FROM EXCLUSION TO EMPOWERMENT: A Baseline Assessment of the UN Women's Programme for Empowerment of Widows and their Coalitions



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FROM EXCLUSION TO EMPOWERMENT: A Baseline Assessment of the UN Women's Programme for Empowerment of Widows and their Coalitions

Published: November 2012

Conducted by Mini Thakur

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Table of Contents

Ac	cknowledgements	4
Ab	obreviations	7
Ex	xecutive Summary	8
1.	Context	13
2.	Baseline Objectives and Methodology	16
3.		
,	3.1. Respondents' Profile	
	3.2. Financial Status: Income, Sources of Income and Property Ownership	26
•	3.3 Awareness and Access to Government Provisions and Schemes	31
	3.4. Perceptions, Opinions and Insecurities related to Widowhood	32
	3.5. Awareness about and Association with UN Women's Programme	36
4.]	Determinants of Widow's Socio-Economic Condition	40
5.	Summary Findings and Emerging Priorities for the Programme	44
An	nnexures	46
	Annexure I. Terms of Reference for the baseline assessment	46
	Annexure II. Baseline Questionnaire	49
	Annexure III. FGD and Interview Checklists	55
	Annexure IV. Useful Indicators Emerging from Baseline	57
Li	ist of Figures	
Fig	gure 1. Results Framework for the 'Empowerment of Widows and their Coalit	
Ei.	in India, Sri Lanka and Nepal'gure 2. Programme Partners	
	gure 5. Age Profile of Respondents (percentage)	
	gure 6. Stay Arrangement of Respondent (overall)	
	gure 7. Stay Arrangement of Respondents: Living With	
	gure 8 Country-wise Distribution of Participants Living in Houses Owned by	
	gure 9. Harassments Faced by Respondents	
	gure 10 Types of Harassment Faced by Respondents: Country-wise data	
	gure 11. Schooling among Respondents	
	gure 12. Education Level among Respondents: Country-wise	
_	gure 15. Sources of fricome for Respondentsgure 15 Ownership of Assets and Properties Among Respondents: Country-w	
4 1 2	Said 10 0 mileionip of rissess and respectites raniong respondents. Country-w	150.47

Figure 16. Sources of Assets and Properties Among Respondents: By Country	30
Figure 17. Sources of Help for Respondents in Accessing Widow Pension	
Figure 19 Perceptions on Respect, Dignity and Freedom to Make Choices	33
Figure 21 Support Received under the Widow's Empowerment Programme	
Figure 24 Perceived Changes after Associating with Widow's Empowerment	
Programme	39
List of Tables	
Table 1. Availability of Identification and Entitlement Related Documents	26
Table 2. Monthly Income of Respondents in USD	
Table 3 Sources of Income for Respondents: Country-Wise	27
Table 4 Source of Property among Respondents: By Type of Asset/Property	30
Table 5 Respondents' Access to Government Schemes: Country-wise	32
Table 6 Respondents' Perceptions Regarding Widowhood Related Social Norms	35
Table 7 Perceived Insecurities among Respondents	35
Table 8 Perceived Insecurities among Respondents: Country-wise	36
Table 9 Determinants of Widow's Income	
Table 10 Determinants of Access to Widow's Pension	
Table 11 Determinants of Access to Other Government Schemes	41
Table 12 Determinants of fear of sexual and physical abuse	42
List of Pictures	
Picture 1 Elderly Widows during FGD, Vrindavan	17
Picture 2 FGD in Progress, Udaipur	
Picture 3 Widow Leaders, Udaipur	
Picture 4 Participants from Vrindavan in a training programme by GfS	
Picture 5 Participants during Skill Training, Nepal	
Picture 6 A Sri Lankan Woman in her Shop	
Picture 7 ENSS Newsletter, Badge, and Identity Card, Udaipur, India	
Picture 8 Changing Dress Codes: Two Widows from Udaipur	
Picture 9 A Training Session in Progress, Vrindavan, India	
Picture 10 Banner for Skill Development Training, WHR, Nepal	38

ABBREVIATIONS

ANM Auxiliary Nurse Midwife

ASHA Accredit Social Health Activist

CEDAW Convention of Elimination of all forms of Discrimination

Against Women

ENSS Ekal Nari Shakti Sangathan

FGD Focus Group Discussion

ICDS Integrated Child Development Scheme

MGNREGA Mahatma Gandhi National Rural Employment Guarantee Act

MoU Memorandum of Understanding

NGO Non Government Organisation

PRI Panchayati Raj Institution

ToR Terms of Reference

UN United Nations

WERC Women's Education and Research Centre

WHR Women for Human Rights

Executive Summary

UN Women's programme on Empowering Widows and their Coalition is being implemented in 3 countries in South Asia – India, Sri Lanka and Nepal. In its pilot stage, the programme is targeting 500 widows in each country as "agents of change" in their community. These targeted widows receive intensive leadership and community mobilization trainings as part of this programme.

A baseline assessment was undertaken in 2012 under which, primary data was collected from a sample of 492 widows from the three countries using close-ended questionnaires.

The assessment exercise probes several aspects of widow's socio-economic conditions, perceptions and their expectation from the programme. As such, it provides useful and relevant information pertaining to the key result areas, especially Outcome 1: Output 1.1, 1.2, and 1.3 of the programme. It, however, does not include baseline status for some other result areas such as those related to formation and functioning of coalitions. It also does not assess the availability of data and research on widow's situation in the participant countries.

Data was collected from 125 programme participants from Nepal; 190 from Sri Lanka; 177 from India (including 100 from Vrindavan and 77 from Udaipur). The sample was selected from amongst the widows targeted under the UN Women programme. Field visits were undertaken in Udaipur and Vrindavan for getting qualitative responses. Monitoring visit reports and progress reports were analysed from Nepal and Sri Lanka. The key findings of the survey are summarized in the first section while the emerging areas for intervention is provided in the second and last section.

I. Key findings of the Baseline Assessment

Age profile of widows under the UN Women programme is young.

- 36 percent of all respondents are below 40 years of ageand 84 percent are below 60 years of age. Majority of women from Nepal (88 per cent) and nearly one-fifth from India and Sri Lanka are below 40 years. This indicates high participation of young widows in the UN Women programme. This finding is also in line with the fact that in both Nepal and Sri Lanka, the target participants include widows affected by ethnic/political conflict.
- 95 per percent respondents have children of which 66 per cent have one or more children above 18 years of age. In both India and Sri Lanka, more than 80 per cent respondents have children above 18 years of age while only 15 per cent in Nepal have children in this age group. This again reiterates that the widows from Nepal are comparatively younger.

Majority of programme participants live with family and face harassment/inconveniences.

- More than half of the respondents (52 per cent) live in houses they own while about 8 percent live in rented premises¹. Significant inter-country variations were noted with regards to house ownership where only a quarter of women from Nepal reported living in their own houses compared to their Indian and Sri Lankan counterparts (59 and 64 percent respectively). More than one fifth of the women live in houses owned by their in-laws or parents while another 8 percent live in their son's house.
- Majority of women (67 per cent) reported living with their children at the time of survey while about one fifth live with their parents and/or in-laws. Ten percent of all women also report living alone. Of these, 45 per cent made the choice of living alone while 21 per cent reported that they were forced to leave.
- Of all respondents covered in the baseline, 26 per cent reported facing instances of harassment or inconvenience within the last six months of the survey. Nearly half of these faced harassment due to monetary or economic reasons, including family level disputes over property/inheritance; 34 percent faced verbal or physical abuse; 15 percent had faced eve-teasing/molestation and one per cent had faced sexual coercion. Such incidences were the highest among respondents from Nepal.

Education Level is high among the programme participants.

- About 60 percent of all respondents reported attending some level of schooling while the rest have never attended school. Majority of respondents who reported attending schools belong to Nepal (89 per cent) and Sri Lanka (86 per cent). Only 11 per cent of India respondents reported attending school.
- ▶ Of those who have attended schools, 43 percent have studied upto primary level while another 42 percent have studied upto secondary level. Nearly 12 percent of respondents have studied upto higher secondary or intermediate levels and only 3 percent have graduation degrees.
- Inter country variation in schooling and level of education was found to be very high. For instance only one third of Indian respondents who have attended schools are educated upto primary level and only one fifth have studied upto secondary levels. None of the Indian respondents were graduates. On the other hand, 54 per cent of Nepalese respondents who have attended schools are educated upto secondary levels, 13 per cent have attained higher secondary level education while seven per cent are graduates. Among Sri Lankan respondents who have ever attended schools, 54 per cent are educated upto primary level and 33 per cent upto secondary levels.

9

¹All respondents from Vrindavan, India are from the villages and not from the shelter home (*Maa Dham*) run by GfS

Nearly all participants have a voter card.

Inter-country comparison of availability of identity and entitlement related documents show that Voter Card, the common identity document in all the three countries, is available with a majority of respondents (India 86 per cent; Nepal 77 per cent; Sri Lanka 99 per cent). In India, 75 per cent women reported having ration card and 41 percent also had BPL card.

Participants under the programme are extremely poor(<USD 2 per day) and employed in the informal sector.

- The data on monthly income of the respondents, converted to US Dollars, show that a majority of respondents are extremely poor and live on less than 2 dollar a day. Country-wise data on monthly income reveal that about 90 per cent of Indian respondents, and all Nepalese and Sri Lankan respondents live on less than 2 dollars a day.
- Majority of the respondent women earn their own living through a variety of work, mostly in the informal sector, while 11 percent reported being dependent on their parents, in-laws or children for income.
- Country-wise data shows significant variations in sources of income. For instance, self-employment was the highest among participants from Sri Lanka (55 per cent), followed by Nepal (19 per cent) while only 5 per cent of Indian participants are self-employed. Notably, a significantly higher proportion of Indian respondents -37 percent (48 per cent in Udaipur and 28 per cent in Vrindavan) are engaged in wage labour compared to their counterparts in Nepal (six per cent) and Sri Lanka (two per cent).
- ▶ In terms of ownership of assets,74 per cent reported having some form of asset/property, which primarily includes land, jewelry, house, livestock, small inventory shops, and vehicles.
- Inter-country variations in ownership of assets indicates that land ownership was the highest among Sri Lankan respondents (72 per cent) followed by Nepal (51 per cent) and India (46 per cent). Indian respondents had best records for house ownership (65 per cent), followed by women from Nepal (58 per cent) and Sri Lanka (44 per cent).
- Examining the source of 'land' owned by respondents, we find that 39 per cent have inherited it from their parents and only eight per cent from in-laws. This trend in also seen in case of 'house' where 34 percent attribute it to their parents and 11 percent to their in-laws.

Awareness of Widow's Pension is almost universal, however only half the participants receive the pension.

▶ Of all the respondents from India and Nepal (n=302), 92 percent reported that they have heard of the 'widow's pension scheme' and 54 percent reported receiving 'widow's pension' at the time of the baseline. Of those who do not

receive pension, 69 per cent have never applied for one, the major reason being lack of help in the application process.

- Notably, nearly 76 per cent of all women who have ever applied for 'widow pension' reported having received help from others (NGOs, frontline workers, government officials and relatives/family members) in the application process. Interestingly, about 3 per cent of respondents (mostly from Vrindavan in India) reported being helped by middlemen in accessing pension.
- Of all respondents across all countries, only 32 percent reported receiving assistance under other government schemes, more than half of which (54 per cent) was reported from Sri Lanka. Only six per cent of women from Nepal had received benefits from government schemes other than pension. All of these were assisted under Conflict Victim Recovery Fund. Similarly, 39 per cent of Indian respondents received assistance under government schemes (other than widow-pension), primarily under MGNREGA. Access to government assistancewas found to be the best in Sri Lanka with 76 per cent reporting receiving support under *Samurdhi* programme.

Self perception of respect and dignity is high among the widows and majority of the widows have freedom of dress, access place of worship and occupation.

- Encouraging trend was noted in terms of widows' self-perception, dignity and ability to take decisions. This trend was seen across the three countries, although with variations. 68 percent of Indian and Nepalese respondents and 84 percent of Sri Lankan respondents feel that most people treat them with respect. However, only half of the Indian respondents noted that they are treated well by government officials compared to 69 per cent of their Nepalese and 96 per cent of their Sri Lankan counterparts.
- More than 80 percent of widows from India and Nepal and 98 per cent from Sri Lanka have access to all places of worship. In contrast, only about 70 percent of respondents in each of the three countries feel welcomed at auspicious/social functions.
- In terms of freedom to follow the desired occupation, 60 per cent from India, 73 per cent from Nepal and 96 per cent from Sri Lanka reported in affirmative. Similarly, 73 per cent of Indian, 79 per cent of Nepalese, and 84 per cent of Sri Lankan widows feel that they are free to dress as per their choice. On the other hand, about one-fourth of the respondents agreed that widows should not wear jewelry or make up and over half felt that their lives should mainly be spent inreligious activities.

Awareness about the UN Women's programme is high, however widows associate primarily with the implementing partner.

Overall, 64 percent of all respondents were aware of the UN Women's programme for empowerment of widows and single women. During interaction with widows in the field, it was observed that many associateprimarily with the implementing NGO partner and are not aware of UN women as an entity.

Emerging Areas for Intervention

- The programme needs to take into account age profile in designing and identifying relevant strategies. For instance, younger widows' are more likely to need support in areas like security, skill building and income generation while those in higher age group may need support in accessing entitlements and healthcare.
- Lower education levels were found to have negative impact on income levels, ownership of assets/properties, and access to entitlements. Education levels of participants should be considered while targeting for outputs related to enhancing their access to entitlements and income generating activities both within and beyond the programme.
- Experiences from other programmes also show that education level significantly influences comprehension and retention of awareness messages and training contents. The content and delivery of messages during awareness, counseling and training should be designed according to the educational level of women. Use of local dialects and visual media may be more effective than classroom/lecture sessions. Similarly, segregation of content should be done to keep the messages simple and easy to comprehend.
- High reported levels of harassment for economic reasons indicate that income and inheritance are one of the greatest barriers to widows' rights and security. The analysis indicates that ownership of assets has positive influence on perceptions regarding physical and financial security. The data however shows that assets/properties through inheritance was available to only 35 per cent of women in the programme locations. Overall only six per cent inherited any asset/property from their in-laws. These are important areas for consideration for awareness, training, legal literacy as well as for higher-level advocacy whereby widows could have better access to their share in natal and marital properties. It is also important to work towards greater inclusion of widows/single women in national data systems including land and property related records
- More than two third of respondents from India and Nepal who were receiving widow-pension reported receiving external help or assistance in the application process. While the probe is limited to pension scheme, it may safely be inferred that external help positively influences women's access to entitlement.
- The data also indicates that overall, only 32 per cent of all respondents have received support under government schemes, other than widow pension. This proportion is mere seven per cent for Vrindavan and six per cent for Nepal. Country specific analysis of available social security provisions and barriers to accessing them may be useful for implementing partners in targeting their efforts in this direction and in promoting evidence based advocacy with the national governments.

1. Context

"Empowerment of Widows and their Coalitions in India, Sri Lanka and Nepal" is a three-year programme, jointly funded by UN Women and the Swiss National Committee. It is being implemented in four locations in India, Nepal and Sri Lanka.

The objectives of the programme are:

- (1) To reduce the social ostracism of widows and create community level, rights-based mechanisms that challenges the social norms that they are forced to abide by in South Asia; and
- (2) To facilitate mainstreaming of the widows' issues into the national discourse and data collection systems in India, Nepal and Sri Lanka through the active leadership of empowered widows and their coalitions.

The programme's theory of change is

By 2013, if research and data systems in India, Nepal and Sri Lanka are strengthened to generate greater quantitative and qualitative evidence on stigmatization and marginalization of widows; and if widows' coalitions are strengthened and their capacities enhanced in advocacy and accountability skills; and if these widows' coalitions identify and successfully advocate with their governments to address the gaps in design and implementation of select national programmes relevant to widows; then, by 2020, widows in the three countries will be empowered to access their economic, political, legal, social and cultural entitlements with dignity and become agents of change.

The programme has two broad areas of focus. It strengthens research and data systems in India, Nepal and Sri Lanka to generate greater quantitative and qualitative evidence on stigmatization and marginalization of widows in communities and in national development programmes. Additionally, it strengthens widows' coalitions and builds their capacity to successfully advocate with their governments to address the gaps in design and implementation of select national programmes relevant to widows.

The programme works with civil society organizations for implementation, specialist organizations for research, and government agencies for integration and convergence. It promotes rights-based approaches that challenge public entitlements that are welfare-oriented. The key result areas, as envisaged in the programme document are as follows:

Figure 1. Results Framework for the 'Empowerment of Widows and their Coalitions in India, Sri Lanka and Nepal'

C 1 D 2020 11 1 1 1 1					
Goal: By 2020, widows in India, Nepal and Sri Lanka are empowered to become agents of					
change and access their entitlements w Outcome 1. By 2013 effective community based models and strategies for empowerment of widows and reduction in their social ostracism developed and shared with key stakeholders for scale up. Output 1.1. By 2013 A network of community	ith dignity. Number of tried and tested strategies for widow empowerment being scaled up by organisations in their broader work Number of community leaders				
based champions established to advocate for widows rights at the community level	trained on widows' issues Number of community leaders speaking publicly on the rights of widows				
Output 1.2. By 2013 Widows in the project areas accessing information and services for their social and economic development	Number of widows accessing government schemes for self-employment/ health service etc.	Survey reports, Social Audits			
Output 1.3. By 2013 Key discriminatory social practices reviewed and advocacy initiatives to eliminate such practices in project areas undertaken	Number of key discriminatory socials practices reviewed through advocacy with community leaders and stakeholders	Media reports, Project reports			
Outcome 2. By 2013, research and data systems in India, Nepal and Sri Lanka are strengthened to generate greater quantitative and qualitative evidence on widows to enable a rights sensitive response from the governments.	 National Research and Data systems strengthened through rights based advocacy on widows issues 	National Government Reports e.g. Census studies,Print media			
Output 2.1. By 2013 Regional Research Network formed with support from implementing partners and empirical knowledge on widow's situation from a micro and macro perspective generated in India, Sri Lanka and Nepal.	 No. of Research network formed and meeting periodically. Number of research studies conducted with support from WHR on issues such as: policies that exacerbate widows' exclusion; impact of intra-household inequalities or widows' access to their entitlements; widowhood and vulnerabilities to trafficking, sex work and HIV; economic cost of social exclusion 	Annual report of Network and research publications			
Output 2.2.By 2013 Relevant national data collection systems in India, Sri Lanka and Nepal strengthened for integrating widows'	 Number of new knowledge products available and shared with concerned stakeholders 	Project reports			
Outcome 3.National coalitions of	 Number of technical experts trained. Number of reference to UN WOMEN/ partner organisation in government documents on widows. National coalition of widows 	Training reports Publications/research or seminar papers Charter of coalition			

Outcomes and Outputs	Indicators	MoV
organizations working on widows' rights formed and advocating with their governments to address gaps in design and implementation of select national programmes.	organisations formed Regional/ national advocacy agenda developed Number of programmes that incorporate rights based approaches in the 3 partner countries No. of issues relevant to widows addressed by the implementing partners	Minutes of consultations/roundtables Project reports
Output 3.1.Regional advocacy agenda related to widows in South Asia developed, adopted and implemented with support from Implementing Partners	 Number of national policies, programmes and budgets relevant to rights of widows reviewed Number of reference to UN WOMEN/ partner organisation in government documents on widows Number of issues related to rights of widows taken up for advocacy and listed 	Project reports Annual reports of relevant government departments Minutes of meetings/consultations
Output 3.2. National Programmes relevant to widows in India, Sri Lanka and Nepal identified and their design and delivery strengthened	 Number of national programmes for widows identified and strengthened for effective delivery Other national programmes reviewed for getting benefits for the widows 	Media reports Project reports

The programme is currently being implemented in partnership with four partners in three countries. These are:

Figure 2. Programme Partners

Country	Partner(s)
India	1. Ekal Nari Shakti Sangathan, Udaipur, Rajasthan
	2. Guild for Service (GfS), Vrindavan, Uttar Pradesh
Nepal	3. Women for Human Rights (WHR)
Sri Lanka	4. Women Education and Research Centre (WERC)

In its pilot stage, the programme is targeting 500 widows in each country as "agents of change" in their community. These targeted widows receive intensive leadership and community mobilization trainings as part of this programme. In 2012, a baseline assessment was conducted with the women who are part of the programme. The objectives and methodology of the baseline is described in the following chapter.

2. Baseline Objectives and Methodology

Objectives

The primary purpose of the baseline is to generate critical information regarding the current status of participant women that will help to track the programme progress during the project duration. It is assumed that the process of developing the baseline will help in assessing the *theory of change* and in identifying areas that may need greater focus through direct intervention and advocacy by partners, coalitions and UN Women.

Methodology

The baseline primarily used quantitative data generated through primary survey with selected participant women who are currently part of the programme. In addition, field visits were undertaken to collect complementary qualitative information from Udaipur and Vrindavan in India. For Nepal and Sri Lanka, the programme documents and progress reports by the partners were used as a basis of getting qualitative information regarding socio-economic conditions of widows in these locations. A brief description of the methods used for baseline is provided below:

A. Primary data collection

a) **Baseline Survey with participant women**: The baseline was conducted with nearly 500 sample participantwomen (33% of the total targeted participants under the programme) from the three countries through standardised structured questionnaire (refer Annexure II). The questionnaire was developed and pilot tested by UN Women, New Delhi in consultation with its partner organisations. Following this, the partner organisations conducted the baseline in their field locations, covering a sample of 492 was covered. The country-wise sampleisas follows:

Country/partner	Sample size
Nepal (WHR)	125
Sri Lanka (WERC)	190
Vrindawan, India	100
(GfS)	
Udaipur, India	77
(ENSS)	

The data was compiled and analysed with support from an external consultant at New Delhi (ToR attached as Annex I). Statistical package 'stata' was used for data analysis.

b) Focus Group Discussions (FGDs) and structured interviews: Qualitative data was collected with the purpose of complementing the findings of the baseline with context specific issues and challenges faced by target participants and

implementing partners with regards to the achieving objectives of the programme. This was done through FGDs with widow women who are part of the programme and field level animators/human rights defenders identified by the implementing partners. Interviews were also conducted with programme managers/organizational heads for their assessment of the situation and areas of support identified by them under the programme. The FGD checklist and Interview schedule are provided as Annexure III.



Picture 1 Elderly Widows during FGD, Vrindavan

B. Review of secondary information

In order to situate the baseline findings within the framework of the programme, relevant documents were reviewed. This includes the programme document (prodoc) and logframe; progress reports submitted by partners and those compiled by UN Women; and Mission Travel Reports by UN Women staff. The desk review aimed at appraising with the social, cultural, economic and legal context of the different locations. It also helped in understanding the overall strategy adopted by UN Women towards empowering widow/single women and their coalitions. Additionally, the review of overall and partner specific log-frames helped in identifying the milestones against which the progress could be measured at the end of the programme period.

Picture 2 FGD in Progress, Udaipur



Limitation

The baseline questionnaire was addressed to the new members who have been mobilised by the implementing partners under the widows' empowerment programme. The assessment exercise probes several aspects of widow's socioeconomic conditions, perceptions and their expectation from the programme. As such, it provides useful and relevant information pertaining to the key result areas, especially Outcome 1: Output 1.1, 1.2, and 1.3 of the programme. It, however, does not include baseline status for some other result areas such as those related to formation and functioning of coalitions. An assessment of the availability of data and research on widow's situation in the participant countries is being conducted separately under the programme.

Layout of the report

The report is divided into five chapters, the last three of which contain findings and analysis of the baseline data. Chapter three, presents the findings of the baseline assessment through analysis of quantitative data. It has five key sections-respondents' profile; financial status; awareness and access to widow's pension and other government schemes; perceptions regarding widowhood; and awareness about and association with UN Women's programme. It also includes qualitative information that complement the survey findings. The next chapter presents an analysis of determinants of widows' socio-economic condition. The last chapter presents the summary of findings and emerging areas for programmatic interventions and advocacy.

3. Key findings of the Baseline Assessment

This section presents analysis of findings from the baseline survey. The findings have been organised into five key sections viz respondents' profile; financial status; awareness and access to widow's pension and other government schemes; perceptions regarding widowhood; and awareness about and association with UN Women's programme. It also includes findings from the field visit that complement the survey findings.

3.1. Respondents' Profile

3.1.1. Age profile of widows under the UN Women programme is young

Of the 492 respondents covered in the baseline survey, 92 per cent are widows, 6 per cent are separated, and 2 per cent reported their husband missing. Nearly all cases of 'missing' husbands were reported from Sri Lanka.

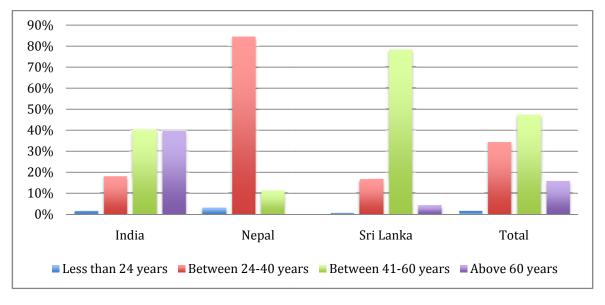


Figure 3. Age Profile of Respondents (percentage)

In terms of age profile, a significant proportion of respondent women (overall 36 per cent) were below 40 years of age indicating high participation of young widows in the project locations. Majority of women from Nepal (88 per cent) and nearly one-fifth from India and Sri Lanka are below 40 years.

The data indicates that nearly half of the sample participants (48 per cent) were in the age group 41-60 years while another 16 percent were above 60 years at the time of the baseline survey. Proportion of women below 60 years was also found to be the highest in Nepal (all respondents) followed by Sri Lanka (96 per cent). This may be attributed to the ethnic and political conflicts in these countries which can significantly impact age at widowhood.

Picture 3 Widow Leaders, Udaipur



On the other hand, overall 16 percent of all respondents were above 60 years of age. Notably, 40 per cent of the participant women from India are aged 60 years and above. These women may need a different set of support in terms of health care as well as entitlements. For instance, in India, widows above 60 years of age are not entitled to 'widow-pension' but can get 'old-age pension'. During discussions in the field, it was also noted that a number of widow women are not aware of this rule and lose out on both the provisions. Most women are also not aware of their age as noted in official records since a vast majority does not have birth certificate or any other document that may certify their age.

The overall mean age at widowhood was found to be 41.7 years for India, 26.2 years for Nepal and 30.11 years for Sri Lanka.

Majority of the respondents (95 per cent) have children of which 66 per cent have one or more children above 18 years of age. In both India and Sri Lanka, more than 80 per cent respondents have children above 18 years of age while only 15 per cent in Nepal have children in this age group. This again reiterates that the widows from Nepal are comparatively younger. It can safely be assumed that women with younger children have greater financial and household responsibilities, especially as the data on stay and income shows that majority of participants do not receive significant support from their families or the government. Need for skill building and income generation activities may be higher among such participants².

20

²Separate needs assessment exercise would be required before taking up such interventions. The baseline survey does not include questions on this aspect.

Picture 4 Participants from Vrindavan in a training programme by GfS



3.1.2. Majority of programme participants live with their families and face harassment/inconvenience

The data on living arrangement shows that more than half of the respondents (52 per cent) live in houses they own while about 8 percent live in rented premises³. Incidence of living in rented house was highest in Nepal (16 per cent) while it was five percent for the other two countries. It is not clear who pays the rent in these cases. More than one fifth of the women live with in houses owned by their in-laws or parents. Highest proportion of women living with their in-laws was noted in Nepal (31 per cent) followed by India (15 per cent). None of the participants from Sri Lanka reported living with their in-laws.

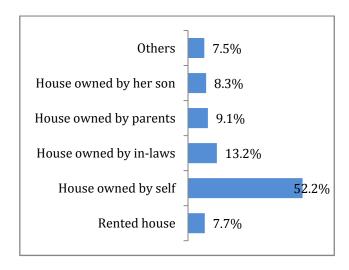
Despite the prevailing social norm in Sri Lanka where women continue living with their parents aftermarriage, it was found that only 15 per cent do so while more than 80 per cent live with their children, primarily daughters. This can be attributed to the fact that participants from Sri Lanka are of relatively higher age group (78 per cent being in the age group 41-60 years) where they are more likely to live with their children.

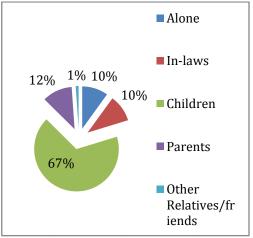
Other stay arrangements include living with sons, daughters, grandchildren, sister or other relatives, and in few cases from Sri Lanka, in government quarters. Overall, 11 per cent of participants from Sri Lanka reported living with daughter, which was not noted from India or Nepal.

³Respondents from Vrindayan are widows from villages and not from the shelter home (*Maa Dhaam* Ashram) being run by GfS, the implementing partner.

Figure 4. Stay Arrangement of Respondent (overall)

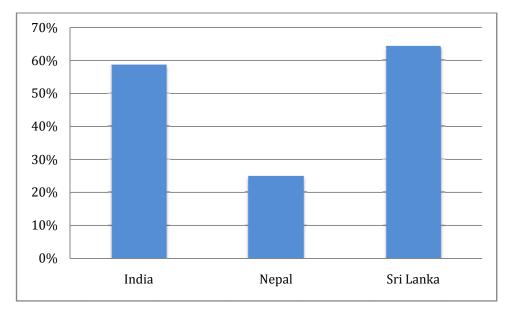
Figure 5. Stay Arrangement of Respondents: Living With





The data reflects that half of the sample participants do not own houses although they may have legal rights over their natal and/or marital properties.

Figure 6Country-wise Distribution of Participants Living in Houses Owned by Them



Interaction in Udaipur and Vrindavan also reveal that majority of women understand that they have a right to stay in their in-laws house and many are also aware that they have rights over their natal properties as well. Community norms also support women living in their marital homes after widowhood if they wish. However, household circumstances may not always be supportive of this arrangement. Living with in-laws also poses greater restrictions on their mobility, communication and decision-making regarding children's education and marriage. On the other hand, claiming property from parents is considered a taboo (snatching away the rights of brothers) and most

women do not even think of it since they do not want to risk the relationship with their parents and brothers.

Majority of women (67 per cent) reported living with their children at the time of survey while about one fifth live with their parents and/or in-laws. Of all respondents, about 11 per cent percent (19 per cent in India and six per cent each in Nepal and Sri Lanka) also report living alone. Of these, 45 per cent made the choice of living alone while 21 per cent reported that they were forced to leave⁴. Inter-country analysis shows that incidences of harassment were highest in Nepal and the least in Sri Lanka.

Of all respondents covered in the baseline, 26 percent (36 percent in India, 38 per cent in Nepal and seven per cent in Sri Lanka) reported facing instances of harassment or inconvenience within the last six months of the survey.

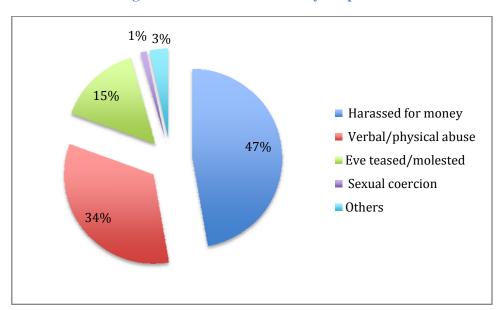


Figure 7. Harassments Faced by Respondents

The probe into the type of harassment faced by women shows that nearly half ⁵ of them faced harassment due to monetary or economic reasons. This is a significant finding since the programme strives to address the economic marginalization of widows, within legal frameworks as well as within national programmes. Also significant is the finding that about 34 per cent of all respondents who reported facing some or other harassment within last six month of the survey had dealt with verbal and/or physical abuse including beatings and another 15 per cent had faced instances of eve teasing and molestation. Incidents of sexual coercion were only reported from Udaipur, India.

23

⁴Nearly one third of respondents did not respond to the question regarding reasons of living alone.

⁵The reasons quoted under 'others' (three percent) also include reasons related to disputes and harassment over property.

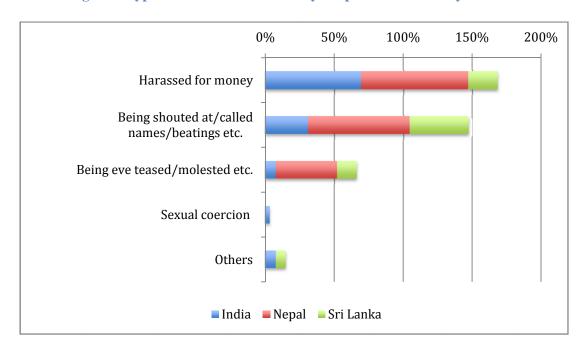


Figure 8 Types of Harassment Faced by Respondents: Country-wise data

Widow women in Udaipur and Vrindavan reported that while name-calling and baseless allegations of 'having affair with men' are still common, instances of physical abuse such as beating or sexual coercion has reduced over time. This is primarily because women are more vocal now and bring such instances to light. In Vrindavan, 'Jaat' women expressed that the strict norms of the *caste-panchayat* discourages men from sexually molesting widows in their families or village. At the same time, tribal widow leaders from Udaipur reflected that among communities where gender norms are much stricter (such as Rajputs), cases of verbal or physical abuse are less likely to come in public.

3.1.3. Education level is high among the programme participants

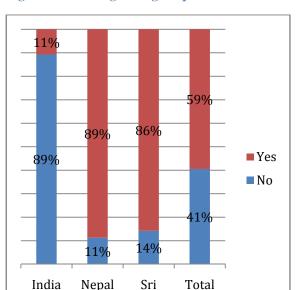
In terms of education among the respondent women, about 60 percent reported attending some level of schooling while the rest have never attended school. Majority of respondents who reported attending schools belong to Nepal and Sri Lanka. Most women from Vrindavan, and a majority from Udaipur reported no schooling at all. Among those who have never attended school, nearly 18 percent can write their names⁷.

⁶A community in India classified as other backward caste (OBC).

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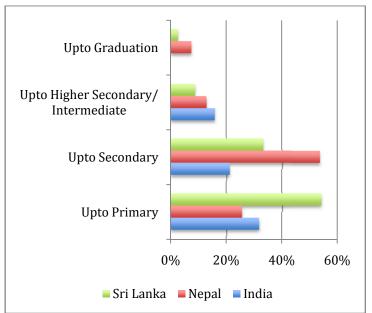
⁷In India, this category is often classified as 'literate', although for all practical purposes, these women cannot read or write.

Figure 9. Schooling among Respondents



Lanka

Figure 10. Education Level among Respondents: Country-wise



Of those who have attended schools, overall, 43 percent have studied upto primary levels while another 42 percent have studied upto secondary level. Nearly 12 percent of respondents have studied upto higher secondary or intermediate levels and only 3 percent have graduation degrees.

Inter-country analysis shows respondents from Nepal are best positioned in terms of education levels where more than half were found to be educated till secondary levels, 13 per cent have studied upto higher secondary levels and about seven per cent are graduates. Respondents from Sri Lanka also show encouraging levels of education while respondents from India being the most disadvantaged in this regard (refer Figure 10 above).

The data on education level is important for the programme since the programme involves awareness and trainings on a number of issues including those on rights and entitlements. As such, the content and delivery of communication materials and training should consider the comprehension and retention abilities of the participants. Women also shared that they better understand and remember messages given through performance based sessions such as drama and puppet shows. The analysis of the impact of education level on income, awareness, access to entitlements, and perception of security and widowhood is presented later in the document.

3.1.4 Nearly all participants have a voter card

Inter-country comparison of availability of identity and entitlement related documents show that Voter Card, the common identity document in all the three countries, is available with a majority of respondents. In India, 75 per cent women reported having ration card⁸ and 41 percent also had BPL card.

⁸HH level card, used for accessing subsidized food grains through Public Distribution System,

Table 1. Availability of Identification and Entitlement Related Documents

Document	India (n=177)	Nepal (n=125)	Sri Lanka(n=125)
Voter card	86.4%	76.8%	98.9%
Ration Card	75.7%	0.8%	92.1%
BPL Card	40.7%	0.0%	12.1%

3.2. Financial Status: Income, Sources of Income and Property Ownership

3.2.1 Participants under the programme are extremely poor (<USD 2 per day) and employed in informal sector

The data on monthly income of the respondents, converted to US Dollars for ease in comparison, show that all respondents from Nepal and Sri Lanka and about 89 percent from Indialive on less than 2 dollars a day. The data also shows that majority of the respondent women earn their own living through a variety of work, mostly in the informal sector.

Table 2. Monthly Income of Respondents in USD

	< USD 19	USD 19 - 57	USD 57 - 95	> USD 95
India (n=138)	21.0%	68.1%	5.1%	5.8%
	< USD 12	USD 12 - 35	USD 35 - 59	> USD 59
Nepal (n=122)	14.8%	31.1%	19.7%	34.4%
	< USD 8	USD 8 - 23	USD 23 - 39	> USD 39
Sri Lanka (n=180)	41.1%	30.6%	15.6%	12.8%

Nearly 11 percent of respondents reported being dependent on their parents, in-laws or children for income. Field level interactions also reveal that the onus of fending for children comes entirely on widow women who are often unequipped with any vocational skills. Majority of women in Udaipur and Vrindavan reported depending on seasonal agriculture work and wage labour. It was also reported that working as wage labour is particularly difficult for women belonging to Muslim communities and to general caste such as Brahmins and Rajputs as societal and gender norms prevent them from moving out of home.

O% 5% 10% 15% 20% 25% 30% 35%

Self Employed Agriculture Service
Business Or Profession
Daily Wage Labor
Domestic Help
Seasonal work (MFP collection etc)
Pension
Others

Figure 11. Sources of Income for Respondents

Country-wise data shows significant variations in sources of income. For instance, self-employment was the highest among participants from Sri Lanka (55 per cent), followed by Nepal (19 per cent) while only 5 per cent of Indian participants are self-employed. Notably, a significantly higher proportion of Indian respondents 37 percent (48 per cent in Udaipur and 28 per cent in Vrindavan) are engaged in wage labour compared to their counterparts in Nepal (six per cent) and Sri Lanka (two per cent).

Table 3 Sources of Income for Respondents: Country-Wise

Income sources for participants	India	Nepal	Sri Lanka	Total
Self Employed	5%	19%	55%	28%
Agriculture	15%	29%	6%	15%
Service	6%	24%	1%	8%
Business Or Profession	1%	11%	0%	3%
Daily Wage Labor	37%	6%	2%	15%
Domestic Help	4%	6%	3%	4%
Seasonal Income	5%	9%	8%	7%
Pension	20%	18%	0%	12%
Others (support from family members, rent etc)	2%	4%	22%	10%

Pensionas a source of income, was reported by 20 per cent women from India (26 per cent from Udaipur and 16 per cent from Vrindavan) and by 18 percent in Nepal. Variations were also notable in women's income from agriculture which was reported by 29 per cent women from Nepal, 15 per cent from India and a mere six per cent from Sri Lanka.

Picture 5Participants during Skill Training, Nepal



3.2.2. Majority of widows own some asset/property but inheritance is a challenge

In terms of ownership of assets,74 per cent reported having some form of asset/property, which primarily includes land, jewelry, house, livestock, small inventory shops, and vehicles. Overall, 57 per cent of those having assets or property own land; 55 per cent own houses; about 28 per cent own jewelry; and about 18 per cent have livestock. About six per cent also reported owning small shops or vehicles.



Picture 6 A Sri Lankan Woman in her Shop

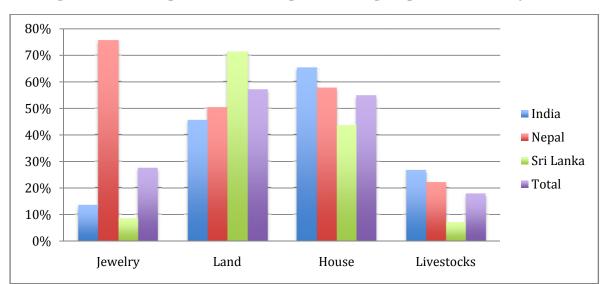


Figure 12 Ownership of Assets and Properties Among Respondents: Country-wise

Country-wise data shows that land ownership⁹ is highest (more than 70 per cent) in Sri Lanka while nearly half of Indian and Nepalese respondents reported owning land. In contrast, house ownership was the highest among Indian respondents and lowest among Sri Lankan respondents. Significant variation was noted in jewelry, with about two-third of Nepalese respondents owning jewelry compared to 13 per cent in India and eight per cent in Sri Lanka. Apart from the sources of income shown above (refer Figure 12), a small proportion (six per cent from Sri Lanka, five percent from Nepal and two per cent from India) reported owning small inventory shops. Similarly, two per cent respondents from each country reported owning vehicles.

Nearly half of the women from India, 31 per cent from Sri Lanka and 83 per cent from Nepal reported having bank accounts.

Interestingly, 35 per cent of respondents reported that their properties/assets are self-earned and nearly equal reported inheriting them from their parents or in-laws. Only 13 per cent of all women from India and seven per cent from Nepal reported inheriting their assets and properties from In-laws. None of the respondents from Sri Lanka had inherited any asset/property from their in-laws which may be due to the customary norms regarding inheritance in Sri Lanka. 26 per cent attribute them to their husbands and only 3 per cent could attribute them to government assistance.

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⁹As per the customary laws/practices

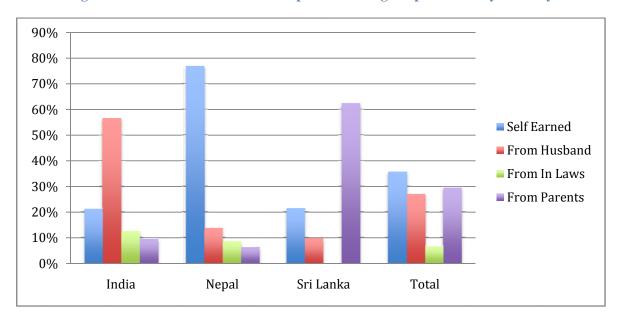


Figure 13. Sources of Assets and Properties Among Respondents: By Country

Country-wise analysis shows that incidence of inheriting property from in laws or parents are relatively much lower in all cases (ref Figure 13), except in Sri Lanka where 63 per cent respondents attributed their assets/properties to their parents. Inheriting property from husbands was the highest in India (57 % of all Indian respondents) while it was comparatively much lower for both Sri Lanka (10 per cent) and Nepal (14 per cent).

Further probe was done for sources of the three major assets/properties i.e. land, house and jewelry considering these assets are more likely to be inherited. However, the data shows that a significant proportion of women have earned these assets themselves.

Table 4 Source of Prope	rty among Res	pondents: By T	Expe of A	sset/Property

Source of Property	Jewelry	Land	House
Self-earned property	66%	31%	56%
Property from husband	20%	25%	53%
Property from in-laws	12%	8%	11%
Property from parents	17%	39%	34%
Government allotted	0%	3%	5%
others	4%	0%	1%

In case of land also, we find that 39 per cent have inherited it from their parents while only eight per cent have received it from in-laws. This trend in also seen in case of 'house', where 56 per cent women reported earning it themselves. This is a significant finding since inheritance laws, which commonly include land and house, provide women equal rights over the assets/property of their husbands.

3.3Awareness and Access to Government Provisions and Schemes

3.3.1Awareness of widow's pension is universal, however, only half the participants receive it 10

Of all the respondents from India and Nepal (n=303), 92 percent reported that they have heard of the 'widow's pension scheme' and 54 percent reported receiving 'widow pension' at the time of the study.

Of those who do not receive pension, 69 per cent have never applied for one; the major reason quoted being lack of help in the application process. Notably, nearly 76 per cent of all women who have ever applied for 'widow pension' reported having received help from others in the application process.

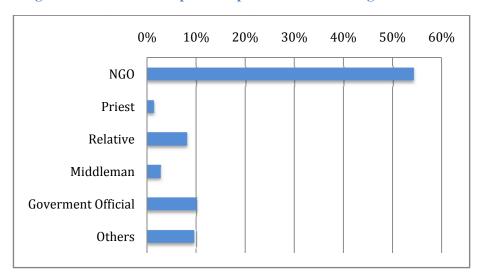


Figure 14. Sources of Help for Respondents in Accessing Widow Pension

Of these, more than half were helped by NGOs while others were helped by government officials, relatives, ANMs, village leaders and in some instances, priests. Interestingly, about three per cent of respondents (mostly from Vrindavan in India) reported being helped by middlemen in accessing pension. This was confirmed during field visits where women reported giving Rs 1000-2000 to 'agents' (often relatives of the PRI members) for moving their application.

3.3.2 Only one- third of programme participants receive benefits from government schemes

Of all respondents across all countries, only 32 percent reported receiving assistance under other government schemes¹¹, more than half of which (54 per cent) was

 $^{^{10}\}mbox{This}$ section excludes data from Sri Lanka as the country does not have a widow pension scheme

¹¹The data however reveals that this includes assistance provided by NGOs as well.

reported from Sri Lanka under *Samurdhi* programme and about 13 percent from India (largely under *MGNREGS*).

Table 5 Respondents' Access to Government Schemes: Country-wise

	Udaipur	Vrindavan	Overall India	Nepal	Sri Lanka
Respondents supported under Govt Schemes* (per cent)	39	7	21	6	61
Schemes availed	MGNREGA (67 %), Indira Awas Yojana (3%), Others not mentioned	MGNREGA		All under Conflict Victim Recovery Fund	Samurdhi(76 %), PMA (16 %) Auto provided by WERC 2 %), toilets provided by World Vision (3%)

^{*}Excluding widows pension scheme

3.3.3 Legal awareness

It is very important to note that only about 16 per cent of all respondents are aware of any law through which they can claim maintenance from their children. Considering that a large majority of respondents (65 per cent of all respondent who have children) have children above 18 years of age, this can be an important aspect for awareness in the project locations. In countries where such law does not exist, greater lobbying for framing suitable laws and policies is also indicated.

3.4. Perceptions, Opinions and Insecurities related to Widowhood

3.4.1 Self perception of respect and dignity is high among the widows and majority of the widows have freedom of dress, access place of worship and occupation

Encouraging trends were noted with regards to respondents' perceptions about whether they live with respect and dignity and have freedom to make important choices such as those regarding occupation and dressing up. Nearly two-third of all respondents feel that they are treated with respect by most people including government officials and about 80 per cent felt that they have friends with whom they can share their worries and concerns. The following section also shows that about 40 per cent of respondents also get emotional support and solidarity by associating with the programme since it connects them with other widows in their area.

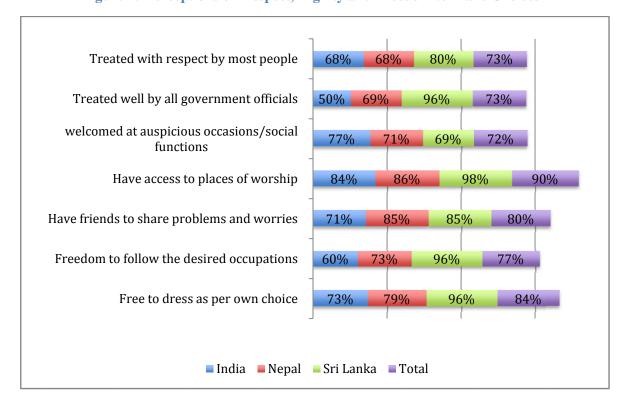
It is remarkable to note that about 72 per cent of all respondents felt welcomed at auspicious occasions and 90 per cent had unrestricted access to places of worship. Similarly, 77 per cent respondents feel that they have the freedom to choose their occupation and about 83 per cent feel that they can dress as per their own choice.

Picture 7 ENSS Newsletter, Badge, and Identity Card, Udaipur, India



Interactions in the field also reiterate that having a collective of women gives confidence and courage to new members for dealing with their problems, both at the household level and beyond. Increased self confidence and awareness about the cause of widows was particularly visible among the leaders selected by the implementing partners. In Udaipur, almost all widows met during field visits take pride in being a member and always carry the ENSS badge with them.

Figure 15 Perceptions on Respect, Dignity and Freedom to Make Choices



On the other hand, about one-fourth of the respondents agreed that widows should not wear jewelry. Inter-country comparison also shows that Indian widows were less in favour of widows wearing jewelry or make up compared to their Nepalese and Sri Lankan counterparts (ref Table 6). Over over half of the widows felt that their lives should mainly be spent in religious activities. Interestingly, 70 per cent widows from Vrindavan think that their lives should mainly be spent in religious activities. Proximity of the holy city of Vrindavan and a strong culture of religious activities might be the reasons for such this. On the other hand, only 20 per cent of the widows from Nepal think that they should spend their lives in religious activities. The possible explanation is that the respondent widows from Nepal are relatively younger (below 40 years), with greater household responsibilities.



Picture 8 Changing Dress Codes: Two Widows from Udaipur

Only five per cent of participants from Nepal; eight per cent from Sri Lanka; and 28 per cent from Vrindavan that widow's should remarry. In contrast, 55 per cent of respondents from Udaipur have a positive perception about remarriage. Although the baseline study did not probe the prevailing social norms regarding remarriage, field level discussions indicate that tradition of remarriage prevails in some communities from both Udaipur and Vrindavan¹². However, during field visits in India, most women expressed that remarriage is not preferred by widows with children. Women from Nepal also expressed similar sentiments during monitoring visits by UN Women officials.

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¹² For instance *Nata* tradition among tribals and Patels in Udaipur and remarriage among *Jaats* in Vrindavan in case the widow is willing.

Respondents from Nepal show most progressive outlook so far the social norms relating to widowhood is concerned.

Table 6 Respondents' Perceptions Regarding Widowhood Related Social Norms

Perceptions regarding social norms	Udaipur	Vrindavan	Overall India	Nepal	Sri Lanka	Total
My life should be spent mainly in religious activities	47%	70%	60%	20%	64%	51%
Widows should remarry	55%	28%	40%	5%	8%	19%
Widows should only wear white/plain clothes	49%	0%	21%	4%	24%	18%
Widows should have their heads tonsured	57%	8%	29%	6%	18%	19%
Widows should not wear jewelry/make up	44%	47%	46%	10%	16%	25%
Widows should not eat garlic/ onions /spicy food	43%	0%	19%	0%	0%	7%

The implementing partners have been working on the issues of breaking social taboos relating to widowhood and inclusion of widows as equals in family and social functions in their work areas. These efforts, along with other factors such as general increase in participation of women in education and productive employment has also influenced the social norms restricting women in general and widows in particular. For instance, many frontline workers such as Angan Wadi Workers, Saathins etc are widows. Greater emphasis on including single women in flagship programmes such as MGNREGA may have also worked in favour of changing perception regarding widows' participation in social and economic activities.

However, despite the overwhelmingly positive perceptions regarding themselves, widows registered economic and social insecurities. About 30 per cent of the respondents fear physical or sexual harassment, 42 per cent fear homelessness, and about 40 per cent fear that they may not have enough to eat. More than 43 per cent of the respondents fear that their last rites may not be performed in appropriate manner.

Table 7 Perceived Insecurities among Respondents

Perceived Insecurities	% Respondent	
Sexual harassment/ beatings	29.9%	
Being homeless in the future	42.3%	
Not being cremated with the appropriate rites and ceremonies	43.5%	
Falling sick	62.4%	
Not having enough to eat	39.4%	

Inter country comparison also shows that insecurity relating to sexual harassment is highest among respondents from Nepal, which may be attributed to their being in relatively lower age group. 31 per cent of India respondents and 19 per cent of Sri Lankan respondents also face the fear of sexual harassment. Fear of homelessness,

hunger, illness and not being cremated with appropriate rites was highest among respondents from Sri Lanka.

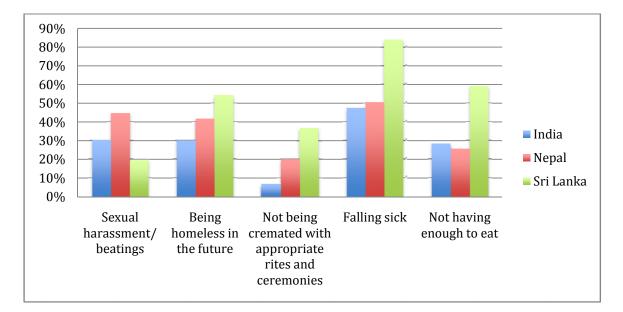


Table 8 Perceived Insecurities among Respondents: Country-wise

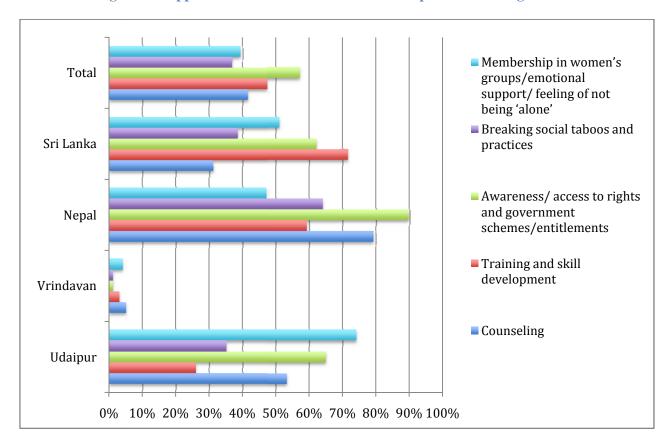
3.5. Awareness about and Association with UN Women's Programme

Overall, 64 percent of all respondents were aware of the UN Women's programme for empowerment of widows and single women. During interaction with women participants in the field, it was observed that many associate primarily with the implementing NGO partner and are not aware of UN women as an entity. Some of women in Udaipur for example recalled being told about UN Women during training programmes but could not pronounce the name because of its unfamiliar sound (the name being in English).

64 per cent of women also identified themselves as new members in the programme while about 10 percent identified as office bearers (human right defenders, committee members etc).

Among the support being provided under the programme, awareness about rights and facilitating entitlements; training and skill development; emotional support, and breaking restrictive/suppressive norms relating to widowhood were most related with.

Figure 16 Support Received under the Widow's Empowerment Programme



Picture 9 A Training Session in Progress, Vrindavan, India



Significant inter-country variations were noted in the kind of support women attributed to the programme. For instance, respondents from Vrindavan reported negligible inputs from the programme. This is due to the fact that the programme was

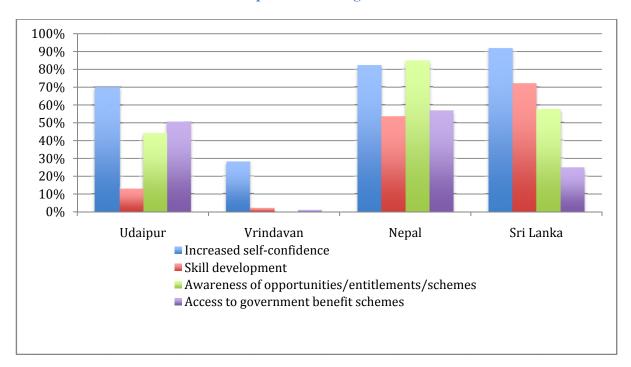
started in May 2012, just three months prior to the baseline data collection. Among other locations, more than 70 per cent women from Sri Lanka, about 60 per cent from Nepal, and nearly a quarter of respondents from Udaipur reported receiving inputs relating to training and skill development. Membership and association with other women, which tends to provide emotional support and reduces isolation, was found to be highest in Udaipur (about three quarter respondents reported in affirmative).



Picture 10Banner for Skill Development Training, WHR, Nepal

This may be attributed to the structure of ENSS where leaders of the *sangathan* are from villages and conduct regular meetings at *panchayat* level (monthly) and block level (quarterly). About half of the respondents from Nepal and Sri Lanka also reported that the programme helps them in associating with womengroups and provides them emotional support. In all locations (except Vrindavan), increased awareness and better access to rights and entitlements/ provisions under government schemes was found to be significant input provided under the programme.

Figure 17 Perceived Changes after Associating with Widow's Empowerment Programme



A vast majority (73 per cent) of women who have associated with the programme reported that they have enhanced self confidence, nearly half feel that their awareness regarding schemes and entitlements has increased, and 32 per cent expressed that they have greater access to government's social security schemes. Skill development as a benefit was largely reported from Sri Lanka and Nepal.

4. Determinants of Widow's Socio-Economic Condition

The baseline data was used to examine factors that are significant determinants of the widow's socio-economic status. The purpose of conducting this additional analysis is to make evidence-based recommendations regarding the effectiveness of programme strategies and any course correction that may be required in the next year.

The following key aspects of socio-economic status were selected for further analysis:

- 1. Total monthly income
- 2. Pension and other government schemes and benefits
- 3. Self-perception of widowhood
- 4. Risk/fear of physical and sexual abuse

4.1 Determinants of total monthly income

An analysis of determinants of widow's monthly income using pooled data from the four project sites shows that attending school, engaging in services (such as cook in mid-day meal scheme, helper in ICDS centre, ASHA etc) or business/professions (including small shop owner, teacher, auxiliary nurse midwife etc), receiving pensions and owning assets are all significant determinants of widow's overall income level. From among these factors, receiving pensions has least level of impact on income level. This is not surprising since the total number of widow's receiving pension is very small right now and it is one of the key targets of the programme.

Table 9 Determinants of Widow's Income

Total monthly income from all sources	Overall	India		Sri Lanka	Nepal
		Vrindavan	Udaipur		
Attended school	++	na	٨	++	++
Engaged in service	++	na	na	++	+++
Business/professional	++	na	na	(omitted)	++
(includes shop owner etc)					
Receiving pension	٨	na	na	(omitted)	
Own any assets/property	+	na	na	++	na

++ strong positive effect; +positive effect; ^ mild positive effect; 'na' no effect

In Sri Lanka and Nepal, attending school and engaging in services are strong determinants of total monthly income levels. In addition, in Sri Lanka, owning assets or property has a positive effect on income levels and in Nepal, engaging in business has a positive effect on income levels. It is interesting to note that in either of the project sites in India, these factors do not have a significant effect on income, aside from attending school which has a small positive effect on income levels of the sampled widows from Udaipur.

4.2 Determinants of Access to Widow's Pension and other government schemes and entitlements

Receiving help in applying for pensions has a large positive effect on whether widows receive pension or not. In addition, higher age and having a voter's card were also significant determinants of pensions. Being older increased the likelihood of receiving pensions. In Nepal, being self-employed had a strong negative effect on receiving pension.

Table 10 Determinants of Access to Widow's Pension

Receive pension	Overall	Indi	Nepal	
(yes/no)		Vrindavan	Udaipur	
Age	++		(omitted)	(omitted)
Voter's card?	+	(omitted)	۸	
Attended school				(omitted)
Self-employed		(omitted)		
Engaged in services				
Did someone help you	++	++	++	٨
to get pension?				

⁺⁺ strong positive effect; +positive effect; ^ mild positive effect; -- strong negative effect

Table 3 shows the results of access to other government schemes and entitlements. We find that age, attending school, having a ration card and being a daily wage labourer are all positive determinants of access to government schemes and entitlements. In country-wise analysis, we did not have any results from Nepal due to lack of data. However, in Sri Lanka, having a ration card has a positive effect and in Udaipur, age and being a labourer has a positive effect in accessing government schemes. In Vrindawan, being older and a daily wage labourer increases the likelihood of receiving other government schemes.

Table 11 Determinants of Access to Other Government Schemes

Access to other government schemes	Overall	India		Sri Lanka
		Vrindavan	Udaipur	
What is your age	++	+		
Ration card	++	(omitted)		++
Attended school	++	(omitted)		
Daily wage labourer	++	++	++	

⁺⁺ strong positive effect; +positive effect; ^ mild positive effect; -- strong negative effect

4.3 Determinants of perception of widowhood

The respondents were asked several questions on the perception of widowhood – self-perception and societal perception. In order to analyse the factors that determine perception, we created an index ranging from 0 to 1, where 1 is positive perception and 0 is negative perception. Across countries – individual and pooled – there are no clear patterns in the determinants of perception. The only significant result is that attending school is associated with a high positive perception of widowhood. Further in Udaipur, women from higher income levels are more likely to face negative perception – self and societal. One reason for this may be that in Rajasthan where Udaipur is situated, generally higher incomes are associated with higher castes and by informal accounts, mistreatment of widows is more prevalent in higher castes. Aside from these findings, there are other significant factors that determine a widow's perception of widowhood.

4.4 Determinants of Fear of physical and sexual abuse

Factors that determine a widow's fear of sexual/physical abuse shows that age does not have any effect of physical and sexual abuse. However, the age of a widow when her husband died/went missing has a strong positive effect on the fear of abuse. Similarly, experiencing abuse at the place where they live has a strong effect on their fear of abuse. Having older children (above 18 years) lowers the fear as does owning assets and property. Surprisingly, receiving pension has a strong positive effect on the likelihood of fear of abuse. Country wise analysis shows that in Udaipur and Sri Lanka, harassment in the place where they live has a strong positive effect on their fear of abuse and in Vrindavan, owning asset/property has a negative effect on the fear of abuse.

Table 12 Determinants of fear of sexual and physical abuse

Are you afraid of - Sexual harassment/beatings?	Overall	India		Sri Lanka
		Vrindavan	Udaipur	
Age				
How old were you when your husband died/went missing /separated?	++			
At the place where you are currently living, in the last 6 months, have you experienced any kind of harassment or inconvenience?	++		+	++
Children are above 18 years				
Total monthly income from all sources	++	(omitted)		
Own any assets/property?				
Receiving pension	++	(omitted)		(omitted)

⁺⁺ strong positive effect; +positive effect; ^ mild positive effect; -- strong negative effect

Inferences regarding programme

- ▶ Property ownership emerges as a strong determinant of perception and fear; whereas income level is not.
- Owning small business or engaging in services is a positive determinant of access to income levels.
- Access to help in availing pension and other schemes is regarded as being positive and programme and partners can support this process further.
- Attending school is highly correlated with income and access to schemes.

5. Summary Findings and Emerging Priorities for the Programme

The baseline provides significant insights about the socio-economic conditions, needs and aspirations of women who are participating the programme. It provides useful information that may help in shaping up the direct support and advocacy themes under the programme for empowerment of widows and their coalitions. Some of the most significant findings of the baseline assessment are as follows:

- The programme needs to take into account age-profile in identifying and designing relevant strategies as the needs and priorities of women differ as per their age specific role in their families. The support programme in locations may consider the age group in identifying relevant and appropriate support areas. For instance, younger widows' are more likely to need support in areas like security, skill building and income generation while those in higher age group may need support regarding entitlements and healthcare.
- Lower education levels were found to have negative impact on income levels, ownership of assets/properties, and access to entitlements. Widows with lower education levels are also likely to face greater difficulties in accessing entitlement. Education levels of participants should be considered during targeting for outputs related to enhancing their access to entitlements and income generating activities both within and beyond the programme.
- Experiences from other programmes also show that education level significantly influences comprehension and retention of awareness messages and training contents. The content and delivery of messages during awareness, counseling and training should be designed according to the educational level of women. Use of local dialects and visual media may be more effective than classroom/lecture sessions. Similarly, segregation of contentshould be done to keep the messages simple and easy to comprehend.
- The data also suggests that more than a quarter of all respondents faced some or other form of harassment. This is a very high number considering that the survey only recorded instances of harassment faced by women in the previous six months of the survey. Further, half of them were harassed for economic reasons. Field interactions also indicate that monetary and property related disputes are the most common reasons for verbal or physical harassment of widows. These findings indicate that income and inheritance are one of the greatest barriers to widows' rights and security.
- High reported levels of harassment for economic reasons indicate that income and inheritance are one of the greatest barriers to widows' rights and security. The analysis indicates that ownership of assets has positive influence on perceptions regarding physical and financial security. The data however shows that assets/properties through inheritance was available to only 35 per cent of women in the programme locations. Overall only six per cent inherited any asset/property from their in-laws. These are important areas for consideration for awareness, training, legal literacy as well as for higher-level advocacy whereby

widows could have better access to their share in natal and marital properties. Greater research into the factors that prevent women from getting the property into their names may also be considered as the normative and customary laws may differ as per location and community. It is also important to work towards greater inclusion of widows/single women in national data systems including land and property related records

- Low income levels and widows' involvement in informal sector for earning their livelihood is another area that needs attention of the partners. These sectors are more likely to be low-paid and irregular thus increasing their vulnerability to exploitation, harassment and poverty.
- More than two third of respondents from India and Nepal who reported receiving widow-pension reported receiving external help or assistance in the application process. While the probe is limited to pension scheme, it may safely be inferred that external help positively influences women's access to entitlement.
- The data on support received by women under the programme indicates that a significant proportion (overall 57 per cent) consider increased awareness and access to entitlements as important inputs from the programme.
- The data also indicates that overall, only 32 per cent of all respondents have received support under government schemes, other than widow pension. This proportion is mere seven per cent for Vrindavan and six per cent for Nepal. Country specificanalysis of available social security provisions and barriers to accessing them may be useful for implementing partners in targeting their efforts in this direction and in promoting evidence based advocacy with the government.

Annexures

Annexure I. Terms of Reference for the baseline assessment

Position title: Consultant to conduct a baseline research for the UN Women Programme titled "Empowerment of Widows and their Coalitions in India, Sri Lanka and Nepal".

Duty Station: Home based in Delhi with field visits to select project areas

Duration: 28th August to 8th October 2012 (6 Weeks)

Supervisor: Under the overall supervision of the Monitoring & Evaluation Specialist and direct supervision of the Monitoring and Evaluation Officer, UN WOMEN S.

Asia Sub-Regional Office

Background

The inhumane marginalisation of widows in many countries of South Asia emanating from discriminatory practices is a fundamental violation of their human rights and a contravention of the principles of de jure and de facto equality as enshrined in the Convention of Elimination of All Form of Discrimination Against Women (CEDAW). As members who are traditionally perceived as being a burden and inauspicious to the family, widows in South Asia are often relegated to a status of the 'unwanted insiders' 13. The 'triple burden' that they have to contend with, in the form of stigma associated with widowhood, severe constraints on access to resources and sexual vulnerability, makes them one of the most marginalised communities in the region. This is in stark contrast to their male counterparts, who are not subject to similar socio-economic exclusion within households. These problems that confound widows are therefore manifestations of the extreme gender disparities that are inherent to the subcontinent, where widowhood is persistently viewed as a social stigma.

The marginalisation of widows is further compounded by the fact that despite their significant numerical strength¹⁴ there continues to be a lack of disaggregated data with regard to their development, income, health and human rights in data collection systems. This 'invisibility' ¹⁵ further aggravates the conditions and positions of widows who are also consequently neglected in government programmes and policies.

There are an estimated 35 million widowed women in India, 800,000 in Nepal and nearly 50,000 in the Eastern province alone of Sri Lanka, of whom nearly 40 per cent are estimated to have been widowed in the decades-long war in the country. Many of them are below 40 years of age.

¹³The Unwanted Insider- The Widow" Dr. Ginny Srivastav

¹⁴ E.g. According to the 2001 Census of India there are an estimated 35 million widows in India

¹⁵"Widowhood: Invisible women, secluded or excluded?", United Nations Division for the Advancement of Women – http://www.un.org/womenwatch/daw/public/wom Dec%2001%20single%20pg.pdf

Programme Summary

This three-year programme, jointly funded by UN WOMEN and the Swiss National Committee will be implemented in India, Nepal and Sri Lanka. It has two objectives: (1) to reduce the social ostracism of widows and create community level, rights-based mechanisms that challenges the social norms that they are forced to abide by in South Asia; and (2) to facilitate mainstreaming of the widows' issues into the national discourse and data collection systems in India, Nepal and Sri Lanka through the active leadership of empowered widows and their coalitions.

The programme has two broad areas of focus. It strengthens research and data systems in India, Nepal and Sri Lanka to generate greater quantitative and qualitative evidence on stigmatization and marginalization of widows in communities and in national development programmes. Additionally, it strengthens widows' coalitions and builds their capacity to successfully advocate with their governments to address the gaps in design and implementation of select national programmes relevant to widows.

It works with civil society organizations for implementation, specialist organizations for research and government agencies for integration and convergence. The programme promotes rights-based approaches that challenge public entitlements that are welfare-oriented.

The programme is being implemented in partnership with four implementing partners in three countries. The four partners are: India with Guild for Services (GfS) in Uttar Pradesh and Ekal Nari Shakti Sangathanin Rajasthan, Nepal with Women for Human Rights (WHR) and Sri Lanka with Women Education and Research Centre's (WERC).

Purpose of the consultancy

The purpose of the consultancy is to compile and analyse baseline data that has been collected in the project four areas in India, Sri Lanka and Nepal. The analysis will be presented in the form of a comprehensive report underlining the conditions of widows/single women and their socio economic status in the project areas.

Duties and Responsibilities

The consultant will work under the overall supervision and the technical guidance of the Monitoring & Evaluation Specialist, UN WOMEN South Asia Sub Regional Office. The consultant will perform the following duties under this assignment:

- 1. Develop an inception report with detailed work plan including time schedules and data analysis framework.
- 2. Undertake field visits to three (out of four) project sites (Udaipur, Vrindawan and Kathmandu) to conduct one-on-one interview with programme staff, including field co-ordinators.

- 3. Compile and analyze baseline data that has already been collected and entered in a data entry template by UN WOMEN. (Translation support to be provided by UN Women for translating baseline data).
- 4. Analysz quantitative and qualitative data.
- 5. Produce a comprehensive baseline report (quantitative and qualitative) (a) to accurately reflect the socio economic status of widows including stigma and discriminatory practices inflicted on widows in the four project areas in three countries, and (b) formulate concrete recommendation for effective UN Women programme implementation on Widow's Empowerment.

Expected Deliverables

The consultant is expected to deliver the following:

- 1. Inception report with detailed work plan and time lines
- 2. Framework for data analysis and methodology
- 3. Draft baseline report
- 4. Final Baseline report.

Annexure II.BaselineQuestionnaire

Permission to conduct the interview:

UN Women is committed to the empowerment of excluded women. In partnership with UN Women, Ekal Nari Shakti Sangathan is an organization working on women's empowerment in Rajasthan. To strengthen the implementation and monitor the impact of this programme, we would like to know about your background, source of livelihood and association with Ekal Nari Shakti Sangathan.

Your answers will be confidential. We will not be asking your name. The questionnaire will take about 15-20 minutes of your time.

			(Signatur	re of respondent)
	I. INTRODUCTI	ON		
Inte	erviewer Name:			
Dat	te of Interview:			
Pla	ce of interview:			
	II. DEMOGRA	PHI	C INFORMATION	
1	. What is your age?			
0	Less than 24 years			
0	Between 24-40 years			
0	Between 41 - 60 years.			
0	Above 60 years			
2.	. What is your marital sta	tus?		
0	Widow	· · ·		
0	Separated			
0	Missing husband			
3.	How old were you when	you	r husband died/went mis	sing/separated? (in
	years)			
4.	- J			
0	Yes	0	No	
	Do you have a ration car			
0	Yes	0	No	
6.				
0	Yes	0	No	
	Did you go to school?			
0	Yes	0	No	
8.	If yes, then which is the	high	est class you studied up t	to?

9.	If no, are you 'literate' (i.e. not just sign your name)
0	Yes O No
10). Where do you live?
0	In rented room/house
0	In a house owned by you
0	In a house owned by your in-laws
0	In a house owned by your parents
0	In a house owned by your brother
0	In a house owned by your son
0	In the open/public space – on streets, bus stops etc
Oth	er, please specify
11	1. Who do you live with?
0	Alone
0	In-laws
0	Children
0	Parents (City 1)
0	Other Relatives/friends
Oth	er, please specify
12	2. How long have you lived here?
13	3. If answered option 1 (Live alone) in Q10 above, did you leave your marital
	village/marital home out of your own personal choice or were you forced to
	leave your marital home/marital village?
0	Forced to leave
0	Personal choice
Oth	er, please specify
14	4. At the place where you are currently living, in the last 6 months, have you
	experienced any kind of harassment or inconvenience?
0	Yes O No
15	5. If answered yes to Q14, which of the following have you experienced in the
	past six months?
0	Harassed for money Being shouted at/called names/beatings etc
0	Being eve teased, molested etc.
0	Sexual coercion (Jabardasti)
	ner, please specify
Oin	ter, preuse specify
16	6. Do you have children?
0	Yes O No
17	7. How many are above 18 years and how many below 18 years?
1/	. 11011 many are above 10 years and now many below 10 years.

Below 18 years	Above 18 years	

III. FINANCIAL INFORMATION

10	8. What is your total monthly income from all source?
0	< Rs. 1,000
0	Rs. 1,000 – Rs. 3, 000
0	Rs. 3,000 – Rs. 5, 000
0	> Rs. 5,000
19	9. What are the sources of your income? (please mark all that apply)
0	Self-employed (e.g. running a shop in own home, selling things from house to
0	house)
0	Agriculture (e.g. laborer or owns fields)
0	Service (e.g. cook in mid-day meal scheme, helper in ICDS centre, ASHA etc)
0	Business/professional (e.g. teacher, auxiliary nurse midwife etc.)
0	Daily wage laborer
0	Working as domestic help
0	Seasonal income (e.g. marriage cooking, forest produce collection and sale, etc.)
0	Pension
Odl	an plaga maifu
Oir	ner, please specify
20	0. Do you own any assets/property?
0	Yes O No
	1. What kind of asset or property do you own? (please mark all that apply)
0	Jewelry (gold, silver etc.)
0	Land
0	House (kutcha or pucca)
0	Animals or birds (chicken, cows, goats etc)
0	Vehicle
0	Small shop inventory
0	Bank Account
	Dank Account
Oth	ner, please specify
	2. What is the source of your asset/property? (please mark all that apply)
	Self-earned property
	Property from husband
0	Property from in-laws
0	Property from parents
0	Government allotted/ or government scheme property (e.g. Indira Awas Yojana)
Otl	ner, please specify
Oii	ter, preuse specify
23	3. Have you heard of the Widows Pension Scheme?
0	Yes O No
	4. Do you get a pension?
0	Yes – Continue to Q28 O No
	5. Have you applied for a pension?

0	Yes	0	No - then continue to Q30
20	6. Why have you not appli	ed fo	or a pension? (please mark all that apply)
0	No one to help me apply		
0	No money to bribe someon	ne to	help me access pension
0	No knowledge of pension	sche	me
Oth	ner, please specify		
2'	7. Did someone help you to	get	your pension?
0	Yes	0	No
28	8. Who helped you to get the	he p	ension?
0	NGO		
0	Priest		
0	Relative		
0	Middleman		
0	Govt. department/ official		
Oth	ner, please specify		
29	9. Have you heard of a law	by '	which you can claim maintenance from your
	children?		
0	Yes	0	No
30	0. Are there any other gove	ernn	nent schemes through which you are receiving
	financial support (e.g. M	IGN	REGA)?

IV. PERCEPTION OF WIDOWHOOD

31. I will now read out statements, please tell me if you agre	e or disa	gree with	each
statement.			
	Agree	Disagree	Don't know/ NA
I am treated with respect by most people I meet	0	0	0
I am treated well by all government officials	0	0	0
I have freedom to follow the occupations that I want	0	0	0
I can dress according to my choice	0	0	0
I feel that my life should be spent mainly in religious activities	0	0	0
Widows should remarry	0	0	0
Widows should only wear white/plain clothes	0	0	0
Widows should have their heads tonsured	0	0	0
Widows should not wear jewellery/make up	0	0	0
Widows should not eat garlic/ onions /spicy food	0	0	0
I am welcome at auspicious occasions such as marriages/family functions etc.	0	0	0
I have access to all temples and places of worship	0	0	0
I have friends here with whom I can share my problems and worries	0	0	0

32. Which of the following are you afraid of ? (You can a	nswer	Don't	know/NA).
	Yes	No	Don't know/NA
Sexual harassment/ beatings	0	0	0
Being homeless in the future	0	0	0
Not being cremated with all the appropriate rites and ceremonies when I die	0	0	0
Falling sick	0	0	0
Not having enough to eat	0	0	0
Death	0	0	0
I am not afraid of anything			
Others (please specify)	_		

V. RELATIONSHIP WITH IMPLEMENTAING PARTNERS

3.	3. What is your role with the organization/network?
0	Member/New member
0	Office bearer/staff (e.g. member of block level/regional committee)
0	I am not associated with the organization
	her, please specify
34	4. What kind of support do you get from the organization? (please check all
	that apply)
0	Counseling
0	Training and skill development
0	Awareness and help in accessing rights and government schemes/entitlements
0	Help in breaking social and community taboos and practices
0	Membership in women's groups – emotional support and feeling of not being
	'alone'
Oth	her, please specify
3:	5. Have you heard about UN Women's and its programme on widow's
	empowerment?
0	Yes
0	Not heard about UN/UN Women
0	Not heard about Widow's programme
Oth	her, please specify
30	6. What kind of change has taken place in your life since you have
	participated in the activities supported by the organization? (please check
	all that apply)
0	Increased self-confidence
0	Skill development
0	Awareness of opportunities/entitlements/schemes
0	Access to government benefit schemes
0	No change
Oth	her, please specify

37. What will you do differently or what kind of activities will you undertake as a result of attending this training camp? (please check all that apply)

Thank you for completing this questionnaire.

Annexure III. FGD and Interview Checklists

- A. Interview Checklist for Partner Oragnisation (head of the organisation/project lead)
- 1. What are the local social practices that compromise the rights of widow women?
- 2. How does the project relate to the organisation's overall portfolio?
- 3. What components of the project they find as innovative compared to what they were doing?
- 4. What key areas of reforms (social and legal) have they identified for their area that might help widow women in long term?
- 5. How do they view the role of technical and project management support by UN Women in their efforts?
- 6. What are the key challenges they face in organising widow women?
- 7. What are the areas in which the local governance representative and government officials need to be sensitized?
- 8. How supportive have the local governance been in their project?
- 9. What are the evidences of widow women's interest and participation in the project initiatives?
- 10. Do they have ideas/ strategies in place for providing long term economic support to identified widows?
- 11. What are the constraints in working on these ideas? (financial/social environment/second line leadership etc)
- 12. What role/support they think UN Women can provide? (training/visibility/connecting to national government/regional or international forums/advocacy)

B. Checklist for FGD with selected women (participants)

I. Socio cultural norms and practices

1. What are the socio cultural norms regarding widow women in your area/society? Are these same for all age groups and communities?

(probe for practices such as mobility restrictions/restrictions on taking up economic activities/participation in social events)

- 2. Do you feel constrained due to such norms?
- 3. What are the general practices regarding stay and inheritance? (probe for the problems women may be facing with regards to stay arrangements and inheritance)
- 4. Do your children live with you?

II. Economic status

- 5. How does widowhood impact the economic condition of the family? (probe sources of income, dependence on other family members)
- 6. Have you made efforts for directly engaging into income generation activities?

III. Awareness on laws/SS benefits

- 7. Are you aware of the legal rights of single women/widow women regarding inheritance/property/custody of children? If yes, where did you learn it from?
- 8. Are you aware of the social security/welfare benefits available to you? Are you able to access them?

IV. Involvement with UN Women supported empowerment project

- 9. Are you aware of the project being run by the agency (implementing partners)?
- 10. Are you in any way directly involved in project activities?

(probe participation in meetings/trainings/linkage to welfare schemes)

11. Do you find the project activities useful?

(probe in terms of increased awareness on legal rights/welfare provisions/increased access, enhanced feeling of solidarity/security)

12. What other areas of support do you expect from the project/implementing partner?

Annexure IV. Useful Indicators Emerging from Baseline

Outcomes and Outputs	Indicators	Overall	India	Nepal	Sri Lanka
Goal: By 2020, widows in India, Nepal and Sri Lanka are empowered to become agents of change and access their entitlements with dignity.	ıd Sri Lanka are empowered to be	come agents of chan	ge and access their	entitlements with di	ignity.
Outcome 1. By 2013 effective community based models and strategies for empowerment of widows and reduction in their social ostracism developed and shared with key stakeholders for scale up.	 Number of tried and tested strategies for widow empowerment being scaled up by organisations in their broader work 	4	2	_	. —
Output 1.1. By 2013 A network of community based champions established to advocate for widows rights at the community level	 Number of community leaders trained on widows' issues Number of community leaders speaking publicly on the rights of widows 	New members: 64% Office bearers: 10 % Trained: 47 % (apart from counseling and awareness & assistance for entitlements)	New members:34 % Office bearers :7 % Trained :13 % (26% Udaipur, 3 % Vrindavan)	New Members: 69% Office bearers: 29% Trained:59%	New members: 88% Office bearers: None Trained: 72%
Output 1.2. By 2013 Widows in the project areas accessing information and services for their social and economic development	Number of widows accessing government schemes for self-	All targeted women should be able to speak on rights. Accessing schemes:	Accessing schemes	Accessing schemes	Accessing schemes:
Output 1.3. By 2013 Key discriminatory social	employment/ health service etc.	32 % (apart from pension)	other than pension: 29 % (Udaipur:39 %, Vrindavan: 7%)	other than pension:	61% (pension not applicable)
practices reviewed and advocacy initiatives to eliminate such practices in project areas undertaken	Number of key discriminatory socials practices reviewed through advocacy with community leaders and stakeholders	Greater counseling for inclusion of widows in all social functions without discrimination and	Only 53 % in Udaipur and 48 % in Vrindavan feel that they are treated with respect by goyt	45 % fear sexual harassment/beating. 42% fear homelessness.	54% fear homelessness, 59 % fear food-insecurity.
		advocacy on rights based approach indicated. Review of prevailing social security schemes, data collection systems and legal framework indicated as these are	officials. Sensitisation on Widows dignity and rights indicated. 31% fear sexual and physical harassment. 32 % fear homelessness.	High percentage of young widows: Linking with income generation activities would be useful.	
		identified as major	Efforts for increasing		

Outcomes and Outputs	Indicators	Overall	India	Nepal	Sri Lanka
		barriers to widows' socio-economic security. Greater counseling and awareness for reporting cases of abuse/harassment over inheritence indicated for all locations. Greater advocacy for widows' rights over property.	access to pension and other govt schemes and skill development for economic activity indicated.		
Outcome 2. By 2013, research and data systems in India, Nepal and Sri Lanka are strengthened to generate greater quantitative and qualitative evidence on widows to enable a rights sensitive response from the governments.	National Research and Data systems strengthened through rights based advocacy on widows issues	0			
Output 2.1. By 2013 Regional Research Network formed with support from implementing partners and empirical knowledge on widow's situation from a micro and macro perspective generated in India, Sri Lanka and Nepal.	No. of Research network formed and meeting periodically. Number of research studies conducted on issues such as: policies that exacerbate widows' exclusion; impact of intrahousehold inequalities on widows' access to their entitlements; widowhood and vulnerabilities to trafficking, sex work and HIV; economic cost of social exclusion	0 0			
Output 2.2. By 2013 Relevant national data collection systems in India, Sri Lanka and Nepal strengthened for integrating widows' issues.	 Number of new knowledge products available and shared with concerned stakeholders Number of technical experts trained. Number of reference to UN WOMEN/ partner organisation 	0 0			

Outcomes and Outputs	Indicators	Overall	India	Nepal	Sri Lanka
	in government documents on widows.	0			
Outcome 3. National coalitions of organizations working on widows' rights formed and advocating with their governments to address gaps in design and implementation of select	National coalition of widows organisations formed Regional/ national advocacy agenda developed	0 0			
national programmes.	Number of programmes that incorporate rights based approaches in the 3 partner countries	0			
	No. of issues relevant to widows addressed by the implementing partners	0			
Output 3.1. Regional advocacy agenda related to widows in South Asia developed, adopted and implemented with support from Implementing Partners	Number of national policies, programmes and budgets relevant to rights of widows reviewed Number of reference to UN WOMEN/ partner preparation in government	0			
	documents on widows Number of issues related to rights of widows taken up for advocacy and listed	0			
Output 3.2. National Programmes relevant to widows in India, Sri Lanka and Nepal identified and their design and delivery strengthened	Number of national programmes for widows identified and strengthened for effective delivery	2 (Remarriage & Pension Related Programmes)			
	 Other national programmes reviewed for getting benefits for the widows 	0			

