



Global Fund for Widows

Widowhood in Post-Conflict Situations:

Lessons Learned from Cameroon, Nigeria, and Sierra Leone.

Final Report

ARP Group 42

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1 Introduction

There are more than 258 million widows worldwide, yet they remain one of the most overlooked and vulnerable populations (Ugwu et al., 2020). Widowhood, defined as the state of a woman who has lost her spouse through death (Sossou, 2002), is often accompanied by stigmatization and marginalization (see Appendix A). In many societies, widows face unique challenges and dual forms of discrimination: first as a woman, second as a widow (Saenz Feehan, 2024). Conflict – armed confrontation between groups – has distinct gendered impacts, as men are usually combatants with a higher risk of being killed, creating a gender imbalance amongst survivors (Agerberg & Kreft, 2019).

Women in conflict are objects of plunder, with rape and sexual violence leveraged as tools of war (Cohn, 2013). Conflict disproportionately increases women's vulnerability to poverty, displacement, and malnutrition (Buvinic et al., 2012). Widows are among the most marginalized and vulnerable groups, conditioned "both by the post-war context and society's gendered constructions" (Brounéus et al., 2023, p. 458). Widowhood thus entails a "double violence" (Nwadinobi, 2014, p. 172): losing a husband, and societal violence, including harmful "cleansing rituals" (Shahin, 2022), disinheritance, ostracization, and stigmatization (Adefemi, 2015; Ude & Njoku, 2017).

Despite their unique struggles, widows are overlooked in post-conflict reconstruction, excluded from peace processes, and generally neglected in both academia and policy (Akpan et al., 2014; Owen & Lees, 2021). To address this gap, this research explores: How do the gendered consequences of conflict affect the specific needs of widows in post-conflict settings, and what are the best practices to address these needs?

This research focuses on three case studies from West-Africa in differing stages of post-conflict: Cameroon, Nigeria, and Sierra Leone. The research includes a literature review, followed by methodology, analysis, and recommendations gleaned from the research process.

2 Literature Review

2.1 Colonialism, Conflict, and Consequences

Cameroon, Nigeria, and Sierra Leone share a history deeply entrenched in colonialism (Cole, 2021; Crowder, 2023; Falola, 2009). While the countries have unique dynamics, each faced extreme exploitation by colonial powers, such as resource extraction and state-building practices with deep ethnic and linguistic divisions (Cole, 2021; Crowder, 2023). Colonialism forced exogenous governance structures onto all its conquests, acting as a catalyst for civil wars and political instability (Montalvo et al., 2005). In its wake, coups and crises spread across the African continent.

Table 1Political Instability and Conflict

Country	Countries of Colonization	Coups	Conflict(s)
Cameroon	Germany: 1884-1916 England and France: 1916-1960	1984, 2023	Ongoing (Far North)
Nigeria	England: 1861-1960	1966, 1983, 1985	1967-1970, Ongoing
Sierra Leone	England: 1808-1961	1967, 1968, 1992, 1997	1991-2002

note: the ongoing conflict in Cameroon and Nigeria is perpetrated by non-State actors

Another long-lasting effect of conflict is the rise of extremism and terrorism. In Cameroon and Nigeria, the Boko Haram insurgency has made "women turn to widows and children to orphans" (Ali et al., 2018, p. 28). The UN and the Nigerian authorities estimate that around 6 million people have been affected by Boko Haram's violence, indicating that the number of widows has increased significantly (Ali et al., 2018). These consequences become even more insurmountable given the economic effects of conflict, with Cameroon, Nigeria, and Sierra Leone all facing wealth inequality stemming from corruption and culminating in abject poverty (Munyai et al., 2023).

2.2 Post-Conflict Experiences of Widowhood

Widows in post-conflict settings face a distinct set of challenges that differ from those faced by other women or war-affected groups. Their status brings unique vulnerabilities, including harmful cultural widowhood rituals, stigma, denied inheritance rights, often abandoned by family, and left to care for children alone. The intersectionality of gender, loss, tradition, and conflict that shapes their condition will be explored here.

Firstly, widows in countries like Sierra Leone, Nigeria, and Cameroon face serious financial insecurity as they lose the husband's income upon his death. Widows have trouble securing jobs and independent income, and have little opportunities for education due to financial hardship, finding themselves trapped in an inescapable cycle of poverty that may span generations (Nguile, 2024; Bogain, 2023). Additionally, widows rarely inherit assets from their husbands; instead, property is seized by in-laws, leaving widows without means to support themselves or their children (Udoh et al., 2020). Moreover, in post-conflict settings, these challenges are exacerbated by displacement, loss of livelihood, disrupted social systems and destruction caused by conflict. When widows do receive support, it is largely due to her status as a mother, with childless widows expected to receive nothing (Ugwu et al., 2020).

Widows are also subjected to harmful traditional mourning rites. They are considered property of the husband's family and are forced to undergo humiliating practices since they are suspected to be the cause of their husband's death (Idialu, 2012). These practices can be categorized as physical, psychological, and sexual violence, and include sexual cleansing, confinement, and head shaving, among other mourning rites (Okoye, 1995; Mateso 2017). These rites are observed by all ethnicities present across Cameroon, predominantly in the west (Mateso, 2017), and across Nigeria, particularly in the Igbo community in the South-East of the country. These practices, although pre-dating conflict, become more widespread post-conflict due to the increase in widowhood and weakening of protections.

Furthermore, widows in post-conflict settings suffer from severe emotional trauma due to conflict and the sociocultural challenges they face afterwards (Bounéus et al., 2023; Ugwu et al., 2020). First, widows often suffer from prolonged grief, having witnessed the death of loved ones. Such trauma is intensified by stigma, harmful practices, and exposure to violence during and after conflict, including sexual violence (Brounéus et al., 2023; Ogungbamila & Adeyanju, 2009). Childless widows in particular, often considered witches, face extreme emotional distress and abuse (Ugwu et al, 2020). As a result, "suicide attempts reach alarming levels" (Brounéus et al., 2023, p. 467). Research conducted with 100 post-conflict widows indicate that 96% of widows reported a major depressive episode, and 45% reported being at a current suicide risk (Morina & Emmelkamp, 2012; Nalungwe, 2009).

Widows in post-conflict settings thus experience the intersections of "demographic change, post-war insecurities, financial hardship, and culture and tradition" (Brounéus et al., 2023, p. 468). These layered vulnerabilities contribute to increased risks of exploitation. Without male protection, widows are more likely to experience gender-based violence (Driey, 2021). Widows also have higher susceptibility to forced marriage, human trafficking, prostitution, and sexual violence (Saenz Feehan, 2024). The impact extends to their children, who may be pushed into early marriage, forced labor, or child soldiering (Saenz Feehan, 2024). In addition, widows are one of the most vulnerable groups for extremist recruitment, since the anxiety, isolation, insecurity, and lack of agency that accompany widowhood are a fertile ground for radicalization (Onofrio, 2021). The ICG (2016) found that Boko Haram has no shortage of volunteers and Oluwaniyi (2021) states that "most of these volunteers are widows of fighters" (p. 460). This vulnerability also extends to their children. In fact, one third of extremist recruits in Africa come from widow-led households (UNDP, 2023).

2.3 Legal Barriers and Disinheritance

Widowhood elicits many forms of suffering; in many cases, women are property of their husband, and thus an asset to be inherited, informing practices such as levirate marriages in Cameroon (Tjouen, 2012). Providing widows with legal security has proven to be the first line of defense against exploitation. While Sierra Leone has begun implementing legal protections for widows, such as the Customary Land Act in 2022 (see Appendix B), it is still rarely enforced or practiced, particularly when resources are sparse (Kremin, 2022). When states are burdened by the consequences of post-conflict, it is unlikely that legal systems are able to run efficiently or effectively, which further reduces a widow's access to protections. In some cases, implementing protections for widows has been treated as an attempt by "foreign" actors to "destroy" traditional society (Udoh et al., 2020; Kamara, 2017).

The first potential protection is a marriage certificate. In Sierra Leone, the Devolution of Estates Act 2007 decreed that widows whose husbands die without a will (as "intestate") may apply for his estate papers upon proof of marriage, and supposedly be entitled to at least 35% of the estate (see Appendix B). While technically a massive gain, traditional leaders still wield immense power and are ultimately in control of who receives the land (Interview with Abass Kamara, 2017). In 2009, the Marriage and Divorce Act implemented the obligation to register customary marriages, which widened women's and widows' access to paperwork and thus protection (Marriage and Divorce Act 2009).

In Nigeria, practice also differs from policy: while the constitution generally protects women's rights to inheritance, prevailing customs predominantly inhibit widows from enjoying this (see Appendix B). For example, the Igbo society does not recognize co-ownership of property in marriage, as wives are property themselves (Shahin, 2022). Alternatively, in Kano, Islamic law permits women to own and inherit property, but limits that to one eighth of her husband's property (Udoh et al., 2020).

3 Methodology

This research uses a qualitative research method in order to examine the specific needs of widows in post-conflict settings and the best practices to address those needs. The objectives of this research are the following:

- Identifying most pressing needs and challenges faced by widows;
- Examining how conflict has shaped their experiences of widowhood;
- Evaluating the role of different actors in addressing these needs;
- Assessing the effectiveness of existing programs and peacebuilding efforts;
- Identifying best practices.

Multiple qualitative methods were employed to reach these objectives, including semi-structured interviews and qualitative questionnaires. The decision to use qualitative methods over quantitative methods was based on our focus on experiences, since qualitative methods are better suited for inquiries regarding complex experiences, different perspectives and meanings (Sofaer, 1999). These methods prioritize depth over breadth, grasping the intricacies and nuances of people's perceptions of and responses to certain events (Hammarberg et al., 2016), such as harmful practices, lack of support, and other challenges related to widowhood. Additionally, the framing of the research is inherently intersectional and holistic, enabling a complete understanding of widows' issues deep-rooted in oppressive systems.

3.1 Semi-Structured Interviews and Focus Groups

As the primary data collection method, semi-structured interviews were conducted with widows from Cameroon, Nigeria, and Sierra Leone, as well as professionals working in said countries. This approach was chosen for its ability to capture personal narratives on sensitive topics (Hammarberg et al., 2016). The semi-structured format provided both depth and flexibility, following a guide with predetermined questions while allowing follow-ups

and spontaneity (Adams, 2015). This structure, particularly open-ended questions, lets individuals share within their comfort level given the sensitivity of the topic (Dunn, 2005), while allowing for in-depth exploration and accommodating unexpected insights.

Interviewing both widows and professionals enables triangulation, ensuring a more holistic understanding of widows' needs and the effectiveness of peacebuilding efforts. As the main stakeholders, widows can provide first-hand accounts of their challenges, lived experiences, and perceptions of (non-)existing programs, making sure their voices shape the research. Professionals can offer macro-level insights into existing programs, policies, and institutional barriers, highlighting best practices and their organization's initiatives. Comparing these perspectives helps identify gaps between what widows need, what help is provided, and what more can be done, leading to effective and practical recommendations.

This study employed purposive sampling to select professionals, reaching out to organizations in the three focus countries that work directly with widows. For widows, we used snowball sampling, relying on professionals to recommend participants, which helped us connect with individuals who were otherwise difficult to reach. Additionally, one of the researchers attended the Commission on the Status of Women in New York, where they connected with professionals and identified some participants on the spot. In the end, we interviewed representatives from twelve organizations, four of whom were widowed themselves (See Table 1). Additionally, we interviewed 23 widows specifically about their experiences (See Table 2). While the widowed professionals were interviewed using the professional interview grid, they also shared personal stories, offering both expert insights and lived experiences.

As the research team was based in Geneva while participants were located in Cameroon, Nigeria, and Sierra Leone, most of the interviews were conducted online, using digital platforms Zoom, Google Meet, and WhatsApp. The interviews were held mostly in

English and French, and those who spoke other languages (i.e., Krio, Arabic) had an interpreter available. All of the interviews were audio-recorded after consent was given by the interviewees. Additionally, participants were informed that participation is voluntary, there is the possibility to withdraw from the research at any point, and the data would be handled with care. Interviewees were also given the option to remain anonymous. To avoid fatigue, semi-structured interviews should stay within the one hour mark (Adams, 2015). A maximum of ten questions were prepared to allow enough time for follow up questions. The questions prepared were based on existing literature and research objectives (See Appendix C, D, E, and F).

Informed by the will to get a group perspective on widowhood, especially in conflict-affected areas, as well as by time and logistical constraints, some widows from Cameroon – indicated by an asterisk (*) in Table 3 – were interviewed through the focus group methodology. The presence of the organizations' professionals and colleagues, who also served as interpreters as widows spoke in local languages, was key to successfully conducting these focus groups and could not have been replicated in such a way in semi-structured interviews.

Table 2List of Organizations

Organization	Location	Interviewees (Position)	Type of Organization
Advocacy for Widows' Empowerment Foundation (ADWEF)	Lagos, Nigeria	Willie Workman Oga (Founder)	NGO
Aid International Christian Women of Vision (AIChrisWOV) / Mission 21	Bamenda, Cameroon / Basel, Switzerland	Dorothy Tah (AIChrisWOV) / Angelika Weber (Mission 21 Program manager Cameroon & Nigeria)	Women's Group / Faith-Based Organization

Almanah Hope Foundation	Lagos, Nigeria	Hope Nwakwesi** (Founding Executive Director)	Nonprofit / Association
Association des Veuves Solidaires du Cameroun	I ,		Nonprofit / Association
Association pour le Yaoundé, Développement des Assistantes de Maison, femmes et filles mères désoeuvrées au Cameroun (ASDAM)		Claudine Lucie Mboudou Mballa (President)	Nonprofit / Association
Federation Des Reseaux Des Associations Feminines De L'Extreme- Nord (FERAFEN)	Far-North Cameroon	Jacqueline Aie Emile Biri (President), Elisabeth Moussa Tchitoya (Vice President), Georgette Moussa Houma (Secretary General)	Network of nonprofits and NGOs
Hands of God Widows Support Initiative (HOGWIN)	Abuja (FCT), Lagos, Ogun State, Plateau State, Edo State, Oyo State, Nigeria	Franklin Alli-Audu (Co-Founder and Executive Director)	NGO
Jamil and Nyanga Jaward Foundation (JNJF) Freetown & Moyamba, Sierr Leone		Jamil Jaward (Co-Founder)	NGO
La Maison des Enfants et des Jeunes de Bafou (MEJ) Bafou, Camer		Berthe Ymele (President)	Nonprofit / Association
Mjitondi Grand Batanga, Cameroon		Jacqueline Kwedy** (Founder)	NGO
WiCare Lekota Foundation	Lagos, Nigeria	Diane Qalu** (Founder)	NGO / Network
Widows' Care Sierra Leone Kono District, Sierra Leone (Headquarters: Järfälla, Sweden)		Muminatu Bah (Founder and Executive Director)	NGO

note: individuals marked with two asterisks (**) are both professionals and widows

Table 3 List of Participants

Name	Location	Age	Year Widowed	Number of Children
Aissata M*	Cameroon	28	2015 (de facto) ¹	two children
Aissata T*	Cameroon	41	2016	five children
Alice*	Cameroon	39	2023	two children
Amarachi	Nigeria	43	2019	one son, two daughters
Chantal*	Cameroon	34	2020	five children
Elena	Sierra Leone	59	"8 years ago" (2017)	
Elisabeth*	Cameroon	18	2024	one child, one infant ²
Emmaculate*	Cameroon	43	2019	five children
Emmanuella	Nigeria	40	2019	two sons
Fanne*	Cameroon	28	2017	three children
Favour	Nigeria	45	2022	two daughters
Germaine	Cameroon	55	2022	three children
Hadidja*	Cameroon	37	2022	six children
Jacqueline	Cameroon	68	2013	one son
Maria	Nigeria	52	2012	three daughters
Mercy	Nigeria	52	2012	three sons
Nicoline	Cameroon	33	"4 years ago" (2021)	five children
Rosalie*	Cameroon	40	2020	two children
Saleh*	Cameroon	30	2022	five children
Sidonie	Cameroon	52	"5½ years ago" (2019)	five children
Stéphanie*	Cameroon	39	2016	six children
Theresia	Cameroon	57	"26 years ago" (1999)	three children

¹ Aissata's husband was taken in 2015 – he is assumed dead. She is a *de facto* widow: see Appendix A. ² Elisabeth's baby is only one year and four months old as of April 2025. Her husband died four months before her baby was born, when she was still only 17.

Toyin Nigeria	47	"13 years ago" (2012)	three sons
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note: individuals marked with an asterisk (*) were interviewed in a focus-group setting

3.2 Qualitative Questionnaire

In addition to conducting interviews, we also used qualitative questionnaires for organizations that were unable to schedule an interview, either due to technical issues or busy schedules. We sent them our interview questions in written form (See Appendix G), and three organizations provided detailed written responses (See Table 3). This method allowed us to include additional expert perspectives while maintaining consistency in the topics covered. The interview and qualitative questionnaire data will be thematically analyzed to identify key patterns, challenges, and insights. Based on this analysis, we will develop preliminary findings and draft recommendations.

 Table 3

 List of Organizations Providing Written Feedback

Organization	Location	Responder	Type of Organization
Association de Lutte contre les Violences faites aux Femmes (ALVF)	Far-North, Cameroon	Eliane Otele Owoundi	NGO
Mari-Care Foundation for Widows, Single Parents, Orphans and Vulnerable Children Nigeria (MARI-CARE)	Kano, Nigeria	Sheriff Abubakar (Program Manager)	NGO
The Rose of Sharon Foundation (RoSF)	Lagos, Nigeria	Oloruntosin Taiwo (NGO Coordinator)	NGO

4 Analysis

This section presents the thematic analysis of the data collected through semi-structured interviews and qualitative questionnaires. Key themes were identified and organized into two main parts: widows' challenges and needs, and the best practices used to address them. Each part is structured thematically, with subcategories reflecting the most significant and recurring issues in terms of prevalence in interviews. While organized by thematic, this section also incorporates state-specific issues of the selected countries: Cameroon, Nigeria, and Sierra Leone. Additionally, the intersectional nature of widowhood and context specific differences are highlighted, treating widows not as a homogenous group, but as individuals with intersecting identities in various environments. The following subsections explore the findings in depth. First, the challenges and needs are discussed, after which the strategies and programs of various organizations and communities are analyzed.

4.1 Challenges and Needs

4.1.1 Financial Hardship and Unmet Basic Needs

One of the most pressing and emphasized needs among widows is economic security. Across all interviews, participants highlighted the devastating financial impact of widowhood. In many cases, the husband was the primary breadwinner and owner, and his death resulted in a loss of income and disenfranchisement. Moreover, stigma and social exclusion can limit widows' access to employment, both formal and informal, pushing them further into poverty. Amarachi discussed her experience of economic hardship after her husband's death, despite having a formal education and a degree:

To be frank with you, for four years, we were living by the mercy of people. We were begging. There's no way I can carry a four-month old baby and be looking for a job. I'm educated, but which office will take me with a baby?

Amarachi was not the only widow interviewed who had higher levels of education and financial security before her husband passed, highlighting how widowhood becomes a financial burden regardless of pre-existing conditions. Favour shared that she was forced to sell her home and her second car – despite being financially secure when her husband was alive, she soon became destitute after being subjected to the consequences of widowhood.

These challenges are even more severe in conflict-affected areas, but the scope is difficult to evaluate given the lack of data available for widows in these regions. In some cases, as highlighted by FERAFEN and ChrisWOV, conflict leads to the loss or destruction of homes and livelihoods, deepening financial instability. As ChrisWOV explained, "Sometimes property is destroyed. They don't have any documents." Many widows flee armed violence and become internally displaced, making it even harder to be established in the formal economy with an income-generating activity, as well as harder to get access to resources to begin such an activity – such as land, loans, or training – as highlighted by FERAFEN: "If they want to farm, they have to have the land. If they want to trade, they need to have a small fund to start up the business. That's the main problem"³. Additionally, when widows flee conflict, they do not have access to housing at all: Elisa shared with emotion that she was benefitting from a rented bedroom thanks to an act of goodwill, while Fanne also emphasized on her homeless experience as an internally displaced widow. As for Hadidja, who fled an intracommunautarian crisis, she lived in an IDP camp with her five children.

Conflict not only disrupts access to livelihoods and resources but also directly contributes to the creation of widows. ChrisWOV noted that in Cameroon "there are the men that are non-state armed groups. Most of the men are in the military. So even civilians, when the stray bullets are shooting civilians, the people who die most are men and left behind are women." She also emphasized how this intersects with polygamy: when one man dies, he

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³ Si elles veulent faire l'agriculture, il faut qu'elles aient la terre. Si elles veulent faire le commerce, il faut qu'elles aient un petit fonds pour démarrer l'activité de commerce. C'est le principal problème.

might leave behind not one, but several wives who become vulnerable widows.

As a result, many widows are left unable to meet their basic needs. They struggle to afford food, water, housing, and other essential necessities for themselves and their children. Widows Care SL emphasized this: "It's all about shelter and food and hygiene. It's our main needs, emergency needs." Emmanuella describes her own experience:

A lot of things became an issue, like housing, trying to pay the bills, cooking and all that. I was just struggling. I had to move because I was not able to pay the bills for that house. That was the year COVID started in Nigeria. Because of that, I was removed from my working place. I had nowhere to get funds.

The need for income-generating opportunities, skill development, and financial support was consistently raised across the interviews. This underscores the underlying need of restoring dignity and independence, making a step towards eliminating generational poverty.

4.1.2 Harmful Cultural Practices and Stigma

Most organizations discussed how widows are subjected to harmful traditional practices and cultural expectations, with around half of the widow participants having described how they have personally experienced or been subjected to such practices. These rituals often serve to reinforce stigma, control, and the perception of widows as property. As Amarachi explained, in Eastern Nigeria, widows are accused of having caused their husband's death and must prove their innocence through mourning rites:

Normally in the eastern part of Nigeria, if you lost your husband, you will be accused of his death. To prove your innocence, you must do some traditional rituals. They will shave your hair, your armpits, your private parts. [...] They will lock you up in a separate room. There will be no lights. They'll come and throw food at you. They'll bathe the corpse of your husband with soup, drink. [...] They'll ask you to drink the water. If the woman doesn't die or run mad, it means she's innocent.

Besides serving as a form of punishment and humiliation, these rituals are tools to isolate widows and diminish their dignity. Amarachi endured much of the mourning rites, but "for the drinking of water, I didn't do that, because my church intervened."

Another widespread practice is that the widow is expected to remarry a male relative of her late husband, often without consent. Nicoline, from Cameroon, shared, "My brother-in-law, they wanted to get married to me. So I refused. That's where my challenge started. They don't want to see me. They don't want to take care of the children." This practice stems from the belief that the widow herself can be inherited, treated as a form of family property instead of an individual. Theresa, similarly, linked her mistreatment to this dynamic: "the reason behind it is that they wanted to inherit me and I refused. So that is why they had to treat me that way."

These practices often go unchallenged due to social norms, fear, and the lack of legal protection. They strip women of their dignity and reinforce cycles of trauma. To address these harms, widows expressed a need for awareness, cultural shifts, community support, and in extreme cases, direct intervention. Theresa adds, "I needed comfort. And the way they were treating me, I really needed comfort."

In Favour's case, a widow from Nigeria, she was held hostage by her in-law family for hours without any food or water. When they finally listened to her pleas for something to drink, she states: "when I drank that water, I felt dizzy and collapsed, nobody came to pick me up from the ground where I fell."

4.1.3 Legal Barriers and Disinheritance

Many widows are completely unaware of any legal protections, and many would be unable to access them regardless. The first legal protection a widow might be able to claim is dependent on having a valid marriage certificate. However, many marriages are done through customs and not courts, meaning that many wives never receive the proper documentation.

For example, in 2013, research showed that around 90% of women in Cameroon did not have a marriage license (Kindzeka, 2013). As Nicoline, a widow from Cameroon recounts, "I did not have anything to indicate that this is my husband because we don't have a marriage certificate.... So everything, they took everything. They told me that [since] we do not have any marriage certificate, I don't inherit anything." Nicoline was widowed recently, four years ago, but her story also reflects age-old experiences. For example, Theresia, who was widowed 26 years ago, shares this story of her early widowhood experience:

Even though I had my marriage certificate...the document that was supposed to be given to me, they refused and [told] me that I should go and bring my brother-in-law. I brought the brother-in-law, they gave it to him. He went straight to the court, to the bank, and collected the money that was there. So you even see that with the marriage certificate, it makes no use.

While some legal changes have happened since Theresia was widowed, the issue persists.

Dorothy, the head of AIChrisWOV, supports this argument, stating that:

The laws are there. The government has good laws. But how many women know about marriage certification? Most of them do not know. How many women know that, especially in the rural areas, they can fight for their rights? Know that you can tell a man that if you don't want to legalize this marriage, I'm done with it?

Nicoline goes on to say that the government may indeed have policies, but that they are not providing true assistance. These legal protections are clearly difficult to access, even for those who have the requisite paperwork. For Jacqueline, another widow from Cameroon, it should have been straightforward, as her husband's job indicated that his pension should go through a governmental agency. However, her brother-in-law levied three separate cases against her which lasted years. Eventually, the tribune concluded that the inheritance be given to her and the children, with each receiving half.

Aside from being unable to receive an inheritance, many widows are treated as an object to be inherited. As AIChrisWOV puts it, "property cannot inherit property." Nicoline was coerced into giving her paperwork to her brother-in-law: "he shouted at me...I had no choice...And the reason behind it is that they wanted to inherit me and I refused." Dorothy also speaks of the "problem of wife inheritance," asking "Why should people think that a woman is property?" Due to the nature of marriage in this context, the "bride price" is pivotal, thus when the husband passes:

They hand her over to the next male relative... Most of the time, they are not even interested in the woman. They are interested in the property that the man has left. Once they take it, they sell it. They use it for their own children. And then the immediate children who own that by right? They will be the ones suffering.

JNJF further explains the cultural context of this bargaining:

We also have to understand that most of these women come from a traditional background which normally the traditional role that the males play in families doesn't align with the law, but that doesn't stop them from enforcing the traditional laws. So, if you find yourself in Freetown, it might be a bit easier, but if you find yourself in the provinces or in the surrounding villages, then it's always the traditional law that's going to take precedence over the state law.

Importantly, he adds that "if it goes to court, obviously, the traditional law will definitely be thrown out," but that it requires legal aid that is often constrained to pro-bono work. JNJF elaborates that these legal, and concurrent financial and cultural constraints, impact each woman regardless of the status she enjoyed before she was widowed:

It's not only these women, because they are not educated or exposed. I've got a few friends who have actually had to fight almost a war in the courts, and these are educated people who attended school in the United Kingdom, they've worked in the

United Kingdom, and once their husband passed away, they had to fight tooth and nail for those properties.

Widows and their dependents are thus extremely susceptible to exploitation: with a lack of legal protections – or the inability to access them – widows are left to the stead of unwilling in-laws or indifferent courts.

4.1.4 Wellbeing and Health

Wellbeing and health were raised as significant challenges in the interviews, which includes both physical and mental health. For many widows, their health is shaped not only by their experiences of loss and trauma, but also by the environment they are forced to live in. As JNJF explains,

The other challenge obviously is health. Most of the time they end up in the slum communities. You know, as soon as you see those communities, you know there's going to be lots of disease around those areas. The drainages are overflowing with rubbish. Once it rains, it floods. So they have all these challenging health conditions, not only for themselves, but for their children as well.

Furthermore, access to health care is often out of reach. JNJF adds, "Accessing health facilities requires money. It is not free," and as Franklin points out, widows in Nigeria lack access to medical care, and would not have the funds regardless. These barriers further widen existing health disparities.

Mari-Care Foundation also raised other aspects of health, including poor nutrition, loneliness, and vulnerability to violence. For Mari-Care, these rank among the top five most pressing challenges widows face. Vulnerability to violence was also repeatedly mentioned in the interviews, not only in conflict contexts, but also in the form of gender-based and sexual violence. Franklin explains that widows become easy prey for such violence, underlining how isolation and poverty can expose women to exploitation.

Mental health was another recurring theme across the interviews. The loss of a partner, coupled with the weight of social stigma and economic hardship, leaves many widows navigating deep grief and psychological distress, as emphasized by MEJ. Emmanuella also shared a very personal experience: "I literally fell into depression because I didn't know whom to talk to. The depression, it was taking time. At one point, I was asking myself, what is the point of living? What is the point of being alive?" Mental health issues take another turn when widows have faced a conflict situation: Fanne, who lost her husband in a kamikaze attack, shared that she still has PTSD, while Aissata T also shares her pain after her husband was killed by Boko Haram as well as her struggles as she fled with "only a loincloth on her". Aissata M, who is a de facto widow, talked about her difficulties to sleep at night as she ignores whether her husband is alive or not. Perhaps one of the most harrowing stories came from Hahidja, whose husband was killed right in front of her.

These accounts point to the wide range of health-related challenges widows face: from physical conditions caused by their environment, to lack of access to health care, to the invisible wounds of trauma and grief. Therefore, the participants expressed a great need for affordable healthcare access, mental health support or counseling, and improved living conditions.

4.1.5 State Neglect and Access Barriers

Another consistent theme across all interviews was the absence of government support for widows in Cameroon, Nigeria, and Sierra Leone. As Emmanuella stated, "I have never been assisted by the government. And it's actually sad to say the truth, because nobody asks about widows, nobody knows how we are feeling." In Nigeria, organizations underscored the state's inaction despite the existence of formal institutions. As ADWEF explained, "The government doesn't really do much. You hear that they set up a Ministry of Women Affairs and they don't do much. It is those of us that are the grassroots, that run the

NGOs, that are closer to these people." WiCare confirmed this disconnect, highlighting a lack of prioritization and reliability: "Sometimes they say there are some funds but you never get to see the funds... it's not prioritizing welfare." Although there are some laws to protect widows, they are ineffective without proper enforcement.

In Cameroon, the situation is further complicated by contemporary violence. ChrisWoV reflected on the shift in government involvement: "We used to collaborate with the government. But since we had this conflict in the English-speaking zones, the government has not been doing anything towards that. All the government comes is just to talk, 'oh keep on going, you're doing a good job." This is concerning given that conflict drastically increases the number of widows. Given that conflict impacts socio-economic structures, the lack of means of authorities was also emphasized, while believing in their good faith, as described by MEJB:

Obviously, the means are insufficient. The means are really insufficient. They have all the will, I can assure you of that. We have social centers that have all the will, but whatever resources they have, it's not enough.⁴

Beyond conflict, access barriers also hinder widows from reaching institutional support. According to the Association des Veuves Solidaires du Cameroun, many widows lack basic information on how to access government services in the first place. In Sierra Leone, similar dynamics emerged. JNJF highlighted that widows are simply not seen:

[The government is] not seeing widows. It's easy to talk about massive damage to the countries, it's easy to talk about the disabled people, because obviously those are seen in the streets every day, but it's very easy for them to forget that widows exist, and that the conflict brought about so many widows is unimaginable, the amount of widows that are in Sierra Leone at the moment.

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⁴ Naturellement, les besoins sont insuffisants. Les besoins sont vraiment insuffisants. Ils ont toute la volonté, là je peux vous l'assurer. On a des centres sociaux qui ont toute la volonté, mais quelles que soient les ressources dont ils vont disposer, ce n'est pas suffisant.

This lack of visibility also applies to the grassroots organizations doing the work. Widows Care pointed out that even the researchers found them, while the government never did: "You guys found me, right? Because you have an interest. The government should find people like us, and even contact them, to tell them there's something here: What do you need?"

Across all three countries, there is a pressing need for governments to recognize widows, engage with grassroots organizations, enforce laws, disseminate information, and remove barriers to accessing support.

4.1.6 Childcare and Family Support

A recurring struggle is how widows are left to care for their children completely on their own. They carry the full responsibility of cooking, earning an income, managing households, and raising children, often without support. As Emmanuella described, "It has been filled with challenges, ups and downs: how to handle the kids, managing the kids, paying the bills here and there, trying to be a father and a mother to them."

Widows spoke about the impossibility of affording school fees, healthcare, and basic needs for their children. Diane explained: "Sometimes [widows] have no means of income, no support, and—remember they've been ostracized—so even caring for their children, children's education, the healthcare; they can't afford that." Amarachi's children have been out of school, working in a factory to earn income. "As I speak to you now, my children are not going to school because I don't have funds to send them to school. They've been out of school for two years now. My sons work with a pure water factory where they produce sachet water and bottled water."

The vulnerability of widows thus often extends to their children. Some interviewees described in-laws who not only inherit or abuse the widow but also neglect the children. Dorothy shared: "Most of the time, they said they have inherited the woman, the children, they will not educate the children. They become school dropouts. And then if you refuse to be

inherited, you are driven out of the family." Mercy explained the danger starkly: "So that is my story for 13 years now. I've not gone home. And I don't even plan to go, because definitely they will kill me or kill the children."

Children of widows are also struggling emotionally and often stigmatised. Emmanuella said, "When it comes to their children, they are going through a lot, even in school. Most times, my children will come back: "I am being bullied because I don't have a father." The Association des Veuves Solidaires du Cameroun noted that widows' children still face discrimination and difficulties finding employment, even with education. In some communities, such as military barracks, loss has become so normalized among children that it is treated with resignation. Franklin of HOGWIN, the son of a military officer who died in service, describes how he and other children in the barracks were conditioned to be indifferent about the consequences, simply joining 'the club' alongside others who lost their father. As this pertains to widows, families are expected to move out of the military-provided housing soon after the death of their loved one, placing them in a precarious situation, despite the fact that the death of servicemen is often to be expected.

Evidently, the impact is not limited to widows alone as it shapes the lives of their children too, from economic survival to emotional well-being. So there were clear needs expressed: childcare services, support for children's education and welfare, and broader efforts to protect widows and their children from harm and exclusion.

4.1.7 Intersectional Perspectives

Widows, coming from different backgrounds, do not experience issues the same way. Widows coming from conflict-affected regions where there is more proximity to violence face additional challenges. If the widow's husband was part of non-legitimate conflicting parties committing acts of violence such as Boko Haram, the widow faces an additional layer of stigmatization, as FERAFEN shares. On top of that, internally displaced widows encounter

more barriers as they are disconnected from all familiarness and can encounter tensions in the new community, as emphasized by ASDAM: "in terms of jobs, [...] in terms of natural resources [...] This can create other tensions"⁵. FERAFEN further emphasizes on the compounded effects of displacement and poverty for widows:

They become even poorer because conditions are too difficult, they are moved from one place to another. First of all, they need to be reintegrated, which isn't easy, and then they need to find other activities to survive, such as small-scale trading or animal husbandry.⁶.

Another aspect of internally displaced widows' journey is the multiplication of violence that they can experience, be it economic, physical, or sexual violence:

There's another form of violence, harassment and rape. The men who are where they've gone, these refugees, come to them. [...] Sometimes they also use children, they rape children.⁷

The cycle of violence and of oppression thus becomes total for these widows, resulting from overlapping forms of discrimination.

Age and maternal status also have an impact on the widowhood experience. Older widows seem to face more challenges than younger widows, especially "if they don't have anybody to take care of them", said Hope. Younger widows "should be allowed to remarry, go their business and get them to do something", also according to the Bible, as Hope shares. Childless widows face additional challenges as they are perceived as "outcasts", as Widows' Care Sierra Leone shares:

Just because she doesn't have a place to say, she doesn't have a child on her own, and

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⁵ au niveau des emplois, [...] au niveau des ressources naturelles [...] Ca peut créer d'autres tensions

⁶ elles s'appauvrissent davantage parce que les conditions sont trop difficiles, elles sont déplacées d'un endroit à un autre. Il faut d'abord une réintégration, ce qui n'est pas facile et il faut qu'elles trouvent d'autres activités pour survivre, faire le petit commerce ou le petit élevage

⁷ Il y a une autre forme de violence, le harcèlement, les viols. Les hommes qui sont là où elles sont parties, ces réfugiées, viennent vers elles. [...] Parfois aussi, ils utilisent les enfants, ils violent les enfants.

she is very vulnerable, and people will come and beat her up, yeah, it is the fact, they beat her up, they think she's the one doing witchcraft on the neighbor's kids.

Widows thus face additional layers of discrimination and violence according to their displacement status, age, and maternal status, and can be subjected to further stigmatization on the basis of these elements, intersecting with their widowhood experiences and creating new dynamics.

4.2 Best Practices

These seven challenges and needs call for best practices to answer each of them in a specific and tailored way. Throughout the interview process, widows NGOs and other similar structures working with widows highlighted the scope of their action and advocacy, developing concrete grassroot-level solutions to alleviate the widows' challenges. Their areas of action include economic empowerment, advocacy, gathering, health, childcare and education, legal aid and protection, and holistic and emergency aid. NGOs focused rather on providing tools, structures, networks, knowledge, and capacity-building for widows and their children to gain independence rather than providing goods directly, except in emergency situations.

4.2.1 Economic Empowerment and Skills Training

A crucial element that appeared in all interviews with NGO professionals is the emphasis on economic and social empowerment; every single widow interviewed mentioned the stress of financial and accommodation constraints⁸. The ability for widows to maintain their livelihoods and ensuring that they could provide for their children was actioned upon through various initiatives and practices, the most popular being through the creation of small businesses, entailing the creation and attribution of microloans and microcredits, said

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⁸ Only one widow did not have accommodation constraints, as her in-laws had passed and there was no one else to inherit the building.

ASDAM. Rose of Sharon Foundation said providing zero-interest free loans constitutes an additional pathway to provide widows with avenues to move towards financial security. The goal being to integrate widows into the formal economy, organizations such as ASDAM put them in touch with potential employers.

Providing widows with economic opportunities also meant investing in training and education. Some NGOs such as Association des Veuves Solidaires du Cameroun and Rose of Sharon Foundation extended these types of educational programs to widow's children, as well as connecting them with potential employers. A strong emphasis was directed to the creation of income-generating activities, such as building up small businesses in different fields. Emmanuella, for example, stimulates the local economy through dropshipping, where she shares products from local vendors online to people all around the world.

One particular field in which widows have agency and are encouraged to engage in is agriculture, as emphasized by MEJ, sharing that they provide agricultural material not only for immediate use, but also for widows to be able to "sell surplus". This idea was also related to the concept of improving the community as a whole, not only the daily life of widows, as ASDAM shares:

Once you've already managed to integrate a lady and she has a job that gives her a monthly income, that helps her to live, she'll talk about it around her. And now, the community, which is informed, comes to us and we find ourselves inserting not one person, but several. And if they are pulled up, they come out of their suffering.¹⁰

The benefits of these practices cannot be overstated: six widows interviewed were able to leverage the financial gains they made to support newer widows, thus breaking the cycle of poverty and allowing for overall community advancement.

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⁹ vendre des excédents

¹⁰ Une fois que vous avez déjà réussi à insérer une dame et qu'elle a un emploi qui lui donne un revenu mensuel, qui l'aide à vivre, elle va en parler autour d'elle. Et puis maintenant, la communauté qui est informée se dirige vers nous et on se retrouve à insérer pas une personne, mais plusieurs. Et si elles sont tirées vers le haut, elles sortent de leur souffrance.

4.2.2 Advocacy, Awareness, and Education

Advocacy work, including raising awareness and putting forward education as a transformative tool, remains a domain where widows organizations focus their practices. As the plight of widows is often not an item on the agenda, Almanah Hope Foundation launched a radio show to sensitize the public. Further, Toyin shares that ADWEF "organized a seminar for girls-child. [...] you know, to educate them. I volunteer to go around to educate girls-child, to let them know that marriage is not the only thing. Even before they go, as much as possible, to stand firm on their own, and to let them be clear about their own life, their own career and everything. So that it won't be a situation where you get into the marriage, and the marriage will destroy or stop or pause your career."

An aspect that several organizations mentioned is the localization of awareness campaigns in order to reach the most remote communities, to involve the most grassroot-level communities, as ASDAM shares and emphasizes on the motivating output of these actions: "We organize sensitization campaigns, and communicate between the neighborhoods. This encourages many women." The Association des Veuves Solidaires du Cameroun prioritizes in-person meetings in communities and widows as well for their awareness-raising activities. FERAFEN further comments on the necessity to go directly to the affected places to meet communities and let them know about their advocacy points and awareness through informal discussions. Half of the widows interviewed from Nigeria stated that they believed the government would not do anything to support widows, and thus prefer grassroots organizations over government.

4.2.3 Gathering and Solidarity

Solidarity between widows stands as a tool for best practices, as connecting widows with other widows (ADWEF) ultimately creates networks that they mobilize to improve their

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¹¹ "nous organisons des campagnes de sensibilisation et de communication dans les quartiers. Ça aussi, ça encourage beaucoup de ces dames"

lives, as the Association des Veuves Solidaires du Cameroun and Almanah Hope Foundation highlighted. Monthly get-togethers, as organized by the Association des Veuves Solidaires du Cameroun or ASDAM, enables widows to have conversations amongst themselves, sharing their experiences. These support systems are proven effective as participants' mental health can improve thanks to these groups. Emmanuella shared that finding a widow community helped get her out of depression. Favour expressed the will to be a mentor, as she herself benefitted from this support. Community emerges then as a prime core of support for widows, with many emphasizing the desire to do for others what others did for them. Moreover, many participants explained how they try to be proactive in their approaches, that when they learn of the death of a husband, they go out to find the widow themselves. By incorporating her into the community quickly, this has shown to be beneficial in combatting the overwhelming isolation that stems from widowhood.

4.2.4 Physical and Mental Health Support

Health support emerged as a crucial form of assistance offered to widows. Organizations offer medical interventions and psychosocial support, often trying to address the full spectrum of widowhood's impact on women's health. On the physical side, some organizations provide free or subsidized medical services for widows who are otherwise unable to access care. HOGWIN partakes in medical outreach by bringing together a team of doctors twice a year to do basic consultations, give out eyeglasses, and do dental work: 50 women received eyeglasses, 80 had dental work done, and three needed tooth extractions. Several also received treatment for high blood pressure. These interventions respond directly to the immediate needs that widows face.

In addition to physical care, organizations also recognized the emotional weight carried by many widows. Psychological support is therefore a key area of intervention.

ASDAM and FERAFEN, for instance, offer counseling to help widows to deal with losing a

loved one, escaping a war, and reconstructing themselves after many traumatic events. Also WiCare shared, "WiCare holistically has supported widows through providing emotional and mental health support. We partner with mental health institutions that provide some kind of therapy sessions for widows."

This idea of holistic care—acknowledging the connection between physical, emotional, and social well-being—was reflected in the approach of several organizations. MariCare, for example, provides care and support to widows and children infected with or affected by HIV/AIDS, and supports them with a combination of psychosocial support, counseling, and nutritional support. Supporting widows mentally after their husband passes is very important, as many might blame themselves. These kinds of comprehensive programs reflect a broader understanding of health that addresses the full complexity of widowhood and recovery.

4.2.5 Childcare and Education

In response to the challenges widows face in raising their children alone, many organizations have made childcare and education areas of intervention. Several organizations provide educational scholarships for the children of widows, not only to meet immediate needs but also to invest in their long-term empowerment. As ADWEF put it, the aim is to help children become "educationally and economically, politically empowered." ADWEF's support also includes training and material resources. Similarly, HOGWIN shared that they support some children of widows to go to school, and some receive digital-skills training to help support their families.

Other organizations focus on lightening the day-to-day pressure on widows by directly supporting their children's education. As WiCare described, "provide education support for the children, just to help alleviate the poverty, just to help them shed some weight." Here, the support is as much emotional as it is material. A number of interviewees

also stressed that supporting children is not only about individual families, but about wider community well-being and development. ChrisWov explained:

We have seen the nexus also in research and in talking with also other people working on the protection of children, protection of children of widows, how it is so important to help both widows and their children because they will be preparing also for the present and the future of the community.

JNJF shared a concrete example of how such support can help the community in the long run, for instance by giving back: they were able "to put a child through school and [she] is finished and is now doing internship with the organization as well. So it's just going back full circle." AIChrisWOV has found similar success through school sponsorships for the children of widows, who return home to support the organization. The WiCare Lekota Foundation also runs a "Boys Mentorship Program" in order to support young boys who might be particularly vulnerable. Ten of the 15 widows interviewed from Cameroon stated that a high priority would be getting their children back to school, and for the school to be free and provided by the state.

Across contexts, the message was clear: supporting widows must include supporting their children, responding to current vulnerabilities and breaking cycles of poverty, trauma, and social exclusion through targeted support.

4.2.6 Legal Aid and Protection

Many widows support legal education for women regardless of their marital status, and have created pathways for advocacy. WiCare Lekota, HOGWIN, and JNJF all provide legal support to the best of their abilities, however traditional practices, unsupportive legal systems, financial constraints, and lack of enforcement often impede their efforts.

WidowsCares has found that there are few laws that protect women, particularly older women. However, some legal changes have been made. Muminatu states: "So even my

siblings in Sierra Leone, my friends, they are so happy: 'Oh, now it's better. Our new government have actually made this proposal and it is actually inactive.' But I hope it's going to be implemented because bringing a new law is challenging."

The laws implemented in Cameroon and Nigeria offer important information to widows and advocates in Sierra Leone, who may benefit from understanding the gaps left by inadequate enforcement in order to pre-empt future uncertainty. Organizations from each representative country have indicated that the best way to address these gaps in access to protections is through legal literacy. This would inform any individual, regardless of identity, on the importance of registering births, marriages, deaths, and wills, as well as ensuring individuals retain their own documentation.

4.2.7 Holistic and Emergency Aid

Emergency aid for widows in need constitutes another important key point for NGOs best practices. Providing food, water, emergency healthcare, but also shelter, is at the core of many organizations. Regarding food, organizations such as MEJ try to not only provide quality ingredients to widows, but also to foster food self-sufficiency:

We can support parents in family farming, because we work for people in rural areas who depend essentially on family farming. Our concern is to find the resources to support these widows in family farming, in particular by supplying them with quality ingredients to enable them to produce for food self-sufficiency.¹²

Throughout all interviews, a central perspective that emerged is that a holistic approach is needed to tackle the full complexity of widowhood experiences in conflict and post-conflict settings, where aid needs to be given strategically – MEJ spoke of "the

de qualité qui leur permettent de produire pour l'autosuffisance alimentaire"

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¹² "On peut appuyer des parents sur l'agriculture familiale parce que nous travaillons pour les populations des zones rurales qui dépendent essentiellement de l'agriculture familiale. Notre soin, c'est de pouvoir trouver des ressources pour appuyer ces veuves dans l'agriculture familiale, notamment en leur fournissant des ingrédients

efficiency of aid"¹³, which calls upon a method of providing holistic support in an effective way and where help is needed across different sectors. When asked the question what the most pressing needs of widows were, there was always a variety of elements brought forward, hence the impossibility to operate a hierarchy or prioritization of needs, as the issues faced by widows in conflict and post-conflict settings constitute a system of oppression. Given the intersectional nature of their challenges, intersectional and holistic responses are needed to address the situation of widows effectively.

4.3 Organizational Realities and Contexts

Further points that were relevant to highlight are related to the lived realities of organizations and their respective contexts. Funding is a common challenge for all interviewed organizations: they rely on volunteer work and temporary projects, such as temporary health clinics, due to the lack of material resources. Faith appeared to be a crucial element for some organizations and its members, mainly the Nigeria-based ones. Franklin from HOGWIN shared that his mother became a church mentor to young widows, thus mobilizing her faith-based activities to support younger widows. Confirming the importance of the faith aspect is the fact that some of the interviewed organizations are indeed faith-based organizations (ChrisWov and Mission 21), which informs its understanding and framing of widowhood issues. Further, many widows discussed how their faith impacted their widowhood journey: some of them received help through their local church preventing them to go through 'purification rites' such as drinking the water of the late husband's washed corpse, while other found solace in the idea of a higher power which helped them fighting depression and suicidal ideations. Overall, four of the six widows from Nigeria received either technical or emotional support from the church during their transition into widowhood.

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^{13 &}quot;l'efficacité de l'aide"

Religion also plays a role in how the in-laws treat widows: some families, following specific religious expectations, did not apply as many widows rites.

5 Recommendations

Recommendations follow a distinction between holistic-centric and government-centric ones. Recommendations formulated at a holistic level refer to items that could be taken into consideration across different levels, bringing together NGOs and government structures, while the government-level recommendations refer to items specifically targeting areas where state intervention is needed to fill identified persistent institutional gaps, and where only government structures have the competence to achieve nation-wide results. A comparison table of widows' experiences and suggestions can be found in Appendix H.

To improve the plight of widows in Cameroon, Nigeria, and Sierra Leone, the items to consider could be as follows:

At the holistic level:

- 1. Provide widows with tools to build up a small business;
 - a. Emphasizing on providing the structure and the means to create an income-generating activity on their own, emphasizing on agency;
 - Scaling up widows' and their children's skills through free vocational trainings
 through local grassroot NGOs and nonprofits, potentially supported by the
 respective governments and local authorities;
 - c. Connect widows and their children to potential job employers;
 - i. Building on their current and acquired skills through NGOs trainings;
 - Using already-existing channels and mobilizing existing demand for certain goods and services;

- 2. Support widows' access to agriculture;
 - a. Enabling access to land, including through fair inheritance laws;
 - b. Allocating parcels through easier bureaucratic procedures;
 - c. Providing them with quality seeds, fertilizers, and protective agricultural material;
- 3. Provide widows and their children with free healthcare services, consultations, and medicine;
- 4. Support widows in taxes procedures;
- 5. Gather widows in the communities according to their lived experiences and professional projects;
 - a. Aiming at fostering solidarity among widows, including mentorship, knowledge- and experience-sharing;
- 6. Support and strengthen awareness-raising campaigns of widows-focused NGOs¹⁴;
 - a. Enabling grassroot communities to know about their mission and programs;
 - b. Enabling word-of-mouth in communities building up a solidarity wave;
- 7. Amplify knowledge transfers and awareness regarding widows' rights;
 - Including regarding administrative procedures and paperwork needed for widows to be protected;
 - b. Including the need to formalize unions and property under their name as well;
- 8. Connect the different NGOs and nonprofits working with widows and orphans to foster best practices and coordinate strategies and actions;
- 9. Encourage a cultural change through the creation and broadcasting of popular culture materials on topics such as widowhood and harmful cultural practices;
- 10. Involve the international community in data-generation activities;

¹⁴ Including non-widows-focused NGO which nevertheless work with widows and aim at addressing their needs.

- a. Entailing the meeting of both parts the international organization and the grassroot organization –;
- b. Reaffirming the need for more data and the role of research, involving scholars and students;
- c. Culminating in follow-up processes and evaluation stages to monitor the progress on widows' rights.

At the governmental policy level:

- 1. Meet the NGOs and nonprofits leaders working at the grassroot-level;
 - a. Entailing the building of a network connecting the dots between these different actors;
 - Entailing thorough, detailed, and repeated consultation processes, noting the needs of said NGOs and nonprofits in order to address them at the policy level;
- 2. Support NGOs and nonprofits financially, materially, and logistically, including but not limited to the educational opportunities for the children of widows;
- 3. Support the sensitization toward harmful widow practices: promote equality and agency for women regardless of marital status;
 - a. Creating State-approved awareness campaigns against harmful cultural practices against widows, such as 'cleansing rites', at a national level;
 - b. Amplifying the already-existing campaigns organized by NGOs and nonprofits through funding and broadcasting of such materials;
- 4. Create comprehensive policies acknowledging and acting upon the specificities of the widowhood experience, especially in conflict and post-conflict settings, enforcing;
 - a. Legal protection against gender-based violence;

- b. Legal protection against harmful cultural practices;
- c. Legal protection against land-grabs;
- 5. Support the implementation of a dedicated widows office;
 - a. Promoting evidence-based development projects that include, but are not limited to, legal advice, access to physical and mental health services, and emergency housing;
- 6. Provide micro-finance initiatives for widows;
 - a. Such as zero-interest loans that are accessible over time:
- 7. Provide legal recourse for widows by way of law enforcement.

6 Conclusion

To conclude, widows in post-conflict settings usually face a discriminatory and oppressive system on the basis of five main characteristics: gender, socio-economic status, marital status, proximity with violence, and displacement. The combination of all five elements culminates in an overarching prototype of what a widow in conflict and post-conflict settings goes through: given the patriarchal system, disempowering women from taking the lead in administrative procedures and legal documentation, including through ignorance of their rights and of the legal system, widows often face barriers linked to the impossibility to prove their union with their late husband, thus compromising their access to inherited goods. This challenge makes them vulnerable in the face of economic and material safety, including housing, and makes them dependent on the in-laws, who can in turn try to seize the widow's possessions, house, hand – in the cases where levirate is still practiced – and dignity – through 'cleansing rites' and other harmful cultural practices.

In situations where the country, that is to say either Cameroon, Nigeria, or Sierra Leone, is recovering from conflict and instability or is still currently experiencing such turmoil, State structures do not prioritize the improvement of widows' lives as they deem other issues to be more urgent in the face of conflict and post-conflict considerations. In conflict-affected areas, widows face even more difficulties as they are directly affected by violence and are often forced to flee, causing internal displacement and exposing them to gender-based violence in an unprecedented way. Professional insertion in the formal economy being hindered by these barriers, widows face issues related to poverty – that is why organizations working with widows usually emphasize supporting widows in income-generating activities, on top of psychological and health support, and educational activities for them and their children. Elements reinforcing the awareness around widows' rights and solidarity are also key to understanding how widows' needs are met by grassroot-level organizations.

Based on what the different organizations have been successfully implementing, the body of recommendations could help institutions such as the Global Fund for Widows take into account a variety of aspects making sense of the intersectionality of widowhood experiences in conflict and post-conflict settings. Further to this research process, there is hope for a better world for widows, where their challenges are alleviated through effective measures enforced by governmental and non-governmental structures, and where they can ultimately live fulfilled lives.

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Appendix ATypology of Widows

Туре	Definition	Consequences	
Widows	Widows are women who have lost their spouses to death and have not remarried.	There are no internationally defined rights of the widow.	
War Widows (Brounéus, Forsberg, Hoglund, and Lonergan)	War Widows are usually young women, split into two categories: <i>de jure</i> and <i>de facto</i> .	War Widows' compensation (if any) depends on the state.	
	de jure: These widows can legally claim widowhood, as their husband was a member of the state's military, and his body was recovered.	de jure: These widows are able to claim state benefits (i.e., widows pension) – however, there is ample evidence that widows who seek benefits face sexual violence and extortion.	
	de facto: These widows cannot legally claim widowhood because the body has not been recovered and there has been no death certificate. This also applies to women who did not have a legal marriage certificate, even if they can procure a death certificate.	de facto: These widows cannot claim any state benefits.	
Forced-Marriage Widows	Widows who were victims of forced marriages likely will not have the autonomy required to claim inheritance rights.	These widows may not have access to inheritance rights.	
Child Widows	Widows married before the age of 18. In states where child marriage is illegal, child brides cannot receive a legal marriage document, and thus no death certificate. These samples any state on the control of the con		
Childless Widows	Widows often only receive financial aid from the husband's family if she has a child. If she does not have a child, she will likely be seen as worthless. In some countries, only widows with children will receive an inheritance.	These widows may be able to claim benefits, but likely only if there are no other children of the deceased.	

Appendix BLegal Regulations

Country	Year	Act	Sections of Note
Nigeria	1990	Marriage Act	Consent to Marriage in certain cases necessary 18. If either party to an intended marriage, not being a Consent widower or widow, is under twenty-one years of age, the written consent of the father, or [] of the mother, or [] the guardian of such party, must be produced annexed to such affidavit as aforesaid before a licence can be granted or a certificate issued.
			Celebration of Marriage 21. Marriage may be celebrated in any licensed place of worship by any recognised minister of the Church, denomination or body to which such place of worship belongs, and according to the rites or usages of marriage observed in such church, denomination or body: Provided that the marriage be celebrated with open doors between the hours of eight o'clock in the forenoon and six o'clock in the afternoon, and in the presence of two or more witnesses besides the officiating minister. 26. The certificate shall then be signed in duplicate by the officiating minister, by the parties, and by two or more witnesses to the marriage. The minister having also signed his name to the counterfoil, he shall sever the duplicate certificate therefrom, and he shall deliver one certificate to the parties, and shall within seven days thereafter transmit the other to the registrar of marriages for the district in which the marriage takes place, who shall file the same in his office. 27. After the issue of a certificate under section 11, or of a licence under section 13 of this Act, the parties may, if they think fit, contract a marriage before a registrar, in the presence of two witnesses in his office, with open doors, between the hours of ten o'clock in the forenoon and four o'clock in the afternoon, and in the following manner — [following passages dictate the script to be adhered to].
			Invalid Marriages 33.1. No marriage in Nigeria shall be valid where either of the parties thereto at the time of the celebration of such marriage is married under customary law to any person other than the person with whom such marriage is had.

Country	Year	Act	Sections of Note	
Sierra Leone	2007	Rights of the Child Act	10.e. Aimed especially at the registration of births, elimination of forced marriages for girls, female genital mutilation, sexual abuse, and economic exploitation of children. 34.1 The minimum age of marriage of whatever kind shall be eighteen years; right to refuse betrothal or marriage.	
Sierra Leone	2007	Devolution of Estates Act	2. "intestate" means a person who dies without having made a will. 3.2. The spouse of an intestate and in the absence of a spouse, the next-of-kin of the intestate, shall be entitled to apply for letters of administration in respect to the intestate's estate. 3.3 Where the intestate had more than one spouse, the first spouse who got married to the intestate shall be entitled to apply for letters of administration. 5.1 Any natural child of the intestate shall be entitled to be maintained and educated from the residue of the estate of the deceased until such child attains eighteen years. 6.2 Where an intestate is survived by more than one spouse but no children or issue, the estate shall be distributed among the surviving spouse in proportion to the duration of their respective marriages to the intestate and other factors such as their respective contributions. 8. Where the intestate is survived by a spouse, child, and parent, the estate shall devolve in the following manner: (a) 35% to surviving spouse, (b) 35% to surviving child, (c) 15% to surviving parent, (15%) in accordance with customary law or Muslim law, as applicable.	
Sierra Leone	2009	Marriage and Divorce Act	8.1. Where a marriage has been contracted under customary law, either party to the marriage or both parties shall apply in writing to the local council for registration of the marriage.	
Sierra Leone	2022	Customary Land Act	5.1 The right to own, hold, use, inherit, succeed or deal with land under customary law shall be guaranteed to women and men equally. 5.2 Any customary law that excludes, limits or inhibits women from owning, holding, using, transferring, inheriting, succeeding to or dealing with land subject to customary law shall be void. 6.1 Where a land subject to customary law is acquired by persons who are married or who may be considered to be in a domestic cohabitation relationship according	

	to the law, the land shall be registered in the joint names of the spouses. 6.2 Upon dissolution of a marriage or death of a spouse, the surviving spouse in the case of - (a) a dissolution shall be entitled to a fair disposition of any land acquired during the marriage; (b) death shall be entitled in accordance with the law relative to devolution of estates. 7.4 The surviving spouse of a deceased member of a land owning family shall be entitled to live on and enjoy the benefits from the deceased person's family land unless the surviving spouse remarries outside the family.
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Country	Year	Act	Passages of Note
Cameroon	1981	Civil Status Ordinance	Cameroonian law makes no distinction between husband and wife in the distribution of inheritance rights: whether widow or widower, both have the same rights as surviving spouse in an intestate succession (Tjouen, 2012).
Cameroon	2012	Civil Code	Art. 1474: recognizes that a monogamous marriage whose dissolution by divorce entails the division of half of the community assets (Tjouen, 2012). In customary law, on the other hand, polygamy is the rule, and in principle, spouses are governed by the separation of property regime. However, when the parties have opted for the community property regime, case law has succeeded in establishing a community property regime, subject to the participation of the claimant spouse, who is often the wife (Tjouen, 2012).

Appendix C

Interview Grid for Professionals (English Version)

Thank you so much for accepting to meet us for this interview. We are three scholars from the Geneva Graduate Institute leading research for the Global Fund for Widows.

*Chynna (Netherlands), Inés (France and Spain), Kylie (USA)

We are conducting research on the specific needs of widows in post-conflict settings, focusing on Cameroon, Nigeria, and Sierra Leone. Our research aims to evaluate current gaps in existing support systems and the effectiveness of peacebuilding efforts for widows in these countries.

*task division: who is the interviewer, the note-taker...

Participation is completely voluntary and you can withdraw from the research at any point. All the data will be handled with care and you can be anonymous, although the name of the organization can appear in our final report if you have nothing against it.

Knowing this, do you consent to doing this interview?

Before beginning the interview, we would like to ask you if you are okay with this interview being recorded.

Do you have any questions before we start the interview?

Thematic Bloc 1: Background information

- 1. Can you tell us about your role and the organization you work with?
- 2. What do you feel are the most pressing issues widows face and what are the most common needs of widows?

Thematic Bloc 2: Identified Needs

- 3. What are the main challenges or barriers that widows face when accessing support or services, both from governmental and non-governmental organizations?
- 4. In your observation, how do widows overcome these barriers? Through which channels do they build long-lasting resilience?

Thematic Bloc 3: Initiatives

- 5. Could you describe any programs or interventions your organization has implemented to address the needs of widows? How effective have these programs been?
- 6. What other organizations or actors do you collaborate with when addressing the needs of widows?
- 7. What role do you think peacebuilding/community building programs can play in supporting widows specifically?

- 8. What do you intend on implementing in the future?
- 9. What recommendations would you give to improve the support systems for widows in post-conflict settings, both from an organizational and governmental perspective?

Thank you so much for your time and helpful answers!

We are more than happy to keep you up-to-date with our research if you are keen on following our progress or if you would like to provide any further information. If you are interested in receiving the recording or transcription of this interview, we can provide this for you. We would love to stay in contact and continue working together throughout the next months, so if that's okay with you we would like to follow up with you. Feel free to contact us with any questions, comments, or concerns you may have.

Appendix D

Interview Grid for Professionals (French Version)

Merci beaucoup d'avoir accepté de nous rencontrer pour cet entretien. Nous sommes trois étudiantes de l'Institut universitaire de hautes études de Genève qui menons des recherches pour le Global Fund for Widows.

*Chynna (Pays-Bas), Inés (France et Espagne), Kylie (États-Unis).

Nous menons des recherches sur les besoins spécifiques des veuves dans les situations post-conflit, en nous concentrant sur le Cameroun, le Nigeria et le Sierra Leone. Notre recherche vise à évaluer les lacunes actuelles des systèmes de soutien existants et l'efficacité des efforts de consolidation de la paix pour les veuves dans ces pays.

*Répartition des tâches : qui est l'enquêteur, qui prend des notes...

La participation est entièrement volontaire et vous pouvez vous retirer de la recherche à tout moment. Toutes les données seront traitées avec soin et vous pouvez rester anonyme, bien que le nom de l'organisation puisse apparaître dans notre rapport final si vous n'avez rien à y redire.

Sachant cela, acceptez-vous de participer à cet entretien?

Avant de commencer l'entretien, nous aimerions vous demander si vous êtes d'accord pour que cet entretien soit enregistré.

Avez-vous des questions avant que nous ne commencions l'entretien?

Bloc thématique 1 : Informations générales

- 1. Pouvez-vous nous parler de votre rôle et de l'organisation avec laquelle vous travaillez?
- 2. Quels sont, selon vous, les problèmes les plus urgents auxquels les veuves sont confrontées et quels sont les besoins les plus courants des veuves?

Bloc thématique 2 : Besoins identifiés

- 3. Quels sont les principaux défis ou obstacles auxquels les veuves sont confrontées lorsqu'elles accèdent des services, tant de la part d'organisations gouvernementales que non gouvernementales?
- 4. Selon vous, comment les veuves surmontent-elles ces obstacles? Par quels moyens construisent-elles une résilience durable?

Bloc thématique 3 : Initiatives

- 5. Pourriez-vous décrire les programmes ou les interventions que votre organisation a mis en œuvre pour répondre aux besoins des veuves? Quelle a été l'efficacité de ces programmes?
- 6. Avec quelles autres organisations ou acteurs collaborez-vous pour répondre aux besoins des veuves?
- 7. Quel rôle pensez-vous que les programmes de consolidation de la paix/de la communauté (y compris l'éducation, l'accès à la santé, les finances, etc.) peuvent jouer pour soutenir spécifiquement les veuves?

- 8. Qu'avez-vous l'intention de mettre en œuvre à l'avenir?
- 9. Quelles recommandations donneriez-vous pour améliorer les systèmes de soutien aux veuves dans les situations post-conflit, tant du point de vue de l'organisation que du point de vue du gouvernement?

Merci beaucoup pour votre temps et vos réponses utiles!

Nous nous ferons un plaisir de vous tenir au courant de nos recherches si vous souhaitez suivre nos progrès ou si vous souhaitez nous fournir des informations complémentaires. Si vous souhaitez recevoir l'enregistrement ou la transcription de cet entretien, nous pouvons vous le fournir. Nous aimerions rester en contact et continuer à travailler ensemble au cours des prochains mois, donc si cela vous convient, nous aimerions faire un suivi avec vous. N'hésitez pas à nous contacter si vous avez des questions, des commentaires ou des inquiétudes.

Appendix E

Interview Grid for Widows (English Version)

Thank you so much for accepting to meet us for this interview. We are three scholars from the Geneva Graduate Institute leading research for the Global Fund for Widows.

*Chynna (Netherlands), Inés (France and Spain), Kylie (USA)

We are conducting research on the specific needs of widows in post-conflict settings, focusing on Cameroon, Nigeria, and Sierra Leone. Our research aims to evaluate current gaps in existing support systems and the effectiveness of peacebuilding efforts for widows in these countries.

*task division: who is the interviewer, the note-taker...

Participation is completely voluntary and you can withdraw from the research at any point. All the data will be handled with care and you can be anonymous, although the name of the organization can appear in our final report if you have nothing against it.

Knowing this, do you consent to doing this interview?

Before beginning the interview, we would like to ask you if you are okay with this interview being recorded.

Do you have any questions before we start the interview?

Theme 1: Introduction

- 1. Could you tell me about yourself? For example, where you are from, your age, your family, and your life experiences? Feel free to include anything you feel is important about your journey, including how you became a widow and your experience since then.
- 2. Can you share whether and how the conflict has shaped your experience of widowhood and the challenges you face?

Theme 2: Self-identified needs

- 3. What are the most important needs or challenges you face as a widow? This could include things like financial support, education, healthcare, emotional support, or legal protection.
- 4. Which of these feels most urgent for you? What kind of support do you feel widows need most to rebuild their lives after conflict? (e.g., financial, emotional, educational, legal)

Theme 3: Addressing widows' needs

5. To what extent does the government develop policies and programs targeted for widows? How do these programs address (or fail to address) your specific challenges as a widow?

- 6. Are there any other actors or groups amplifying widows' voices and acting for and with widows? Have you ever participated in their actions? If yes, what is your experience with it?
- 7. Do you feel that helping widows leads to community building, or helps the community as a whole?
- 8. What recommendations would you give for these initiatives to be improved to support widows more effectively in post-conflict settings?
- 9. If you had the opportunity to speak directly to decision-makers, what would you ask for or recommend to improve the lives of widows in your situation?

Thank you so much for your time and helpful answers!

We are more than happy to keep you up-to-date with our research if you are keen on following our progress or if you would like to provide any further information. If you are interested in receiving the recording or transcription of this interview, we can provide this for you. We would love to stay in contact and continue working together throughout the next months, so if that's okay with you we would like to follow up with you. Feel free to contact us with any questions, comments, or concerns you may have.

Appendix F

Interview Grid for Widows (French Version)

Merci beaucoup d'avoir accepté de nous rencontrer pour cet entretien. Nous sommes trois universitaires de l'Institut universitaire de hautes études de Genève qui menons des recherches pour le Fonds mondial pour les veuves.

*Chynna (Pays-Bas), Inés (France et Espagne), Kylie (États-Unis).

Nous menons des recherches sur les besoins spécifiques des veuves dans les situations post-conflit, en nous concentrant sur la Sierra Leone, le Cameroun et le Nigeria. Notre recherche vise à évaluer les lacunes actuelles des systèmes de soutien existants et l'efficacité des efforts de consolidation de la paix pour les veuves dans ces pays.

*Répartition des tâches : qui est l'enquêteur, qui prend des notes...

La participation est entièrement volontaire et vous pouvez vous retirer de la recherche à tout moment. Toutes les données seront traitées avec soin et vous pouvez rester anonyme, bien que le nom de l'organisation puisse apparaître dans notre rapport final si vous n'avez rien à y redire.

Sachant cela, acceptez-vous de participer à cet entretien?

Avant de commencer l'entretien, nous aimerions vous demander si vous êtes d'accord pour que cet entretien soit enregistré.

Avez-vous des questions avant que nous ne commencions l'entretien?

Thème 1: Présentation

- 1. Pourriez-vous me parler de vous ? Par exemple, d'où vous venez, votre âge, votre famille et vos expériences de vie ? N'hésitez pas à inclure tout ce qui vous semble important concernant votre parcours, y compris la façon dont vous êtes devenue veuve et votre expérience depuis lors?
- 2. Est-ce que vous pouvez nous partager dans quelle mesure le conflit a impacté votre expérience du veuvage?

Thème 2: Besoins identifiés

- 3. Quels sont les besoins ou les défis les plus importants auxquels vous êtes confrontée en tant que veuve ? Il peut s'agir d'éléments tels que le soutien financier, l'éducation, les soins de santé, le soutien émotionnel ou la protection juridique.
- 4. Quels sont les besoins que vous estimez comme les plus urgents? Quel(s) type(s) de soutien estimez-vous comme essentiel(s), en particulier lorsqu'il s'agit de reconstruire sa vie après un conflit?

Thème 3: Programmes et Recommandations

- 5. Dans quelle mesure le gouvernement élabore-t-il des politiques et des programmes destinés aux veuves ? Comment ces programmes répondent-ils (ou non) à vos problèmes spécifiques en tant que veuve ?
- 6. Existe-t-il des organisations locales ou internationales qui travaillent avec les veuves dans votre communauté ? Que font-elles et dans quelle mesure leurs efforts ont-ils été efficaces pour répondre à vos besoins ?
- 7. Pensez-vous que le soutien des veuves contribue à la paix ou la santé dans la communauté entière?
- 8. Quelles recommandations feriez-vous pour améliorer ces initiatives afin de soutenir plus efficacement les veuves dans les situations d'après-conflit ?

Appendix G

Qualitative Questionnaire Template for Professionals

Hi! We are three scholars from the Geneva Graduate Institute leading research for the Global Fund for Widows. We are Chynna from the Netherlands, Inés from France and Spain, Kylie from the USA. We are conducting research on the specific needs of widows in post-conflict settings, focusing on Cameroon, Nigeria, and Sierra Leone. Our research aims to evaluate current gaps in existing support systems and the effectiveness of peacebuilding efforts for widows in these countries. Thank you for agreeing to provide us with answers to these questions.

Thematic Bloc 1: Organization and needs of widows

- 1. Can you tell us about your role and the organization you work with?
- 2. What do you feel are the most pressing issues widows face and what are the most common needs of widows?
- 3. What are the main challenges or barriers that widows face when accessing support or services, both from governmental and non-governmental organizations?

Thematic Bloc 2: Initiatives

- 4. Could you describe any programs or interventions your organization has implemented to address the needs of widows? This could include programs regarding skills training, financial support, health, education, housing etc.
- 5. How effective have these programs been?
- 6. What other organizations or actors do you collaborate with when addressing the needs of widows?
- 7. How does supporting widows lead to community building or supporting the community as a whole?
- 8. What do you intend on implementing in the future?
- 9. What recommendations would you give to the government and other organizations to improve the support systems for widows in post-conflict settings?

Thank you so much for your time and helpful answers!

We are more than happy to keep you up-to-date with our research if you are keen on following our progress or if you would like to provide any further information. We would love to stay in contact and continue working together throughout the next months, so if that's okay with you we would like to follow up with you. Feel free to contact us with any questions, comments, or concerns you may have.

Appendix H

Data Visualisations

Comparison Table by Widows' Feedback

Theme	Cameroon	Nigeria	Cross-Country Insights
Economic Hardship	Reliant on small-scale farming.	Reliant on micro-finance for economic empowerment.	Both have little ability to be self-sustaining without some external support.
Legal Barriers	Land grabs.	Levirate marriage, i.e., widows as object to be inherited.	Both face lack of identification documents and damaging customary traditions.
Psychological and Physical Trauma	BH victims face double stigma ("damaged") and sexual violence as a tool of war.	Widow's cleansing rites as a norm. Blamed for the death of husband.	Stigma plays a large role in both regions, but Nigeria's are more institutionalized, and Cameroon's more linked to BH conflict
External Support	Organizations tailored around trauma care and children's education.	Organizations tailored around economic empowerment and community building.	Both take a holistic approach by synthesizing both material and emotional needs. Both lack government initiatives.
Conflict	BH widows face displacement, survival sex, and generalized violence.	Widows in conflict face displacement and loss of documentation.	Both have widows who do not benefit from the widow's pension despite links to state's military.
Recommendations	More funding for trauma care and children's education.	Legal reforms for enforceability and access.	Both emphasize the need for legal and economic support.