

# Empowering Widows in Iraq



« Working has given me back my dignity »

Widowhood, which afflicts almost 10% of Iraqi women, is not only a sorrowful event but a disempowering one, leading to social and economic marginalization. In order to empower and support the needs of vulnerable widows in Iraq under its 12-month Empowering Widows in Iraq (EWI) program funded by the United States Department of State, Bureau of Democracy, Rights and Labor, Relief International (RI) proposed a number of interventions aimed at building awareness as well as capacity within Iraqi government and civil society to respond to the needs of widows in Iraq.

RI first sought to assess the number of widows in Iraq and identify their needs. RI's national Widows Survey found that illiteracy, lack of housing, poverty, unemployment and insufficient wages, as well as wars and sectarian violence have each afflicted this population in significant ways. Many widows live precariously, with insufficient means to provide for emergencies, and little ability to improve their



*A widow describes her situation during RI's survey.*

situation through employment, since many lack skills or educational degrees. The children of widows also face difficulty in achieving a high educational level. The widows surveyed by RI reported that they felt ignored and neglected by their communities, government, and in some cases, by their children or families. Widows also felt threatened and have often faced physical violence at the hands of their in-laws. Remarkably, widows identified social traditions as a main force in perpetuating abuse against them, manifested in practices such as limiting their movement, permitting physical beating, or harassment.

Following a wide distribution of the results of the survey, RI met regularly with officials within Parliament, including the Labor and Social Affairs Committee and the Women, Family and Children Committee, to recommend changes to legislation and to advocate for additional protection and welfare mechanisms for widows.



*Scene from the Widows Conference, September 18, 2011.*

RI held workshops and meetings with Parliament members to discuss three key pieces of legislation that will improve the situation of widows (see box on page 3). Under the Small Business Project Law, a fund will be created to provide credit (up to 20 million Iraqi dinar, or approximately \$17,000 USD) to owners of businesses with less than 10 people.

Founded in 1990, Relief International (RI) provides emergency, rehabilitation and development services that empower beneficiaries in the process. RI employs an innovative approach to program design and a high quality of implementation performance in demonstrating deep and lasting impact in reducing human suffering worldwide.

RI deployed personnel to Iraq in December 2002 in order to prepare a humanitarian and reconstruction response to the looming conflict. Since then, RI has implemented programs in housing and school construction and rehabilitation, upgrading water supply and sanitation services, child protection, women's rights, legal assistance and access to justice, empowerment of unions, assistance to IDPs and refugees, and conducting assessments. RI currently runs a sustainable microfinance institution with a \$16 million portfolio.

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*Rasan Organization for Defending Women's Rights in Sulaimania trained twenty widows in hairdressing.*

In September 2011, RI held the Widows Conference within Parliament, which was attended by more than 250 stakeholders, including members of Parliament, government ministries, representatives from majority and minority political parties, donors, members of civil society and tribal leaders. During the conference, the Speaker of the Iraqi Parliament, Mr. Usama Al-Nujaifi, pledged to do all he can to meet the ten recommendations regarding widows that RI set forth.

In order to ensure that advocacy of widows' issues within Iraq continues, RI established the Widows Network, which is composed of 97 organizations working in Iraq on women's and widows' issues. RI will retain a seat on the Board of Directors of the Network; a RI staff member is currently the President. The Women, Children and Families

Committee agreed to assign two of its members to regularly liaise with the Network, to conduct regular meetings with Network members and, in the future, to conduct a number of joint activities, funded by Parliament, with the Network.

In order to build the capacity of civil society to respond to the needs of widows within the communities they serve, RI invited local NGOs to compete for sub-grants and to be trained in grant implementing and providing technical assistance to beneficiaries. Twenty sub-grants, with a combined total of \$225,359, were awarded across the 18 governorates of Iraq to a variety of community-based organizations. Each sub-grantee offered a program to help widows increase their vocational skills, such as in sewing, cooking, hairdressing and cosmetology, craft-making, animal husbandry and dairy production, as well as business skills training and knowledge of their legal rights. The LNGOs helped persuade families who were resistant to allowing their family member to participate. They also convinced local business owners to purchase the goods produced by the women or to employ them directly.

As part of the next phase of its work with widows, RI intends to develop a microfinance program that will provide the women with access to credit that can help them scale up their activities. Through its leadership of the Widows Network, RI is continuing to press for policy change and for an increased commitment by all stakeholders to support widows and their children, in order to reduce the divisions within Iraqi society.



*Two widows display the dress they designed.*

## **Sahira's story**

Sahira was a housewife who lived with her husband and two children at her husband's parents' house in Mosul. In 2006, Sahira's husband was kidnapped in front of her, taken from their home blindfolded, and murdered by terrorists. After her husband's death, since Sahira faced constant problems with her in-laws, she moved out of their home and into a small rented house, but she struggled to pay the rent, which was 150,000 Iraq Dinars (\$128 USD) a month. To be able to make the monthly payments, she was forced to sell all of her belongings. She remembers being regularly sexually harassed by a local man who knew that she was struggling financially.

Sahira's life was transformed after hearing about the sewing training being offered by Veen Child Protection Organization in Mosul, a subgrantee of Relief International. Sahira excelled in the course and received a sewing machine to allow her to start her own sewing business. Sahira is now working as dressmaker and mainly makes clothes for local children. A number of local shops have requested that she supply them with clothes to sell, and she also repairs clothes for relatives, neighbors and members of her local church. Today, Sahira describes herself as 'a new woman' and is optimistic of a better future for herself and her children.



Participating in the training course eased her sense of isolation and loneliness, and allowed her to build friendships with other women in similar situations. She also became aware of her rights under the Iraqi Constitution. But above all, Sahira considers that being given the opportunity to earn her own money, rather than relying on charity from her relatives or the local church, has "given me back my dignity".

## Three important laws increase support for Iraqi widows, with RI's help

*In 2011, RI's advocacy work for widows resulted in an invitation from the Iraqi Parliament to assist in improving legislation regarding widows. RI was able to suggest revisions on the drafts of the first two laws, summarized below. This gained RI the support and recognition by the government and by Parliament as a key collaborator in the drafting of these laws. The third piece of legislation (Small Business Support Law) has been submitted to Parliament and a first reading has been made. It is therefore considered to be in "project" phase. RI is preparing for the second reading during which RI will make the changes suggested on the first draft. The Parliament will cast their vote during the third reading of the draft.*

### **Support to Female-Headed Households**

The goal of this law is to support women who have no provider or source of income, in order to empower them economically and socially. It aims to increase social unity by providing insurance to female-headed households. Under the law, programs that rehabilitate and improve women's skills and will be developed. In addition, the government of Iraq will establish a social, cultural and training center to help women improve and increase their participation in society.

The law applies to divorced, widowed and single women, as well as women without a provider (or breadwinner). Beneficiaries will receive 100,000 Iraqi dinar (approximately \$86 USD) each month.

Implementation of the law will be assured by an independent council established within the Ministry of Labor and Social Affairs (MOLSA) and composed of members of MOLSA and other ministries. MOLSA will also choose one local NGO to be a member of the council. The council will meet every three months. The council will create Women's Support Committees in each governorate, which will be responsible for local implementation. Headed by the governor or his deputy, the Committees will be composed of members of MOLSA and other ministries.

The law provides for the creation of a fund to provide the welfare payments, finance the cultural, social and health projects, and finance small income generation projects. This fund will be financed by MOLSA and through donations and grants from inside Iraq, or from outside of Iraq with the Prime Minister's approval, and will not be taxed.

### **Social Security for the Unemployed**

The second law provides income support to the unemployed but works to reduce the need of families for this support over time. The law reflects the commitment of the government to provide social support to all needy sectors of society to reduce social problems and improve living conditions. The law establishes a social security system that is also unified

with shari'a laws that deal with social security.

The law applies to Iraqis who are elders (over the age of sixty), orphans (under the age of 18), persons with unknown parents, the disabled, widows (unmarried without a source of income), divorced women (unmarried without a source of income), abandoned women, single woman over the age of 40, students, families of prisoners (where the prisoner is the family provider), families where the providers are absent, and children with permanent illnesses. Palestinians living within Iraq are also covered by the law. In addition, Iraqi women who married foreign men are covered if the husband has died and left them no income, or if the husband is disabled, or if the husband is a prisoner for at least two months.

Under the new law, MOLSA will manage the social security system through the Social Care department and committees. The Social Care Department will create a social support fund which will have an independent budget and be financed by credits from the country's annual budget, grants and donations to the fund, and by a portion of unclaimed inheritances. In addition, the Ministry of Planning is responsible for conducting a survey about family expenditures.

The amount of the income support will be decided for each category of beneficiaries by a decision of the Council of Ministers, with input from MOLSA, but should not exceed the lowest salary paid to government employees. For families with four qualifying individuals, the amount of the support will be reduced by 25%. Beneficiaries are required to report about their situation, or risk losing the support. The Social Care Committee will conduct an annual check of the beneficiaries to ensure that their status has not changed.

### **Small Business Support Law (in "project" phase)**

The third law aims to achieve the following objectives: increase job creation; support those who are willing to work, especially in poor areas; provide training for job seekers; increase national production; support those who are willing to work through certification; and invest in improving the human resources within industries.

The law provides for an independent fund, managed by an administrative committee headed by MOLSA, initially capitalized at 150 billion Iraq dinars (approx. \$128 million USD) that will make loans of up to twenty million Iraqi dinars (\$17,137 USD) to owners of small businesses with no more than 10 laborers. The budget for the fund will come from the annual treasury, but can be increased through donations and grants.

Beneficiaries of the law, and project income, are tax exempt.