



**Global Fund for Widows**

# The Brookbank Project

Fostering Economic Independence for Widows in Kenya

Together Women Rise

Final Report - March 2022

# THE BROOKBANK PROJECT

## FOSTERING ECONOMIC INDEPENDENCE AND JUSTICE

### FOR WIDOWS IN KENYA

#### FINAL IMPACT REPORT

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## 2. Recap briefly what outcomes the project was designed to achieve.

**The Brookbank Project's main goal** was to improve the lives of widows by economically empowering them through access to capital via the establishment of 14 sustainable Widows' Savings and Loan Associations (WISALAs or micro-banks) and certifying them as community paralegals armed with the knowledge of their rights and entitlements.

The project was designed to address the following outcomes:

- Access to capital via the WISALA, increasing their wealth (savings) by over 200%,
- Increased financial literacy,
- Established or expanded sustainable micro-enterprises,
- Decreased violence including Economic Violence and Harmful Traditional Practices,
- Increased self-esteem,
- Improved capacity to better care for their children,
  - Ability to afford school fees, allowing children to remain in school,
- Improved household nutrition, health, and access to medical care,
- Increased knowledge of rights and entitlements under Kenyan law and access to justice,
- Ability to assist other women and widows as certified paralegals,
- Decreased/shifted discriminatory cultural norms.





## 3. What was accomplished in connection with this project?

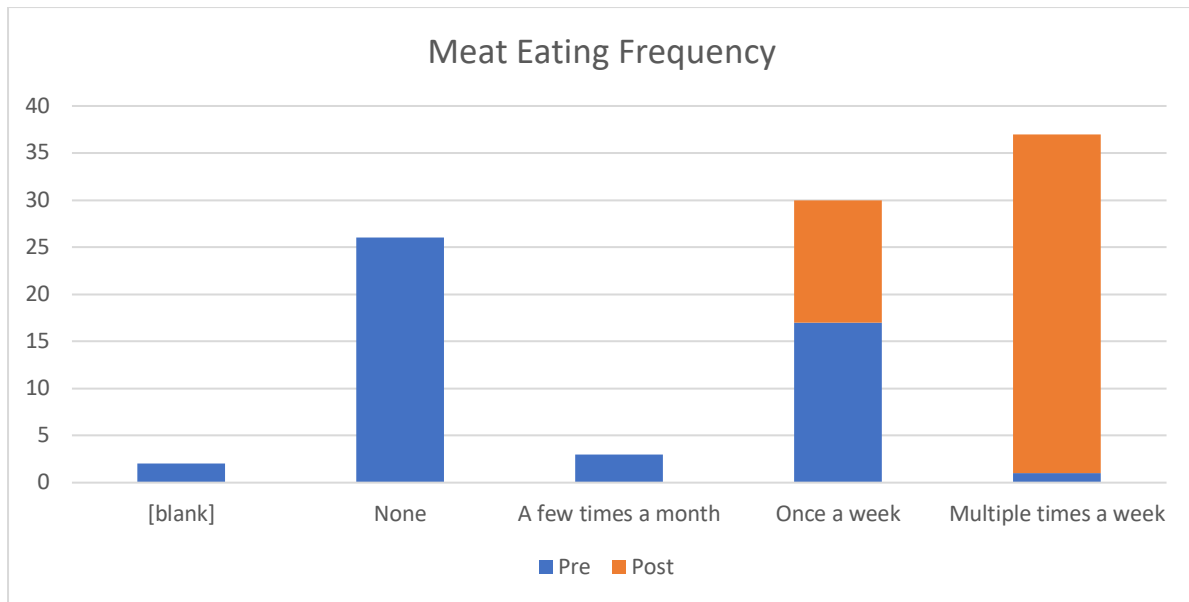
With the \$49,895 enabling grant from Together Women Rise, GFW established 14 WISALAs for 350 widows providing them with a permanent and sustainable source of capital from which they can access credit, enabling them to launch or expand their own micro-enterprises.

As planned, GFW launched 14 WISALAs, each comprised of 25 widows. After receiving the requisite training, each of the 350 widows invested \$49.50 to purchase their initial WISALA bank shares. Together Women Rise's grant served to match the widows'

investment in a 2:1 ratio, resulting in a large capital base from which widows began borrowing to establish and grow their micro-enterprises. These businesses have enabled widows to gain financial independence and a stable source of income.

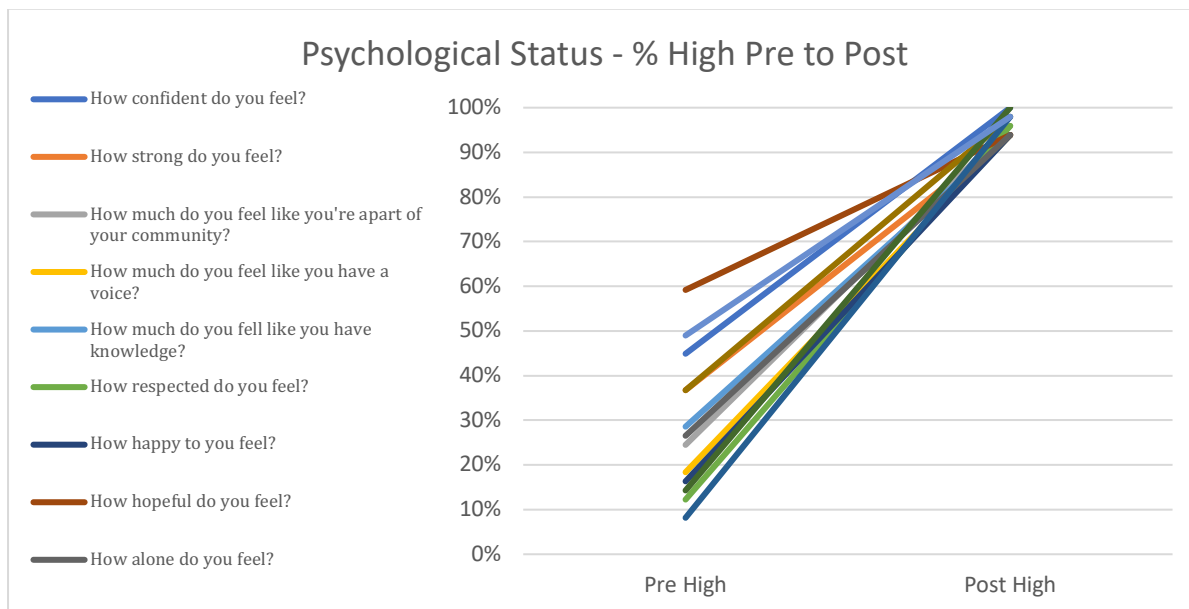
The results of the Brookbank Project have well exceeded our expectations. Widows have become economically empowered, enjoying an average increase in a monthly income of 2027%! Widows who started the program with an average income below the poverty line of KSH 2,880 (\$27.43), ended the year with an average monthly income of KSH 42,937 (\$408.92), a substantial margin over the official KSH 6,500 official poverty line. Importantly, widows experienced an increase in their personal savings of 733% during the year, exceeding our targeted 200% in the proposal, averaging KSH 2,824 (\$26.89) per month. Further, widows in our survey reported a 461% increase in healthcare spending, indicating that their increased income indeed served to improve the health of their households. Widows reported an increase of 56% in average food expenditure, suggesting improved nutritional status of the household, and anecdotally, while only 3% of respondents could afford to eat meat more than once per week before the Brookbank Project, fully 73% of respondents **could eat meat more than once per week** after joining Brookbank.

Average Income		
Pre	2,880	
Post	42,937	
Avg Change	40,212	
Avg % Change	2027%	
Average Savings		
Pre	339	
Post	2,824	
Change	2,484	
% Change	733%	
Average Food Expense		
Pre	3,784	
Post	4,565	
Avg Change	1,073	
Avg % Change	56%	
Average Medical Expense		
Pre	744	
Post	4,253	
Avg Change	3,631	
Avg % Change	461%	



Our qualitative indicators are equally as impressive.

Widows responded with over a 100% positive change in indicators of their feelings, suggesting a strong improvement in their feelings of confidence, voice, legal knowledge, respect from the community, and hopefulness. Perhaps one of the strongest indicators was on the question of “Do you feel that you have control over decisions that impact your everyday life” for which widows indicated an 1100% improvement.



Such raising in the socio-economic status of widows has shifted community perception, allowing them to gain respect from leaders and become “women of means.” No longer needing to rely on others, widows have gained respect from the community (especially male

members of the community) leaders. With agency and means, widows have focused on sending their children to school and their daughters have been spared from child marriage. The widows have enough capital which will encourage their daughters to finish school, find dignified work and contribute to further development of the society and the country.

### **Economic and Social Achievements**

- ✓ Access to capital via the WISALA to 350 widows by increasing their wealth by 733% ahead of our 200% target.
- ✓ Increased financial literacy to 350 widows.
- ✓ Established and expanded sustainable micro-enterprises for the widows. This is in line with **Sustainable Development Goal (SDG) 8** (Decent Work and Economic Growth). The 350 widows' owned micro-enterprises include goat keeping, poultry farming, dairy farming, groceries, and small-scale farming.
- ✓ Decreased violence including economic violence and harmful traditional practices led to the promotion of **SDG 5** (Gender Equality) and **SDG 10** (Reduced Inequalities) indicated by a 156% increase in widows' claims of feeling strong.
- ✓ Increased self-esteem among the 350 widows who have benefited from the project indicated by a 123% increase in widows' claims of feeling confident.
- ✓ The capacity to better care for 1,750 children (indirect beneficiaries) by promoting **SDG 1** (No Poverty) **SDG 2** (Zero Hunger), **SDG 3** (Good Health), and **SDG 4** (Quality Education) indicated by a 1100% increase in widows' claims of having control of everyday decisions in their life.
- ✓ The ability to afford school fees, allowing 1,750 children to return or remain in school, and hence reducing the dependency ratio (SDG 4) indicated by the widows' average increase in income of 2027%.
- ✓ Increased knowledge of rights and entitlements under Kenyan law and access to justice led to progress on **SDG 16** (Peace, Justice, and Strong Institutions) indicated by the 100% of widows surveyed who were seeking justice for their disinheritance after becoming certified community paralegals.
- ✓ The ability to educate another 1,750 community members on widows' rights as certified paralegals.

- ✓ Decreased/shifted discriminatory cultural norms as indicated by the 600% increase in widows' claims that they had influence over the community.

#### **4. Has the number of beneficiaries changed?**

We confirm that 350 widows and 1,750 of their children have indeed been directly impacted by the Tother Women Rise funded Brookbank project. We did however exceed some of the indicators expected, as a total of 16 duty bearers were engaged by the project ahead of the targeted 14. Additionally, GFW had originally estimated indirect community beneficiaries of the project at 91,500, calculated by assuming each widow had one commercial transaction per workday for one year (350 widows x 1 transaction x 5 work days x 52 weeks x 1 year). Given the success of the Brookbank Project, we believe that widows enjoyed, on average, five transactions per day, resulting in roughly 455,000 community members impacted. Assigning an average of 2 USD or KSH 210 per commercial transaction, we conservatively estimate that the economic impact to the community of Together Women Rise's \$49,895 grant was \$910,000.

#### **5. What challenges did you face in connection with this project. How did you address them?**

Due to COVID-19, many widows have lost their livelihoods, adding to their poverty levels. Restrictive cessation of movement during lockdowns prevented some widows from going to their places of business. Global Fund for Widows was able to use emergency funding to provide food relief to widows and their families, offering about 635,000 meals throughout the months most impacted by the pandemic in 2020 and 2021. This enabled the Project to remain focused on the target: to improve the lives of widows by economically empowering them through access to capital via the establishment of sustainable banks or WISALAs and certifying them as community paralegals armed with the knowledge of their rights and entitlements has been achieved without being altered by the pandemic

#### **6. Is your organization or project situation different than presented in the approved proposal?**

Given our team's strong presence in the field, exceptional community organizing skills, and exploding demand for Brookbanks from widows in Kenya, GFW and CTWOO were able to

establish the 14 projected WISALAs within the first 6 months of receipt of the grant proceeds, a full 18 months ahead of the projected deadline.

### **7. What was the most important lessons learned.**

Together Women Rise's grant offered us the key lesson learned: Complete validation of the WISALA as a successful financial inclusion and finance for development intervention. With the grant, GFW was able to test and receive proof of concept for each of the indicators anticipated in our targets. Indeed, the WISALA (Brookbank in Kenya) has been unique among development interventions because it has delivered economic, legal, and social benefits on a sustainable and permanent basis. It has a dual system that blends both formal and informal financial systems. It has sustainably provided financial services, affording the beneficiaries with the dignity of ownership, agency, and power. It thus offered the potential for a self-propelling cycle of sustainability among widows.

### **8. What has changed within your organization as a result of this project?**

Together Women Rise's grant enabled GFW to grow and professionalize in a meaningful way.

First, we sought to operationalize our monitoring and evaluation systems internally. Recognizing the importance of data, we licensed *QuickTapSurvey* software which enabled us to efficiently collect data from the field and instantly view it on the cloud. With readily accessible data, we were able to efficiently monitor the activity in the field and quickly synthesize the impact and results of the Brookbank Project.

Second, with the strong expansion of Brookbanks across Kenya, we entered into an agreement with *DreamStart Labs*, and are licensing the "DreamSave" application which enables our widows to conduct their WISALA accounting on a smartphone app. With the rollout of this application to our Brookbank groups, we expect to be able to monitor the borrowing, lending, and saving activity of all of our beneficiaries in real-time, enabling us to understand the true impact of the WISALA on their financial inclusion. The DreamSave app will also generate a credit score for each of our widows, which will enable them to re-enter the formal banking sector in a short time.

Leveraging the success of the Brookbank project, we have been able to recruit 4 inspired and dedicated board members and hire a full-time programme manager.

Our implementing partner in Kenya, CTWOO, also has been positively impacted organizationally. CTWOO is now recognized as Kenya's authority on all issues relating to widowhood, and President

Kenyatta has recently conferred a second honor on CTWOO's founder Dianah Kamande. Additionally, given the success of the Community Paralegal program, CTWOO leveraged its strong relationships with legal partner FIDA to establish a formal Widows' Legal Center, with dedicated volunteer legal professionals and ombudsmen regularly receiving cases from widows nationwide and advancing them to courts to seek justice!

#### **9. Describe the unexpected events and outcomes, including unexpected benefits.**

Together Women Rise's grant and the Brookbank's early, outsized successful results earned the project the accolades of Kenya's Minister of Public Service, Youth, and Gender, The Honorable Professor Margaret Kobia. The Hon. Minister was so impressed by the WISALA, that she created the Thamini Fund in August 2021, intending to bring financial inclusion to all of Kenya's widows. In addition to extending zero percent loans to widows in Kenya, the Thamini Fund has committed to match funding every dollar that GFW invests into WISALAs in Kenya, up to \$300,000!

This tremendous vote of confidence by Kenya's government is being noticed by other governments. In March 2021, GFW submitted its draft United Nations General Assembly resolution to the government of Sierra Leone. Dedicating themselves to widowhood, Sierra Leone, along with the entire Africa Group, worked tirelessly to advance the resolution, with GFW meeting with over 70 Members States from the European Union, Latin American, and Asian countries to sensitize them to the violations endured by widows and its linkages to the SDGs. GFW is proud to report that on March 15, 2022, the United Nations General Assembly unanimously adopted A/RES/76/252: "Addressing the situation of widows" by consensus. This landmark resolution marks the first laws created to recognize, address, and offer concrete actionable steps to resolving the issue of widowhood.

For this reason, Together Women Rise's grant has been utterly, completely, and wholly life-changing, not only for Global Fund for Widows but for the 285 million widows around the world.

#### **10. Did you change your strategy as a result of obstacles you encountered? How will you address this in future?**

The Covid-19 pandemic did impact our initial strategy temporarily. Initially, severe lockdown and mobility restrictions in Kenya impacted the widows' ability to work and limited access to their businesses. GFW's board authorized an emergency Feed Today, Eat Tomorrow project which, with CTWOO and Kenya's government, enabled us to feed 635,000 meals throughout the months most impacted by the pandemic in 2020 and 2021 and launch 400 poultry farms. Fortunately, these interruptions were short-lived, and GFW/CTWOO was able to execute the Brookbank Project ahead of schedule and with the outsized success indicated.



**11. Approximately how many lives have been touched both directly and indirectly, by the project?**

DESCRIPTION OF THE TARGET	NUMBER OF PROPOSED TARGET	ACTUAL BENEFICIARIES TOUCHED
<b>Direct Beneficiaries</b>		
Widows	350	350
<b>Indirect Beneficiaries</b>		
Children of Widows	1,750	1750
Beneficiaries of community paralegal outreach	1,750	1,750
Duty-bearers reached by paralegal outreach	<b>14</b>	<b>16</b>
Customers of widows' micro-enterprises	<b>91,500</b>	<b>455,000</b>

**Duty bearers Intervention**

- Complementing the government of Kenya and Come Together Widows and Orphans organization's efforts in ending harmful traditional practices
- Influencing policy and laws on ending harmful traditional practices affecting widows.
- Keeping the government in check on the implementation of laws and policies and delivering services in connection with ending harmful traditional practices.

**12. What were the measurements used to monitor success and how was the information measured (e.g surveys, observation)?**

GFW deployed a baseline and post-intervention survey on 50 widows from the 350 in the Brookbank Project. Information was collected via a tablet-based app, *QuickTapSurvey*, which created data reports for our team in real-time. As indicated, the results prove the unequivocal success of the Brookbank Project, as 100% of widows surveyed indicated that they could address the health, nutritional, and educational needs of their families. All participants also claimed that they had the agency to decide on how their money is spent, have the ability to save, enjoy financial stability, experienced a reduction in vulnerability and violence, and have been empowered to seek justice for stolen property.

Testament to their indication that they would recommend the Brookbank Project to other widows is the fact that 14,400 widows have now placed themselves on the Brookbank waitlist.

**% OF WIDOWS EMPOWERED**

	%
Address the education needs of their family.	100
Address the nutritional needs of their family.	100

Address the health needs of their family.	100
Able to decide on how money is spent in their house.	100
Able to pay for the things they have been waiting or saving for.	100
Had financial stability after the WISALA	100
Current status of income and wealth has reduced vulnerability to violence	100
Empowered to seek justice for the property lost	100
To recommend the WISALA to other widows.	100

**13. If the project is ongoing, provide plans and expected results, including projected timeframe.**

The beauty and power of the Brookbank Project is that it is fully sustainable. Although GFW and CTWOO's direct intervention with each of the banks will soon end, the Brookbanks themselves will continue to operate autonomously for as long as their widowed owners/beneficiaries wish, a true testament to the agency and dignity embedded in the WISALA.

**14. Provide a detailed list of all expenses incurred during the grant cycle which have been paid for by Together Women Rise?**

**BUDGET**

**TOGETHER WOMEN RISE GRANT**

<b>Item</b>	<b>Detail</b>	<b>Total</b>
<b>Salaries and benefit</b>	<b>CTWOO Trainer salary</b>	<b>\$3,000</b>
<b>Program administration</b>	<b>Training expenses</b>	<b>\$8,120</b>
	<b>WISALA safe box and writing materials</b>	<b>\$500</b>

	<b>Local travel and project oversight</b>	<b>\$1,500</b>
<b>WISALA co-capitalization</b>	<b>Together Women Rise grant to co-capitalize banks</b>	<b>\$35,175</b>
<b>Monitoring and evaluation</b>	<b>Photography and videography and documentation</b>	<b>\$600</b>
	<b>Survey analysis and reports</b>	<b>\$1,000</b>
<b>Total</b>		<b>\$49,895</b>

**15. Did this grant and relationships with Together Women Rise assist your organization in obtaining other funding, partnerships with other organizations, or public recognition in some capacity?**

Undeniably YES! The grant from Together Women Rise has assisted Global Fund for Widows in obtaining the highly coveted and unprecedented public-private partnership with Kenya’s government. Your catalytic grant also inspired other governments close to Kenya to approach us, and we are currently extending pilots in Niger and Sierra Leone to address the tremendous need to sustain widows in those countries. These endorsements further embolden governments around the world to trust our advocacy at the highest level, resulting in the historic unanimous adoption of the United Nations General Assembly A/Res/76/252 “Addressing the situation of widows” resolution in March 2022.

The WISALA is now the recipient of the Acquisition International’s “Innovation Excellence in Financial Inclusion Award 2021” and the Business Council for Peace “WOMEN FORWARD – Financial Inclusion Award 2020”. Our work establishing WISALAs also earned us the humbling honor of a nomination for the Noble Peace Prize.

Given the success of the Brookbank Project, roughly 576 groups representing 14,400 widows have organized and placed themselves on the Brookbank waitlist. We are currently working with funders to address this need.

**Appreciation**

On behalf of the 350 widow beneficiaries in the Brookbank Project, the 1,750 of their children, the entire team at Global Fund for Widows, and the indefatigable team at our implementing partner CTWOO, we wanted to extend our greatest appreciation to all of the changemakers at Together Women Rise. Thank you for your kind consideration of our application, your honored trust, and your enduring support. Indeed, together, you have made all women rise. Thank you.

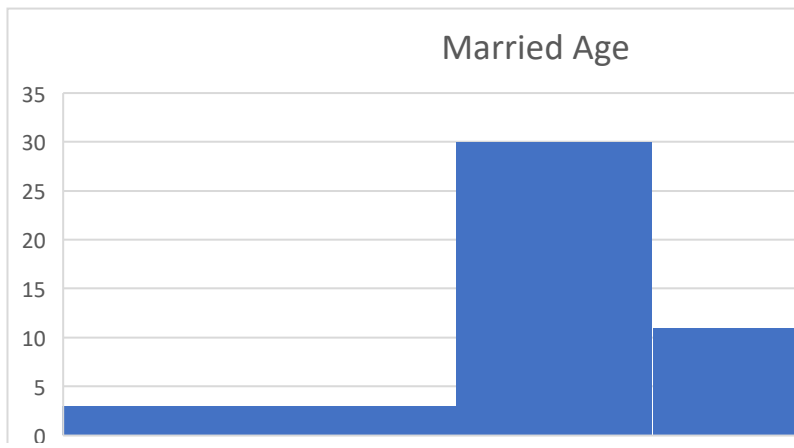
## **GLOBAL FUND FOR WIDOWS SURVEY RESULTS**

GFW conducted a baseline survey in December 2020 on 50 widows of the 350 targeted beneficiaries of the Brookbank Project. In December 2021, an additional post-intervention survey was conducted on the same 50 beneficiaries. Below are some of the results.

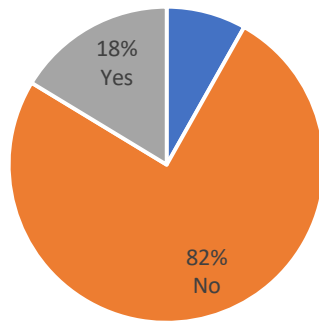
### **BASELINE SURVEY RESULTS**

#### **Widows Bio-Data**

- 45% of widows surveyed were under the age of 50
- 6.5% of widows were married as girls
- 12% were widowed under the age of 29
- 55% were widowed under the age of 39
- 69% of widows were responsible for 3 or more children, and 100% were responsible for 1 or more children
- 82% of widows' marriages were NOT registered with a state or government entity

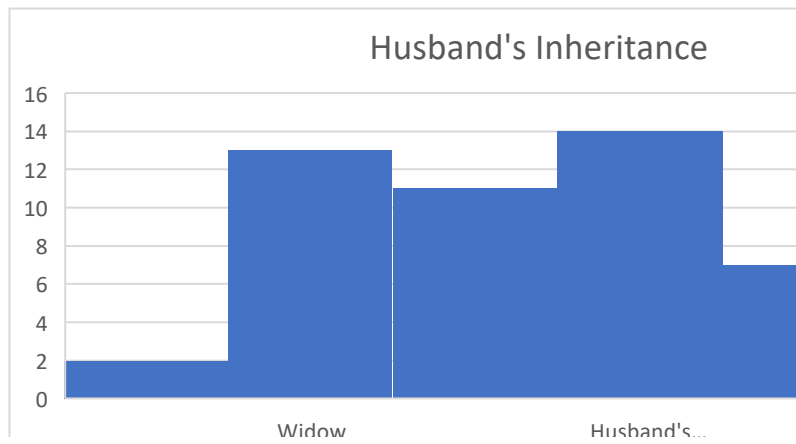


### Marriage Registered



### Inheritance

- Only 26.5% of widows inherited their rightful estate
- More than 51% were disinherited by their husband's parents or siblings
- 64% were disinherited from their home
- 82% claimed they had No Understanding of their rights or the law



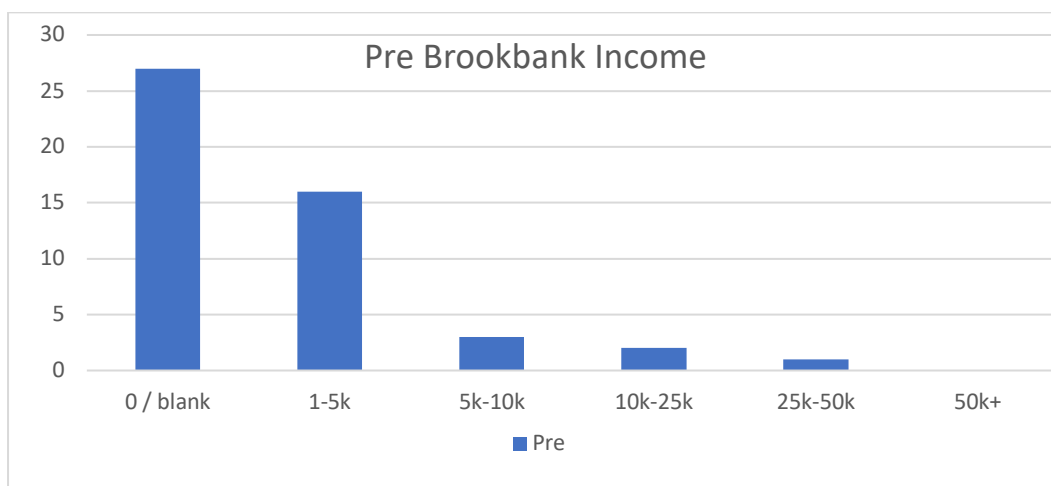
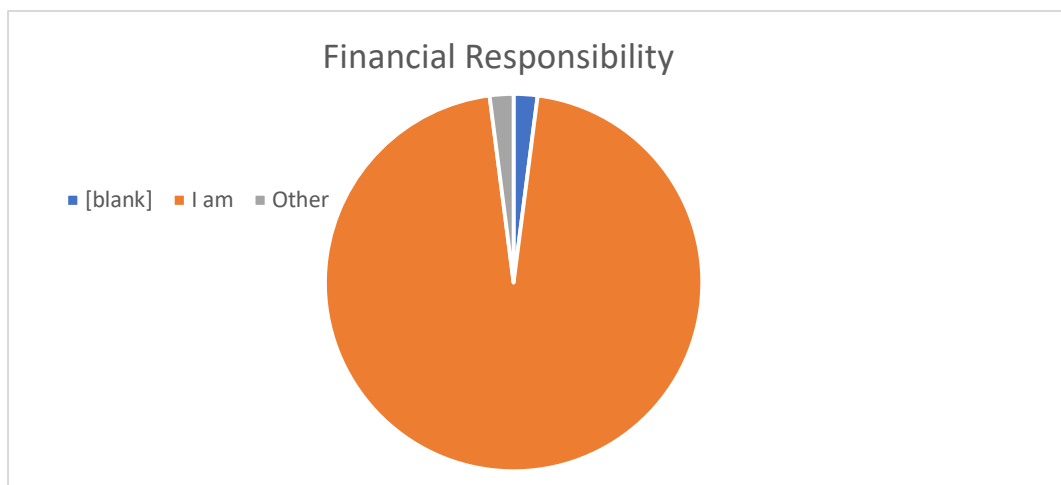
### Harmful Traditional Practices

- 53% experienced violence as a result of becoming widowed, 96% of such violence was perpetrated by in-laws
- 80% of widows claimed they endured change in eating habits upon becoming widowed
- 78% of widows experienced ostracization or other change in community behavior upon becoming widowed
- 51% of widows experienced restriction in mobility upon becoming widowed
- 43% of widows experienced increased violence upon becoming widowed



### Why are you joining the Brookbank Project?

- Simple reason widows chose to join Brookbank: 96% had the total financial responsibility/burden for their family – yet 91% earned less than \$1.57 per day.



- 97% of widows said they would start their own business with borrowings from their Brookbank

### **Qualitative metrics**

- Widows characterized their feelings as “Low” when asked
  - How respected do you feel?
  - Do you feel that you have control over decisions that impact your daily life
  - Do you feel that you have a voice?
- Widows characterized their feelings as “Moderate” when asked
  - How confident do you feel?
  - How much do you feel like you have knowledge?
  - How strong do you feel?
  - How happy do you feel?

## POST INTERVENTION SURVEY RESULTS

### ECONOMIC EMPOWERMENT METRICS

#### Increase in Monthly Income

Widows enjoying an average increase in a monthly income of 2027%! Widows who started the program with an average income below the poverty line of KSH 2,880 (\$27.43), ended the year with an average monthly income of KSH 42,937 (\$408.92), a substantial margin over the official KSH 6,500 official poverty line.

Average Income	
Pre	2,880
Post	42,937
Avg Change	40,212
Avg % Change	2027%

#### Increase in Savings (Wealth)

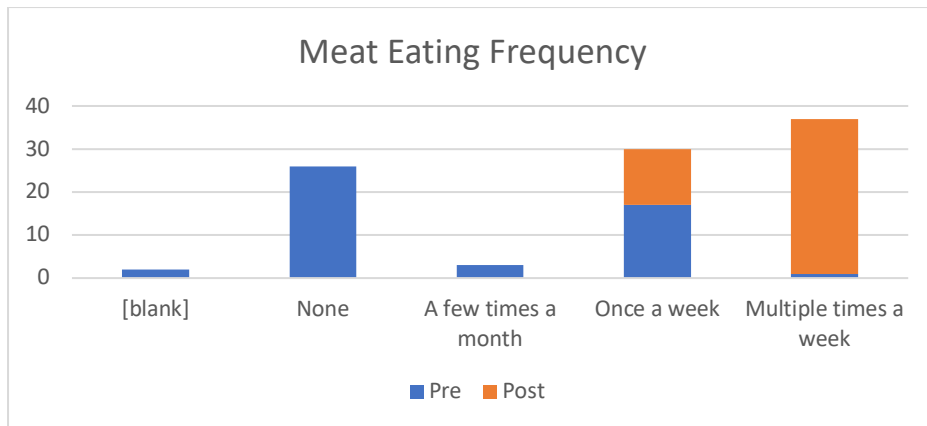
Importantly, widows experienced an increase in their personal savings of 733% during the year, exceeding our targeted 200% in the proposal, averaging KSH 2,824 (\$26.89) per month.

Average Savings	
Pre	339
Post	2,824
Change	2,484
% Change	733%

#### Increase in Food Expenditure

Widows reported an increase of 56% in average food expenditure, suggesting improved nutritional status of the household. Anecdotally, while only 3% of respondents could afford to eat meat more than once per week before the Brookbank Project, fully 73% of respondents **could eat meat more than once per week** after joining Brookbank.

Average Food Expense	
Pre	3,784
Post	4,565
Avg Change	1,073
Avg % Change	56%



### Increase in Health Care Expenditure

Further, widows in our survey reported a 461% increase in healthcare spending, indicating that their increased income indeed served to improve the health of their households.

Average Medical Expense	
Pre	744
Post	4,253
Avg Change	3,631
Avg % Change	461%

### Purchasing Power

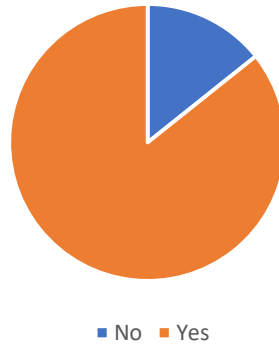
Widows indicated they had stronger purchasing power, investing in their homes heavily with excess capital and also investing in Assets. Fully 97% of widows purchased appliances for their homes to ease burdens in their daily life. Twenty percent of widows purchased land during the year with profits from their businesses and Brookbank borrowings, while 22% purchased livestock and agricultural plants. Twenty-two percent opened bank accounts, accessing the formal sector. Eight percent purchased a new home, while the remainder increased their rent expense, indicating they had improved their housing.

## **LEGAL EMPOWERMENT METRICS**

Following the Brookbank Project, widows indicated that they had a strong understanding and knowledge, including an understanding of their rights and entitlements under the law. Before Brookbank, only 22% of widows indicated that they would pursue their rightful estates.

After receiving legal training and becoming certified Community Paralegals, 100% of widows claimed that they had been empowered to seek justice for themselves, and 85% of Brookbank participants were already pursuing justice and reclaiming lost property in Kenya's court system.

## Seeking justice for lost property



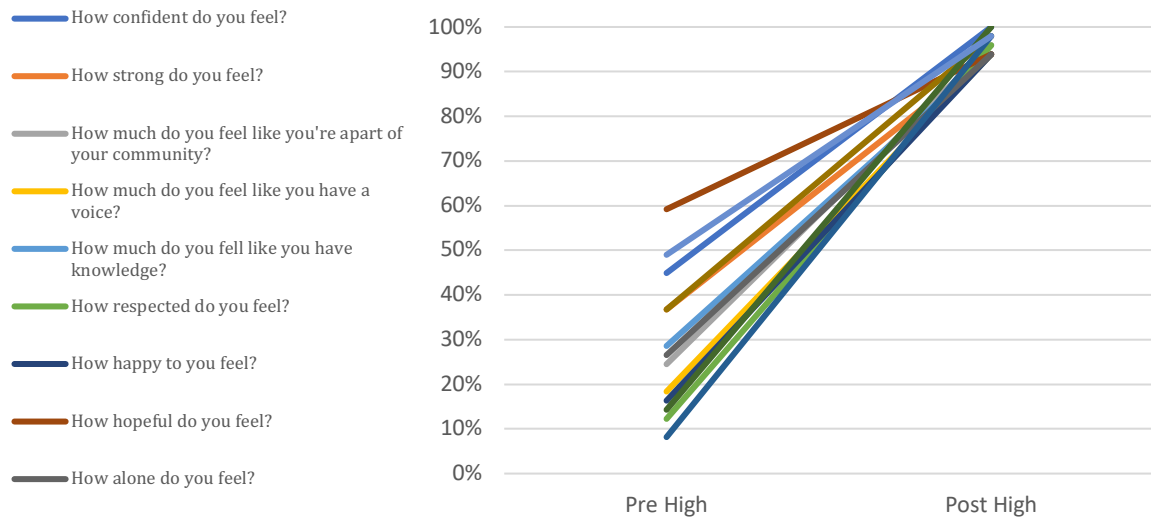
### QUALITATIVE METRICS

Widows responded with nearly a 100% increase in qualitative metrics in the post-intervention survey. Widows indicated a strong improvement in their feelings of confidence, legal knowledge, and respect from the community as a result of Brookbank. Notably strong was the change in perception of having a voice, as widows indicated by a strong increase of 411% that they felt heard by other members of the community. Widows felt a strong increase in the change of respect they received from community members, indicated by the 683% positive movement in their response. Importantly, widows indicated a 483% increase in their overall happiness.

Perhaps one of the strongest indicators was on the question of “Do you feel that you have control over decisions that impact your everyday life” for which widows indicated an 1100% improvement. Indeed, we have proven the Golden Rule: She who has the gold, makes the rules.”

Psychological Status - % Low to High					High Pre to Post	
	Pre Low	Pre High	Post Low	Post High	Total Change	Pct Change
How confident do you feel?	51%	45%	0%	100%	55%	123%
How strong do you feel?	59%	37%	0%	94%	57%	156%
How much do you feel like you're apart of your community?	71%	24%	2%	96%	71%	292%
How much do you feel like you have a voice?	80%	18%	0%	94%	76%	411%
How much do you feel like you have knowledge?	67%	29%	2%	94%	65%	229%
How respected do you feel?	86%	12%	0%	96%	84%	683%
How happy to you feel?	76%	16%	0%	94%	78%	475%
How hopeful do you feel?	35%	59%	2%	94%	35%	59%
How alone do you feel?	71%	27%	0%	94%	67%	254%
How worried do you feel about life?	57%	37%	0%	98%	61%	167%
Do you feel that you have control over decisions that impact your every day life?	67%	8%	0%	98%	90%	1100%
How much do you feel like you have influence over your community?	82%	14%	0%	100%	86%	600%
How strongly do you agree with this statement: I have the full ability to make plans for my future.	47%	49%	0%	98%	49%	100%

### Psychological Status - % High Pre to Post



## BENEFICIARIES OF BROOK BANKS AND THEIR BUSINESS





