

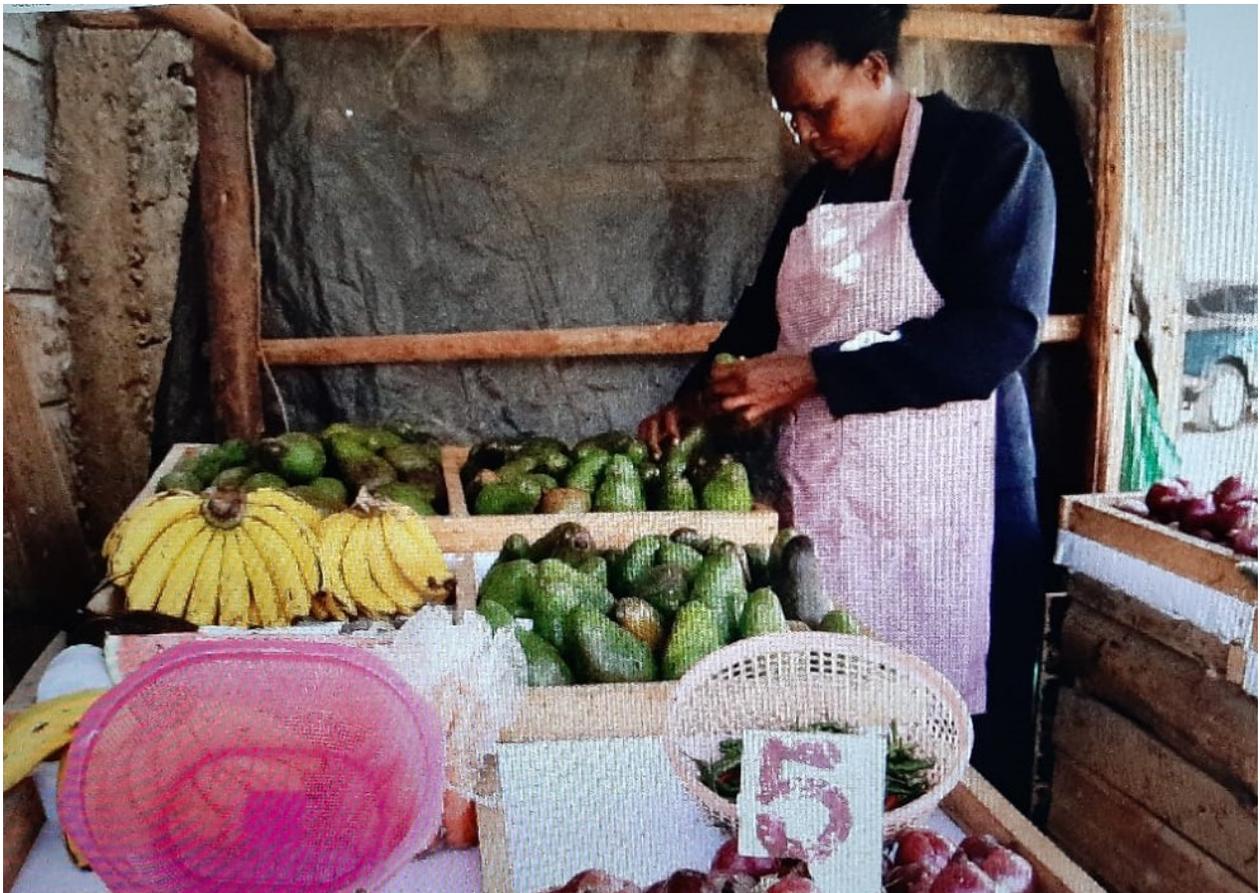


# The Brookbank Project

## Economic and Legal Empowerment of Widows in Kenya

A Together Women Rise Project

April 2021 Progress Report



### EXECUTIVE SUMMARY

The Brookbank Project's main goal is to improve the lives of widows by economically empowering them through access to capital via establishment of sustainable banks or WISALAs and certifying them as community paralegals armed with knowledge of their rights and entitlements.

As of March 2021, Global Fund for Widows has established 8 WISALA banking groups with the proceeds from Together Women Rise's catalytic grant, taking our total in Kenya to 61 Brookbanks. Each of the



200 participating widows the Together Women Rise Brookbank Project invested \$49.50 to purchase their initial WISALA bank shares. The Together Women Rise 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 their micro-enterprises. These businesses have enabled widows to gain financial independence and a stable source of income.

Of the \$24,895 disbursed to Global Fund for Widows in November 2020 from Together Women Rise, 200 widows were the direct beneficiaries of \$20,100. The balance of \$4,795, or 19% of total disbursement, was used for training widows in the mechanics of Brookbanks, venue and equipment rentals, registrations, lockbox purchases, and transportation of the trainers to the groups.

The groups which have benefited include:

<b>S/N</b>	<b>WIDOWS GROUPS</b>	<b>Number of members</b>	<b>Amount of funds contributed per group (\$)</b>	<b>Together Women Rise grant (\$)</b>
1.	Widows of Excellence	25members	1,256.25	2,512.5
2.	Gituamba Widows' Self-Help Group	25members	1,256.25	2,512.5
3.	Kirigoini Widows 2019 Welfare Group	25members	1,256.25	2,512.5
4.	Wonderful Widows Sisters	25members	1,256.25	2,512.5
5.	Mradi Widows	25members	1,256.25	2,512.5
6.	Pricy Widows Group	25members	1,256.25	2,512.5
7.	Favour Widows	25members	1,256.25	2,512.5
8.	Sally Widows	25members	1,256.25	2,512.5
<b>TOTAL</b>		<b>200</b>	<b>10,050</b>	<b>20,100</b>



*Widows celebrate the opening of a new Brookbank.*

## THE PROJECT RESULTS

As of 31st March 2021, we have:

1. Established WISALAs for 200 widows providing them with critical access to capital, enabling them to launch their own micro-enterprises, widows have become economically empowered, gain self-sufficiency, and some have been leaders in their homes and communities.
2. Trained 200 widows, arming them with critical knowledge of their rights and entitlements and charging them with disseminating their knowledge to their community and engaging with local leaders.

Raising 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 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.



## ECONOMIC AND SOCIAL ACHIEVEMENTS

- ✓ Access to capital via the WISALA to 200 widows by increasing their wealth.
- ✓ Increased financial literacy to 200 widows.
- ✓ Established and expanded sustainable micro-enterprises for the widows promoting to Sustainable development Goal **(SDG 8)** Decent Work and Economic Growth. 200 widows micro-enterprises has been established which include: Goat keeping, dairy farming, groceries and small-scale farming.
- ✓ Decreased violence including economic violence and harmful traditional practices leading to promoting **(SDG 5)** Gender Equality **(SDG 10)** Reduced Inequalities
- ✓ Increased self-esteem among the 200 widows who have benefited from the project.
- ✓ The capacity to better care for 1000 children (indirect beneficiaries) promoting **(SDG 1)** No Poverty **(SDG 2)** Zero Hunger and **(SDG 4)** Quality Education
- ✓ The ability to afford school fees, allowing 1000 children to remain in school hence reducing the dependency ratio.
- ✓ Improved household nutrition, health, and access to medical care to 200 widows and their 1000 indirect beneficiaries.
- ✓ Increased knowledge of rights and entitlements under Kenyan law and access to justice leading to achievement of **(SDG 16)** peace justice and strong institution.
- ✓ The ability to assist other 100 women and widows as certified paralegals.
- ✓ Decreased/shifted discriminatory cultural norms.



## INTRODUCTION

### THE WISALA - BROOKBANK

The empowerment of women has been widely acknowledged as an important goal in international development. The WISALA is one of the approaches of empowering widows is a concept that is becoming popular among widows' groups in Kenya. The main objective of the WISALA is to provide financial services to ultra-poor widows and female heads of households, who are traditionally not served by conventional financial institutions or microfinance institutions. The WISALA addresses a gap in these underwriting practices, as lenders require widows to post collateral and to offer a male guarantor or co-signor, both of which the disinherited widow no longer has.

The WISALA is unique among development interventions because it can deliver social benefits on an ongoing, permanent basis and on a large scale at the grassroots of our society. It is a dual system which blends both formal and informal financial systems. If well managed it can provide financial services in a sustainable way. It thus offers the potential for a self-propelling cycle of sustainability and massive growth, while providing a sustainable socio-economic empowerment of widows.

Global Fund for Widows, with implementing partner Come Together Widows and Orphans Organization, and in partnership with Together Women Rise launched 8 Brookbanks in Kenya. Below are reports from each of the launches.

### 1. WIDOWS OF EXCELLENCE

The meeting begun with a word of prayer from Jane. Thereafter, Ms. Irene, the chairlady, led members in introduction session. Ms.

Irene went ahead to explain that the widows of excellence group begun in June 2019 and have been mainly engaging in activities like table banking and grief-sharing among other activities. The group members make monthly contributions of **KES 200** per month.

After the introductions, CTWOO shared several questionnaires among some of the members and explained that the questionnaire would help the organization to

- Identify income, education, primary healthcare, conservation of natural resources and advocacy for civil and legal rights areas that are essential in addressing their plight.
- Provide government with information on how to further protect and empower them.



*Chairlady Ms. Irene, and a member introducing themselves.*



- Provide its partners with information on progress and effectiveness of their interventions.

CTWOO then took them through the questions in the questionnaire, advising them on how to fill each and every section of the document.



*Widows of excellence in a meeting*

CTWOO informed the members that we were there to launch the first *Brookbank* after a partnership with the Global Fund for Widows and enabled by a grant from Together Women Rise. The partnership is an initiative towards a world where widows will have the same opportunities to thrive regardless of their marital status or where they live. CTWOO explained that the partnership would benefit widow-groups that engaged in table banking in their widows' savings and loans associations.

CTWOO explained that the funds received should encourage the widows to hold each other's hands for the growth of their economic situation.



*Ms. Dianah informing the participants on the Brookbank*

Thereafter, CTWOO led the Widows of Excellence on how to conduct their Brookbank activities, they were able to save and excess of KES 8000 (80 USD). The members who borrowed said they will be able



to expand their business. Some of the business the widows of excellence carry out include: small scale business, vegetable selling, and saloon shop.



*Widows of Excellence saving and borrowing.*

## 2. FAVOUR WIDOWS

Kiambiu village is an informal settlement in Kamukunji Constituency, Nairobi County whose majority of its residents live on hand to mouth from the income they earn. Residents here are either small scale business owners, casual workers or unemployed. Favor Widows' group, a group made up of thirty widows (30) from Kiambiu village also experience the above challenges.

CTWOO set out to Kiambiu village to meet Favor Widows' group and were welcomed by the group members and immediately the chairlady of the group, Emily, who had earlier briefed the group on CTWOO's visit and the purpose of the visit, invited team CTWOO to address the group.

CTWOO began by introducing the team and went straight to mentioning of the survey sheets the team had carried explaining to them the importance of conducting the survey both to the widows and the organization and sampled 7 members. With the majority of the interviewees being illiterate, we took them through the sheet assisted by the other team members to ensure the interviewees clearly understood the questions hence giving credible answers.



*Mercy taking widows through the survey sheet*



CTWOO then went straight to training the group on the Brookbank Project. We started by explaining the relationship between Global Funds for Widows and CTWOO, and stated that the Brookbank Project was as a result of this partnership. We continued that the project is a form of a Widows Savings and Loans Association (WISALA) which empowers widow groups by boosting their table banking activities on a ratio of 1:2. CTWOO also talked of how ***Together Women Rise***, an organization focused to achieving gender equality through education, advocacy and grant making has provided the grant that was offering the 2:1 match. We continued to mention of how they have come in to ensure widow groups in Kenya are empowered through Brookbank Project. We explained how Brookbank operates, clarifying various concerns of widows in relation to the project and how it ensures there is enough revolving funds in the group to be used for loans and savings addressing Sustainable



Development Goal (SDG) 1; **No Poverty** and SDG 5; **Gender Equality**. We finished by thanking **Global Funds for Widows and Together Women Rise** for their support in ensuring widows in Kenya are empowered and they live fulfilled lives. We then handed back the meeting to the chairperson who appreciated everyone who has played a part in remembering them and ensuring the group has been empowered. She closed the meeting with a word of prayer and everyone was allowed to leave at their own pleasure.

### 3. GITUAMBA WIDOWS' SELF-HELP GROUP

Gituamba widows' Self-Help Group is made up of 25 widows from Hunters-Mwiki area, Kasarani constituency Nairobi county. The members of the group are mostly casual labourers or small-scale business owners who highly depend on the groups' table banking for support in form of loans.

GFW's implementing partner Dianah Kamande was accompanied by two (2) CTWOO staff, Mercy and Philip, to the group with the aim of introducing Brookbank Project to the group. On arrival to the venue, the team found the group conducting its normal activities and having being notified of our visit by the chairperson Gituamba widows group members were eagerly waiting for the team. Madam Kamande was invited to address the members she went straight to introducing her team then to stating the purpose of the visit. She started by explaining what Brookbank is and how it came about to be through the innovation of Global Fund for Widows.



Our implementing team continued to explain how the project was named Brookbank and how it has impacted widows in the country. CTWOO also mentioned how Heather Ibrahim-Leathers has impacted the lives of many Kenyan widows especially during the COVID-19 period by providing food packages to them and thanked her for her unwavering support to ensuring the Kenyan widows' lives are improved.



She did not forget the role **Together Women Rise** is playing through fundraising for Kenyan widows' empowerment in ensuring more widows benefit from Brookbank Project. Since the group had already done most of its activities apart from table banking, where she requested them to conduct table Banking and the she explained how Brookbank has come in.

We went ahead to tell the group of the survey sheets they had and the importance of conducting the survey. We sampled five (5) widows to participate in the survey and went ahead to conduct it.

The meeting was dissolved by the chairperson who thanked Heather Ibrahim-Leathers and **Together Women Rise** and CTWOO for thinking about widows especially Gituamba Widows Self Help Group through empowering them economically.



Widows answering survey sheets(left)and chairperson Gituamba widows S.H.G addressing the group



#### 4. KIRIGOINI WIDOWS 2019 WELFARE GROUP

Kirigoini Widows Welfare Group is located in Ndumberi village, Kiambu town constituency whose members are above fifty years old (50) and are mostly small-scale farmers. The group has been in existence for two years where members meet and discuss issues affecting their lives and try to find solutions to them as they practice table banking as a way of economically empowering themselves.

Our implementing partner set out to Ndumberi village to meet the group and found them eagerly waiting for them where they were warmly welcomed and one of the meeting was commenced with a word of prayer from one of the group members. The chairperson briefed the group on the activities of the day and then invited us to introduce the CTWOO team and address the group.



We introduced the team and went straight to guiding them to the survey. We told the group the importance of conducting the survey and sampled seven 7 individuals to participate in the Kirigoini Widows Welfare Group. Then we invited Fredrick to continue with Brookbank. Fredrick congratulated the group for being united and ensuring the activities of the group continue to operate without being affected by age. He said that the main purpose of the visit was to launch Brookbank. He mentioned that that Brookbank is a savings and loans activity aimed at boosting widows in groups' table banking activities on a ratio of 2:1 with the aim of empowering them economically. He mentioned that since CTWOO works to ensure widows are economically and socially empowered to ensure they live happy and fulfilled lives, it has partnered with Global Funds for Widows which brought about the Brookbank project. He continued that already a number of groups have benefited from the project and now ***Together Women Rise***, an organization focused to achieving gender equality through education, advocacy and grant making have come on board to fundraise for the empowerment of widow groups in Kenya through the Brookbank project.

Our team explained how the project and how it will benefit the group by addressing Sustainable Development Goal (SDG) 1: **No Poverty** and SDG 5: **Gender Equality**. Madam Kamande was the last to address the group where she insisted on the importance of unity in the group. She urged them never to lose hope in life and continue to push on no matter how hard and tough life gets. The group being one of the beneficiary group for the COVID-19 food packages response, she reminded them that Heather who had provided the food package was also the one in partnership with ***Together Women Rise*** and has ensured more groups are economically empowered through the Brookbank Project. She handed the



meeting back to the chairperson who thanked everyone on board playing a part in empowering widows' lives in the country. She then dissolved the meeting with a word of prayer and dismissed the group.



*Kirigoini Widows conducting table banking*

## 5. MRADI WIDOWS

A team of three (3) officials from CTWOO, led by Fredrick, Mercy and Philip visited Mradi widows' group consisting of twenty-four (25) widows in Mradi village, Embakasi East constituency, Nairobi County.

Madam Florence, Mradi widows group chairperson thanked the Women Enterprise Fund official for training the group about functions of officials in a group. She introduced Come Together Widows Orphans Organization team to the group and invited the team to address the group. Mercy first mentioned of the survey sheets where a sample of the group members was required to fill and explained the importance of conducting the survey. She finished by briefing the group on the Brook Bank Project where she talked of the benefits the project has to widows in the country and then invited Fredrick to continue. Fredrick guided the sampled individuals with the survey sheets explaining the questions they had difficulty to understand. After the exercise was done, he went straight to launching Brook Bank to the group where he explained the project is all about empowering widow groups in Kenya. He talked about the partnership CTWOO has with Global Funds for Widows (GFW).



He did not forget to mention how ***Together Women Rise***, and how it is working towards achieving Gender Equality through education, advocacy and grant making, is playing a big role in fundraising for widow groups in Kenya to ensure more groups benefit from the project.



*Nairobi County Women Enterprise Fund (WEF) Officer Training the group on the Fund*



*Mradi Widows Group Filling in Survey forms.*

With the help of some group members, Fredrick demonstrated to them how Brook Bank comes in on a ratio of 1:2 to ensure there is flow of money for savings and loans in the group. After the question-and-answer session, he handed over the meeting to the chairperson who invited one of the members to give a vote of thanks. She thanked everyone who has played a part in ensuring the plight of widows in the country has been heard. She also thanked Global Fund for Widows, Together Women Rise and CTWOO for the Brook Bank project and choosing the group to be among the beneficiaries of the project which will greatly benefit them. She handed back the meeting to the chairlady who assured CTWOO that they will work hard to ensure Brook Bank Project achieves its purpose to the group; Sustainable Development Goal (SDG) 1: **No Poverty** and SDG 5: **Gender Equality**. She then closed the meeting with a word of prayer and everyone was dismissed.



*Mradi Widows Group Saving and Borrowing*

## 6. WONDERFUL WIDOWS SISTERS

Wonderful Widows Sisters is savings group member-owned and composed of 25 members from informal settlement of Gikomba, Kamkunji constituency who save together in a safe, convenient and flexible way. They use a simple, transparent method to accumulate and convert small amounts of cash into savings that then lent to members as credit. GFW launched a Brookbank to Wonderful Widows with the aim of ensuring they are economically and socially empowered. The widows were grateful for the project and promised to increase revolving funds.

## 6. PRICY WIDOWS GROUP

Pricy Widows group is made up of 25 members from Lucky summer in Ruaraka constituency. They consist of mostly young widows who have undergone Gender-Based violence because of their widowhood status. GFW launched Brook bank project because financial security reduces all form on violence against women. Pricy meets weekly and the group offer a safe and convenient place and mechanism to save while mitigating risks and costs. The groups offer a form of social insurance providing access to emergency loans in times of need or funds for community projects. Small loans can be borrowed by group members on flexible terms, for Investment or emergencies. The groups provide unique opportunities to develop leadership, confidence and a sense of self-respect that often spills over into the home and wider community.



*Pricy widows in a meeting.*



## 8. SALLY WIDOWS LARI CONSTITUENCY

Sally Widows is a registered widows group consisting of 25 widows in Lari constituency. GFW launched Brookbank project to this group so that they can gain economic empowerment.

Economic empowerment is the ability of widows to take part and benefit from growth processes in ways that recognize the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth. It will increase Sally widows' access to economic resources and opportunities such as financial services, skills development and market information.

Sally Widow's economic empowerment is a prerequisite for sustainable development and for achieving the sustainable Development Goals. Economic empowerment takes sound public policies, a holistic approach and long-term commitment from all development actors.

Widows, especially those in poverty, appear more vulnerable in the face of natural disasters.

The widows were very happy and thanked **Global Fund for Widows** and **Together Women Rise** for remembering them and ensuring they sustain their projects like poultry farming and daily farming.

## **BROOK BANK PROJECT CONTRIBUTIONS TO THE SUSTAINABLE DEVELOPMENT GOALS**



- ✓ **Ending poverty: Brook bank** provides the most vulnerable widows with loans and savings used to increase their income-generating abilities.
- ✓ **Eliminate all forms of violence against women and girls:** Financial security reduces exposure of girls to early marriages and the need for parents or caregivers to rely on child labour. Thanks to Global Fund for Widows and Together Women Rise.
- ✓ **Decent work and economic growth:** Skills training to members to invest in their own income-generation activities, tap into government services and eventually qualify for microfinance or employment in local businesses.

## PRELIMINARY SURVEY RESULTS

### Demographic and widowhood status

- ✓ Most of the members became widows through husbands deceased.
- ✓ The average age of members of Widows in 8 groups was 49years.
- ✓ The widow members in the 8 groups became widows between age of 20-59 years.
- ✓ The challenges widows faced when they became widows include:
  - Change in eating habits
  - Change in community behaviour
  - Change in dress
  - An increase in violence
  - Home condition
- ✓ Most of the widow's houses needs repair.
- ✓ On average the widows interviewed eat meat once in a week.

### Family status

- All the widows had at least 3 children hence the dependency ratio is high.
- The interviewed widows responded that if they have limited resources they will allocate equally among boys and girls. This is a great milestone in achieving sustainable developmentgoal No:5 GENDER EQUALITY.
- The households in the last 12 months were affected by the following
  - ✓ Business went bankrupt due to corona virus.
  - ✓ Bad harvest due to drought.
  - ✓ Illness and injury where one widow borrowed money to cater for the bills of her sonwho was admitted in the hospital.

### Economic Status

- All the widows we interviewed in the 8 groups had loans.
- They save between KES200 to KES 500 per month.
- They own business for example green grocery, hens and goats, interior design business and rearing chicken.
- The widows were interested in expanding their business more so poultry farming and selling vegetables. They were also saving to invest in their children future.



- The widows are responsible for handling money in their home.

### **Violence and harmful traditional practices**

The widows whom we interviewed most of them had been subjected to violence and harmful traditional practices. The perpetrators were in-laws. Some were forced to leave their matrimonial home.

### **Working experience**

The widows whom we interviewed had skills and they said they lacked enough capital to start their business. They were grateful for **Together Women Rise** and **Global Fund for Widows** for the launch of brook bank project.

The widows also cited that they are not being respected because of their economic status, now they were happy because Together Women Rise and Global Fund for Widows are Empowering them economically.

Widows expressed their gratitude to the **Come Together Widows and Orphans Organization, The Global Fund for Widows, and Together Women Rise** for economically empowering them.

### **A NOTE ON THE COVID-19 PANDEMIC**

Since the declaration of the first case of Covid-19 in Kenya, many widows have lost their livelihoods, adding to their poverty levels. Their children have suffered a loss in accessing quality education, since learning has been transferred from physical to online platforms. Given the poverty levels of their widowed mothers, they are not able to access digital devices to continue learning under pandemic conditions. This has hindered the widows' children access to education.

In addition to launching the Brookbanks, Global Fund for Widows responded with the Feed Today, Eat Tomorrow emergency campaign. Through this program, GFW was able to provide 1,800 widows and their children with over 100,000 meals, and established some 1,000 income generating poultry farms for them. Additionally, GFW supplied children of widows with electronic tablets from which they could resume classes.

### **CONCLUSION**

Brookbank, or the WISALA, is unique among development interventions because it delivers social benefits on an ongoing, permanent basis and on a large scale at the grassroots of our society. It is a dual system which blends both formal and informal financial systems. It provides financial services in a sustainable way, thus offers the potential for a self-propelling cycle of sustainability and massive growth, while providing a sustainable socio-economic empowerment of widows. Global Fund for Widows is grateful to Together Women Rise for ensuring widows in Kenya are economically and socially empowered.



**Global Fund for Widows**

---