to variations in coverage and a lack of awareness or access to the benefits they are entitled to. India also lags in providing effective skills development and employment opportunities for widows.

Bangladesh has held events for International Widows Day since 2007, with increasing attention to widows' issues in policy and development rhetoric. However, widows and divorced women still face economic insecurity, which is connected to broader issues

of food deficiency, mental health issues, and poverty. Sexual harassment and discriminatory cultural practices further compound their suffering. The Allowances for the Widows program, which began in 1998, has positively impacted recipients and their families. However, significant legislative and policy interventions are needed to address systemic oppression and socio-cultural stigma, with no appreciable changes in laws and policies to empower widows between 2011 and 2023.

Nepal has made considerable progress in tackling widow discrimination, as reflected in the collective celebration of Holi by widows in 2012 (the festival of colours). This reflects the recognition and awareness created by International Widows Day, for which Nepal has held events since 2010. However, many widows in this country undoubtedly continue to experience extreme discrimination.

Sri Lanka has marked International Widows Day since 2007 and since then, collaboration between the government and organisations supporting widows has enabled widows to benefit from programmes focused on capacity building and skills training, with widows becoming agents of change in their community. Yet at the policy level, no significant changes were identified during the period 2011 – 2023, and gender discrimination remains deeply embedded in custom-

ary law.

In **Guatemala**, International Widows Day has helped to generate conversations about the issues experienced by widows, particularly in the context of the genocide. However, there remains a disconnect between the marginalisation of these widows and the scarcity of interventions at the policy level, leaving widows largely neglected in mainstream policy.

In **Chile**, widows benefit from the Women Heads of Household Programme, but there appears to be a complete absence of interventions at the policy level to protect widows. The country requires significant attention from national and international institutions to bring any noticeable change in widows' lives.

In **Kenya**, the government, NGOs and communities have marked International Widows Day since 2007, making progress by raising awareness, implementing empowerment programmes, and banning widow cleansing rituals in 2015. However, traditional cultural beliefs and practices often prevail over legal changes, necessitating further interventions to alter societal attitudes and empower rural widows.

To mark International Widows Day in **Tanzania**, there has been increased advocacy for inheritance law reforms and combating discriminatory socio-cultural norms. However, this has made little difference at a policy and legal level, as discriminatory laws are still in place and support mechanisms for widows remain overwhelmingly absent.

In Uganda, NGOs and others have worked to drive change for widows

at local level, but government efforts to support widows and to combat oppressive cultural traditions are still insufficient. No noticeable change in widows' lives has been observed.

In **Malawi**, the government's recognition of International Widows Day in 2023 has encouraged stakeholders (including community leaders) to work towards ending harmful cultural practices and disinheritance, but inadequate funding, a lack of government policies and programmes formulated specifically for widows, as well as the unsystematic implementation of gender-related laws, hinders progress.

South Africa has held events for International Widows Day since 2011, and the government has since implemented welfare services and improved property and inheritance laws. Widows' rights are slowly being integrated in broader women's rights and gender-based violence discourse. However, an absence of support systems designed for their needs means that widows still face difficulties accessing their rights, while widespread patriarchal practices and low legal literacy undermine the effectiveness of interventions.

Overall, the study's findings show that, despite the progress made by governments and civil society to promote women's rights, and the growing recognition of the unique socio-cultural and economic challenges associated with being a widow, a lot more needs to be done to help and protect widows. In the countries of study in South Asia, efforts made by civil society and widows' groups have led to greater awareness about harmful customary practices, and governments have

taken considerable strides to provide greater social security protection and empowerment programmes for single women, including widows, particularly in Nepal. In contrast, in the countries of study in Latin America, there were generally inadequate provisions to protect widows, where most progress has been driven by grassroots activism. In the countries of study in Sub-Saharan Africa, progress on widows' rights varies significantly between nations, with some making substantial strides while others are lagging behind. In some countries, such as Kenya, both the government and NGOs have made notable efforts to integrate widows' rights into mainstream agendas. However, in others, such as Tanzania, discriminatory laws persist, or there is a marked absence of support mechanisms for widows.

This study also found that one of the major obstacles to designing appropriate policies and fostering positive change for widows is the absence of empirical data. The gaps identified are given below:

- There is no updated data on the number of widows in most countries of study for nearly a decade or more (India, Bangladesh, Sri Lanka, Guatemala, Chile, Kenya, Tanzania, Uganda, Malawi, South Africa).
- There is no data about sexual abuse of widows in the countries of study.
- There is no data about the trafficking of widows in the countries of study.
- There is no data about the time spent by widows on unpaid domestic and care work in the countries of study.
- There is no data about how many widows hold seats in national or local governments in the countries of study.
- There is no data on the availability of sexual and reproductive health care information and education for widows in the countries of study. Nepal, Sri Lanka, Tanzania and Malawi have policies on sexual and reproductive healthcare, but these are for women more broadly.

POLICY RECOMMENDATIONS

The following policy recommendations are the culmination of gap assessments in policies pertaining to widows' rights and wellbeing in the countries of study. The suggested measures seek to support widows at both national and international levels, thereby advancing progress towards SDG Goal 5. They are categorised into general policy recommendations, which apply broadly to most countries of study, and region-specific suggestions based on the unique socio-cultural contexts of different countries.

A primary aim of these policy proposals is to address the significant gaps in data pertaining to the challenges faced by widows and their dependents. This data will help inform effective policy measures and facilitate a more comprehensive evaluation of the impact of International Widows Day and other policy interventions designed to support widows.

Below are the policy measures that are applicable in the countries of study, drawn from the results of this paper and other seminal studies, in-

cluding the OECD's 2019 Social Institutions and Gender Index report.

Data and research

1. Substantially upscale research on widowhood to understand the challenges faced and support required by widowed women.
2. Include "marital status" in the disaggregation of government statistics.
3. Conduct studies on the barriers encountered by widows in accessing services (educational, skills-development, financial, and legal).
4. Undertake empirical studies to provide evidence on the sexual exploitation and human trafficking of widows, which could inform policies to protect them from such exploitation.
5. Study the forced migration of widows, including the gender-based violence (GBV) encountered during migration and post-migration. Develop policies and programmes to prevent GBV and support integration in host countries.
6. Conduct studies to examine and enumerate the role of widowed women in climate change adaptation and disaster risk reduction planning and management. Elderly widows and indigenous women who have experienced climate change may provide valuable insights.

Inheritance rights

1. Change inheritance laws to prohibit discrimination against women and explicitly allow women to

inherit land and non-land assets on equal basis with men and regulate their enforcement. For instance, in Vietnam, disinheritance of surviving spouses is explicitly prohibited, including after remarriage, and property dispossession is outlawed in its many forms, including through "spiritual intimidation" (OECD, 2019). This offers an example of how laws can be tailored to be relevant and considerate of the cultural and religious contexts.

2. Recognise the inheritance rights of spouses and children under informal and unregistered unions or cohabitation, including where appropriate allowing for marriages to be registered after the death of a spouse.
3. Repeal laws that prohibit widows from inheriting their spouse's property or accessing social support schemes if they remarry.

Addressing harmful customs

1. Close loopholes in national legislation by establishing the dominance of civil law over customary, religious or traditional practices or laws that discriminate against women, prevent them from accessing their rightful inheritance, or allow for harmful traditional practices, rituals, and abuse to persist.
2. To support the above, enforce policies to engage religious and traditional leaders in discussions about damaging widowhood rituals and the interpretations of customary law in relation to the inheritance rights of women and girls.
3. Ensure the strict implementation of

laws against child and adolescent marriages

Social safety net programmes

1. Implement or strengthen the coverage of comprehensive social safety net programmes such as cash transfer schemes, and offer preferential access to housing, vocational training, employment and schooling for widows and their children (World Bank, 2018a).
2. Run awareness-raising campaigns about legal rights and existing social security schemes in rural communities, where many are unaware of the benefits they are entitled to and ensure the provision of free legal advice and support.
3. Increase the number of access points to state support and legal advice.
4. Increase availability of formal loans under income-generation programmes.
5. Implement disaster relief measures.

REGION-SPECIFIC POLICY RECOMMENDATIONS

South Asia: In the countries of study in South Asia, where traditional norms, religious practices and extreme social stigma often dominate the experience of widowhood, policy recommendations should aim to address these entrenched gender disparities and discriminatory practices. Strategies should include engaging local, religious and community leaders (particularly men) as advocates for women's rights to help modify outdated customary law and cultural prac-

tices. Additionally, awareness-raising campaigns and legal support services should be scaled up to reach rural communities where access to information and resources is limited, given that many of those eligible for state support are (financially) illiterate and struggle to access programmes or obtain the necessary documents to prove eligibility. Furthermore, as inheritance is often determined on the basis of religion, meaning that widows' shares in inheritance can vary significantly, governments should standardise legislation and/or explicitly prohibit discrimination against women under religious laws. Governments should also make greater efforts to improve the standardisation and coverage of income-generating or welfare programmes for widows.

Latin America: In the countries of study in Latin America, widows are largely overlooked in mainstream policy and need urgent, tailored support measures. Despite the prevalence of widowhood arising from interconnected factors including armed conflict, crime, and poverty, formal social protection systems for widows and women-headed households remain underdeveloped or are non-existent. Governments should make greater efforts to develop and implement safety net programmes and women's empowerment schemes tailored to the specific requirements of widowed women and their families, particularly those from rural and indigenous communities who experience structural discrimination. Given the patriarchal social structures that shape inheritance practices, initiatives should also include legal reforms to guarantee widows' rights to inheritance – includ-

ing making provisions for women in informal or unregistered unions – and regulate their enforcement.

Sub-Saharan Africa: In the countries of study in Sub-Saharan Africa, widowed women can face extreme socio-economic hardships and are vulnerable to inhumane widowhood rituals and practices. Policy recommendations should encompass comprehensive interventions, prioritising legal reforms that address gaps in women's rights and prohibit discrimination (particularly in Tanzania where there is no legal provision to guarantee inheritance to widows). Efforts should be made to regulate the enforcement of anti-discrimination laws, particularly in rural areas where customary practices take precedence. Interventions must also protect women from harmful cultural practices such as wife inheritance. This will require engaging religious and community leaders to challenge harmful widowhood rituals and redefining antiquated customary laws. Social safety net programmes must be expanded to provide greater coverage and comprehensive support for widows and their children, paired with awareness-raising campaigns and legal support to ensure accessibility for all.

By tailoring policy recommendations to the unique challenges and cultural contexts of each region, stakeholders can better address the systemic barriers faced by widowed women and implement targeted policies.

Conclusion

E. CONCLUSION

In many countries around the world, widows are relegated to living a poor and marginalised existence, facing economic insecurity, discrimination, stigmatisation, and harmful traditional practices on the basis of their marital status. International Widows Day has been observed by the UN since 2011 to raise awareness of these difficulties experienced by widows, and to mobilise the support they require. The Loomba Foundation, with its groundbreaking work on widows' empowerment, played a key role in the establishment of International Widows Day. However, more than a decade since its inception, no framework has been set up to assess its impact and determine what progress has been made.

This study aimed to address this gap by employing the SDG gender equality framework, specifically SDG Goal 5 indicators tailored to the context, to evaluate the status of widows' rights. This methodology was chosen because the goal of gender equality cannot be achieved if widows are omitted from development and policy frameworks. The study has examined the policy impact of International Widows Day in eleven countries across South Asia, Latin America and Sub-Saharan Africa: Bangladesh, India, Nepal, Sri Lanka, Guatemala, Chile, Kenya, Tanzania, Uganda, Malawi, and South Africa. These countries were selected due to the distinct marginalisation experienced by widows in terms of the severity of enforced widowhood norms.

The study found that International Widows Day has brought global attention to the challenges faced by widowed women, increasing recognition that they are a distinct group with specific vulnerabilities and deprivations. It has encouraged some governments to mainstream the agenda of widows' rights, prompting action – or at least commitments to acting – to change the status of widowed women. However, there remains a considerable need for increased awareness and action to support and safeguard this vulnerable group and address the diverse socio-cultural and economic challenges they face. The results of this study suggest that the overall policy impact of International Widows Day since 2011 has been varied. Notwithstanding the increased awareness, International Widows Day has not yet succeeded in significantly transforming the lives of widowed women in these countries. The progress on widows' rights differs significantly between nations, with some governments taking commendable action to enact legal reforms for women's inheritance rights and to offer social security and/or economic empowerment programmes for single/widowed women, whereas others have neglected the issue. Social security programmes for the destitute and measures to promote gender equality are widespread, but there tends to be limited attention devoted specifically to widowed women, who are frequently overlooked and unprotected. In many countries of study, there are currently no social safety

net or skill development programmes tailored specifically for widows, and where exist, there is limited coverage. Additionally, (legal) illiteracy, patriarchal social structures, and other barriers to access mean that many women are unaware of, or are unable to access, these schemes. Moreover, utilising formal legal protections that safeguard widows' rights (such as anti-discrimination provisions for inheritance) remains challenging in many communities, particularly where traditional beliefs and/or cultural norms are strictly followed. As such, even where progress is achieved, widows continue to require sustained attention and more comprehensive government initiatives. The grassroots work of NGOs, human rights advocates, and faith-based organisations has been instrumental in advocating for widows' rights in the absence of comprehensive policy and legislative support. Their efforts are particularly important in deconstructing social stigma, creating community-level support systems and providing socio-economic empowerment for the beneficiaries of their schemes. Overall, while there has been some notable progress from a few governments and the broader network of NGOs, disparities persist, with many widows still facing significant discrimination in nearly every aspect of their lives, and lacking adequate legal protections to address these issues.

In March 2022, the UN General Assembly adopted a resolution, 'Addressing the Situation of Widows', the second-ever UN resolution on widowhood that builds on the foundation of the one adopted in 2010 to observe International Widows Day. This new res-

olution envisions widows as powerful actors in their communities and countries, acknowledging their economic contributions and need for financial inclusion, as well as calling for their full, equal, and meaningful participation in decision-making, peacebuilding and recovery discussions. It aims to provide specific and actionable steps to mainstream, legitimise, and protect the rights of widows within the UN system and in member states' local contexts (Global Fund for Widows, 2022a). This includes establishing domestic processes for recognising all marriages; implementing social protection systems that take into account the needs of widows and their children; and collecting high-quality and globally comparable data on the status of widows in order to close the existing information gap on widowhood. In the same year, at the 66th Session of the Commission on the Status of Women, or 'CSW66' (the UN's annual gender rights conference), member states included widows twice in the Agreed Conclusions. They highlighted the need to include widows in disaster risk reduction planning and management, and to focus on eliminating discrimination related to land tenure, inheritance, and natural resources (Global Fund for Widows, 2022b). The inclusion of language addressing widowhood in official UN documents reflects the positive impact of the resolution and the growing recognition of issues affecting widows.

However, it is imperative that member states continue to mainstream each component of the resolution in their own jurisdictions through appropriate policy interventions. Policymakers must ensure that proper laws

are enacted, and legal information is made easily available, particularly to marginalised groups living in rural regions. Even where there are laws to prevent discrimination against widows, these aren't always enforced, particularly in rural areas where there is less awareness, greater (legal) illiteracy, and repressive cultural practices are still strictly followed (The East Africa Centre for Law and Justice, 2024). For instance, despite the widespread presence of property laws and legal provisions that prevent gender discrimination in the countries of study, in practice women are systematically excluded from inheritance, and do not inherit property due to social stigma or pressure from families. Furthermore, there is a disconnect between formal and customary law, whereby the formal law may prohibit gender discrimination, but customary, traditional or religious laws often provide daughters and widows with a lower share of inheritance than sons or widowers. Following legal proceedings brought against Tanzania by two widows who were victims of discriminatory laws, CEDAW noted in 2015 that states have an obligation to adopt measures to amend or abolish “not only existing laws and regulations, but also customs and practices that constitute discrimination against women.” This includes countries such as Tanzania that have “multiple legal systems in which different personal status laws apply to individuals on the basis of identity factors such as ethnicity and religion” (OHCHR, 2015). States should also consider adjusting laws to consider non-marriage unions, informal unions, and customary marriages, which are prevalent in some of the countries

of study. This would give widows some legal recourse, given that laws that protect the rights of widow(er)s only apply if the marriage is legally registered. Alternatively, as South Africa has done, states can allow for marriages to be registered after the death of a spouse. Either of these provisions will affirm the rights of widows, including the right to inherit the matrimonial home or other properties. (East Africa Centre for Law and Justice, 2024).

Moreover, formal social protection systems for widows and women-headed households remain underdeveloped or are entirely non-existent. Safety net programmes for poor households and women's empowerment schemes have undoubtedly expanded in the last decade, but excluding a few countries of study, nationwide and long-term, mitigating public policy or social safety nets remain scarce (World Bank, 2018a), and very few explicitly focus on women who have lost a spouse and become the head of the household. There is also scope for governments to make greater efforts to carry out widespread awareness campaigns and outreach programmes to raise awareness of legal rights for women and to invite applications for any existing social security schemes (World Bank, 2019). This will improve the coverage of social security schemes and prevent exclusion of eligible beneficiaries, particularly the most vulnerable. In collaboration with women's groups and civil society organisations and financial institutions government schemes could be made universally accessible throughout the country by distributing information and setting up administration of cash transfers in a greater number of

centres at the local level. Increasing the number of access points for state support and bringing them closer to where beneficiaries live would enhance support for the most vulnerable beneficiaries (World Bank, 2019), including the elderly and disabled, who may not have the means, capacity or freedom to gain information about their rights or access the schemes otherwise.

In 2001, a UN report raised concern about the omission of widows from the statistics of many developing countries, adding that “they are rarely mentioned in the multitude of reports on women’s poverty, development, health or human rights published in the last 25 years”. This issue was further highlighted in the World Widows Report (Loomba Foundation, 2015), which provided the first comprehensive overview of country-by-country data on widows and highlighted the significant gaps in information that hinder effective remedies for their unique challenges. The current study has encountered similar limitations, indicating that, even after two decades of UN recognition, substantial gaps persist. Due to a lack of updated data and empirical evidence, the study was not able to assess several critical aspects of widows’ lives in the countries of study. These gaps, combined with an absence of adequate policy measures, underscore the urgent need for a systematic and comprehensive approach to data collection and intervention, both nationally and globally. For this purpose, research in this field must be strengthened. This will require governments and national and international organisations to allocate sufficient resources to facilitate

research that can better inform both policy and practice.

To conclude, while the UN’s adoption of International Widows Day has effectively raised global awareness of the challenges faced by widows, achieving significant improvements in their lives will require a methodical, evidence-based approach to policy formulation, and the provision of adequate resources to do so.

Appendix

F. APPENDIX

This appendix lists key organisations which provide vital support and advocacy for widows in the countries of study, in addition to the Loomba Foundation. These organisations play a monumental role in addressing the multifaceted challenges faced by widows, offering services ranging from legal assistance and economic empowerment to policy advocacy. Their collective efforts are essential to improving the lives of widows and advancing their rights on both national and international stages.

ORGANISATIONS WORKING IN SOUTH ASIA

South Asian Network for Widows Empowerment in Development (SAN-WED), established in 2003, is a network of organisations and individuals working for widows across South Asia. They advocate for policy and programmes that enable widows to become collective agents of positive change. The goals are to establish a national association of widows' groups in each country, with branches or member associations in every city, town, village, or refugee camp so that widows can become aware and access their rights and participate in decision-making at every level. It is now managed by Guild of Service.

UN Women implemented a three-year programme (2011-2014) on "Empowerment of Widows and their Coalitions" in 10 locations in India, Nepal and Sri Lanka. By including the problems of widows in national discourse and collecting improved data about the stigma and discrimination they face, the programme aimed to change policies and end discriminatory social practices against widows. This was done by working with widows' coalitions, including Guild for Service

and Ekal Nari Shakti Sangathan, Astha Sansthan in India, the Women for Human Rights (WHR) in Nepal and Women's Education and Research Centre (WERC) in Sri Lanka. In its first year of implementation, UN Women and its partners were able to reach out to over 1,500 widows, and by 2013, the programme had supported 52 widows in accessing their pensions.

Widows for Peace through Democracy (WPD) is a UK-based organisation that works in partnership with NGOs, lawyers and governing bodies worldwide to influence and monitor the development and implementation of laws protecting widows' rights. It has a vast global network, with partner organisations across Asia, Africa, Europe, North America.

Novel Organization for Rural Reforms (NORR) is a non-government, non-profit organization, established in 2002. Their vision is to help orphans, widows, the neediest, and poverty-stricken people all over Bangladesh. NORR's Widow Development Programme in Bangladesh includes literacy programmes and vocational training. This helps widows rebuild their lives by developing the skills and knowledge they need to be self-suffi-

cient.

Islamic Relief Worldwide provides a programme “Alternative Livelihoods for Orphaned Families” (ALO) in Bangladesh that works in Kaunia Upazila in Rangpur district, serving 500 widows and their children. It provides children with support for their education, while also enabling their mothers to earn a reliable living, combining cash grants with building knowledge, skills, rights-awareness, and institutional connections. Due to the success rate, the local government is now replicating the ALO model across other parts of Bangladesh. The ALO program has helped one widow, Rina, to manage successful ventures in a number of initiatives including cow and poultry-rearing, cap-making, and tailoring, earning over BDT 22,000 monthly (Islamic Relief Worldwide, 2021).

Orphans in Need began working in Bangladesh in 2011, aiming to help orphans and widows have a better standard of living and fairer opportunities. They provide nutritious food parcels to help the widows and orphans that have been affected by poverty across 14 countries throughout Asia and Africa.

Guild of Service, founded in 1923, is one of the oldest social service organisations in India. It works towards the welfare and empowerment of vulnerable people, including widows. They focus on issues such as economic independence, healthcare, and social support, providing shelters, vocational training, education for children and healthcare programmes.

In India, organisations such as **Kabir Society** and **Bhartiya Mahila Muslim**

Sangathan for single and widowed women in Udaipur, are working to protect minority Muslim widows, ensuring that the meher, a sum promised by the husband to his wife during the nikah (Islamic marriage), is actually given to the woman (UN Women, 2014).

Maitri India, since 2005, works to enable access to basic rights to some of the most marginalised and vulnerable populations in India through education, community outreach, networking, and legal advocacy. Elderly women/widows are one of their key target populations. The organisation has constructed Old Age Homes for widowed women in Vrindavan which has benefited thousands of individuals since its inception.

Sambhali Trust, founded in 2007, offers comprehensive programmes in Rajasthan, India, to empower and support marginalised women and children in the local community, including widows. It was granted Special Consultative Status by the Economic and Social Council (ECOSOC) of the United Nations in 2015. Their programmes include training in traditional skills such as handicraft production, formal education, health initiatives, financial literacy, and access to loans to help women create small enterprises of their own. At the time of writing, the organisation has reached 57,168 women and children (Sambhali, n.d.). Empowerment Centres are the core projects of Sambhali Trust, providing underprivileged women in Jodhpur an opportunity to have a good primary education (including English, Maths and Hindi), and vocational skill training in sewing and embroidery which they can showcase at

a market through Sambhali Boutique. This is complemented by scholarship programmes for children from poor families to help them stay in school, as well as counselling and legal support for women who have been abused.

HelpAge India, set up in 1978, works with and for disadvantaged elderly, including widows, to improve their quality of life. It works through 26 State Offices across India and runs programmes on-ground to address the needs of elders and advocate for their rights e.g. right to Universal Pension, quality Healthcare, and action against Elder Abuse.

OM SHANTHI NGO – Help for widows in India was founded in 2013 and supports widows and destitute single women and their children in Tiruvannamalai, Tamil Nadu. It provides counsel to young widows and supports their formal education and training, as well as financial support for the children's education and medical treatments. At the time of writing, two old age homes have been created where homeless widows are tended to and provided with food, activities and care.

Assisi Aid Projects is a small international development organisation with a strong focus on women. They work in partnership with Integrated Development Trust to support over 2000 single women (widowed, divorced, or unmarried) in rural villages of Tamil Nadu. Single women are assisted to access government support schemes including widow's pensions and disability pensions.

VeerNari Shakti Resettlement Foundation serves the families of the armed

forces, including war widows, offering counselling, livelihood training and support.

Action Aid Association has been engaged with the most marginalised communities in India since 1972. The organisation works to combat poverty, patriarchy, and injustice, including by championing the rights and giving dignity to widows.

Bala Vikasa, founded in 1991, leads community-led sustainable development interventions in rural India on a broad range of issues, including widow emancipation.

Women for Human Rights, single women group was established in 1995 to work for the human rights of the single women (widows) in Nepal. It received ECOSOC status (Special Consultative Status by the Economic and Social Council) at the United Nations in 2011. It strengthens the lives of single women (widows) through their economic, social, political and cultural empowerment. In addition to providing refuge and counselling, it is dedicated to creating a network of women from different ethnic and religious backgrounds. The organisation works at the grassroots, district and national levels, and has been central to changing laws to favour widows. At a regional level, WHR also functions as the secretariat of SANWED.

Maiti Nepal, founded in 1993, works to combat human trafficking, abuse and torture of women and girls, including the trafficking and exploitation of widows.

The Widows Forum 'Amara' in Sri Lanka supports female headed households to obtain details about missing

persons, assists women to locate missing documents and to get their lands back (FAO, 2018).

World Vision Lanka launched a program “Empowering War Widowed Women in Sri Lanka” to provide skills development training for 100 women heads of household in eastern Sri Lanka who were widowed during the 30-year conflict.

The Association of War Affected Women (AWAW) was established in Sri Lanka in early 2000 to create and foster a space for women affected by war, especially the mothers and wives of those who are missing, and to safeguard human rights and democracy. They are working extensively on peace, security and development issues from women’s perspectives, producing policy briefs, advocacy work, delivering trainings and working nationally, regionally and globally on the Women’s Peace and Security agenda.

Centre for Equality and Justice (CEJ), established in 2017, is a women’s organisation based in Colombo working primarily on the rights of war affected women from the Sinhala, Tamil and Muslim communities. CEJ engages with policy makers, government officers and strengthens grassroots level women’s capacities to claim their rights.

ORGANISATIONS WORKING IN LATIN AMERICA

The National Coordinator of Widows of Guatemala (CONAVIGUA) is a grassroots organisation founded by Mayan widows in 1988, as a response to the suffering of women in rural areas amid

the internal armed conflict of Guatemala. The widows of CONAVIGUA were women whose husbands, sons, and daughters had been either killed or had disappeared during Guatemala’s civil war. They work to obtain justice, peaceful resistance to the violence, and alleviate the most immediate and urgent needs of food, medicine, housing and clothing for their children and family (UN Women, 2020c). CONAVIGUA works to improve the quality of life for the families who suffered from genocide and conflict through legal accompaniment, psychosocial care, and trauma counselling. They also demand state compensation for those whose husbands were murdered during the war.

The Mani Amiche Association has operated in Guatemala since 1988 for single mothers, widows and women with children abandoned by their husbands, deprived of financial resources and without family support. Their Manos Amigas centre supports families affected by the conflict with resources to support self-sufficiency and the empowerment of widowed mothers. They provide families with basic health, education and food so that mothers can reduce household expenses and can save to become an independent family. Currently, Manos Amigas has over 350 children in the school system, and both the mothers and children are provided with medical care (Mani Amiche, n.d.).

ORGANISATIONS WORKING IN AFRICA

At the regional level, the **African Charter** and the **Women’s Protocol to the African Charter** have made

commendable strides in protecting the rights of women (Commission on Gender Equality, 2017). Across Africa, widows' groups (including in Ghana, Kenya, Nigeria, Eswatini and South Africa) are heightening awareness of the issues and are providing training in income-generation, health care and shelter for destitute widows and their families. These groups contribute to securing women's agency to change perceptions so that widows are not just seen in terms of recipients of welfare relief, but as women whose contribution to the economy and potential role in society should be properly acknowledged (Commission on Gender Equality, 2017).

The African Widows Summit (TAWS) is a three-day annual summit that aims to address the critical issue of widowhood across the African continent and provide a platform for high-level political leadership, guidance, and the formulation of recommendations concerning the widow's agenda within the African Union. By bringing together widows and women's rights representatives to engage with political leaders, civil society, the African Union, and international stakeholders, TAWS seeks to drive policy reforms and social change to uplift widows and transform the African continent.

The Global Fund for Widows is dedicated to empowering widows and female heads of households to overcome poverty through skills-based training, job creation, and micro-finance. The organisation currently works across Africa, including in Kenya, Tanzania and Malawi, as well as in India. Through an innovative community banking solution - WISALA (Widows' Savings and

Loan Associations) – widows can gain access to capital and savings. By making an initial investment, widows enter into a group savings and loan association. In return for the investment, the widows own shares in the bank, granting them co-ownership status. Once established, the Global Fund for Widows co-capitalizes the WISALA with a levered investment of 2:1 through a grant structure.

Rona Foundation is a grassroots organisation in Kenya that conducts psycho-social support, life skills, and para-legal and income-generating programmes including micro-finance, tailoring, organic vegetable farming, and beads-making for rural widows and orphaned children. In 2022, 11,400 widows accessed micro credit support through 80 self-organised groups. Monica Oriare, a beneficiary of Rona's programmes, recounted her journey with Rona as follows: *"When Rona came and started training us I was able to learn about my rights. We also learnt on how we can save and loan ourselves money through widow groups... I am now able to speak up in forums on widow's issues and train fellow widows on their rights and how to access government loans since my group has benefited from Thamini Loan by WEF, a confidence I have gained through capacity building by Rona Foundation."* (Rona Foundation, n.d. -b).

Nyanam Kenya has partnered with widows, using capacity development and strengthening as the core approach in implementing their holistic programmes in leadership, livelihoods, health, education and justice. Widows are organized into leadership cir-

cles (widow-to-widow support groups) which are the unit of implementation for the programmes. Their work alleviates widowhood poverty and stigma, mitigates the impact of HIV/AIDS, and gives widows the tools to tackle oppressive cultural, economic, and social practices that undermine widows' dignity and limit their agency.

Widows and Orphans in Rural Kenya

(W.O.R.K.) is dedicated to helping people to become self-sufficient by supporting education, training and healthcare for widows and orphans in rural Kenya. W.O.R.K. has an accounting system, known as 'Table Banks' which involves giving a small loan to widows to buy seed or start a small business.

Kee Widows has supported widows and their families within the county of Machakos in Kenya since 2010.

Awaken Love is a UK charity that works closely with widows and widowers in the rural villages of Western Kenya. Since 2007 they have helped women provide for their family through setting up small businesses, selling food at the local market and starting tailoring business.

Come Together Widows and Orphans Organization

(Kenya) have supported over 700,000 widows and 16,000 orphans in Kenya, empowering widows throughout the entire country by implementing a series of impactful, multifaceted initiatives designed to uplift widows and orphans. Their programmes include legal aid; providing the tools, resources, and training for economic self-reliance; providing orphans' education; and combating climate issues and humanitarian crisis

management, such as drought management and food insecurity mostly affecting widows and their children.

Humanity for Orphans, Youth and Widows Initiatives Kenya

(HOYWIK) was founded in 2000 in Nairobi, Kenya. The organisation runs tailor-made development programmes aimed at educating communities on their rights, including vocational training.

Tanzania Widows' Association

(TAWIA) – after learning about International Widows Day through the Loomba Foundation, the executive director Rose Sarwatt has ended up helping over 1 million women, starting with 3,000 widows, according to information from the Loomba Foundation. The Loomba Foundation also reported that the government has provided loans for widows and affordable health insurance packages, as well as free education for children of widows, though we have been unable to identify other sources to verify this.

The Women's Legal Aid Centre

(WLAC) is a non-profit NGO that has worked across Tanzania since 1989 to empower women to attain their rights, tackle discriminatory laws, and improve vulnerable population's access to justice. The founding members are professional lawyers who volunteered to provide legal assistance to women in need. WLAC has established 23 paralegals organisations.

International Justice Mission (IJM) is a global organisation that has been partnering with local authorities since 1997 to help remove children, women and men from situations of extreme violence. IJM's work has specifically supported widows and orphans, and

they have conducted various studies on widows' land rights. At the time of writing, IJM's website states that they have partners in 16 countries and have helped return 3,300 widows and orphans to their homes since 2004.

Maaka Orphans and Widows Associations Uganda is a community-based organisation that supports widows, orphans, and vulnerable individuals holistically, providing a broad range of measures encompassing empowerment programmes, support through saving scheme initiatives, poverty eradication programmes, climate change campaigns and more.

Enterprise Uganda provides business entrepreneurship and training for women and young people, and through the support of The Loomba Foundation, has begun to deeply focus on delivering entrepreneurship skills to widows (information retrieved from a source at The Loomba Foundation).

Rural Orphans & Widows AIDS Network (ROWAN) works closely with Ugandan widows, caregivers & community members, most of whom have lost a spouse to AIDS and are supporting children but have no way to generate income. The aim is to promote economic development and self-reliance, with strategies for launching new business ideas. They provide rural medical care, education for orphans, food for ROWAN family members and teaching of business & financial training for widows over a comprehensive 4-year course.

Love Uganda Foundation began in 2006 and has since developed into an NGO that serves orphans wellbeing,

women's empowerment, and people vulnerable to HIV/AIDS. It continues to raise awareness about the plight of widows and create support systems to protect them.

Kinship United works across several continents, including projects in India, Kenya and Uganda, to build safe Church Homes for orphans and widows.

Woman of Purpose is a Uganda based organisation that organised The Hope for Widows Project, which tackles the cultural customs and attitudes which cause widows and their children to live in poverty. Starting from rural Pallisa, Woman of Purpose began engaging local, clan, and religious leaders in sensitisation training to change the community mindset, and has now expanded to aid hundreds of widows in more than 20 communities in Uganda.

Kimwanga Widows Project was set up in 2012 by Ugandan local Solomon Shisa to support vulnerable elderly widows caring for children, without any income and/or battling illness without any support. The aim is to holistically empower widows for sustainable living as they age. According to Global Horizons Inc., 53 widows have been identified for sustainable elderly living, in rural areas of the Mbale District, Uganda.

Women for Fair Development (WO-FAD) is a non-profit established in Malawi in 2005, working towards improving the socio-economic status of vulnerable women and youth, including widows, through capacity building, economic empowerment activities (including a Village Savings and Loans (VSL) program), and advocacy.

WOFAD started with a small group of women, mostly widows, affected with HIV who would meet regularly to discuss personal challenges and come up with ideas on how to advocate for their rights amidst changing political contexts, the emergence of HIV/AIDS and persistent poverty.

PowerHouse Development Services is an organisation for widows in South Africa, founded in 2015 by Boniswa Mzimba, herself a widow. It provides widow wellness, empowerment and mediation services as well as programmes that promote socio-economic independence and educational opportunities. The organisation raises public awareness about widows and protects them by advocating for and securing their rights.

INTERNATIONAL ORGANISATIONS

Malawi Relief Fund is a UK charity that provides up-skilling programmes for vulnerable individuals, particularly widows and women, that help them build the knowledge, skills, tools and resources they need to earn a livelihood. One example of such a programme is the tailoring programme in partnership with Al-Falah Education trust.

The Women of Grace Widows' Fund has been supporting women in Malawi since 2008. It provides funding to meet basic food, shelter, and safety needs, while creating opportunities that enable widows to establish their own self-sufficiency. Today the Widows' Fund has grown to assist widows throughout Northern Malawi by providing funds for school fees, medical expenses, roofing materials, fertilizer for gardens, shallow wells and legal advocacy fees. It also provides mi-

cro-loans to widows to start businesses.

Widows' Rights International is a UK based non-profit working in the field of human rights for widows, currently focusing on the plight of widows in sub-Saharan Africa.

Forgotten Women is a UK based charity that started in 2013 and aims to transform the lives of vulnerable women, including widows, by helping them escape the poverty trap and enable financial independence. They have various projects in Somalia, Malawi, Turkey, Bangladesh, Pakistan, India, Yemen and the UK.

Be One is a UK charity that uses collective donations to fund projects in the world's most marginalised communities. Since 2011, they have funded 157 projects and raised £796k. Partnering with Jacaranda UK Foundation, they supported 120 widows in Malawi with a free six week locally-led entrepreneurship course to support their careers. Previous cohorts reported that after just six months 85% had profitable businesses.

MyMalawi is a UK charity that aims to alleviate the suffering of poor people, orphans and widows by undertaking projects supporting orphanages in Malawi.

ACT is a UK charity that is currently working in Burkina Faso, Congo DR, Kenya, Malawi, Nigeria, Tanzania, Uganda and Zambia. It works to empower women and widows in need through training that can help generate income to sustain their families.

The Heart of Africa is a US charity working in Africa. Through the wid-

ows' project, it provides vulnerable women with the skills, local support group, spiritual guidance, materials, and start-up loans to start their own businesses and build a fellowship of like-minded women.

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