

PROJECT PROPOSAL

Programs development

WIDOWS UNITED BY LOVE



EXECUTIVE SUMMARY

Project Title	Widows Can (widows rights are human rights)
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page:	URL: https://web.facebook.com/muunganowawajane.org/
Proposed	USD 401, 478 (1USD = Ksh.100)
project budget:	Euros 364, 980 (1 $Euro = Ksh.110$)
Ducie et C.	Ksh. 40,147,800 (Per year for 5 years) : The project Widows can project is a project set to be implemented
Western/Nyanza, F The project builds adopt an integr simultaneously all t leadership. The pr project in Kenya a and contribute to Located within the following strategie sustainable increas and strategic role i to cover 40,000 w enhancing leade contribute effectiv The project will brin services and will technical agencie support establishm sustain the results b the State Governm function of poverty	on the social empowerment processes initiated under that seeks to ated approach in the seven Kenyan regions to strengthen he key dimensions of widows' empowerment – social, economic and roject's immediate objective is: "By 2023, widows supported by the chieve a secure and enhanced income and effectively participate decision-making in domestic and public spheres". e widows' empowerment framework, the project will execute the secure the project will execute the their household incomes and enable them to play an enhanced in their household incomes and enable them to play an enhanced in the economic sphere; (b) Expand the process of social mobilization vidows organized in self-help groups all over the country; and (c) rship participation and representation of widows so that they ely in local decision-making and demand quality public services. Ing to the widows and their groups high quality technical and advisory link them with other local administration, financial institutions and us to access information and networks of widows with the capacity to eyond the project period. The project will establish strong linkages with nent to advocate on widows' empowerment issues within the overall or reduction and livelihood promotion of the poor. It will also engage ration and state government to widely replicate successful strategies

Contents

EXECUTIVE SUMMARY1
ACRONYMS
PROJECT INTRODUCTION
Widowhood context5
Resource factor:
Kenyan context:6
PROBLEM STATEMENT
PROJECT DESCRIPTION
The development objective
The Projects immediate objective9
Indicators:
Expected results from objectives
Strategy
Women's Empowerment Framework for Project
PROJECT IMPLEMENTATION STRATEGY
1. Diversify economic opportunities and choices:
2. Expand the process of social mobilization:14
3. Enhancing leadership Participation and Representation of widows:
Addressing possible conflicts17
Risks and Assumptions
Target beneficiaries and participants19
Activities19
MONITORING, EVALUATION AND REPORTING
Project organization and management20
APPENDIXi
Table 1: Logical Framework Matrixi
Organizational backgroundvi
WHAT WE DOvi
Our beneficiariesvii
OUR VALUES
Current source of fundingvii
Activities with widowsviii
Organizational structurexiii
Payments xiv

Works Cited xiv

ACRONYMS

MWW- Muungano Wa Wajane SHGs – Self Help Groups SDGs – Sustainable Development Goals NGO(s) – Non Governmental Organisation(s) PrEP - HIV Prevention Pre-exposure Prophylaxis GBV – Gender Based Violence CFOs – Community Facilitating Organisations UN – United Nations PSC – Project Steering committee RA-M&E – Resource Agency Monitoring and Evaluation AWP – Annual Work Plan

PROJECT INTRODUCTION

The **Widows Can** project aims to create a society where widows attain their right to protection, inclusion and participation in the society with the ability to cater for their needs and sustain their livelihoods.

Through thorough research MWW has recognized that widowhood is one of the critical factors that forces women left behind into poverty, neglect and abandonment. It also recognized the inter-linkages between children drop out of school education, health, women's empowerment, household indebtedness and prevalent social issues linked to gender and social discrimination.

MWW has developed a women's empowerment component largely involved the formation of SHGs to make women economically self-reliant, open avenues of self-employment and income generation and reduce household debt. The empowerment component is also meant to empower widows improve their technical skills by encouraging vocational training

The SHG component is deemed successful in organizing widows, getting them to meet together on a regular basis, creating awareness on a range of women's rights and social issues, providing credit to members at lower rates of interest as compared to moneylenders who charge high rates and fostering a positive attitude within the groups for change and development.

The social and leadership participation and involvement component will encourage and involve widow participation in organized social activities such as music, arts, sports and cultural festival events organized annually to encourage widows' involvement and participation in social activities and promote widows and women's rights at large.

From other researches¹ the status of widows in the Sub-Saharan Africa community which includes Kenyan widows face extreme poverty, starvation, rape, HIV/AIDS, seizure of their homes and possessions, and social exclusion, the deprivation they face have been invisible to the public and policy makers. While their children often have to endure extreme poverty, illiteracy, child labour, prostitution or enforced labour or are used as bargaining chips to strip widows of their economic assets and rights. Collectively, and through no fault of their own, they have little hope of reversing a life of ever diminishing options.

There is lack of communication lines between widowed women and the concerned institutions and authorities for voicing their challenges/demands.

The level of awareness among widowed women about their entitlements under government programs/schemes is critically low. There is also little evidence of community's involvement in monitoring service delivery to them.

Based on these findings, MWW has come up with the **Widows Can** project to strengthen the economic, social and political dimension of widow's empowerment in Kenya.

¹ (TheLoombaFoundation, 2015) Global Report on widows status

A review by the Institute of Development studies on Kenya's socio-economic and political situation² shows that In terms of Human Development Index; Kenya is ranked highest in the East African region since the entrepreneurship and human capital give it huge potential for further growth, job creation and poverty reduction but Women's political representation in leadership in Kenya is still below the global average. The potential of development shows that widows have potential in development and creating positive impact in the society and economy of the country.

Widowhood context

The Loomba Foundation Global Widows Report in 2015 stated that there are 258,481,056 million widows around the world and 584,574,358 children of widows (children under age 18 and adult children).

The Loomba Foundation has estimated that in 2015, approximately 38,261,345 million widows, or 14.8% of all widows, live in extreme poverty where basic needs go unmet; this is a minimum estimate.

Kenya is ranked 33rd worldwide among the countries where widows live a devastated lifestyle with approximately 8 million widows³ subjected to extreme poverty, starvation, rape, HIV/AIDS, seizure of their homes/possessions, and social exclusion.

It is estimated that over 500 million children fall victim to human rights violation as well all because their mothers are subjected to a life of widowhood – CSW61

Millions of widows and their children whose lives

are determined more often, not by modern laws but by discriminatory interpretations of religious, customary and traditional laws. If unaddressed widowhood is and continues to be, a root cause of poverty across generations, forcing widows to withdraw their children from school and resort to begging, prostitution, and child labour⁴.

Economic empowerment of widows is key to achieving, not only human rights but also attaining the SDGs⁵ of the 2030 Agenda for sustainable development.

According to the CSW61 session, this critical violation of human rights is invariably due to one or a combination of five⁶ institutionalised human rights violation.

A small group of commendable researchers and NGOs have sought to focus on the issue, with intermittent support from the UN, the lack of mainstream attention has meant

 ² Review on website; social, economic and political context of Kenya (InstititeOfDevelopmentStudies, n.d.)
 ³ (TheLoombaFoundation, 2015)

⁴ CSW61 report (NGOsAtTheCSW61Session, 2016)

⁵ SDG 1 No Poverty 2. Zero Hunger 3.Good health and well-being 4.Quality Education 5. Gender Equality 8.Decent work and economic growth 10. Reduced inequalities 11. Sustainable cities and communities 16. Peace, justice and strong institutions

⁶1. Asymmetrical inheritance laws especially in the imbalance of land inheritance rights 2. Social, cultural, traditional, or religious barriers and codes, that functionally prevent or even threaten a widow from actually inheriting, even in the event where statutory laws protect the widow 3. Lack of access to justice 4. Lack of knowledge about her government entitlements 5. Harmful and violent customary practices, which are often protected under religious rites than therefore absurdly "legitimized."

that the issue has fallen way beneath the radar of even the most proactive governments.⁷

Available qualitative and quantitative country data on widows show that for a large number of countries, widowhood falls across a broad range of ages and there are clear and important reasons for this that differ according to global location. However, in significant portions of developing countries prevailing social norms and lack of social safety nets mean that remarriage is often effectively mandatory for widows, as these norms do not accept the existence of single women in society. As a result of this many widowed women remain hidden and are not recorded in official statistics.

Once widows have been acted against by various social, political and religious actors due to their status, day to day poverty is the defining issue that makes all other outrages perpetrated against them possible and reinforces the stigma of their social position. For example, in many parts of rural Sub-Saharan Africa; where rural poverty is deepening, widows' deprivation is spreading.

Other African countries where widows know no peace are Angola, Botswana, Republic of Congo, D.R. Congo, Ivory Coast, Lesotho, Malawi, Namibia, Nigeria, Rwanda, Senegal, Swaziland, Zambia and Zimbabwe.

Resource factor:

It is clear that the paucity of research and policy attention has a concrete role in sustaining widows' deprivation as an extreme form of poverty. It has also been shown by previous campaigning experience that while local NGOs do the work that matters on the ground, they are limited in the scale of their impact due to lack of resources. These NGOs also often find themselves isolated politically by vested interests.

<u>Kenyan context:</u>

With changing living standards and upcoming lifestyle diseases including alcoholism, diabetes, liver and kidney failures, cancer and uncontrollable number of accidents taking men's' lives every day before they reach a prime age, there is a great epidemic that is becoming evident in Kenya. Statistics show that of every coffin on a matatu travelling on the Nairobi – Kisumu road, 3 of these are men. These therefore leave young wives and young children with no one to take care of them. Due to the longer life expectancy, the frequent and almost obvious age disparity between partners⁸.

Widows across the globe share two common experiences, which is a loss of social status and reduced economic circumstances. Even in developed countries, the older generation of widows, those over 60 years, may suffer a dramatic but stable change in their social position. The monetary value of widows' pensions is a contributing source of grievances since the value often does not keep up with the fluctuations in the ever changing cost-of living and also with expectations that the older generation may have had of what life would be like in retirement and old age.

⁷ (TheLoombaFoundation, 2015)

⁸ (Perry, 2014)

Widows are the poorest and most vulnerable segment in society since they are often deprived of their rightful inheritance. Other problems that widows face include extreme poverty, ill health and discrimination in law and custom, abuse, stigmatization and even death. A report launched by the Worlds widows report at the United Nations headquarters in New York on 26th February 2016 revealed that Kenyan widows suffer from discrimination, systematic seizures of property and forceful violent evictions by their late husbands' family. Neighbours like Uganda and Tanzania have also been listed as countries where widows are abused. In Kenya, widows face a rather tough life. The customs of widow cleansing and inheritance are practiced in several communities throughout Sub-Saharan Africa. In the Nyanza province of Kenya, according to tradition, Luo widows are expected to engage in sexual intercourse with a 'cleanser' without the use of a condom in order to remove the impurity ascribed to her after her husband's death. This increases the risk of contracting and spreading HIV/AIDS. Luo couples, including widows, are also expected to engage in sex preceding specific agricultural activities, building homes, funerals, weddings, and other significant cultural and social events. Widows who are inherited for the purpose of fulfilling cultural obligation have a higher prevalence of HIV than those who remain un-inherited or are inherited for the purpose of companionship⁹.

Widow cleansing and widow inheritance continue to be practiced in the Nyanza Province of Kenya, which was one of the locations of FEM-PrEP, a Phase III HIV prevention pre-exposure prophylaxis (PrEP) clinical trial. (Agot *et al.*) have shown that the Nyanza Province has a high prevalence of HIV infection among widows (63%), and that widows who are inherited for the purpose of performing sexual rituals have increased odds of being infected with HIV when compared with widows who are not inherited for the purpose of companionship. Limited condom use among widows living in this area was also documented in the study, with only 2.7% of widows reported having used a condom since the death of their husbands¹⁰.

The multidimensional poverty headcount is 2.4 percentage points higher than income poverty. This implies that individuals living above the income poverty line may still suffer deprivations in education, health and other living conditions. The percentage of Kenya's population that lives near multidimensional poverty¹¹ and that lives in severe multidimensional poverty. The contributions of deprivations in each dimension to overall poverty complete a comprehensive picture of people living in multidimensional poverty in Kenya (UN, 2016)¹².

⁹ (Perry, 2014) report on widow cleansing and widow inheritance in Nyanza, Kenya ¹⁰ (Perry, 2014)

¹¹ The **local economy** also does not offer much employment. Access of poor widows to **institutional credit** is almost non-existent resulting in their total dependence on moneylenders and relatives for small loans, largely to meet consumption needs and for emergencies related to life cycle needs. This is also a major barrier for poor households especially women to establish or expand **micro-enterprises** at individual, household or group level. Overall, the employment situation of poor widows in Kenya area is grim. ¹² (UN, 2016) multidimensional poverty index

PROBLEM STATEMENT

There is no group more affected by the sin of omission than widows. They are painfully absent from the statistics of many developing countries and are rarely mentioned in the multiple numerous sample reports on women's education, health, poverty, development or human rights published in the last 25 years yet they occupy a significant percentage of the total population of our country. There has also been a growing evidence of their vulnerability in their socio-economic and psychological statuses. Across a wide range of cultures, widows are subject to harsh patriarchal customary and religious laws and confront all kinds of discrimination. Many also suffer from exploitation, abuse, violence and stigmatization. This now urgently calls for attention at all levels of society, given the extent and severity of the challenges widows' experience. This urgency is constantly increased by the fact that there is an increasing number of widows in the country every single day. This extreme plight of our widows in our country is yet to be researched deeply, documented and squarely addressed by

non-governmental organizations committed to safeguard and fight for the rights of women. There is a serious gap and need for comprehensive research that needs to be done concerning widows' statuses in terms of health and finances not leaving behind advocating for their rights¹³ and increasing their participation¹⁴ (that is unrestricted by culture or social status) in politics, decision making processes¹⁵, sports, arts , music, among others.

Problems faced by marginalised widows in Kenya

- High levels of unemployment and income insecurity
- Inadequate access and participation in economic, political and social processes
- Poor access to credit and other financial institutions
- Social issues exploitation, GBV, stigmatization and neglect
- Lack of respect at the family and community level

There is a need to empower and help the widows in the country access justice, gain

skill that will bring income which will in turn create positive direct impact on their livelihoods, participate in decision making processes, and be recognized among different systems in the country.

¹³ In many instances, poor and marginalized widows are unable to seek the **protection of the law** or take advantage of rights or public services they are entitled to simply because they are unaware that these rights exist. In cases where they may be aware of the existence of the laws or rights, they may not be aware of how to use the law in order to claim or enforce their rights or entitlements.

¹⁴ There is absence of infrastructural facilities for **networking** in Kenya that could bring widows, elected leaders and SHG leaders together and strengthen them with specific kinds of support, which go beyond technical training to build solidarity amongst them and to capacitate them in seeking accountability from local government officials for delivery of basic services.

¹⁵ The overwhelming **patriarchal family system** in most Kenyan communities restricts women from voicing their opinion in the presence of men within the community or playing a role in household decision-making and control over income, in enjoying equal access with respect to education and in standing up against the demands of their rights.

PROJECT DESCRIPTION

A summary of the project objectives and expected outputs is provided below for which MWW will be accountable. Further details are provided in the Logical Framework developed for the project.

The development objective

The project is designed to contribute to achievement of SDG 1: No poverty, SDG 2: Zero hunger, SDG 3: Good health and well-being, SDG 8: Decent work and economic growth, SDG 10: Reduced inequalities, SDG 16: Peace, Justice and strong institutions and SDG 17: partnership for the goals.

The development objective for this project is "Widows become empowered and attain their right to protection, development and participation."

The Projects immediate objective

Within the above development objective, the project's immediate objective is: "By 2022, widows supported by the project achieve a secure and enhanced income and effectively participate and contribute to decision-making process in domestic and public spheres".

Indicators:

- Sustainable increase by at least 20% in average household income for 40,000 poor women who are members of collective groups supported by project.
- At least 20,000 women supported by the project report an enhanced role in decision-making within households, SHGs/ CBOs, other groups, leadership positions and Elected Bodies.

	Key Performance Indicators
Objective 1- Social Empowerment Poor widows organized in strong collectives at group and cluster levels and their capacities developed for running these sustainably.	 At least 20,000 poor and marginalized widows in Kenya become members of SHGs supported by project At least 30,000 of the total SHG widows are poor¹⁶ All 40,000 women trained in functional literacy and skill. At least 30,000 widows will learn their rights and champion them. At least 500 children will get access to education both formal and informal.

Expected results from objectives

¹⁶Identification of the poor would include households below the official poverty line of Govt. of Kenya as well as poor women identified through vulnerability analysis surveys.

	Key Performance Indicators
Objective 2- Economic Empowerment	 At least 35,000 widows trained in
Capabilities enhanced and economic	entrepreneurship and financial literacy
enterprises of women established and/or strengthened for enhanced household income.	 At least 20,000 widows trained by project running small micro-enterprises (SMEs) At least 3 Subsectors analyzed and value chains identified Of the 35,000 widows trained by project in entrepreneurship, at least 10,000 participate in select value chains Of the groups supported by the project, at least 400 Self Help groups regularly access financial services from formal institutions
Objective 3 - Leadership Empowerment Women leaders supported to contribute effectively in local decision-making and to demand quality public services	 At least 4,000 widow representatives and SHG leaders) trained in leadership knowledge and skills¹⁷. At least 4,000 widow leaders and SHG leaders) trained in legal awareness. At least 2,000 of trained widows can spell out their entitlements under major government schemes and legislations.

<u>Strategy</u>

Women's Empowerment Framework for Project

The project is designed within an overarching objective of women's empowerment in view of the prevailing socio-economic and leadership conditions in Kenya and to bring about a positive change in their position within both the household and community. According to MWW, gender equity cannot come only through changes in women's *condition* alone i.e. in terms of their health, income and education; it also requires transformation of the structures and systems, which lie at the root of inequality to bring about a change in their position. Gender equality demands a process that goes beyond economic empowerment and leads to greater and effective participation in social and leadership processes and greater decision-making power.

¹⁷With elections in 2017 we will not be able to assess widows' political performance. As a result, the impact of training in leadership (especially the widows who will opt political leadership) will be evident only during the next elections in 2022, which will probably be held after the project is completed.



Figure 1: Widows empowerment framework diagram

The above framework requires addressing the following three synergistic elements of women's empowerment across project objectives:

• The interventions are required at various **levels** - individual, household and community - to impact positively on structural issues of status, religion, culture and class as these have a cumulative effect on the position of widows, including addressing discrimination at the institutional level.

- **Processes** aiming to transform the power relations between widows and the community among the different social groups thereby linking empowerment to a broader vision of equality and equity;
- The key **dimensions** of empowerment economic, social and leadership to encompass widows' multiple roles and interests. It also addresses aspects of power relations that are determined by social class, culture, religion and gender therefore seeking a change in the position of women in society.

In line with this framework, the focus of the project on the economic dimension of empowerment will need to be complemented with inclusion of social and leadership dimensions. This would enable widows' to prioritize their needs and interests as well as greater participation, voice and decision-making role in local development. At the same time, a conducive environment for addressing social issues and promoting positive relationships among widows and the various communities will be required. Engagement with men to challenge patriarchal norms, stereotypical attitudes and restrictive notions of masculinities also assumes importance. The framework views widows' empowerment not only in the context of relations between widows and the community in the particular groups being addressed, but also in the context of structures of social class that serve to have a cumulatively adverse impact on the status of widows. This is necessary to analyze and address these structures and their institutional frameworks, as key arenas for the empowerment of widows.

PROJECT IMPLEMENTATION STRATEGY

The project will be located in 7regions in Kenya, namely

- Nairobi,
- Central,
- Coast,
- Eastern,
- North Eastern,
- Rift valley and
- Western/Nyanza.

The project will require a management structure that is effective to achieve the development objectives and results oriented. In order for the project to have its own identity, widows in the project areas will be encouraged to identify with the Widows Can project. MWW will have the oversight and full management responsibility to visualize, plan, roll out and monitor the project. MWW will enter into a partnership with at least one Community Facilitating Organization in each region, which will be key in working with the widows and other women's groups directly in the field. The project activities will be undertaken over a five-year period in a phased manner with learning's from each year feeding into the future interventions. From time to time, technical agencies will be hired to bring in specific expertise for the widows' groups as well as to the project itself. MWW will work closely with the community organizations to formulate a communication strategy for informing its external and internal audiences and for

disseminating the project results. A unique identity will be created for the project which instantaneously connects stakeholders to its core mission and the work on the ground with widows.

The project strategies will be complemented by carrying out gender and empowerment analysis through the different stages of project cycle – planning, implementation, monitoring and evaluation.

This will help to assess the differences in participation and accrual of benefits between widows and their communities and monitor progress towards gender equity and changes in gender relations. At the same time, the capacity of the implementing partners for gender sensitive implementation and monitoring will be assessed and appropriate inputs will be provided to strengthen this dimensions.

The project proposes the following strategies:

1. Diversify economic opportunities and choices:

Concerted efforts are required to enable widows and their SHGs to make the transition to secure and enhanced livelihoods and to bring about qualitative changes to their economic status and life.

This will require strengthening the capacities of SHGs members and stabilizing their incomes so that they can move above the material poverty line, improve the education and health status of the households and their children. The aim will be to create on the ground a number of self-sustaining economic institutions of widows that can independently carry out the operations, interface with the market and create linkages with technical agencies, financial institutions, government schemes and private sector.

For widows, the skills acquired, networks and income from enterprise activity will give them greater power to negotiate economic, social and political changes in gender inequity at household and community level.

Specifically, following aspects will be emphasized:

- **Training for SHGs**: SHG members will be provided training in financial literacy, entrepreneurship and developing group level micro plans. This will be supplemented by facilitating their access to appropriate inputs, technologies and services and to the extent possible with banks and other financial institutions.
- **Promotion of small enterprises**: Through partnerships with financial providers we will be in a position of conducting comprehensive analysis of the existing markets and potential sub-sectors.

Some of the promising sub sectors include: agriculture/agri-business, dairy farming, embroidery, poultry farming, goat keeping & selling, beadwork, modern basketry especially using recycled polythene papers, woodwork.

N/B: The above mentioned activities have been further explained in specific project idea booklets and how they can be implemented with widows groups after training.

The sub-sector analysis will be used to identify value chains where widows can engage in different roles such as producers, suppliers, workers, entrepreneurs, service provider or aggregators and thus gain access to diversified and remunerative sources of income and a greater integration with different stages in the value chain.

Widows will be supported to scale up existing economic activities into more organized enterprises that can engage a large number of members, streamline the production processes, contribute to skill building, generate a regular source of income and increase their bargaining power in relation to markets and other players. These could take different forms such as micro-enterprises, cooperatives, producer companies or groups.

 Promote access to government schemes, institutional credit and microfinance institutions: a substantial part of the funds will need to be raised from the financial institutions, SHGs and resources available in government schemes. The project will help generate awareness among women on the different

sources of funds such as SHG credit and subsidies available through government schemes and financial institutions such as rural banks and microfinance institutions.

 Promote greater recognition participation and inclusion of women in economic activities including aspects of entitlement and control over resources and benefits: the SHGs will be supported in their ongoing thrift and credit activities by introducing greater financial discipline, establishing linkages with banks and microfinance institutions for accessing loans and providing handholding support to draw up viable business plans for existing and new livelihood activities which can be taken up by widows at the household level.

2. Expand the process of social mobilization:

As a starting point, the project will build on the social mobilization processes. In partnership with CFOs, it will begin with reenergizing the primary level institutions created, mainly SHGs, deepen and broaden their presence in the communities by forming new groups, ensure that the poorest of the poor and marginalized widows are not left out of this process and create mechanisms that the SHGs in the communities network with each other and the larger society.

The project will involve a minimum of 2000 SHGs involving approximately 40,000 women from the 7 regions targeted areas.

Specifically, following aspects will be emphasized:

• Promote networking, collective strength and greater visibility of women in public spheres including representation in mainstream institutions and decision making bodies: The cluster level groups in the project areas will be consolidated at the community level and taken through a visioning exercise to identify their purpose, role and specific activities that they can take up to provide additional support to SHG members in the targeted communities.

Initial focus will be at the community level for widows to engage with the community members and seek the benefits from ongoing schemes as well as bring to their attention the specific needs of SHGs in a village. Approximately 200 cluster groups will be formed in the project area catering to the needs of approximately 20 SHGs each.

As the project progresses, consolidation of groups beyond the community level into Region level will be explored in consultation with the widows' groups for further consolidating the energies of women in a geographical area but also for developing various service support systems for sustainability of the institutions. The regional block levels could also emerge as entities similar to local NGOs that

would provide the support and services to SHGs.

 Sensitize the communities including men to improve the lives of widows and their children in the community:

To create a broad social consensus among the community, men and women on issues that previously have been marginalized as only of importance to widows, mobilize resources and institutions controlled by men, resulting in a net gain in resources available to meet the needs of widows and their children; contribute to raising the next generation children in a framework of gender equity.

• Enhance local organizational capacity through social mobilization and evolution of representative leadership within their ranks:

In order to facilitate the formation and strengthening of alternative institutional frameworks to provide the space and opportunity for marginalized widows to collectively gain strength to address the key areas of their subordination;

To make interventions into mainstream institutions including those of governance at local levels, markets and financial institutions;

To access technology and capacity building opportunities; and to dialogue with the state and its representative departments and institutions etc.)

 Strengthen leadership and negotiating power and agency of women, especially belonging to the marginalized groups:

Facilitate consolidation of SHGs into cluster level groups to provide larger social identity and, with time, social acceptance of widows in the new role and space that is gradually redefined by them.

SHG leaders (some of whom would graduate as cluster leaders) would have larger arena to practice and experience mobility, decision making, thus giving them opportunities to mobilize members for collective action on issues affecting anyone or many of them. The experience of success will go a long way in creating their new identity, selfconfidence, and power to negotiate in the public spaces like government offices, police stations, communities, etc. and ultimately within their households.

3. <u>Enhancing leadership Participation and Representation of</u> <u>widows:</u>

Many of the social and economic challenges that widows face can find solutions in the domain of leadership empowerment. It is expected that as women become politically empowered, they will be able to play an effective role in demanding better delivery of public services at the all levels. This strategy will develop leadership amongst women as future leaders in their community and the local elected bodies.

Specifically, following aspects will be emphasized:

Develop a group of local widow and women leaders:

To contribute to the local governance process with confidence and act as change agents for society.

Leadership of women in political processes will be strengthened from the community level upwards through orientations and trainings. Three women leaders in each cluster would be prepared as 'gender and empowerment resource persons' who would go to the groups and engage with the women in gender and empowerment analysis and sensitize women about their rights. Widow Leaders and widows' groups will be equipped with knowledge of use of accountability tools to act as a pressure group to demand accountability in governance and access rights and entitlements.

 Sensitize leaders from widows' groups on rights and entitlements of widows' and disadvantaged groups:

SHG members will receive rights-based training that will encompass a gender and social analysis of their situation both at household and at community levels and provides them with opportunities for reflection and confidence building to be able to address instances of violations and discrimination.

Awareness programmes on laws and entitlements will help widows to identify and act upon issues that are of utmost importance to them and to access institutions of justice.

The project will support development of high quality legal awareness material, training modules and awareness workshops. Interactive media modes (incl. radio, television and community radio) will also be used.

Special attention will be paid to ensure that the legal content is accurate, tailored to the needs of the community, creative and innovative.

Media promotion of positive images of widow leaders and entrepreneurs also will be supported. The SHG leaders and local community leaders will be the entry points at community level so that the culture of rights and entitlements is firmly entrenched within local governance bodies and spreads to the entire community. Training programmes for local community functionaries; committees of the communities (including social justice committees), and widows' groups, will be designed, tested and implemented in the project areas.

 Create linkages and formal mechanisms between representatives of SHGs and local leaders:

To ensure that the priorities of poor widows', especially belonging to the marginalized groups are reflected in community, constituencies - planning processes e.g. CDF planning and the governance systems are responsive to their demands. Platforms will be created at constituency level for interaction between widows' groups, local leaders and their networks, civil society and county governments.

The latter will help sensitize the administration on the priorities and needs of widows, and enable convergence of financial and technical resources.

These platforms will also help in identifying emerging challenges faced by the poor and disadvantaged widows' in accessing justice and serve as forums for grievance voicing.

It is also proposed to support the setting up of **Community Resource Centers** on a demonstration basis that could provide a single window access for local communities including SHG widow members to information on schemes, rights and entitlements. Linkages will be established for the Centre to access ICT tools that could bring in further efficiencies in information dissemination and expand the outreach.

Addressing possible conflicts

Practically any empowerment strategy will face a number of dilemmas: such as tradeoffs between benefits in one sphere and costs in others. For example, widows may gain control over small amounts of their assets but their workload may increase significantly.

Another constraint could be that different people will have different priorities - relatively better off widows' and the community may be able to maximize benefits but very poor widows may be more concerned to decrease vulnerability to crises.

Lastly, there might be cases of conflict of interest – mothers of the widows - or mothers in law many use the unpaid labor of widows who are their daughters or daughter-inlaw.

In view of these dilemmas, the project strategies focus on the process of participatory negotiation to provide space for people to discuss their needs and to incorporate their views at all stages of the design, monitoring and evolution of interventions.

Risks and Assumptions

The project envisions mobilizing nearly 40,000 widows' and supporting creation of collective groups if they are not already existing at community levels. The different interventions proposed for economic empowerment will create opportunities for increased participation of widows' in economic activities, a greater control over the economic processes and increased mobility and visibility in the economic sphere.

The project will also foster leadership development among widows' and an increased role in decision making at household level and in the public sphere. The changes contemplated will take place in the project areas where the socio-economic and leadership environment show the following risks.

The growth of the Kenyan economy is slowing down in line with the global financial crisis, and further deepening of economic slowdown which would affect the income from remittances that is an important source of household income in the project areas. This could also provide an opportunity by creating a local demand for setting up micro-enterprises as well as generate their support to widows in their economic activities.

The children of economically empowered widows will be able to access education.

Another important risk is associated with natural calamity. If the regions faces severe weather conditions within the country, it would adversely affect agriculture that is crucial for food security and is the main source of household income.

The project is providing resources and opportunities to widows, their children and their households in the economic sphere that will cushion the negative impact of neglect. Moreover the project will try to diversify the livelihoods of the poor widows' and their households so that they can absorb the shocks due to natural calamities and help smoothen cash flows. The project, while looking at market-driven economic activities, will try to include activities that also have local.

The project activities could also be severely affected if widow leaders encounter violent resistance from vested interests against their demand for more equitable local development.

In the leadership training, SHG leaders and local leaders will be made aware of these possible threats. The project will support interface events and processes between widow leaders, police and administration. As widows become more aware of their rights and entitlements, it is expected that their access to government schemes and social security benefits will improve.

Also, as women begin to speak confidently in the community meetings, government and other functionaries, they will be able to express their priorities and seek support.

A more detailed analysis of the risks is provided in the logical framework. Appendix 1.1

Target beneficiaries and participants

The primary target group comprises 40,000 widows across seven regions in Kenya.

They will include:

- Widows and their children living in absolute poverty
- Ethnic minorities including orphans
- Widows and their children living with HIV/AIDS
- Widows and their children living in slum urban areas
- Marginalized Widows and their children living in rural areas
- Widows whose husbands were killed in conflicts and wars
- Widows who have been rejected with their communities because of their widowhood status

<u>Activities</u>

Refer to the logical framework matrix in the Appendix Table 1

MONITORING, EVALUATION AND REPORTING

A variety of formal and informal monitoring tools and mechanisms will be used, including field visits, progress reports, annual reports and project reviews. The broad contours of the M & E system are described below:

- A project Monitoring and Evaluation Framework and a Project Monitoring Schedule will be set up as soon as the project is initiated, and will be adhered to rigorously for tracking the progress of the project towards planned results. This will be guided by the elements of the widows' empowerment framework developed for the project.
- Semiannual Progress Reports and Quality Assessments will capture feedback from the beneficiary perspective and timeliness and resource usage. This will be first completed by the Project Manager and later discussed by the Project Board at the Semiannual Project Steering Committee. This review will be driven by the Project Steering Committee and may involve other stakeholders as required.
- Updating of Issues, Risks and lessons learned Logs will ensure that major project learning's are tracked in a timely manner and issues are addressed expeditiously.
- Regular field visits by Project Management Team and other stake holders at a pre-decided frequency will be undertaken, and will be documented through brief and action-oriented reports.
- An Annual Review Report shall be prepared by the Project Management team and shared with the Project Steering Committee.
- An Annual Project Review shall be conducted during the second semiannual review of every year to assess the performance of the project and appraise the Annual Work Plan (AWP) for the following year. In the last year, this review will be a final assessment. This review is driven by the Project Steering Committee and may involve other stakeholders as required. It shall focus on the extent to which progress is being made towards outputs, and that these remain aligned to appropriate outcomes.
- A resource agency (RA-M&E) with relevant experience would be hired by the PSC to develop and carry out a comprehensive monitoring, evaluation and reporting system for the project. Appropriate computerized systems for the same

will be set up as required.

- Physical and financial reports will be submitted to donors as per their formats and requirements.
- MWW will present progress on the project at Annual Review with PSC.
- In line with MWW Evaluation procedures, Mid-term and end-project evaluations will be conducted. The PSC may also commission thematic evaluations from time to time as and when required.
- Baseline surveys on the indicators of the project in both project and control regions will be conducted within the first six months of the project. A sub-set of indicators on widows' empowerment for baseline and tracking will be identified in consultation with widow members from SHGs and cluster groups.
- End-line surveys and impact assessments would be carried out in last six months of the project. The findings would help in refining the continuation of the project, withdrawal strategy/ methodology and suggest models for replication.

Project organization and management

The project will be implemented by MWW who will have full responsibility and accountability for delivering the agreed outputs. A Project Steering Committee (PSC) comprising MWW, representatives from the widows' groups and other stakeholders, will be set up to provide strategic direction, decision making and reviewing the work plans and progress.

A Project Management Team will be established for this purpose of project management.

On an annual basis, a budgeted work plan will be approved, to be reviewed quarterly at the PSC meetings as well as during the Annual Project Review organized at the end of the year.

Activity work plans will be produced annually as well as monthly in relation to achieving the project objectives and goals.

As this project contributes to both the Poverty Reduction and Democratic Governance programmes, we would like it to be reviewed by the government bodies related.

A full time Project Manager will be appointed/designated in the Project Management Team. S/he will be accountable to the Project Steering Committee for reporting progress and escalating issues and risks. The Project Manager will lead a team of three specialists on livelihoods, local self-governance, gender and professionals with expertise in project finance, documentation and M&E. The Project Manager will be point person to interact with county and state governments and the M&E officer will liaise with regional CFO teams. A centrally placed Officer will handle public relations, monitoring and communication for the project.

In each of the project area, at least one Community Facilitating Organization (CFO) will be selected to work directly with the widows' groups in the project areas. This CFO will institute a field team for cluster of approximately 50 widow groups one which could comprise of a team leader. Technical agencies will be hired from time to time for specialized services under the project. The project will strive to promote gender balance in the Project Management Agency/Team as well as the field teams in the project areas. Below is a diagram showing the organization of the project team:

Figure 2 Project Operational Team



APPENDIX

Table 1: Logical Framework Matrix

	Project Summary	Indicators	Means of Verification	Risks and Assumptions
Goals	To Strengthen Widows' Social, Economic and Political Empowerment	 At least 35,000 widows will attain economic and social stability by the end of the project period At least 5,000 widow leaders would have gained viable leadership skills by the end of the project period. At least 50 orphans and poor widows' children will have access to education. 	• Impact Assessment reports	Widows' have the ability to attain economic stability through proper empowerment. Children of affected widows and orphans get access to education.
Outcome/Objectives	Objective 1: Social Empowerment	 At least 20,000 poor and marginalized widows in Kenya become members of SHGs supported by project At least 30,000 of the total SHG widows are poor All 40,000 women trained in functional literacy and skill 	 Semi-annual or annual review reports Mid-term and impact assessment review reports 	Widows will positively embrace change, own their rights and fight for them. Widows will be willing and ready to learn.

	 At least 30,000 widows will learn their rights and champion them 		
Objective 2: Ed Empowerment	onomic At least 35,000 women trained in entrepreneurship and financial literacy At least 20,000 women trained by project running small micro- enterprises (SMEs) At least 3 subsectors analysed and value chains identified Of the 35,000 women trained by project in entrepreneurship, at least 10,000 participate in select value chains Of the groups supported by the project, at least 400 Self Help Groups regularly access financial services from formal institutions	 Semi-annual or annual review reports Mid-term and impact assessment review reports 	Widows will be willing to improve their economic statuses and that of their households. Widows will be ready and eager to learn about economic issues related to their wellbeing as well as that of their children

	Objective 3: Leadership Empowerment	 At least 4,000 widows representatives and SHG leaders trained in leadership knowledge and skills At least 4,000 widow leaders and SHG leaders trained in legal awareness At least 2,000 of trained widows/ can spell out their entitlements under major government schemes and legislations 	 Semi-annual or annual review reports Mid-term and impact assessment review reports 	Widows will be ready to take up responsibility and challenge unfair treatment in society Widows will be ready to embrace leadership in order to create change and champion their own rights.
Outputs	Out 1: Widows ability to sustain their livelihoods through start of small micro enterprises (SMEs) and other income generating activities.	 Number of business started by the widows. Better livelihoods 	 Case study reviews 	Community rejection due to attitudes. Follow up and sustainability of started projects by the widows
	Out 2: Increased participation of widows in current affairs and activities such as competing for leadership activities from a local to national level.	 Number of Women taking leadership positions especially in decision making areas Number of women in employment Targeted women feel more confident about their rights and admit to have improved 	 Number of female headed households Questionnaires and interviews 	Low participation in current affairs especially by widows in decision making or leadership positions across the country due to fear of previous or existing organisational structures in their different communities.

		control over their productive assets	Conserve de se de	Widows' and their
	Out 3:More and strict action taken against women's right violators	 At the end of the project, the communities are supporting women's right Number of women seeking justice from legal institutions More cases of women's rights restriction and violation are documented Number of incidences/cases of women rights abuse reported & actioned 	 Surveys done to sample of women, Focused Group Discussions Cases recorded by the organization and law courts or legal firm partners 	 Widows' and their children will have a safe environment Reduced cases of Domestic violence on widows' Adequate response to violations of women rights will lead to safe environment for women
Activities	Act 1: Skill training for widows on entrepreneurial skills, agri-business and other viable economic skills.	 Number of women trained on entrepreneurship and financial literacy by the programme Number of women access micro-financial institution Number of women trained by the project running small micro- enterprises 	 Project Reports Attendance sheet signed at the end of each training by participants 	Widows find an opportunity through skills based trainings, financial literacy, access to micro-credit, and hone entrepreneurial skills which is critical in preventing this vicious cycle of poverty from commencing.

Act 2: Empowerment talks and conferences on women's rights, current economic policies, value of their participation in economic and social activities,	 Number of women that are now literate and familiar with their rights due to the training they had from the programme Number of women who can spell right their entitlement 	 Project reports Number of conferences held per region Number of women reached the programme Attendance sheet signed by the participants 	Widows will own increased knowledge and awareness on current economic trends and participation in social activities which will give them confidence and improve their livelihoods; a major contribution to the economy
Act 3: Setup and support widow rights groups all over country especially in communities where widow's rights are violated.	 Number of communities accepting to follow women's right Number of SHGs fighting for women's right 	 Case studies Reports from the various women groups 	Increased institutions or groups protecting the rights of women and children is assurance of their safety
Act 4: Develop and implement a strategy for creating local, national and international level awareness	 Number of partners working towards achievement of widows awareness Data and surveys on organizations dealing with women's right 	• Strategic plan	Awareness will bring widows' attention to the public leading to their acknowledgement and protection thus reducing stigmatization and all forms of oppression they face
Act 5: Take orphans and affected widows children to school	 Number of children going to school courtesy of the project 	 Case studies Reports from school 	Children will get access to education and perform well in return.

Organizational background

Muungano Wa Wajane (MWW) is a community based organisation that has been working officially with widows since 2012 in Kenya, Widows have been targets of gender based violence, sexual abuse, family disputes that resulted in eviction from property and other holdings, emotional and psychological torture, discrimination and stigma among others.

MWW was founded by Mrs. Bertha Gaitho, the idea to help widows came to her while she joined church leadership in 1999 and formed a women's desk that was meant to address women's issues. After a while she organised an annual conference for women where she grouped them into different groups; single, married, widowed and the elderly. She found out that widows were the most outstanding marginalised group of women that needed all kind of support (social, emotional, psychological, physical and financial).

She later on formed a widows' desk to address widows' issues, which included emotional and psychological support, financial support especially for the widows who were poor and couldn't afford fees for their children and other basic needs. At this time she would support the widows by giving food donations and pay for some of their children's school fees. She would also empower them by giving them empowerment talks to help them recollect themselves from bereavement, become confident with moving forward and get back to their normal social life.

Sadly in 2011 Mrs. Bertha's husband passed on and she also became a widow. She was even more compelled then to reach out to more widows and help them and their children. She then joined and helped register an organisation which reached out to widows and orphans known as the Solace Foundation in 2013. She then decided to expand her work and reach out to even widows country wide and registered Muungano Wa Wajane as a Community Based Organisation which is on its process to become an NGO.

The founder then decided to have a team of like-minded individuals who would help in her mission of reaching out to widows. As Muungano Wa Wajane, we have been able to work with widows not only empowering widows but also sourcing for people to train widows all over the country on group formations, its importance and table banking. The activities have been very successful helping many widows start Small Business Enterprises (SMEs) which help them sustain their livelihoods and gives them a source of income to cater for their needs.

Other projects include helping them start projects such as catering and event organisation businesses, goat rearing and selling, agricultural farming, poultry and dairy farming among others.

Our aim is to create a pillar of hope and empowerment for all the widows in Kenya and beyond but with a bigger focus on the poor and neglected widows. We want to help all widows live fulfilled lives by empowering them socially, economically, emotionally and spiritually, through establishment of productive networking structures.

WHAT WE DO

- Improve widow's ability to sustain their livelihoods. In some areas across the country there is diminished food production and lack of opportunities to generate income which results to chronic food crisis. We intend to equip widows with skills that will help them start their own income generating activities and be in a position to come out and even apply for jobs (in cases where they have certificates).
- 2. Enable equitable access to health and legal services to widows. We intend to train widows' on how to access affordable health service as they prioritize their household's health. By also partnering with NHIF we will be able to provide or subsidize their amount so that they can be able to access healthcare services at an affordable price.

We intend to strengthen our partnership with FIDA so that widows all over the country can be able to access affordable or free legal services.

3. Advocate for the rights of widows to be protected and recognised. We intend to put widows across the country on the grid so that they can be recognised and their input appreciated because their rights are also women's rights and human rights.

We intend to set up widow/women's rights groups all over the country and work with widow in the communities to encourage them in to work with widows in promoting their rights. We also want to work with the government to develop its first National Plan of Action for widows.

4. **Increasing widow participation and inclusion.** We intend to create open platforms for widows and other women all over the country where they can come together and engage with decision makers on issues that concern them. Through this platforms widows will be trained, empowered, networked and supported.

We intend to promote culture through cultural festivals that aim at promoting widows rights, widows' involvement and widow participation

We intend to hold music, arts and sports festivals for widows, other women and their children that promote widows rights.

Our beneficiaries

MWW has touched and made an impact in the lives of approximately 10,000 widows across the country. This has been successful through the little funds we have and the programs we implement in the field. Workshops have helped widows start up small businesses such as groceries, kiosks and also kitchen gardening. The skills and knowledge they got have benefited them in establishment of self-help groups where they are able to depend on themselves and encourage one another as they continue with the journey of life.

Our ability to deliver high quality and sustainable results in a timely manner and through empowering processes will enable us to secure crucial financial support from donors and moral support from local actors and beneficiaries.

VISION: - A country and world where widows become empowered and attain their right to protection, development and participation.

MISSION: - To help widows live fulfilled lives by empowering them socially, economically, emotionally and spiritually, through the establishment of productive and reliable networks and support structures. OUR VALUES

- Ambition We have set high goals and we are committed to improving the quality of everything we do for widows.
- **Creativity** We are open to new ideas, embrace change and take disciplined risks to develop sustainable solutions for widows.
- **Teamwork** We all work as a team and give each other the opportunity to lead and serve as well as participate in activities together as a team.
- Accountability We take personal responsibility for using our resources efficiently, achieving measurable results and being accountable to our supporters, partners and most of all the widows.
- Integrity We aspire to live to the highest standards of personal honesty and behaviour; never to compromise our reputation and always act in the best interest of widows.
- **Collaboration** We respect and value each other, thrive on our diversity, and work with partners to leverage our national, continental and global strength in making a difference for widows.

The organisation has 7 full time employees and serves approximately over 10,000 widows all over the country and still intends to serve more.

Current source of funding

Mrs Gaitho has been striving to fund the organisation with her little income. She has succeeded in gaining grounds in only six counties and she hopes to reach half of the counties by end of next year. The organization's plan is to reach most if not all needy widows by the end of 5 years.

Activities with widows

In the past we have empowered widows spiritually and socially through empowerment conferences and talks which are often done in conjunction with our partners and the friends of Muungano Wa Wajane (including well-wishers to the course).

Muungano has been able to give donations to needy children's homes and also during crises, educate the needy widow's children and the total orphan children.

Lately Muungano Wa Wajane is training few widows on matters related to starting small business enterprises and doing table banking among Widows Self-Help groups to build each other grow economically and encourage the spirit of saving and financial access.

Muungano Wa Wajane educates widows on their rights as well as the rights of their children, during such empowerment training we socially, emotionally and spiritually empower widows to stand above their widowhood challenge and be there for their individual households.

Muungano Wa Wajane intends to train many more widows on kneading and basketry by use of locally available raw materials such as polythene bags, beadwork, wood work, poultry keeping and dairy farming among other activities that they can engage in for economic growth (still being researched).

Description of existing personnel and procurement of new

personnel

The current personnel are educated, qualified and experienced team of individuals with widows and their children's best interest at heart, who have been working together tirelessly to develop programmes and solutions to widow's challenges and improvement of their livelihoods. The project will seek to employ other qualified projects persons who will aid in the project management team.

The job opportunities that will come with this project will be advertised in the organizations website for qualified individuals to apply and undergo an interview before being recruited for the job.

The salaries of the projects persons have been broken down in the table on the next page.

Project Budget Outline	unit cost	activity	US\$	Kenya Shillings	Euros
10 Training**	\$				
10. Empowerment Trainings (rights, social and economic policy issues)					
10.00Rent of the workshop facilities	200	6workshops*7regions	8,400.00	840,000.00	7,636.36
10.02Handout preparation	100	6workshops*7regions	4,200.00	420,000.00	3,818.18
10.03Refreshments	150	6workshops*7regions	6,300.00	630,000.00	5,727.27
10.04 Mobilization & coordination fee for the regions	200	6 workshops*7regions	8,400.00	840,000.00	7,636.36
10.05Stationaries	400	6 workshops *7 regions	16,800.00	1,680,000.00	15,272.73
10.06Transportation for the workshop	150	6 workshops *7regions	6,300.00	630,000.00	5,727.27
10.07Per diem & Accommodation	80	6workshops*4people*7regions	13,440.00	1,344,000.00	12,218.18
10.08Info sheets	300	3types(1000copies each)	900.00	90,000.00	818.18
10.09 consultants	200	6workshops*7regions	8,400.00	840,000.00	7,636.36
19.00Component Total		I I I I I I I I I I I I I I I I I I I	73,140.00	7,314,000.00	66,490.91
20.00 skill trainings (entrepreneurial, farming and sports &arts participation, writing and drawing)				-	-
20.01 awareness creation	200	6 trainings*7 regions	8,400.00	840,000.00	7,636.36
20.02 T shirt, banners, caps and recall material printing	1000	6trainings*7regions	42,000.00	4,200,000.00	38,181.82

20.03 outreach activities preparation costs	100	6trainings*7Regions	4,200.00	420,000.00	3,818.18
20.04 outreach materials for demonstrations	400	6trainings*7regions	16,800.00	1,680,000.00	15,272.73
20.05 sports, drawing and writing materials	1000	6trainings*7regions	42,000.00	4,200,000.00	38,181.82
20.06 per diem & accommodation	80	6workshops*4people*7regions	13,440.00	1,344,000.00	12,218.18
20.07 consultant	200	6workshops*7regions	8,400.00	840,000.00	7,636.36
20.08 Component Total			135,240.00	13,524,000.00	122,945.45
27.00 Annual Review	30000		30,000.00	3,000,000.00	27,272.73
28.00 Monitoring and Evaluation	50000		50,000.00	5,000,000.00	45,454.55
29.00Research, baseline reviews and documentation	50000		50,000.00	5,000,000.00	45,454.55
30.00 Component total			100,000.00	10,000,000.00	90,909.09
Equipment***	arts	DBYLO	1	-	-
31.00Expendable Equipment		LOVE		-	-
31.01Toner/Printer cartridge	100	per month*12months	1,200.00	120,000.00	1,090.91
31.02Stationaries	100	per month*12month	1,200.00	120,000.00	1,090.91
32.00Non-Expendable Equipment				-	-

32.01 PC Computer & Printer & equipment	15000	1			
			15,000.00	1,500,000.00	13,636.36
32.02 Project development and consultations	2000	1	2,000.00	200,000.00	1,818.18
33.00Component Total			19,400.00	1,940,000.00	17,636.36
34.00 Project Running *				-	-
36.00 Personnel			30,000.00	3,000,000.00	27,272.73
37.00 Component total			30,000.00	3,000,000.00	27,272.73
38.00 Official Travel				-	-
38.01 Travel in 7 regions	600	per month*12months	7,200.00	720,000.00	6,545.45
39.00 Component Total			7,200.00	720,000.00	6,545.45
40.00 Project cost				-	-
40.01 Direct project Cost			364,980.00	36,498,000.00	331,800.00
41.01 10% indirect cost		D BY LOVE	36,498.00	3,649,800.00	33,180.00
42.00 Grand Total			401,478.00	40,147,800.00	364,980.00
Narrative to budget line items:				Exchange rates used	
**Project Personnel - the project will require professional consultants who have the profession of different knowledge and skills to implement some of the goals of the projects the workshops and financial officer to manage the logistics				1 \$ = 100 Ksh	

** Training - the project objectives will be met by undertaking 14 workshops on widow empowerment on a couple of key topics that affect widows and some of which it is important they know and will include the above costs

**Equipment - the organization would require the following equipment in order to prepare for the trainings, workshops, etc the equipment may include personal computers, printers and other necessary equipment

**Outreach materials for demonstration include flip charts, stationery, farm tools, beads, kneading crochets wood etc



1 Euro = 110 Ksh.



<u>Payments</u>

The grants should be paid to our organizational bank account Bank: Equity Bank, Account Name: Muungano Wa Wajane, Account Number: 5196010102471762 Branch name: Kimathi Branch.

All project funds to our organization are subject to internal and external auditing where semiannual and annual reports together with monitoring and evaluation reports should be produced.

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