

**Report “The Impact of the Pandemic and subsequent Lockdowns on Widows”
23 June 2021**

SANWED Secretariat, India, The Guild of Service

To commemorate the International Day for Widows, SANWED in collaboration with UN Women organized a webinar on “The Impact of the Pandemic and subsequent Lockdowns on Widows” on 23rd June 2021 at 4.00 pm (IST). SANWED (South Asian Network for Widows Empowerment in Development) is a collective of and for South Asia to uphold the human right of widows to live a life of dignity, to ensure that they are not socially marginalized, culturally ostracized and economically deprived. One may note the statement on International Widows' Day 2021 by Phumzile Mlambo-Ngcuka, Executive Director of UN Women, “The COVID-19 pandemic has strained health systems, widened socio-economic gaps, and shifted strategic, political, and funding priorities, all of which disproportionately affect women and girls, particularly those who are most marginalized. The doubled risk of death for men from COVID-19 has not only created more widows; the pandemic has in many cases magnified the impact of the challenges they face, for example when confronted by extreme poverty from being disinherited from land and property with no alternative source of support.”

The SANWED/ UN webinar in New Delhi brought together speakers from Pakistan, Afghanistan, Nepal, Bangladesh, India and Sri Lanka to discuss the Impact of Covid-19 on widows in each country and present the best practices of Government as well as civil society organizations that helped the widows. Speakers from UN Women, UK, and USA added a global perspective. The webinar is, globally, a first ever documentation of “Impact of Covid on Widows” in the specific regional context of South Asia. The programme was attended by about 100 participants from South Asian countries and around the world, including a large segment from Africa.

The Inaugural session was chaired by Dr. Mohini Giri, Chairperson, The Guild of Service who opened the session by citing the acute vulnerability of widows, now exacerbated by the pandemic. Middle class families were sliding into poverty conditions, the poor are becoming destitute. We need specific information on the loss of livelihood, medical aid, food security, children’s education in widow headed households and many other matters. While the webinar hoped to map the issue across South Asia, the emphasis should be on looking for solutions.

Meera Khanna. Exec. Vice President, The Guild of Service, in setting the context, cited the enormity of the numbers of widows caused by the Covid deaths and asked for affirmative action in ramping up the help given to widows who are already beset with numerous disadvantages. She laid out the following requirements: i) Collect data instead of relying on anecdotal accounts; ii) Recognize the poverty of new widows such as the migrant women in India leaving urban workplaces for their rural homes; iii) Institutionalize care-giving services; iv) Factor in the greater risk of violence to women and children in the pandemic; v) Find ways to ensure gender-just support systems,

especially those affecting widows such as MNREGA. She cited the innovative example of the SANA bank (Global Fund for Women) that trains widows to become entrepreneurs. Such initiatives present solutions whereby widows are not victims but agents of their own choices.

The Inaugural address was delivered by Ms. Susan Ferguson, Country Representative, UN Women Office for India, Bhutan, Maldives & Sri Lanka.

Recalling that the UN has observed 21 June as International Day for Widows since 2011, she spoke of the value of solidarity in supporting widow's rights to dignity and livelihood. "Widows are a vulnerable group but also a voice of change," she said. Of the estimated 258 million widows around the world, nearly one in ten lives in extreme poverty. Justice is still out of reach for many widows who are looked upon as unwanted insiders or invisible. Widows need to be at the center of socio-economic concerns. She elaborated on some steps in this direction:

- i) Strengthen the research and data system. UN Women and UNDP have launched a Covid 19 global gender response tracker, a real time database that includes more than 2500 policy measures across 206 countries.
- ii) Invest in strengthening widows' coalition's and building their capacity to successfully advocate for governments to address the gaps in design and implementation of select national programmes relevant to women and to widows.
- iii) Invest in long term and sustainable social protection systems policies and programmes, to enable widows to rebuild their lives and create resilient and inclusive societies.
- iv) Make it easier for widows to obtain all the necessary documents, give age and education appropriate training to widows to move them towards financial independence, ensure widow inheritance laws are followed.

According to Ms. Susan Ferguson, unless widows are empowered "We can't achieve sustainable economic development or gender equality or the Sustainable Development Goals actually."

The Special address was delivered by Ms. Heather Ibrahim, CEO Global Fund for Widows which is the largest NGO working to economically empower widows. It has changed the lives of about 20,000 widows and sustained 52,000 of their children and is rapidly expanding its programme. GFW uses a proprietary micro bank system, called SANA that catalyses wealth building and paves the path for widows to enjoy financial stability. This, in turn, improves health, wellness and education of their families. In the last two years GFW has established nearly 90 such micro banks around the world including several in India in partnership with the Guild of Service. GFW has coined the term "Covid- 19, the widow- making machine", as the virus is claiming the lives, predominantly, of middle to older aged men. GFW research had spotlighted:

- i) Widows have no buffer to manage the impact of Covid-19 lockdowns. Further they are mostly disinherited by their families upon the death of the spouse, and do not know how to access social security.

ii) To stave off starvation for themselves and the children, widows often accept high risk, low paid work. In order to meet the food shortage, GFW has fed five and a half million meals to widows in India, Kenya and Cameroon.

iii) Girls and young widows are vulnerable to human trafficking, rape and other forms of sexual violation.

iv) Solution: Micro banking, training in entrepreneurship development, group formation for strength and confidence building, focus on long term fiscal stability. Example, GFW establishing 400 chicken farms for widows to feed their families. Simultaneously, call upon policymakers in respective countries and global leaders in the UN and other international bodies, to establish laws to bring resources and awareness into empowering widows.

SESSION I: IMPACT OF COVID 19 ON WIDOWS. 4.40 pm

Chairperson: Dr. Masuma Hasan, President, Board of Governors, Aurat Foundation, Pakistan.

Moderator: Meera Khanna, Exec. Trustee & Exec Vice President, The Guild of Service

Speakers:

1. Bangladesh: Dr. Ferdous Ara Begum, Member of the Board of Trustees, HelpAge International. Council Member, The International Institute on Ageing (UN-Malta) Satellite Centre for SAARC Countries.

Dr. Ferdous gave an overview with the observation that Covid-19 is not only a health problem, it has challenged the social and economic system, and cultural values in Bangladesh. Specifically she elaborated on the following issues:

- i. Lack of data and research on the impact of pandemic on widows. Anecdotal accounts show that older women face serious neglect and abuse and are subjected to violations of human rights. The situation exposes ageism and the gaps in society among different kinds of marginalized population.
- ii. Extensive loss of livelihood for many, but women and widow worst affected
- iii. Adverse mental health outcomes that are not easy to recognize or treat at present.
- iv. Since 75% of the total population lives in rural areas and the farmers market has crashed, the fear of starvation is real.
- v. Due to poverty, hunger, fear of violence, there has been a surge in number of child marriages. Such young women are vulnerable to sexual exploitation and human trafficking.

Dr. Ferdous spoke of interventions and solutions:

- i. The United Nations Decade of Healthy Ageing (2021-2030) is a global collaboration to ensure that older people can fulfill their potential in dignity and equality and in a healthy environment. The Covid-19 pandemic has highlighted the seriousness of existing gaps in policies, systems and services.
- ii. Bangladesh Government has set up food supply booths to ward off hunger.
- iii. Government and civil society organizations should use mobile solutions to bring help to widows. The prime areas are education, inheritance, legal protection, social security, health access.

iv. Government must factor in widows in the post- pandemic recovery plan.

2. Afghanistan: Mahbouba Seraj, Chair of Afghan Women Network, Afghanistan

said her country was very different at present from all the countries that have met here. “We are actually in the middle of a war, as you know, for the past two years. Afghanistan has become a widow- making machine because we're losing hundreds every single day.” She mentioned that ever since her return to Afghanistan in 2003, she has been fighting for the cause of women, including widows. The people are so caught up in the war that the pandemic is not seriously acknowledged and its needs attended too. Her main concerns were:

- i. Unreliable data on the number of people dying of the pandemic. It's possibly ten times more than the announced numbers. No one knows how many men have died leaving widows in enormous difficulties.
- ii. Widows are married off to another member of the family, and the cycle of poverty, exploitation and dependence begins again.
- iii. Utter poverty and destitutions in many households due to death, loss of livelihood, and no access to healthcare, rations.
- iv. Many people pretend as though nothing has happened. Yet hospitals are without beds, medicines, oxygen.
- v. Government gives out some sops like some food, masks and sanitizers and it is scary that nothing further is discussed about the pandemic.
- vi. Civil society organizations supporting women are trying their best to intervene, but it's hard, very hard in these terrible conditions.

3. India: Mathew Cherian, Chair CARE India, Global Ambassador for Ageing, Helpage International

Dr. Cherian focused on the widows' right to life and right to health. According to him “Poverty is the face of an elderly widow, and they face selective discrimination in various spheres of life.” On a positive note he said, “The position of these women has significantly improved due to continuous interventions by the Supreme Court of India, where the apex court mandated the dignity of widows shall be maintained and the state should provide for medical care, food, and sanitary help along with a proper cremation of those women who died.” (Judgement, Writ Petition (Civil) No. 659 of 2007)

Enumerating the problems during Covid lockdowns, Mathew Cherian mentioned:

- i. Increasing abuse and loneliness. In keeping elderly people, including widows, safe, the Government had only one solution: “stay indoors”. This is not a solution, because the women felt trapped and frustrated and they were increasingly dependent on others.
- ii. Food rations were also given late during Covid first wave in India and long queues proved very difficult for single women. During the first lockdown, hunger was a common feature except for philanthropic feeding at religious places.
- iii. During first lockdown widow pension was paid after 6 months. Pension, as a welfare measure ought to be prompt and also linked with the cost of living index. Pension is at present a meagre Rs. 200 per month (3 \$) which is an undignified amount.

Solutions:

- i. Government must ensure pensions for all widows at least at Rs. 2000 (35 \$) per month.
- ii. Urgent need for counseling due to the adverse psychological response of widows to the pandemic.
- iii. Doorstep delivery of health and social benefits to widows such as pensions, food, medicines, and vaccines, because mobility problems and digital access is very difficult for them.

4. Nepal: Lily Thapa, Founder Women for Human Rights Single Women Group (WHR) Member Human Rights Commission, Nepal. Giving a detailed picture of the pandemic induced problems for widows, or rather ‘Single women’ as WHR prefers to call them, Lily Thapa drew attention to the following issues:

- i. Women losing jobs. A majority of single women work in the informal sector as daily wagers for example in a carpet factory, restaurant or beauty parlor. Several are domestic workers. With the lockdown all such women lost their income, thus facing challenges of survival.
- ii. Women experienced violence and abuse. Almost 32% women in Nepal have reported some form of violence against them during the pandemic. In extreme cases, they have been subjected to trafficking, especially teenage girls lured by the promise of work and wages.
- iii. WHR as an organization has been tackling the problems of widows who are facing economic hardship. They are being helped to access health services, and resources for food. WHR’s Shelter homes have been made available to widows and when required, they have been turned into health care centers during COVID crisis. WHR has invested in capacity building of young widows leading to financial independence over time. It has helped widows to overcome digital illiteracy and helped them to attain their benefits. Emergency relief packages were not reaching those widows who lacked vital documents.
- iv. Group building among widows has been a great resource for collective thinking, support and action through WHR. Leaders are emerging in urban as well as rural areas and they will guide the community into a better future for widows.
- v. WHR has organized almost 2 million widows and the groups have become a source for mobilizing the community towards a mind-set change. The groups have been helping widows and other marginalized people to access doctors and hospitals, food and supplies.
- vi. Mental health is appearing as a major problem for widows and single women. Having lost traditional support systems all of a sudden during the pandemic and this, compounded with the loss of livelihood, has caused a sense of helplessness. Such mental trauma will require professional assistance and must be recognized as a matter to address urgently.

5. Pakistan: Muneezeh Khan, Research Specialist, Aurat Foundation said the severity of issues faced by widows in Pakistan often differs depending on their region and class status. Disparities exist in society, therefore, also in the condition of widows. The problems are mainly related to inheritance rights, family abuse, remarriage, mobility, health access, financial stringency. Her main points:

- i. The onslaught of Covid-19 pandemic has compounded the issues and created further poverty and disenfranchisement for widows. The impact of Covid was discussed at a FGD held with widows in May 2021 by Aurat Foundation. It was reported that middle-class women had no safety net and the government had failed to address their problems sufficiently. A few of the widows felt that they did not receive the community support and response they were expecting. Only those communities were supportive and encouraging of widows where the families interacted, mingled and lived in peace and harmony.
- ii. Widows coming from different social and economic backgrounds, all faced disproportionate hardships due to Covid-19. The middle-class women saw a significant drop in their income levels. Poorer widows, often the domestic workers, lost their jobs and struggled to make ends meet
- iii. The onset of Covid has severely impacted the sustainability of supplies and dwindling incomes.
- iv. Recommendations: Elderly widows require provision of safe space to find communal life and belonging. Middle-aged widows urgently need work and support for entrepreneurship initiatives. Young widows should be treated with respect and dignity, especially by their in-laws. Assistance must be extended to lower class (unemployment support) and middle class widows who have lost their salaries and/or faced salary cuts due to the pandemic.
- v. There must be more recognition of the health issues faced by widows and their children. Awareness raising and greater enforcement of inheritance rights of widows is needed.
- vi. Knowledge regarding humanitarian assistance programmes including the government assistance like *Ehsaas*, is needed. Application processes can be complex. Overall, greater financial assistance and/or provision of sustained food supply (ration) are required in the wake of Covid-19 pandemic.

Dr. Masuma Hasan in her chairperson's remarks appreciated the detailed reports from various countries and said that the younger widows may find some means of rebuilding their lives but the older ones suffer very acutely. Moreover, each research, data and conclusion has to be contextualized.

SESSION II: BEST PRACTICES DURING THE PANDEMIC. 5.40 pm

Chairperson: Ferdous Ara Begum, Member of the Board of Trustees, HelpAge International.

Moderator: Meera Khanna, Exec. Vice President, The Guild of Service

Speakers:

1. Bangladesh: Ms. Kohinoor Yeasmin, MD of Tarango a nonprofit organization, started in 1989. Its vision is to bring women’s economic empowerment to Bangladesh society through fair trade, handicrafts business, small and micro enterprise development, etc. As examples of best practice, she mentioned the following:

- i. Protect widows from violence. During the pandemic period 16,000 women have reported violence at home and they are traumatized by the experience. Tarango offers counseling services through which the widows who wish to undergo skill training are assessed for suitable modules.
- ii. Group formation has been found to be a powerful instrument of support. Members of a group are the first to respond to any call for help, and some leaders emerge whose role is crisis management. Along with psycho-social assistance, the women also learn about business organization. A tool kit has been developed for the purpose.
- iii. Child marriage in Bangladesh is increasing during the pandemic due to poverty. Women’s support groups play a critical role in getting assistance from civil or state agencies to prevent such violation.
- iv. Women’s home-based work has been a major income earner in Bangladesh. Tarango has developed products and markets that the skilled women can be linked to. The organization tries to ensure job placements.
- v. Shelter support is emerging as an important need for widows and single women. During the pandemic, women have been kept indoors in their family homes and denied access to work opportunities. Meanwhile, poverty conditions have raised serious problems inside the home and the widows are the worst sufferers. Tarango is able to offer some form of shelter support.

2. India: Dr. Rashmi Singh. Special Secretary cum Director, Social Welfare and Director, Women and Child Development, Delhi.

Presenting a map of proactive programmes of the Govt. of Delhi, Dr. Singh stressed on the need for a “mission convergence” in linking and coordinating efforts from various stakeholders. There has to be a holistic approach so the Govt. system’s response is quick and purposeful. Given the social and economic vulnerabilities caused by the pandemic in urban as well as rural areas, the outreach has to be extensive; at the same time it is important to recognize the particular needs at the grassroots level. There cannot be a “one size fits all” kind of formula. Furthermore, capacity building of the women and widows has to be sustainable, so “We teach them to fish, not give them fish,” she said. The best practices of the Govt, were mentioned in this light:

- i. Using the ICDS (Integrated Child Development Scheme) and Anganwaris helps to reach localized communities. This system is not just benefiting children but all residents of the area. Through this network, issues of healthcare, nutrition, mothers who are pregnant or lactating, widows in need--all can be contacted.
- ii. Family Counseling Centres, functioning under the Social Welfare Board has a mechanism and resources for direct counseling in the community. Cases of domestic violence, disruption, substance abuse are topics that come up at FCC. During the pandemic, the helplines are keeping very busy with complaints and cries for help.

Trained counselors are on duty. Civil society organizations such as the Guild of Service are associated with the Govt. on this scheme.

- iii. Along with frontline services, it is important to match the back end support; “integrated response, convergence and coordination” are the key to the success of delivery systems. In the pandemic, we have seen this especially with health care, medical advice, medicines, vaccinations, food, rations, money-- all of this becomes critical and are interlinked.
- iv. For widows, the pension is crucial. The Govt. of Delhi gives Rs. 2000/ a month to a widow. This requires proper documentation and it is realized that all widows are not able to complete the required paper work or the digital process. Again, integration of services becomes important so each widow can get her benefit.
- v. Young widows may need skill training; they often have dependent children. Govt. schemes are available and they are to be guided towards the suitable ones. Women are a part of the social capital. By up-scaling their skills and with economic integration, the young widows will improve their condition. Here, Self Help Groups can be formed to optimize the benefits.
- vi. The Commission for Women, a wing of the Govt, gives legal aid, something that many women and widows require.
- vii. Finally, the best practices are those where results are visible in giving “life skill education” to women and widows. For this a dialogue across communities, Govt. and civil society must be ongoing. To facilitate women in particular during the pandemic, many services such as healthcare and rations should be delivered at the doorstep. “For an enabling environment one should be stitching the various programmatic responses together,” concluded Dr. Rashmi Singh.

3. Nepal: Sumeera Shrestha, Executive Director, WHR, Nepal, focused on the best practices by Government and CSO partners in responding to this pandemic by working closely. The main problem is the lack of data, which is a hindrance to relief work and long term policy planning. WHR is trying to conduct rapid assessment of the situation by mobilizing its single women networks all over the country. Some data is expected soon. Regarding the ongoing conditions and relief work, Ms. Shrestha made the following observations:

- i. Single women find it difficult to access vaccination centres, get PCR tests done, access relief packages—because all of this requires mobility. Quarantine in isolation centres, if needed, is a major problem, as single women neither have space nor people who will take care of them or their responsibilities. To mitigate this, WHR came into partnership with the Ministry of Women, Children and Senior Citizens and used its shelter homes for isolation wards for women, where care and food was provided.

- ii. Nepal issued an Ordinance for Covid-19 Crisis Management in May 2021 which affects the channels of help being given to sufferers of the pandemic in terms of resources, equipment, hospital care, vaccines, quarantine etc. As a fall-out various aspects are under discussion and critique. In any case, widows are not mentioned as a specific category. Women's rights organizations are taking up the issue that intersectional groups require attention.
- iii. National Human Rights Commission is monitoring the isolation centres. Widows have limited access to vaccines and there is a general shortage in the country.
- iv. Widows need social security allowances, nutritious food, and affordable safe shelter. Realizing that younger widows are willing to work, some sustainable initiatives have begun, such as kitchen or rooftop gardening, collective farming, cash-for-work, farming occupations etc.
- v. The pandemic has left many children orphaned. Discussions are in progress with the District Child Rights Committee for publishing desegregated data on the children who require support.
- vi. Post Covid-19 recovery plans call for specific funding in support of widows and their dependents.

4. Pakistan: Dr Masuma Hasan, Aurat Foundation, Pakistan, spoke on the official and NGO initiatives reaching out to help widows during the pandemic. First she gave the background: in 1998 widows were 3.9% of the population of Pakistan, today they are said to be 8.5%. The reason is conflicts, natural disasters, acts of terror and violence and half widows who don't know whether their husbands are alive or dead. How well widows manage depends on several factors but poor women and marginalized women cannot fend for themselves, she said. Dr. Hasan emphasized the following issues with reference to the impact of the pandemic on widows:

- i. There is a lack of desegregated data parameters.
- ii. The Government has programmes through which it helps widows, children and orphans. 2% on the wealth of Muslims goes towards welfare, and that system has been in operation since 1980. The Government assistance programme is based on cash transfers to families. The family must have a female applicant with a valid ID card. Applicants can be widowed or can be diverse females with or without family members, or physically challenged or mentally disturbed individuals. It is simply an unconditional cash transfer which during Covid- 19 has been very highly praised by international agencies. It is believed that 13.2 million people have benefited from it.
- iii. The Aurat Foundation, in partnership with others, has provided emergency assistance to widows and their families in its work locations in the country during the pandemic. It has also encouraged women to go for vaccination when there is a lot of resistance.
- iv. Recommendation: We should develop some sort of networking through which we can reach out to women and make them aware of the benefits they can access from all the programmes that are in the field. Somehow we have to motivate the widows. This seems to be a pattern in South Asian countries. It's much easier to connect women in the urban areas and to motivate them then to reach out to women in the rural areas. This has certainly been my experience, said Dr. Hasan.

5. Sri Lanka: Udhayani Navaratnam, Women Development Officer, Sri Lanka, has been working on various women's issues which include violence against women and girls and women headed households. Her research has engaged extensively with marginalized women, and women in post-war Sri Lanka. Giving detailed information on best practices she focused on the following:

- i. Government's Social policies which give free Health Service through Divisional and Village level Public health officers. Psychiatric Unit in Government Hospitals offer counseling. Women Affairs Ministry gives Interest-free Loan to WHH. Women Development Officer function in all areas. Hotline Service and Shelter homes are available. Welfare payments such as Samurdhi and the Public Assistance Monthly Allowance help further. The Government's new initiatives give 5000/= grant for under poverty line families, Corona Grants for vulnerable families,
- ii. NGO's have pitched in to help with various Hotlines and Corona relief packages. Well-wishers, local and diaspora individuals and organizations have added their resources through contributions, donations. Religion based organizations also help.
- iii. Civil Society Organisations such as Tharaga Widows Society and Amara Widows Society have provided sustainable and effective assistance through targeted delivery to corona affected women. Federation of Karainakar Women Affairs Society has specially helped with educational facilities for under poverty line children. Others are assisting widows to reach markets for their products such as agricultural goods.
- iv. Cooperative Banks have introduced special loans to families with limited resources.
- v. Despite all such effort there are gaps in the delivery of benefits to widows. Recommend: a holistic approach, enhancement of Government's social benefits, strengthening of social capital and networks. New enterprises such as Home Gardens, self-employment, Self-help groups, and entrepreneurship training may be encouraged. Cash for work or food for work are useful methods. Elderly women headed households need doorstep service and food allowance.

Dr. Ferdous Ara Begum in her Chairperson's remarks appreciated the vast range of information presented by the speakers. While there was diversity in the region, there were also common concerns of poverty and marginalisation of widows. Proactive interventions are necessary, she said.

VALEDICTORY. 6.40 pm

Chairperson: Dr. Mohini Giri, Chairperson, The Guild of Service expressed her deep appreciation of the UN Women for partnering the programme, and to all the speakers for their expertise. She acknowledged the commitment of the speakers, the wealth of information and the suggestions of positive steps forward.

Wrap up and Thanks: Dr. Malashri Lal, Secretary General, SANWED Secretariat, India said this webinar was possibly the first discussion in the world on the impact of

the pandemic and lockdowns on widows of a specific region: South Asia. Nineteen speakers on the programme had presented information from six member countries of the SANWED, and international speakers had added the global perspective. While common concerns had emerged such as the vulnerability of widows and the worsening of their poverty, dependence and isolation due to the pandemic, country specific scenarios brought targeted best practices in view. As the Chairperson had mentioned in the Inaugural that the webinar should identify problems but work towards solutions, the speakers had thoughtfully mapped the terrain and indicated the ways forward.

All the speakers reported the lack of reliable data on widows in general but specially during the pandemic. Without this, policy planning and periodic course correction is hardly possible. For now, most interventions are based on anecdotal reportage, and **delivered takes** the form of emergency sustenance measures. Data collection and research is urgently required in South Asian countries to build long term recovery goals, post the pandemic.

Several examples cited government and civil society organizations working in tandem to help widows to access essential services of health, food and social security. This continuum is to be strengthened because even the best policies will reach the grass roots widows in far corners of South Asia if all stakeholders work with coordination and understanding.

Speakers called for the creation of effective groups and networks of widows with strong and functional systems. In the collective, the individual woman can express her voice and seek support. Facilities such as shelter from violence, or food against hunger are hard for the poor widows to procure on their own. The networks at grassroots level should expand towards larger power centres for women and widows empowerment with the ability to take their voice to public forums and raise public opinion.

SANWED advocacy document arising from the inter-country dialogue may emphasize the following issues pertaining to widows:

- i. Data collection to begin immediately.
- ii. Mental health assistance through professional counselors.
- iii. Age appropriate skill training leading to employment and livelihood.
- iv. Overcome the digital divide by creating training modules for digital literacy.
- v. Decent pension/ allowance for all widows, half widows and female headed households.
- vi. Education and sustenance for children of widows affected by the pandemic.

Ms Meera Khanna summed up the usefulness of the discussion and its pertinence for the regional dialogue of SANWED, highlighting the benefits of a regional, ongoing contact among the member countries. **Dr. Malashri Lal**, on behalf of the SANWED Secretariat, India, thanked the organizers, chairpersons, speakers and the technical team.