

## **Exploratory Study of Economic and Socio-Cultural Challenges Facing Indigenous Groups, AID Organizations and Widows in Rural Nigeria: Empowerment Perspective**

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### **Abstract**

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*This paper primarily examines the contribution of indigenous support groups (ISGs) in widows' empowerment in rural Nigeria, especially as this has not been given due prominence in women development literature. Drawing from the utility, cultural and institutional perspectives of empowerment, we critically looked at the various contexts at which widows' empowerment can be evaluated. We went on to argue that the cultural institutional perspective provides better contexts for analysis of widows' empowerment in grassroots since it exposes the benefits of the widows' social networks and collective agency. We also argued that much like the economic capital (material provisions), the widows' social environment offer social repertoires that can facilitate much needed supports to them. An exploratory approach was used, and data were gathered through observation and semi-structured interviews of 48 widows in rural communities in Abia state Nigeria. The study revealed several characteristics that made the indigenous support groups distinct from the aid organizations, and shed light on institutional voids in the services of the aid-organizations.*

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**Key Words:** Women empowerment, Indigenous support groups, Cultural/Institutional theory, Aid organizations, Human development, Rural Nigeria

### **Introduction**

Widows in most part of the world, including Nigeria, tend to encounter different challenges due to contextual differences related to culture and norms (Ezeakor, 2011).

Therefore, there is a growing consensus that widows' empowerment can lead to considerable benefits including enhancing their control of relevant resources, strengthening their self-esteem and improving individual skills and knowledge (Young, 2006). Nigerian rural areas constitute cultural and social repertoires that are of important benefits to the wellbeing of the people, such as clan, kinship, women associations and even the growing presence of churches (especially Pentecostal groups) (Ezeakor, 2011). It is important to address how these cultural repertoires can feed into the assessment of widows' empowerment. Moreover, since most of the poverty reduction programmes designed to support widows in Nigeria have not elicited the desired outcomes (Adegoroye et al., 2008; Alese, 2013; Awojobi, 2013), there is need to adopt other strategies to achieve needed outcomes. Against this background, this paper aims to contribute to the body of knowledge by investigating how widows negotiate empowerment in rural Nigeria.

The current empowerment discourse seems to primarily investigate the contribution of aid organizations in success of widows' empowerment in most developing countries (Fisher, 2005). Advancing our understanding of how widows contextualize or experience supports from indigenous support groups (ISGs) (or what some literature may refer to as community based organizations) has received minimal attention (Swidler, 2009). In a context characterized by overly concentration on material and economic provisions to women as the sole responsibility of development or aid organizations (Alsop et al., 2006), the contemporary discourse appears to overshadow other actors that can be relevant in women empowerment. This problematic preoccupation risks becoming counterproductive especially as the present role of aid organizations in humanitarian services has become increasingly questionable (Huddock, 2005). Neglecting indigenous societies in the contextualization of women's empowerment eventually causes gap in literature. When Sen (1999) argued for the plurality of empowerment, this was one of the objectives, that is, to investigate other channels at which women can use their agency. Women's agency refers to actions women take to achieve their goals (Kabeer, 1999). This includes how the women construct ideas of empowerment and all sources they may utilize to reach their goals.

To address the under-theorization in widows' empowerment, this study employed the Cultural-Institutional theory. In advancing an alternative analysis of widows' empowerment, the paper argues that indigenous supports much like economic resources (utilities) are valuable in the empowerment of widows, especially those in the grassroots. This perspective is used to contextualize the widows' experiences thereby unfolding institutional, cultural and normative systems in Nigeria rural communities that sustain widows' empowerment and agency. Specifically, this study examines the meanings widows attach to their experiences of supports provided by aid organizations and indigenous support groups (ISGs) in their communities. This is expected to shed light on how widows' interpretation of their experiences constitutes and constructs their conception of empowerment. For the larger goals of the paper, it is expected that the realities of the widows' constituted meanings would eventually be employed in affecting needed policy shifts in the empowerment strategies.

The rest of this paper is organised as follows: the next section presents the economic and sociocultural context of widows 'condition in Nigeria. The third section looks at the current state of widows' empowerment in rural Nigeria, and the forth reviews the literature on utility/opportunity structure and cultural-institutional theories of women's empowerment. The fifth section discusses the methodology adopted. The sixth covers the findings of the study, while the final section draws a conclusion and discusses the policy implication of the study.

### **Economic and Socio-cultural challenges facing Widows in Rural Nigeria**

Despite its wealth in natural resources and human capital, poverty is still widespread in Nigeria. Women (especially widows) in rural areas are more vulnerable to poverty (Alese, 2013). This is because women are more likely than men to be unemployed and have fewer means of generating income (Nwokoro and Chima, 2017). Men also have the capacity to migrate from the villages in pursuit of work in the cities, while cultural norms, including being responsible for caring for children and the home, make this nearly impossible for women. Due to poor infrastructural development and productivity, limited access to financial institutions, education and information technology, rural widows find it difficult to gain access to the labour markets. Rural widows are compelled to resort to local or menial jobs, which do not provide enough income for supporting themselves and their households. In most remote rural communities, lack good roads and transportations affect access to city employment and markets. The absence of financial institutions (banks) where widows can loan or save their money has been noted as one of the challenges that they face in accessing credit facilities.

Despite significant effort by the government to introduce economic reforms, the economy is still perceived to be characterized by uncertainty, high unemployment levels, inequitable income distribution, rising external debts and large fiscal budget deficit (Nwokoro and Chima, 2017).. A key cultural factor that affects widows in Nigeria is gender role stereotype. Nigeria is a masculine society and there are traditional differentiations of gender roles. This gendered role differentiations subjugate the women under the men. This cultural orientation is more prevalent in the rural areas (Nwokoro and Chima, 2017). The high masculine orientation in rural settings tends to give men control over women's productive and reproductive abilities. In this way, women become men's subjects for life. Being subjected to a second place in life could also impede women entitlement to rural assets like land and livestock, which constitutes major essentials of their livelihood. In some parts of Nigeria (especially in South East Nigeria), if a woman's husband dies and she did not produce a male child, her deceased husband's properties are taken by the relatives leaving her with nothing (Jackson, 2005). Widowhood tends to limit women's entitlements to family or kinship property in most parts of Nigeria (Ezeakor, 2011).

With the death of their partners, widows could lack proper social recognition and respect (Jackson, 2003; Moore 1995). In some cases, widows are forced to remarry within the kinship group in order to retain their husbands' property. In some parts of south-east Nigeria, women can only access landed property through a male proxy such as a brother-in-law or adult son (if she has one) (Nwankwo, 2001). Where she does not have any male child or supportive male in-law, it may be practically impossible to get access to needed assets or supports. The hegemonic nature of patriarchal cultures compels women to accept their conditions and live with the constraints (Korieh, 1996). Women (especially widows) are affected by the harsh effects of widowhood due to deprivations of required social services and legal rights (Falana, 2010; IFAD, 2010; Jega, 2006; Nchuchuwe, 2010; Sossou 2002).

### **The State of Widows' Empowerment in Rural Nigeria**

Given the poor condition of rural women (as pointed out above) in Nigeria, various empowerment programmes have been initiated to alleviate their poor condition. According to Awojobi (2013:17), these programmes include the Family Economic Advancement Programme (FEAP), Better Life for Rural Women, Structural Adjustment Programme (SAP), National Economic Empowerment and Development Strategies (NEEDS) National Poverty Eradication Programme (NAPEP) and the Poverty Alleviation Programme (PAP). To date, none of these programmes has been successful (Adegoroye et al., 2008; Awojobi, 2013). With the continued precariousness of government intervention programmes, corruption and high level of poverty in the country, attention was shifted to aid organisations, who were charged with the responsibility of dispensing charity and relief to impoverished rural women. In particular, the most referred to in these development discourses are the Faith-based and secular aid organisations (secular Non-Governmental Organisations) (Berger, 2003; Davis et al., 2009; James, 2009). Despite the support of these humanitarian agencies, an outstanding proportion of widows are still living in abject poverty, hardship and vulnerability in rural communities in Nigeria (Amakom, 2008; Baride, 2013). To this end, some development scholars have questioned the effectiveness of the interventions of the aid organisations in effecting needed outcomes in the lives of their beneficiaries. This is with respect to challenges and tensions between agency (ability to control empowerment) and the empowerment structures of the aid organizations (Huddock, 2005).

Thus, this study, as one of its aims, investigated the experiences of the widows concerning services provided by the aid organizations in alleviating hardship facing them in rural areas. Chambers (2007) noted that the best way of evaluating the effectiveness of the services of aid organizations is through the voice of beneficiaries. They can offer more honest and genuine information because of their lived experiences.

### **Utility/Opportunity Structure and Cultural-Institutional Perspectives of Empowerment**

As this paper aim to assess how widows negotiate empowerment, the evaluation of their empowerment is construed from two perspectives—the utility/opportunity structure and the cultural institutional perspectives. This will enable analysis of how they use the supports of aid organizations and indigenous groups in their communities. The opportunity structure or utility theory, which dominates extant literature, rationalizes the importance of providing enabling environments for poor women to make their choices and operate as agents in transforming their lives (Kabeer 1999, Alkire 2002, Nussbaum 2000; Chang, 2011). It is dominated by traditional welfare economic propositions, whereby social wellbeing was judged by some utility based criteria (Robyne 2003; Alkire 2002).

The main message championed by this school of thought is that wellbeing relates to economic improvement (especially as poverty was considered a growing global issue) and thus, should be the focus of upcoming development actors (Robyne, 2003). The state of affair was the provision of monetary support and other utilities to support pro-poor development in the underdeveloped parts of the world (Alkire, 2002). This perspective also champions the effectiveness of development agencies or aid organizations to respond to the needs of their beneficiaries through their pro-poor development services (Alsop et al., 2006; Ibrahim and Alkire, 2007; Jejeeboy, 2000; Malhotra and Schuler, 2005; Narayan, 2005, 2002; Samman and Santos, 2009)

Although the utility perspective has received much empirical supports, there are issues raised about its negligence of other sources of empowerment. Scholars (e.g., Hall and Taylor, 2009; Hall and Lamont, 2009; Evans, 2009) argue that development literature fail to acknowledge the cultural institutional dimension of empowerment and the various ways women may enhance their capability through indigenous support groups (ISGs). Moreover, the effectiveness of local based aid organisations to embrace grassroots participatory methods (as virtually suggested by the utility theorists) has been questioned (Nwokoro, Chima & Ossai, 2018). This is with respect to tensions between beneficiaries' agency (ability to control empowerment) and the objectives of the aid organizations (Hughes and Atampugre, 2005; Fisher, 1998; Howel and Pearce, 2001; Hudock, 2005; Hulmes and Edwards, 2005; Moser, 1993). Hudock (2005) critically questions the possibility of local NGOs in Africa to achieve much-needed development results at grass-root levels. These observations eventually create a gap of knowledge to be filled, one that would require an assessment of how cultural institutions of supports offer alternative sources widows in grassroots can use to empower themselves. This gap is especially conspicuous because, in the developing world, cultural institutions such as axial religious groups, kinship and social networks are readily available sources for people's support (Swidler, 2009).

The cultural-institutional perspective was developed by Hall and Lamont (2009) and Hall and Taylor (2009). The perspective opines that since most of the vulnerabilities of people are framed within their cultural settings, it is important to assess their empowerment from the context of how they can use supports from their cultural institutions to enhance their wellbeing (Hall and Taylor, 2009). This is because it is arguable that these cultural institutions or indigenous supports groups have better understanding of vulnerabilities faced by traditional people (Swidler, 2009). This assesses how widows can resolve their challenges using their social networks, which can be derived from their immediate social environment. The communal nature of most African societies can enable social relations and networks that are beneficial to the wellbeing of people, which include kinship, clan and axial religious groups (Swidler, 2013). The ever presence of these indigenous groups ensures opportunities for receiving timely support for the poor (Evans, 2009). In many ways, people's culture inculcates in them civic values such as communal living, compassion, justice and fairness (Swidler, 2009). Hall and Taylor (2009) stress that there are many dimensions of social relations which constitute social resources (which is much like the economic resources) that disempowered women can harness in traditional societies.

In this theoretical framework, two major points are highlighted. First, despite the interest in women's empowerment and the insights offered by extant literature, important questions about widows' experiences of empowerment from the context of their cultural institutions remain unanswered. Secondly, since the provision of economic resources prevail the extant literature, it is relevant to evaluate the lived experiences of the widows of the services provided by aid organizations in their communities. This will shed light to the contributions of ISGs and aid organizations in the widows' empowerment in the grassroots.

### **Research Questions**

To address the above points, the study will be addressing two research questions:

1. What are the perceptions of widows about the empowerment services being provided by aid organisations in Nigeria?
2. In what ways do widows negotiate empowerment within their sociocultural environment?

The next section presents how we investigated the two researched questions.

### **Research Methodological Approach**

The process studied in this paper is how widows' negotiate and experience empowerment in their communities' visa-a-visa aid organizations and indigenous support groups.

To capture the complexity of this process, we viewed widows' empowerment through a social constructionist perspective (Lindgren and Packendorff 2009) and with a qualitative ethnographic approach (Morgan and Smircich 1980). The environment created in a qualitative and ethnographic study makes it possible for us, as researchers, to act reflexively and continuously compare and evaluate the findings (Alvesson and Deetz 2000; Draper, 2015). As empowerment is something that can be experienced, observed and verbally describe (Martin, 2003), a mix of techniques were used ranging from interviews, participation in formal and informal meetings and observations (Alvesson 2003; Johnstone, 2007).

**Table 1 – Participant Information and Demographics**

| S/N | Pseudonym names of participants | Education level (Ranging from Sec. sch, to primary school) | Age | Occupation    | Income generation per day  |  | Involvement in the study |           |
|-----|---------------------------------|--|-----|---------------|--|--|--------------------------|-----------|
|     |                                 |  |     |               | Below \$ 2 i.e. equivalent of N360x2 = N720 per day (abject poverty index) | More than \$2 i.e. equivalent of N360x2 = N720 per day | Observation              | Interview |
| 1.  | Celine                          | <b>Illiterate</b>  | 45  | Farming       | Yes  |  | Yes                      | Yes       |
| 2.  | Philomena                       | <b>Illiterate</b>  | 43  | Farming       | Yes  |  | Yes                      | Yes       |
| 3.  | Margaret                        | <b>Primary school</b>                                      | 48  | Market seller |  | Yes  | Yes                      | Yes       |
| 4.  | Kate                            | Illiterate   | 55  | Farming       | Yes  |  | Yes                      | Yes       |
| 5.  | Rita                            | Primary school   | 40  | Farming       | Yes  |  | Yes                      | Yes       |
| 6.  | Vera                            | Illiterate   | 44  | Hawking       | Yes  | Yes  | Yes                      | Yes       |
| 7.  | Mary                            | Primary school   | 44  | Food vendor   |  | Yes  | Yes                      | Yes       |
| 8.  | Anne                            | Illiterate   | 49  | Petty trading | Yes  |  | Yes                      | Yes       |
| 9.  | Stella                          | Illiterate   | 50  | butcher       |  | Yes  | Yes                      | Yes       |
| 10. | Janet                           | Illiterate   | 53  | Menial job    | Yes  |  | Yes                      | Yes       |
| 11. | Theresa                         | Illiterate   | 42  | Food vendor   |  | Yes  | Yes                      | Yes       |
| 12. | Stacy                           | Illiterate   | 43  | Farming       | Yes  |  | Yes                      | Yes       |
| 13. | Ngozi                           | Illiterate   | 38  | Farming       | Yes  |  | Yes                      | Yes       |
| 14. | Chinyere                        | Illiterate   | 40  | Farming       | Yes  |  | Yes                      | Yes       |
| 15. | Blessing                        | Illiterate   | 49  | Farming       | Yes  |  | Yes                      | Yes       |
| 16. | Grace                           | Primary school   | 52  | Farming       | Yes  |  | Yes                      | Yes       |

|     |            |                |    |                           |     |                 |     |     |
|-----|------------|----------------|----|---------------------------|-----|-----------------|-----|-----|
| 17. | Benedict   | illiterate     | 51 | Trading and farming       |     | Yes             | Yes | Yes |
| 18. | Chiamaka   | Illiterate     | 44 | Animal husbandry          | Yes |                 | Yes | Yes |
| 19. | Christy    | Illiterate     | 44 | Petty trading             | Yes |                 | Yes | Yes |
| 20. | Maureen    | Illiterate     | 60 | Petty trading             | Yes |                 | Yes | Yes |
| 21. | Helen      | Illiterate     | 44 | Food vendor               |     | Yes             | Yes | Yes |
| 22. | Mercy      | Illiterate     | 47 | Farming                   |     | Yes             | Yes | Yes |
| 23. | Beatrice   | Illiterate     | 57 | Firewood selling          | Yes |                 | Yes | Yes |
| 24. | Ifeyinwa   | Illiterate     | 56 | Market selling            |     | Yes (sometimes) | Yes | Yes |
| 25. | Ifeoma     | Illiterate     | 44 | Farming                   | Yes |                 | Yes | Yes |
| 26. | Amara      | Illiterate     | 49 | Farming                   | Yes |                 | Yes | Yes |
| 27. | Veronica   | Illiterate     | 46 | Farming                   | Yes |                 | Yes | Yes |
| 28. | Pauline    | Illiterate     | 47 | Hawking groundnut/banana  | Yes |                 | Yes | Yes |
| 29. | Marcy      | Illiterate     | 41 | Farming                   | Yes |                 | Yes | Yes |
| 30. | Hasarachi  | Illiterate     | 56 | Farming                   | Yes |                 | Yes | Yes |
| 31. | Besomu     | Illiterate     | 54 | Farming                   | Yes |                 | Yes | Yes |
| 32. | Ifechimere | Illiterate     | 53 | Farming                   | Yes |                 | Yes | Yes |
| 33. | Chinyeka   | Illiterate     | 49 | Petty trading             | Yes |                 | Yes | Yes |
| 34. | Gladys     | Illiterate     | 45 | Farming and petty trading | Yes |                 | Yes | Yes |
| 35. | Jacinta    | Illiterate     | 43 | Farming                   | Yes |                 | Yes | Yes |
| 36. | Constance  | Primary school | 49 | Farming                   | Yes |                 | Yes | Yes |
| 37. | Cordelia   | Primary school | 56 | Village tailor            |     | No response     | Yes | Yes |
| 38. | Katherine  | Illiterate     | 59 | Farming                   | Yes |                 | Yes | Yes |
| 39. | Mirabelle  | Illiterate     | 60 | Farming                   | Yes |                 | Yes | Yes |
| 40. | chikamsi   | Illiterate     | 47 | Farming                   | Yes |                 | Yes | Yes |
| 41. | Kanene     | Illiterate     | 56 | Local market Butcher      |     | No response     | Yes | Yes |

|     |             |                  |    |                   |     |  |     |     |
|-----|-------------|------------------|----|-------------------|-----|--|-----|-----|
| 42. | Tobechi     | Secondary school | 55 | Animal husbandry  | Yes |  | Yes | Yes |
| 43. | Ugochi      | Illiterate       | 45 | Hawking soap      | Yes |  | Yes | Yes |
| 44. | Agbomma     | Illiterate       | 43 | Hawking groundnut | Yes |  | Yes | Yes |
| 45. | Adaku       | Illiterate       | 47 | Farming           | Yes |  | Yes | Yes |
| 46. | Chika       | Illiterate       | 47 | Village tailor    | Yes |  | Yes | Yes |
| 47. | Chekwube    | Illiterate       | 42 | Farming           | Yes |  | Yes | Yes |
| 48. | Scholastica | Illiterate       | 51 | Farming           | Yes |  | Yes | Yes |

. (Source: Researchers' field work, 2016)

Since social institutions (ISGs), are likely to be transparent and easier to observe in a rural community, due to the well-defined rural context, the ethnographic approach explains what the women say they do and what the women actually do. The qualitative approach provides an appropriate means for gaining an in-depth insight of hitherto under-researched phenomenon (Creswell, 2007) and leads to the discovery of "richly detailed narratives of the lived experiences of individuals" (Fassinger, 2001: 279). The interview method gives voice to women's experiences and is useful in understanding their meanings and interpretations (Creswell, 2007). Because the research questions are exploratory in nature, the qualitative research methods have been shown to offer the most effective means of answering such questions (Denzin and Lincoln, 2011; Angrosino, 2005). The methodological approach adopted was particularly beneficial to this research because it allowed us to study the widows in their natural settings, at grassroots.

The study, which lasted for seven months (January to July 2016), was conducted in Abia State, which is located in the South-Eastern part of Nigeria. Abia State was selected because it is the only Ibo-majority state in Nigeria yet to promulgate effective laws to protect the rights of widows (*Louder Please*, 2013; Owete and Odili, 2014). This makes it one of the states in Nigeria where dehumanizing widowhood traditions are still widely practised. Forty-eight widows were selected for this research. The widows were similar in the fact that they (1) defined themselves as poor widows who needed support, (2) sought support from either the aid organizations or ISGs or both, and (3) have a sort of connection to each other because of their widowhood condition. The participants' bio data and characteristics are showed in *table 1* above. For reasons of confidentiality, pseudonyms are used. Thirty participants were selected from the list of four aid organisations in Abia State, and the remaining eighteen widows from informal networks through a snowballing process. This involved asking participants who agreed to participate to recommend other persons within their community who fitted the criteria. The snowballing approach has been found particularly useful for accessing hard to reach populations and for exploratory studies (Cornelius and Skinner, 2008). Given the possibility of sampling bias due to the use of a non-purposive sampling method, we made efforts to minimise the possibility of this occurrence by seeking participants from a variety of "snowballing chains" (different networking sources) (Mair et al., 2012).

Forty-eight interviews were conducted with each lasting approximately 40-60 minutes. All the interviews were conducted privately with the participants. At the beginning of each interview, participants were informed about the purpose of the study, assured of the confidentiality of the research process and requested permission to record the interviews. They were also informed that they were free to withdraw from the study at any time. The semi-structured interviews were used to gain an 'authentic' understanding of the participants' perception and experiences of supports of the aid organizations and/or ISGs. The participants were asked for personal biographical details (e.g., age, educational background, and years of widowhood). Consistent with the interpretive approach adopted in this study, the participants were asked a number of open-ended questions to understand their experiences and to probe deeper into some interesting emergent themes.

The data were analysed with the aim of identifying themes, issues and relationships that emerged from the data, in order to answer the research questions posed. Data analysis was iterative and was structured by recurrent patterns and organised into analytical themes as seen in *table 2*. In line with grounded theory analysis approach (Strauss and Corbin, 1990), we started analysing the transcripts by developing codes (labelling verbatim statements of the participants), thereafter generated themes (based on common characteristics between codes) and then developed core categories (refining and amalgamation of relevant themes). We coded each interview independently and when we disagreed upon certain themes, we asked the third researcher to do her own analysis of the interview and compare her interpretation of the statement with our independent analysis. The few differences were reconciled through personal discussions. Data were analysed gradually after each interview. The interview and data analysis were stopped when theoretical saturation occurred (that is, the point at which it was perceived that themes were recurring and additional data collection was unlikely to reveal new insights). From the analysis, the experiences, perceptions and the challenges faced by the widows were uncovered. Parsimony was applied in presenting quotations. The findings section presents only illustrative quotations designed to demonstrate the consistency of views.

**Table 2: Participants' Interview Data**

| SN  | Pseudo nym | Age | Years of receiving supports |                 | Membe r of cooperative groups | Membe r of ( <i>esusu</i> ) groups | Receive support from social networks i.e. religious, widow groups community associations | Receive Support from Aid organizations |   | Dissatisfied with aid organizations' services |     |
|-----|------------|-----|-----------------------------|-----------------|-------------------------------|------------------------------------|--|--|---|---|-----|
|     |            |     | Aid Orgs                    | Social networks |                               |                                    |  | lack of autonomy                       | indiscriminate grouping in cooperatives |   |     |
| 1.  | Celine     | 45  | 15 years                    | 18 years        | Yes                           | Yes                                | Yes  | Yes                                    | FBO                                     | yes   | Yes |
| 2.  | Philomena  | 43  | -                           | 15 years        | No                            | No                                 | Yes  | No                                     | -                                       | Yes   | Yes |
| 3.  | Margaret   | 48  | 12 years                    | 15 years        | Yes                           | Yes                                | Yes  | Yes                                    | SBO                                     | Yes   | -   |
| 4.  | Kate       | 55  | 10 years                    | 23 years        | Yes                           | Yes                                | Yes  | Yes                                    | SBO                                     | Yes   | Yes |
| 5.  | Rita       | 40  | 5 years                     | 12 years        | Yes                           | Yes                                | Yes  | Yes                                    | FBO                                     | Yes   | -   |
| 6.  | Vera       | 44  | 7 years                     | 12 years        | Yes                           | Yes                                | Yes  | Yes                                    | SBO                                     | Yes   | -   |
| 7.  | Mary       | 44  | 13 years                    | 17 years        | Yes                           | Yes                                | Yes  | Yes                                    | FBO                                     | Yes   | Yes |
| 8.  | Anne       | 49  | 10 years                    | 16 years        | Yes                           | Yes                                | Yes  | Yes                                    | SBO                                     | Yes   | Yes |
| 9.  | Stella     | 50  | -                           | 19 years        | No                            | No                                 | Yes  | No                                     | -                                       | -   | -   |
| 10. | Janet      | 53  | 10 years                    | 20 years        | Yes                           | Yes                                | Yes  | Yes                                    | FBO                                     | Yes   | Yes |
| 11. | Theresa    | 42  | 14 years                    | 10 years        | Yes                           | Yes                                | Yes  | Yes                                    | SBO                                     | Yes   | -   |
| 12. | Stacy      | 43  | -                           | 6 years         | No                            | No                                 | Yes  | No                                     | -                                       | -   | -   |
| 13. | Ngozi      | 38  | -                           | 2 years         | No                            | No                                 | Yes  | No                                     | -                                       | -   | -   |
| 14. | Chinyere   | 40  | -                           | 14 years        | No                            | No                                 | Yes  | No                                     | -                                       | -   | -   |
| 15. | Blessing   | 49  | -                           | 12 years        | No                            | No                                 | Yes  | No                                     | -                                       | -   | -   |
| 16. | Grace      | 52  | -                           | 19 years        | No                            | No                                 | Yes  | No                                     | -                                       | -   | -   |
| 17. | Benedict   | 51  | -                           | 14 years        | No                            | No                                 | Yes  | No                                     | -                                       | -   | -   |



|     |                 |    |             |            |     |     |     |     |     |     |     |
|-----|-----------------|----|-------------|------------|-----|-----|-----|-----|-----|-----|-----|
| 18. | Chiama<br>ka    | 44 | -           | 9 years    | No  | No  | Yes | No  | -   | -   | -   |
| 19. | Christy         | 44 | 7 years     | 10 years   | Yes | Yes | Yes | Yes | SBO | Yes | Yes |
| 20. | Maureen         | 60 | 12<br>years | 23 years   | Yes | Yes | Yes | Yes | FBO | Yes | Yes |
| 21. | Helen           | 44 | -           | 7 years    | No  | No  | Yes | No  | -   | -   | -   |
| 22. | Mercy           | 47 | -           | 7years     | No  | No  | Yes | No  | -   | -   | -   |
| 23. | Beatrice        | 57 | 8 years     | 10 years   | Yes | Yes | Yes | Yes | SBO | -   | Yes |
| 24. | Ifeyinwa        | 56 | -           | 23 years   | No  | No  | yes | No  | -   | -   | -   |
| 25. | Ifeoma          | 44 | -           | 11 years   | No  | No  | Yes | No  | -   | -   | -   |
| 26. | Amara           | 49 | -           | 5 years    | No  | No  | Yes | No  | -   | -   | -   |
| 27. | Veronica        | 46 | -           | 3 years    | No  | No  | Yes | No  | -   | -   | -   |
| 28. | Pauline         | 47 | -           | 12 years   | No  | No  | Yes | No  | -   | -   | -   |
| 29. | Marcy           | 41 | -           | 5 years    | No  | No  | Yes | No  | -   | -   | -   |
| 30. | Hasarachi       | 56 | -           | 17 years   | No  | No  | Yes | No  | -   | -   | -   |
| 31. | Besomu          | 54 | -           | 20 years   | No  | No  | Yes | No  | -   | -   | -   |
| 32. | Ifechimere      | 53 | -           | 20 years   | No  | No  | Yes | No  | -   | -   | -   |
| 33. | Chinyek<br>a    | 49 | 17<br>years | 20 years   | Yes | Yes | Yes | Yes | FBO | -   | -   |
| 34. | Gladys          | 45 | 5 years     |            | Yes | Yes | No  | Yes | FBO | -   | -   |
| 35. | Jacinta         | 43 | 9 years     | 12 years   | Yes | Yes | Yes | Yes | FBO | -   | Yes |
| 36. | Constan<br>ce   | 49 | 13<br>years |            | Yes | Yes | No  | Yes | FBO | -   | -   |
| 37. | Cordelia        | 56 | 15<br>years | 17 years   | Yes | Yes | yes | Yes | FBO | -   | Yes |
| 38. | Katherin<br>e   | 59 | 15<br>years | 22 years   | Yes | Yes | Yes | Yes | FBO | -   | -   |
| 39. | Mirabell<br>e   | 60 | 15<br>years | 23 years   | Yes | Yes | Yes | Yes | FBO | -   | Yes |
| 40. | chikams<br>i    | 47 | 15<br>years | 17 years   | Yes | Yes | yes | Yes | FBO | -   | Yes |
| 41. | Kanene          | 56 | 15<br>years | 15 years   | Yes | Yes | No  | Yes | FBO | -   | -   |
| 42. | Tobechi         | 55 | 15<br>years | 15 years   | Yes | Yes | yes | Yes | FBO | Yes | Yes |
| 43. | Ugochi          | 45 | 12<br>years | 11 years   | Yes | Yes | No  | Yes | SBO | Yes | -   |
| 44. | Agbom<br>ma     | 43 | 7 years     | 9 years    | Yes | Yes | yes | Yes | SBO | -   | Yes |
| 45. | Adaku           | 47 | 8 years     | -          | Yes | Yes | No  | Yes | SBO | -   | -   |
| 46. | Chika           | 47 | 8<br>years  | 6<br>years | Yes | Yes | yes | Yes | SBO | -   | Yes |
| 47. | Chekwa<br>be    | 42 | 8<br>years  | 9 years    | Yes | Yes | yes | Yes | SBO | -   | -   |
| 48. | Scholast<br>ica | 51 | 8<br>years  | 10 years   | Yes | Yes | yes | Yes | SBO | -   | -   |

(Source: researchers' fieldwork, 2016)

## Findings

The data analysis uncovered two issues. First, it revealed the dissatisfactions the widows felt about the aid organizations services. Secondly, the data revealed others sources that the widows used to negotiate empowerment and wellbeing within their communities.

### Dissatisfaction with the Services of the Aid Organizations

One key strategy of empowerment adopted by the informants is seeking support from the aid organizations in their communities. Aid organisations are key actors that fill the ‘institutional voids’ in rural areas of developing countries (Mair et al., 2012). Some aid organisations committed to dispensing charity and relief to impoverished rural women by providing them with monetary and nonmaterial supports. The particular objective of the aid organizations is to help widows deal with the vulnerabilities arising from poverty, and empower them to set up businesses. The aid organizations set up cooperative groups as avenues for delivering services to the widows. The cooperative groups were made up of both widows and non-widows who were picked through rigorous selection by the aid organizations.

The widows pointed out that the major aim of registering with the aid organizations was to access funding to start their individual or collective businesses. This confirms the claim of the utility theorists of the economic importance attached to empowerment by beneficiaries (Kabeer, 1999; Robyne, 2003). However, there were varied views provided by the widows about the extent to which this objective was being met by the aid organizations. Although most the widows have long been receiving support from the aid organizations (ranging from 5 -15 years, *see table 1*), they complained of certain challenges in their services. Fourteen (14) out of thirty (30) participants that received services of the aid organizations complained they lacked autonomy in decision making about their empowerment This is with regards to choosing desired empowerment projects, and in the use of the provided funding. The following quotations typify the shared views of some of the respondents:

*I registered in Presbyaid because I wanted to support with money to start a business... but the money does not come always, we sometimes don't hear about the money until it is finished...we don't know what they use it for...unfortunately money is the reason why I became a beneficiary...*

(-Celine, FBO Beneficiary)

*We want to handle our money... there is always delay in giving the money – they said they will first wait for the Abuja office to send money and then they decide how to distribute the money. After that, they give money to the FCA members who will meet before the money is given to us. Then the FCA will decide to give us whatever they agree, sometimes it is below what... it was very frustrating and we were disappointed very much....*

(-Kate, SBO Beneficiary)

*What we wanted to do was Ikpanchi (rearing of grass-cutters) because it has a good market in our village. That's what we wanted to do... They said if we don't want to do cassava farming we should leave the project... so we were forced to do what we didn't want to do and when it was not profiting us we left the project to do our own project.....*

(-Anne, SBO Beneficiary).

These widows complained of challenges faced in terms of receiving the needed support from the aid organizations. This observation contradicts postulation by the utility theorists that provision of capabilities (service delivery) will necessarily enable beneficiaries to engage in actions that expand their values (Alsop et al, 2006; Nussbaum, 2000; Sen, 1999). From their views, the widows endured unharnessed autonomy as a result of alienation from relevant resources, which depicted disempowerment instead of empowerment.

Another sixteen (16) out of the thirty (30) participants that received services of the aid organizations expressed dissatisfaction because of the indiscriminate grouping in the co-operative<sup>1</sup> groups.

<sup>1</sup> The aid organizations grouped the women in co-operative societies, which are specific units through which funds were disbursed to the beneficiaries

These widows complained about the discrimination and marginalization they experienced in the cooperative group because of their widowhood status which led to the formation of their own group called (Esusu group)<sup>2</sup>. Some of the views of the participants are presented below:

*...some of them said they do not want to associate with our kind, because we do things differently, why wouldn't we? They look down on us because we are widows. They do not include us when sharing things in the group... because of that, we (widows) told them we want our own group where we can do our own things ...*

*(Beatrice, SBO Beneficiary)*

*We decided to form a separate group because we felt other women do not recognize us and we will be free to do what we want to and not be given direction by other people ... (Mary, FBO Beneficiary)*

The account of these widows is that the non-widows in the cooperative groups tend to marginalise them. Misrecognition and alienation is a major source of deprivation which breeds disempowerment (Sen, 1999). Unfortunately, instead of increasing the widows' autonomy, the heterogeneous setting in the cooperative groups subverted the widows' voice and participation in decision makings. This contradicted utility theorists' argument that development agencies possess the capacities of responding to the needs of poor women in developing societies (Robyne, 2003; Alsop et al., 2006). For instance, Kabeer (1999) asserts that poor women will necessarily seek support from development agencies because their needs would be satisfied. Robyne (2003) and Alsop et al. (2006) note that autonomy and control of resources entail empowerment, which are the major functions of development agencies. Alkire (2002) argues that the provision of services by development agencies would necessarily enhance the autonomy of the poor to reach unreachable resources.

The widows' responses equally pointed to other sources they depended on to address their challenges. These include starting a collective group called (Esusu) and relying on support of their social networks to deal with the challenges from the aid organization. These are discussed below.

#### **Other sources of empowerment within the social environment**

##### **i. Use of Collective Group (The Widows' *Esusu* group)**

Due to dissatisfaction with the services of the aid organizations, the widows (i.e. 30 widows receiving services of aid organizations) confirmed that they formed a collective group called (Esusu group) from the original cooperative groups. The *Esusu* group was particularly local group started by the widows to support themselves. Only widow indigents of the community were allowed to be part of this group. This suggested collective agency widows may generate from eliciting the cooperation of others within their immediate environment (Lamont, 2009, Hall and Taylor, 2009). Two widows reflecting upon the benefits of their collective group said:

*the Esusu group helped us to start trusting each other and contributing money among ourselves to continue the project...*

*(- Stella, FBO beneficiary)*

*..we want only widows because we understand ourselves and it makes us do things well...we also have been able to share the work, everybody knows what their job is...unlike in the cooperative group we have made much progress and increased our gain....*

*(Anne, SBO Beneficiary)*

Furthermore, there were other interesting issues on the rationale for forming the (Esusu group). The widows felt marginalised by the non-widows and decided to form a separate group. From observations of the women in the cooperative and *Esusu* group meetings; there were evidences that suggested that the relationships within these two groups differed. The relationships among members in cooperative groups were mostly characterised by suspicion, envy, strife and discord. In the (Esusu) group, the widows freely expressed their solidarity, common interest, trust, and understanding. This trust and understanding are expressed in various ways, such as the way they shared information on how to expand their livelihoods, seek external supports or pooled resources to engage in common goals. This is illustrated in the response of two participants as follow:

<sup>2</sup>(Esusu) is a self-help and local savings group first developed by Yoruba traders in Nigeria in the early 1990s with the aim of increasing the financial empowerment of the members

*In the cooperative group, we were always quarrelling, our meetings will always end with a fight and we achieve nothing at the end of the day except fighting ourselves. We decided and formed the (Esusu) group... this (Esusu) is an opportunity to be strong and come together to deal with what concerns us...*

*(Rita, FBO Beneficiary)*

*When we were in the cooperative we were achieving nothing... we knew we were more likely to get the money from the bank because we registered our (Esusu) group, that was what our priest advised us to do - to register as a widow group so that we can get the loan from ADB quickly and it worked*

...

*(Margaret, FBO beneficiary)*

Moreover, the (Esusu) groups was a way of exercising control over decision making for the widows. This was something that was impossible in the much larger cooperative groups. The (Esusu) group proved an important strategy for reaching other resources which could not be achieved at the individual level. This view is typified in these participants' quotes.

*We got loans from the bank when we formed the Esusu group... banks find it difficult to give you loan as a person...*

*(-Christy, SBO Beneficiary)*

*What can I say together we stand...we could access bank loans easily when we formed the Esusu group, and we also got support from government .....*

*(-Mary, FBO Beneficiary)*

These widows' comments suggest that by forming the (Esusu) groups, they could further pursue their goals outside the scope of the aid organizations services. The widows' views further contradicted ideas of some extant literature. For instance, some literature suggest that the development agencies enhance the autonomy of their beneficiaries through participatory strategies in their services (Narayan, 2002; Ellerman, 2006; Narayan,2005; Hughe and Atampugre, 2005; Hulme and Edwards, 2005). Ellerman (2006) argues that the principle of autonomy allows service users to become drivers of the empowerment process and enable them to develop further strategies for dealing with common challenges. However, responses of the widows showed that it was actually their collective action and not the support of the aid organizations that allowed them to have more autonomy to further carry out their choice of projects.

This highlights the benefits of collective agency in enhancing widows' autonomy where they are marginalized. Sen (1985:203) defined agency as "what a person is free to do and achieve in pursuit of whatever goals or values he or she regards as important." Collective action is a key factor in women's empowerment because of its implication in poor women's life transformations at the grassroots (Evans and Nimbiar, 2013). This is the power to work with others to achieve a common goal. Due to patriarchal nature of traditional societies, women are often denied access to needed assets. However, organized in collective groups, women are able to control resources and assets that were hitherto out of their reach (Riza, 2013). Group action creates more autonomy for people to pursue goals which could have been difficult in an individual capacity (Kabeer, 1999).

From the observation of the women's interactions in the (Esusu) groups, it was clear that there were distinct characteristics such as solidarity, mutual responsibility and commitments that allowed for the positive outcomes as opposed to the cooperative groups. The views of some participants are captured as follows:

*In our Esusu nobody claims they are better than the other, we trust each other and share things in common...we understand ourselves because we have the same problems and can tackle the problem together...*

*(- Mary, FBO beneficiary)*

*...there was no trust in the cooperative group it is always quarrels, in Esusu group we do things together because we want to achieve things together.... we have to help each other...*

*(- Theresa, SBO beneficiary)*

*...Together like a broom, that is the motto of the Esusu group....*

*(-Janet, FBO Beneficiary)*

The widows explain that they started the (Esusu) group to ensure unity and trust amongst the members, which was important for achieving their goals. Forming the (Esusu) group was necessary action for ensuring solidarity and common interest, which they lacked in the cooperative groups. The collective initiative was possible because of shared collective imaginaries and social capital (such as trust, solidarity, mutual responsibility and ties). Putnam (2000), Kilpatrick et al. (2003), Gilchrist (2004) and Woolcock (2001) argue for the huge source of solidarity and trust in cultural institutions of supports. Trust in particular can enable one to receive cooperation from others in addressing life problems. Trust and solidarity are norms of reciprocity that enable individuals to develop motivations, commitment and reactivity to others problems (Kilpatrick et al. 2003). These norms of reciprocity and collective imaginaries are internalized from culture and society, and allow people to engage in civic responsibilities (Putnam 2000; Inglehart, 1999).

### 1. Support from Religious and Widow groups – The Widows' social networks

Majority of widows (46 out of 48) confirmed that they use the support from other sources in their community. The women had been using supports from the churches and widow groups long before the inception of aid organizations in their communities. Pentecostal and Orthodox churches were particularly prominent in supporting the widows in the communities. The entrance of the aid organizations in the late 1990s however decreased reliance on these local support groups. Eventually, due to dissatisfaction with the services of the aid organizations the widows resorted back to using the churches and widow groups, which were readily available. This confirms literature that the indigenous support groups (ISGs) provide long term support because of their compact in people's cultural milieu (Swidler, 2009). They provide readily available support to disempowered women because they understand the social contexts that consolidate their vulnerabilities (Inglehart, 1999).

Specifically, the findings showed that widows used their membership, close ties and indignity in the community to illicit supports from the widow groups<sup>3</sup> and churches. This view was shared in quotations by some participants as follows:

*...we could get this support because we are members of the widow group....*  
*these women support us because they understand what we are passing through and the community will*  
*come to our help....*  
 (- Theresa, SBO beneficiary)  
*...there are some help you cannot get elsewhere but from those who understand you and how you feel...*  
*because no one can understand more than those people who are passing the same problem like you...*  
 (- Mary, FBO beneficiary)

The above quotes from the widows pointed to the sense of mutual responsibility, understanding and instilled values which are eminent in the widow groups. The communal lifestyle of the people encourages solidarity, love, mutual and collective response to the needs of members of the community. Extant literature confirms that social relationships could provide resources (much like economic resources) for coping with life challenges (Putnam 2000, Kilpatrick et al., 2003, Gilchrist 2004, Hall and Lamont 2009, Hall and Taylor 2009, Swidler 2009, 2013, Evans 2009). In particular, people can derive support from their social groups because of virtues of their membership and mutual values inculcated in members that lead to engagement in civic responsibilities (Putnam, 2000; Norris and Inglehart, 2011).

Moreover, the widows relied on these community support groups because they have more understanding of their needs more than the aid organizations. The quotes from these participants typify this.

*... when we have problems, we go to our parish priest, and he immediately settles any conflict in*  
*meetings, this was no different with the aid organizations who always disappointed us...*  
 (- Tina, SBO beneficiary)

<sup>3</sup> It is necessary to point out that the widow group is different from the *Esusu group*. The widow group is formed by the proactive widows in various communities for supporting less privileged members. Moreover, the Christian women groups are different from the Faith Based Organisations, in the sense that they are merely women groups established in local churches and bordered on supporting the development of the spiritual, physical and material wellbeing of their members. The FBOs are more organised development institutions that have structured programmes for supporting their beneficiaries.

*---we trust the widow groups because they have an understanding of our needs ... during the mkpe (widow mourning rituals), nobody can visit you in the house to give you words of consolation in your time of worries but the widows and church they will visit you and help you...this is something you can get from the aid organizations  
(-Beatrice, SBO beneficiary)*

The researcher observed that some of the needs of the beneficiaries were beyond the provision of material or financial capitals. There were certain supports the aid organizations could not provide. Domestic, emotional, cultural and familial supports were virtually missing in their services. For instance, during mourning, widows in the studied communities are banned from normal social activities and association with other community members. Only fellow widows are allowed to mingle with them. The widow groups provided support to widows in mourning, such as carrying out domestic chores for members, for example, fetching water and firewood or taking care of the children. In other cases, the church members provided food for widowed members and their families. The church groups also supported members during burials or memorial services of their deceased husbands or family members. The widow groups have also provided support to elderly widows without children who have been abandoned by family members, who sometimes castigated them as 'mgbashi' (witches). Swidler (2013) observed that un-organized civil society groups or cultural institutions have better understanding of the grassroots needs of the indigenous poor, and how to address them from socio-cultural contexts. Moreover, they can be effective in addressing the needs of the local poor because they operate within the same social milieu that consolidates their challenges (Swidler, 2013; Carroll, 1992). This further supports the idea of extant literature that people's cultural groups can provide immediate sources for help, especially in developing societies where government and various support institutions remain unresponsive to the needs of the populace (Hall and Lamont 2009; Hall and Taylor, 2009; Swidler, 2013, 2009)

## **Conclusion**

The conceptualization of human development in the light of utility and economic resource provision to poor women in the south has been foremost in development literature. This has created gap in the assessment of other options poor women could use to address their challenges, especially from the context of their sociocultural environment. However, this study using a different perspective provided a conceptualization of human development from the neglected context of the relevant roles of indigenous support groups (ISGs). The paper argued that since the challenges that widows face in developing societies are framed by their cultural milieu, their empowerment should be assessed from the perspective of how they can illicit supports from their cultural institutions. This study is particularly important given that little studies have been conducted to find out the role of indigenous support groups (ISGs) in the development of widows at the grassroots. Yet in developing societies, kinship ties, axial religious groups and indigenous support have been utilized by poor women in the past and present. However, due to the westernised domination of gender literature, traditional sources of information have often been deficient in women development literature. This study went ahead to bridge this gap and lacuna in existing knowledge. We saw from the study that the churches and widows' groups made a significant impact on their empowerment. The formation of the (Esusu) groups pointed to the importance of women's collective agency in assessment of human development. The collective group was possible because of the trust, solidarity and bond the widows shared. The trust, bond and solidarity which are characteristics of culturally internalized values, facilitated the desire to pool resources and function as a group. This enhanced the widows' autonomy and access to other resources they could not receive in individual capacity. This finding is particularly significant since the issue of social capital is gaining trend in development literature.

More importantly, the study highlighted how indigenous support groups (ISGs) can convey cultural elements essential for human development. Traditional societies have robust cultural systems that enhance norms of reciprocity and moral values that foster trust and solidarity for civic engagement (Swidler, 2013; Ansari et al., 2012; Woolcock, 2001). Indigenous groups can enhance trust and social ties by tapping into cultural systems that work to buffer these characteristics in society. The study revealed the implication of membership in assessing supports from community support groups. Their membership in their local networks enabled them to have links to resourceful women who linked them to support they could not have reached in individual capacity. This perspective shows how membership in the various social networks constitutes an important social resource in human development. Membership in associations underpins the analogous representation of people's capability and agency in the sense that it can allow them to tap various resources in society.

The study pointed out the significance of indigenous groups in filling up institutional voids in local communities. The inception of the aid organizations in the local communities was due to unresponsiveness of the government to the people's needs. However, the observed precariousness in the services of the aid organizations still created a vacuum in the needed development. The indigenous support groups (ISGs) to some extents provided succour to the widows because they were readily available to them. Women in the grassroots would consider relying on the local support groups more than conventional supports because they are more available and accessible in dealing with their immediate problems. They are important in initiating better strategies for dealing with background vulnerabilities facing women in communities. The domestic and emotional support the widows received from widow and church groups confirms this assertion. Unlike the aid organizations, the religious and widow group are familiarised with the cultural framework that affects widows in traditional societies.

Furthermore, this study indicated institutional voids in the services of the aid organizations. Contradicting extant literature, the findings of this study showed that the services of the aid organizations depleted the autonomy of the widows. Considering the necessity for a policy shift and advancement of the role of aid organizations in human development, this paper projects the following recommendations.

- 1) The aid organisations can achieve more capacity by evolving techniques that can enable beneficiaries to become financially autonomous and self-sufficient. As one of the main aspirations of the widows is funding, devising a better funding scheme is even more relevant for addressing this. The donors on their own part should give the local development organisations the freedom to receive funds from any other source without restraining funding to them. These strategies will scale-up the capacity of the aid organisations to respond to the specific needs of their beneficiaries and build sustainability.
- 2) The second policy focuses on the international donors shifting from a project focus partnership to a result orientated partnership which should recognise the value of the objectives of the recipients (widows) rather than the organizations' principles (Brehm, 2004). This will focus on recognizing the capacity of the widows to handle grassroots decisions and how to incorporate them effectively in decision-making processes affecting them.
- 3) There is a need for the aid organizations to assess the overall context of the beneficiaries' situations, bearing in mind that they are just one of the many actors involved in the widows' empowerment at the grassroots. Such an approach will increase the capacity of the local aid organisations to collaborate with the other social actors.
- 4) To improve the capacity of the aid organisations in supporting the agency of widows at grassroots, it is important that they build partnerships with other actors involved in the widows' empowerment. This includes the religious support groups, widow groups and their collective groups. Together they can bridge necessary gaps. This will enable the aid organisations to identify their strengths and potential for enhancing the push for policy change that will impact upon the lives of the widows. The aid organisations can utilize the widows' social networks for collecting basic information about the local widows, and how to deal with their challenges.
- 5) Other valuable roles the widows' social networks would play to strengthen the services of the aid organisations in the beneficiary communities would be; (i) to articulate and relate beneficiaries' needs to the aid organisations, (ii) to provide information about the programme scheme to communities of service users, (iii) to organize the communities to take advantage of the scheme, (iv) to deliver services to a less accessible population or serve as intermediaries to the aid organisations in reaching remote areas (Salmen and Eaves, 1989). On the other hand, aid organisations should foster a more enabling environment for these social networks to be more effective in this role. In addition, to increase the capacity of social networks, they should be integrated into the design and implementation of the projects. This will enlighten them on the procedures and strategies adopted by the aid organisations.

### **Study Limitations.**

This paper acknowledges some limitations in the context of other parts of Nigeria, as the study focused on a few sample of widows and just one state out of thirty six states in Nigeria. We propose that more research is required to examine the practical application of the already founded ideas through the evaluation of widows in other states of the country. Such an approach could consider a comparative study of widows' experiences of ISGs supports in other states in Nigeria. This would lead to better understanding and outcomes in the overall study of the role of indigenous support groups (ISGs) in widows' empowerment in rural Nigeria.

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