University of Leicester

FROM VULNERABILITY TO EMPOWERMENT: FAITH -BASED AID ORGANIZATIONS, SECULAR AID ORGANIZATIONS AND THE WELLBEING OF RURAL WIDOWS IN ABIA STATE NIGERIA

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ABSTRACT

The study examines the consequences of widows' usage of the services of Faith-Based (FBOs) and Secular aid organizations (SBOs) to empower themselves in rural communities in Abia state Nigeria. To achieve this, the study adopted ideas proposed in three human development theories, the Relational Autonomy, Capability and the Cultural and Institutional approaches to advance a more general framework that analyses the various levels (*micro, meso and macro*) rural widows in Nigeria could be empowered. To explore these various levels of the widows' empowerment, the thesis focused on three research questions; the first of which asks about the widows' perceptions of their vulnerabilities in the rural communities and how their vulnerability translate to choices they make to transform their lives; the second enquires about the extent to which the aid organizations made attempt to address the needs of the widows in their service delivery; and the final question focuses on other ways the widows empowered themselves in the rural communities, especially when the services of the aid organizations were not forthcoming, thereby depicting their agency in the empowerment. The study used the constructivist ethnography and comparative approach as the paradigms of enquiry and relied mainly on observations and interviews (semi-structured interviews) for data collection. The field work was carried out over a period of 7 months in four aid organizations (i.e. 2 Faith Based and 2 secular aid organizations) and 12 communities in Abia state Nigeria where the aid organizations operate. The sample population was the widow beneficiaries and staff of the aid organizations. The research revealed that although the aid organizations were the major providers of services to the widows, the widows empowered themselves by various means, which include their individual and collective capacities, and by utilizing supports from indigenous groups and social networks to enhance their wellbeing in their communities. The study revealed that the assessment of rural widows' empowerment, especially in traditional societies like Nigeria, should address all levels at which these women could operate as agents to enhance their wellbeing. The outcome from the different levels of analysis showed that the grassroots support groups were relevant in the widows' empowerment in the rural communities, especially as they provided immediate supports and cultural repertoires these women could tap to improve their lives. The study highlights the relevance of these cultural groups in addressing the widows' exertion of their agency in grassroots level. The study goes on to suggest that a better empowerment practice for improving lives of rural widows in Nigeria should focus on the perspectives of the widows as beneficiaries instead of organizational objectives. This will provide spec for identifying their aspirations, specific needs, and the social actors who are relevant in their empowerment in grassroots. The study also offered policy recommendations for advancing more empowerment of widows in rural areas in Nigeria.

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DECLARATION

I hereby declare that this thesis has not been submitted either in the same or different form to this or any other University for the award of a degree.

SIGNATURE..

TABLE OF CONTENTS

CHAPTER SEVEN

STANDING ON THEIR OWN FEET: THE WIDOWS' USAGE OF OTHER SOURCES OUTSIDE THE AID ORGANIZATIONS' SERVICES TO ENHANCE THEIR WELLBEING

CHAPTER EIGHT

CONCLUSION: *TOWARDS MORE EMPOWERMENT OF WIDOWS IN RURAL NIGERIA*

LIST OF TABLES

LIST OF FIGURES

LIST OF ABBREVIATIONS

ABSEEDS - Abia State Economic Empowerment and Development and Development Strategy

AC - Action Congress

ADP - Agricultural Development Programme

APC - All Progressives Congress

ARTI - Agricultural Research Training Institute

CBAT - Community Based Animator Team

CBN - Central bank of Nigeria

CBOs - Community Based Organization

CONPSS - Consolidated Public Service Salary Structure

CSEA - Centre for Study of Economics of Africa

CUG - Community User Groups

CWO - Catholic Women Organization

DFID - Development Fund for International Development

FAO - Food and Agricultural Organization

FBOs - Faith Based Organizations

FEAP - Family Economic Advancement Programme

FCAs - FADAMA Community Associations

FGM - Female Genital Mutilation

FGN - Federal Government of Nigeria

FUEF - FADAMA User Group Equity Fund

FUGs - FADAMA User Group

GDP - Gross Domestic Product

HIV/AIDS - Human Immunodeficiency Virus Infection and Acquired Immune Deficiency Syndrome

IFAD	- International Fund for Agricultural Development
JDPC	- Justice Development and Peace Commission
LEED	- Local Economic Empowerment Development
LGAs	-Local Government Areas
MDGs	- Millennium Development Goals
NACA	- National Agency for Control of AIDS
NAPEP	- National Poverty Eradication Programme
NBS	- National Bureau of Statistics
NDDC	- Niger Delta Development Commission
NEED	- National Economic Empowerment Development
NGOs	- Non Governmental Organizations
NPC	- National Planning Commission
NPC	- National Population Commission
PDP	- People's Democratic Party
PLWHA	- People Living With HIV/AIDS
PRA	- Participatory Rural Appraisal
RAD	- Religion and Development
REDFLAO	- Rural Enterprise, Development and Financial Linkage Support Officer
R-FLAO	- Rural Finance and Livelihood Activity Officer
SACA	- State Agency for Control of AIDS
SBOs	- Secular Based Aid Organizations
SEED	- State Economic Empowerment Development
SME	- Small and Medium Enterprise
UN	- United Nations
UNDP	- United Nations Development Programme
UNFPA	- United Nations Population Fund
UNICEF	- United Nations Children's Fund

UNIFEM   - United Nations Development Fund for Women

USAID   - United State Agency for International Development

WHO   -   World   Health   Organization

CHAPTER ONE

BACKGROUND OF THE STUDY

1.1   INTRODUCTION

The empowerment of rural widows in developing countries has recently become a focus of humanitarian aid organisations and development initiatives concerned with women's empowerment (Young, 2006). This is because the vulnerabilities that widows suffer in developing countries are said to impact a great deal on their wellbeing (Owen, 1996). Since the publication of the report of the UN Women 2000 and Beyond in 2001, and another - entitled *Invisible, Forgotten Sufferers: The Plight of Widows around the World* in 2008, which aimed to promote the goals of the Beijing Declaration and the Platform for Action in the area of widows' empowerment, most developing countries including Nigeria have come to realise the benefit of channelling their resources towards the empowerment of these women, especially those in the grassroots where cultural factors and underdevelopment impact on their wellbeing (*Louder Please,* 2013). In Nigeria, some poverty alleviation or reduction programmes have been designed to support rural women's empowerment, especially the widows, however, none have elicited the needed outcomes (Adegoroye et al., 2008; Alese, 2013; Awojobi, 2013). With the failure of these poverty alleviation programmes to impact on the lives of the targeted women in the country, the international community has increasingly channelled its resources to local based humanitarian organisations; to facilitate much need assistance to these women at the grassroots (Awojobi, 2013). However, despite the provision of services by humanitarian organisations to mitigate the widows' sufferings, there still remains a proportional population of widows living in abject poverty and suffering from discriminations and deprivations in Nigeria (*Louder please,* 2013). For instance, the first summit on widows in Nigeria held in 2013 reported that a great number of widows in the country have been driven away from their homes or dispossessed of their property and wallowing in poverty (*Louder Please,* 2013:23). Thus, the summit calls for more research and the formulation of policy aimed towards supporting the widows' life transformation. Moreover, this summit as well as other global actions taken to alleviate the widows' challenges in the world, such as the Beijing Platform for Action (2010), UN (2008) and the UN Women 2000 and Beyond (2001)

reported that despite the plight of widows in developing countries, very little research has been conducted that would address the empowerment practices that can be adopted to mitigate their challenges within their societies; compounded by the fact that statistics from most African countries on widows is non-existent or rather limited (Young, 2006). Most of the studies conducted on widows, projects them as helpless and this notion has equally taken precedence in the initiative for supporting them, thereby concealing their capacity in transforming their lives (Potash 1987; Young 2006). Hence, a major concern of this study will be to promote a different notion that disassociates the vulnerability of widows from its normative connotation of victimhood and helplessness and to refigure our understanding of how their vulnerability motivates drive for change and demonstrates their agency in transforming their lives.

Thus, this study's central concern is to explore the empowerment practices that can be adopted to assess the ways rural widows in Abia state Nigeria can operate as agents in transforming their lives. From this perspective, being an agent means taking control of one's life and transforming structures that are not desirable in one's life (Alsop et al., 2006). The argument is that empowerment should reflect what individuals can do to achieve personal development especially in making rational choices beneficial for their wellbeing (Alsop et al., 2006). Concentrating on this approach will encourage development agencies or institutions to acknowledge the pertinent reality in human development, which is that, the 'individual' in her entirety and her society as a social agent has the capacity to transcend from vulnerability because she can develop initiatives that are beneficial to her wellbeing (Alkire, 2002:5). This perspective will encourage development initiatives to focus on the perspectives of the widow as beneficiaries and what they value in seeking empowerment. Hence, this study will explore the ways the widows' demonstrate their agency (taking control of their empowerment) while receiving the support of the aid organizations, and emphasises the implication of prioritizing their voice, perspectives and aspirations in the empowerment processes.

To achieve this, an ethnographic study was conducted on a sample of rural widow beneficiaries and staff members of four aid organisations delivering services in rural communities in Abia state of Nigeria. These include two Faith Based and two Secular aid organisations that operate in rural communities in Abia state Nigeria. The principal aim is to assess the empowerment of these widows as they use the services of these aid organisations. It is noteworthy to observe that the patriarchal and widowhood traditions addressed in this study pertain to the Igbos (of which Abia state is part of) and cannot be generalized to other ethnic group in Nigeria. Moreover, this study is focused on perceptions of sample of widows in Abia

state; hence, the values and strategies adopted by these women cannot be completely generalized to other widows in the country. This is also the case for the aid organizations in this study. However, it is hoped that the lessons gleaned from the study will enable a further understanding of more rewarding strategies that aid organizations can adopt in supporting the empowerment of widows in Nigeria.

The chapter is further divided into six sections. The first section presents the rationale for this study. Following this, the second provides the context for framing the theories. The research objective, research questions and the significance of this research are highlighted in section three. The fourth section provides an overview of the methods employed to answer the research question, and the fifth section provides the reader with the order in which this thesis is structured.

1.2   RATIONALE FOR THE STUDY

Scholars looking at widows' condition in developing countries point to the impact of dehumanizing widow practices and the widows' social exclusion as a result of loss of dignity, emotional trauma and poverty that they suffer due to their changed marital status (Abolarin, 1991; Adams, 1991; Ezeilo, 2001; Ezeakor, 2011; Folbre, 1988; Huisman, 2005; Kesby, 1999; Jackson, 2007; Potash, 1986; Smith, 2002). In the next chapter, the conditions of the widows in Nigeria are presented in more detail, especially as it pertains to the widows of the Igbo tribe. However, despite the challenges they face, widows in the developing world have not been effectively represented and acknowledged in women's development literature, especially with regards to alleviating their condition (Akimbi, 2015; Aransiola and Ige, 2010; Durojaye, 2014; Louder Please, 2013; Women 2000 and Beyond, 2001; Young, 2006). For instance, the report by Women 2000 and Beyond (2001:2-3) explicitly observed the neglect of widows by women empowerment scholarship as follows:

> It can be said that there is no group more affected by the sin of omission than the widows. They are absent in the statistics of many developing countries and they are rarely mentioned in the multitude of reports on women's empowerment and human rights published in the last twenty five years.

This report suggests that the only sources of information to date are the widows themselves. The information from this report has effectively projected the widows' conditions to the world.

Yet, there is mounting evidence of widow's vulnerabilities in many parts of the developing world, where negative traditional structures, social deprivations and poverty continue to afflict them (Beijing Platform for Action 2010; Tasie, 2013). The Beijing Platform for Action recommend that more empirical research be initiated at both international and national level, with the focus on how to provide enabling environment for widows to make relevant choices in changing their situation.

In addition, with the publication of the *Invisible, Forgotten Sufferers: The Plight of Widows around the World in 2008,* there was increased concern within the international communities regarding widows' vulnerabilities across the globe. In Nigeria in particular, it motivated the first summit on widows called *Louder Please! Call for Increased Advocacy for the Rights of Widows in Nigeria,* being held in Akawibom state in Nigeria in July 2013, where aid workers and women activists called for immediate advocacy action, research and intervention regarding widows' rights and wellbeing in the country. This summit, much like the aforementioned international widow conference recognised the exclusion of widows in the broad development initiative targeted towards the empowerment of women, as follows:

> *Due to poor research and lack of data there is very little empirical evidence regarding the challenges widows face. As a result of the dearth of data, widows are often excluded from most interventions in the country* (*Louder Please* 2013:10)

The agenda of this summit focused on addressing the various challenges that widows throughout the country face, such as accessing resources critical to their livelihood, maintaining their entitlement to their late husband's property, and dehumanizing traditions (known as widowhood practices) that are detrimental to their social wellbeing. The summit agreed that measures needed to be put in place, including increased research, reforms to state and customary legal systems, the sensitization of local communities to widows' rights, and contributions from civil society towards increasing the capacity of widows to attain better lives (*Louder Please,* 2013).

Unfortunately, most studies that attempt to study widows only focus on projecting them as completely helpless, and victims of their circumstances (Potash, 1986). In as much as the widows in some parts of Nigeria experience harsh effects of their widowhood, there are still other critical issues that have not been addressed in analysing their condition in the country, for instance, their capacity, strength and the factors that drive these. This is particularly essential for understanding how these women can operate in individual and collective capacities to transform their lives. Potash (1986) argues that most studies on widows have failed to recognise

the power and agency that widows in most African societies have come to develop in addressing their challenges in life, hence, any study on widows in developing societies should investigate these dynamics in their condition. This will be a starting point for understanding how their empowerment can be addressed. It is the lack of research in this area that drives this study, the key rationale being to provide a framework in theory and practice for addressing widows' challenges and development practices that could enable them to become more engaged in transforming their lives in rural communities in Nigeria.

In addition, growing up in Abia state and as a woman born into an Igbo family myself, I have a first-hand understanding of the cultural challenges widows face, which led to my involvement in the humanitarian sector, and in rural women's development in particular. I worked for both secular and Faith Based Organisations over a period of eight years in the area of women's development in rural communities. In the secular aid organization, I was part of a team of aid workers charged with the responsibility of conducting assessment surveys on the conditions of women in rural communities in nine states in the south-south and south eastern regions (Abia, Akawibom, Anambra, Imo, Enugu, Rivers, Bayelsa, Cross river, and Ebonyi). During my work with women in rural communities in these states, I became more exposed to the impact of widowhood practices and the poverty that widows experienced as sole breadwinners. Poverty compelled some of the widows to resort to prostitution as a way of making a livelihood. This equally affected their health conditions as some of them became HIV positive and others lost their lives to the disease. The unsuitable conditions of these widows motivated me to engage in the study, especially as the findings would inform the ways in which the aid organisations could properly respond to the needs of these women through their services.

1.3   THE THEORETICAL FRAMEWORKS AND CONTEXTS FOR RESEARCH QUESTIONS

The fate of widows in developing countries has increasingly become the focus of much debate, particularly with regard to how they can be empowered to better their lives (Beijing Platform for Action, 2010). This is largely in response to the publication of a report entitled Invisible, Forgotten Sufferers: The Plight of Widows around the World in 2008, which raised concerns regarding the difficulties that widows face in the developing world; as well as their omission from mainstream women's development theses. The report reveals that there are an estimated

245 million widows worldwide, of which 115 million live in abject poverty, suffering from social stigmatization and economic deprivation because they have lost their husbands. Furthermore, it emphasised the importance of empowering widows throughout the world to gain ownership and control of their lives, resources and environment, which are all important factors for maintaining their wellbeing.

An important step for increasing the visibility of the importance in empowering widows in rural areas is the establishment of the International Day for Rural Women by the United Nations General Assembly, which is commemorated on the 15th of October every year, beginning from 2008 (UN Women and Beyond, 2008). This particularly focuses on improving these women's capacity to overcome constraints to their wellbeing in rural settings. An essential aspect of the empowerment of widows advocated by the Beijing Platform for Action (2010) is enhancing the capacity of these women to take independent action towards ameliorating their vulnerabilities and to improve their lives. This notion has since raised a debate on the best practices or strategies for enhancing the widows' agency[1] in transforming their lives. It is from the backdrop of this information that the study aims to investigate the empowerment practices that reflects how these widows can operate to alleviate their vulnerabilities in rural areas in Nigeria.

Given the complex nature of vulnerability facing widows in developing societies, it is arguable that this requires a multilevel analysis of how they can be supported to improve their lives (Mackenzie et al., 2013). To carry out this study of the widows' empowerment and illuminating the various levels they can be supported to become an agent in the process, three theoretical frameworks were adopted; Relational Autonomy, Capability and Cultural and Institutional Frameworks. The assessment of the widows' empowerment starts with the theorisation of their vulnerability, especially how they can operate at an individual level to ameliorate challenges facing them in their communities. It is from this dimension that this study adopted the relational autonomy approach to show the contribution of the widows in the empowerment process. Specifically, the relational autonomy approach was adopted to argue against the common conceptualisation of vulnerability which rests on the assumptions that the human body, which is ever prone to risks, harm and death, makes vulnerability a constant feature of man, and thus renders the need for moral obligation and ethics of care in the

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[1] Agency is defined as "what a person is free to do and achieve in pursuit of whatever goals or values she regards as important" (Sen, 1985: 203). Agency is a type of capability which enables individuals to pursue personal goals.

response to people who are vulnerable (Butler, 2004; Fineman, 2008; Godin, 1985; Kittay, 1999; 2010; Turner, 2006; Wilkinson, 2001). This conceptualization has often been used to classify vulnerable people like widows (Potash, 1986; Slater, 1986). However, concentrating on these universal and constant variables of vulnerability (risk, dependency and bodily frailty) eludes the understanding of the contribution of other important factors that are valued by the vulnerable person such as the person's initiatives and aspirations, which are driving forces for change and transformation (Anderson, 2013; Anderson and Honneth, 2004; Dodd, 2008; Mackenzie, 2013; Mackenzie et al., 2013).

Moreover, most of the conceptualizations that focus on 'risk', 'dependency' or 'harm' have evolved as a way of responding to the needs of a specific type of vulnerable people such as the disabled or mentally challenged, who because of their condition require the support of others to function properly (Shiloh, 2011). This conceptualization cannot be effectively applied to all individuals, especially as experiences and coping capacity vary between individuals (Mackenzie et al., 2013; Mackenzie, 2013). It equally cannot show transformative, and valuable choices that the vulnerable subject can make to achieve desired wellbeing (Anderson, 2013; Keaton, 2009; Mackenzie et al., 2013). As aforementioned, Slater (1986) and Potash (1986) observed that most studies on widows classify them as utterly helpless people, why in reality these women, especially in less developed societies where they face negligence and cultural limitations, have developed more capacity, strategies and resilience in addressing their challenges. The neglected conditions that the widows find themselves in, has increased their survival strategies, and this is an important area to begin researching about their empowerment –that is, their own capacity to transform their lives (Potash, 1986; Slater, 1986). Hence, a pertinent issue is to show the transitional process where vulnerable widows exercise their agency in changing their lives. This is where the first research question is raised to explore the decisions and choices the widows make to transform negatives attributes in their lives.

One of the common vulnerabilities affecting widows in rural communities in developing countries reflects the lack of provision of social services which limit their capacity to advance their livelihood (UN Women 2000 and Beyond, 2001). With the failure of the government to provide needed services to poor people (including widows) at local levels, the international community in addressing the problem of poverty, concentrated on using teams of civil society actors and groups to provide services to the poor people, especially women (Davis et al., 2011; Imade, 2001; Obadare, 2005). Prominent among these are the Faith Based and Secular aid organisations (Davis et al., 2011; Leurs, 2012; Obadare, 2005; Odumosu and Simbine, 2011).

Thus, it is the responsibility of aid organizations to provide capabilities in the form of service delivery to help vulnerable women meet their aspirations (Alkire, 2002; Alsop et al., 2006; Narayan, 2005; Nussbaum, 2000). However, in this study our understanding of empowerment goes beyond mere provision of services to the poor women, to underscore specific issues that would be of importance in assessing their wellbeing. Narayan (2001) and Ellerman (2006) suggest that when delivering social services, it is important that service providers (aid organizations) should consider how the services are able to reflect the beneficiaries own aspirations and choice, hence, inclusion and participation of the beneficiaries should be the ultimate aim. The capability theory was initiated to examine what the aid organizations would be charged with in terms of ensuring that the agency of the widows is achieved. This initiative underscores how the widows' aspirations, agency and specific needs are effectively included in the empowerment processes. Hence, the premise for initiating the second research question is to scrutinize the extent to which the service delivery of the two types of aid organisation was able to respond to the specific needs of their widow beneficiaries. This involves comparing the outcomes of the service delivery of the two types of aid organizations to find out the relative merits and challenges they face in responding effectively to the needs of their widow beneficiaries.

In addition, there has been criticism of the capability theory by some authors, who claim that the capability theorists failed to recognize the value of culture and its institutions in assessing the agency of people in changing their lives, especially in traditional societies, where the communal lifestyle of people offers opportunities to elicit the cooperation from other members of the society or to form collective action groups to deal with their life challenges (Evans, 2009; Hall and Lamont, 2009; Hall and Taylor, 2009). The argument is that since most of the vulnerabilities of people are framed within their cultural settings, it is arguable to assess their empowerment from the context of how they can use supports from the cultural institutions to enhance their wellbeing (Hall and Taylor 2009). This assessment of empowerment from the cultural and institutional level further highlights how the widows demonstrate their agency in dealing with their challenges by using these social resources available to them in the communities. By adopting this theoretical framework the argument includes the fact that depending on the aid organizations for enhancing the widows' wellbeing would limit assessment of other ways the widows can operate to empower themselves, as well as the social characteristics and actors that are involved in their agency formation and demonstration in the local level. This initiative would encourage a further assessment on the

importance of finding a common ground where the various social actors could collaborate to further enhance the widows' wellbeing in the grassroots. Hence, the fourth research question is concerned with exploring other ways in which the widows can further enhance their wellbeing within the context of their socio-cultural environment.

1.4   Objectives, Research Questions, and Significance of Study

The key objective underpinning this study is to investigate the various empowerment strategies that widows using the services of the two types of aid organisations (Faith based and Secular aid organisations) employ to respond to their vulnerabilities in the rural communities of Abia state Nigeria. In order to achieve this, this study focuses on three significant areas. First, in recognition of the benefit of assessing the widows' agency (i.e. self-competence) in the process of their empowerment, the first objective is to understand how their perception of vulnerability translates to their desire for change and choices they make to deal with their vulnerabilities. This aims to expose the widows' aspirations and resilience which are salient issues in analysing their self-help empowerment. The study also aims to assess and compare how the two types of aid organizations have been able to provide an enabling environment for the widows to expand their agency (take control of the empowerment process), and if not, how the widows further enhanced their wellbeing outside the scope of their services. This will be showing how the widows demonstrate their agency, and the resources they tapped into in their sociocultural environment to enhance their wellbeing. Moreover, by focusing on the widows' agency, the next objective of this study would be to disassociate the common idea in literature that these women are victims and helpless, which more or less projects them as dummies without any initiative for changing their lives. By fulfilling these objectives, this study will provide a valuable contribution to scholarship on the empowerment of widows and the role of the aid organizations in this process. The study will inform policy frameworks that will aid the decision makers of these aid organisations to improve their service delivery to be more compatible to the widows' aspirations and agency formation an. It will also aid policy makers in governments and international aid organizations to better align their development initiatives to the reality of widows' circumstances at local levels.

In order to address the key research objectives, the following research questions are posed:

RQ1: How do the widows' perceptions of their vulnerability influence the strategies they developed to cope with challenges in their communities in Abia state Nigeria?

RQ2: What are the relative merits and challenges of the Faith-based and secular aid organisations in aiding their widow beneficiaries to transform their lives in Abia state Nigeria?

RQ3: What other strategies, outside of the aid organisations' services, have rural widows developed to improve their lives in Abia state Nigeria?

Given the observed gap in the study of widows at global and national levels, this research is particularly innovative as it provides an analytic framework that disassociates the analysis of the widows' condition from the usual connotation of victimhood and helplessness and in doing so acknowledges the widows' agency and ability to take steps to transform their own lives. In this way, the widows are seen as active agents rather than passive victims in the process of empowerment. It will also highlight the transitional process in vulnerability which was not recognised by dependency theorists, who claim that vulnerability is a constant feature of human nature. Moreover, the study investigates the relative merits and challenges in the services of the aid organizations and sheds light on the areas that the aid organizations needs to readdress, especially in relation to encouraging the ways that the widows can exert their agency while receiving their supports.

A further strength of this research lies in its presentation of the different ways that widows can be empowered outside the scope of the aid organisations. This is particularly important because focusing only on the aid organisations' services to the widows limits our understanding of other contributing actors in the widows' empowerment, including the widows themselves. By focusing on the cultural dimension of their empowerment, this study highlights a macro level analysis of widows' empowerment which has been missing from mainstream development literature until now.

1.5   Methodology

A sample of forty eight (48) widow beneficiaries, and 12 staff of four service delivery aid organizations – two Faith Based and two secular aid organizations were selected for the study. The study was conducted in Abia state one of the states in the south-eastern part of Nigeria, and of the Ibo tribes. Abia state was selected because it is reported as being one of the states in the southeast with the highest rates of poverty affecting women in the rural areas (ABSEED, 2010). Moreover, Abia is selected for this study because it is still 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 practiced.

The study adopted constructivist ethnography and a comparative approach as the major research paradigms. The essence of adopting the constructivist ethnography is due to a major part of this study being largely concerned with widows' perceptions, meanings and interpretations that they afford to their experiences of vulnerability, and in using the services of the aid organisations. Social constructivism is a philosophical perspective that maintains that reality or knowledge is constructed by human relationships and interaction with their environment and that these constructions are what motivate social investigations (Crotty, 1998; Howell, 2013). Thus constructivist ethnography was particularly beneficial to this research as it allowed me to study the widows in their natural settings, at grassroots. Also, the comparative approach was adopted in this study based on Lipsky (2011) assertion that the best way of evaluating the service delivery of aid organisations (i.e. Faith based and Secular based aid organizations) is by comparing their services to their beneficiaries.

Two major sources of data collection, observation and interviews, were used in this study. The main reason for adopting the interview method was to collect information distinct to each participant in relation to the overarching concerns of this study – vulnerability and empowerment. Moreover, the interview provided flexibility in assessing information from participants in various locations (offices, project sites, occupation or even homes etc.). The observation method allowed me to enmesh myself in the field to understand the social relations of the widows and the ways in which they interpret their vulnerabilities and empowerment from the perspectives of their social interactions. This is with the understanding that the vulnerability and empowerment of these women are often formed within their socio-cultural settings (Hall and Taylor, 2009; Mackenzie, 2013). The secondary sources utilised in this research include relevant literature in the field of study, informal dialogues, official documents and internet materials. The research design and methodology adopted in the study are further explained in chapter 4.

1.6   The Thesis Preview

The thesis is structured into eight chapters. The second chapter focuses on the presentation of the Nigerian and Abian context of the study, linking the country's development problems and

poverty to its colonial and independent history, as well as the economic and political structures. Moreover, it shows how these social problems leads to the poverty that widows in rural Nigeria are faced with. The chapter reviews the fate of Igbo widows in Nigeria, and especially draws from the perspectives of some Nigerian women historians to assess historical and colonial issues that came to change women's position and roles in Igbo society. This chapter also examines the contributions of the Faith Based and Secular Based aid organisations in the provision of advocacy and support services for the widows. It equally highlights the important gap that the aid organisations filled by way of an alternative provision to the lack of social services.

Chapter three provides a review of the theoretical frameworks for assessing the vulnerability and empowerment of widows in this study, and argues that a better analysis of widows' empowerment in developing societies should investigate the various ways their capability can be enhanced – viz-a-viz the micro, meso and macro levels. In adopting the three theories, this chapter goes ahead to reflect issues that would be of concern in analysing the ways the widows can be supported to operate as agents in transforming their lives

The fourth chapter details the research design and methodology. In retrospect of the posed research questions, the chapter provides the sample units, paradigm of enquiry data collection method, the limitations of the study, ethical considerations and processes of data analysis. Following the context of widows' vulnerability and empowerment, this study adopts a Constructivist Ethnography and the comparative approach as paradigms of enquiry into the ways in which widows can be empowered from their vulnerabilities in Abia Nigeria.

Chapter five is the first empirical chapter and shows how the widows' perceptions of their vulnerability translated into desire for motivation and change, which reflects strategies and choices they made in transforming negative attributes in their lives. Here, the chapter argues that although the widows faced challenges, these challenges enhanced their resilience and encouraged strategies for addressing imminent life challenges. The chapter equally makes explicit the widows' aspirations and other agents that contribute to their empowerment processes.

The sixth chapter assesses the similarities and differences in the services of the two types of aid organisations (FBOs and SBOs) to the widow beneficiaries. This involves a comparison of the data – whereby the responses of widows and staff of the two types of aid organisations were compared and contrasted. The chapter assesses the relative merits and

challenges in both services of the FBOs and secular aid organizations to their widow beneficiaries. It equally reflects on the limitations in their services that affected the widows' autonomy in the empowerment process which led to adopting other sources and strategies in pursuing their goals.

Chapter seven reveals the way the widows went ahead to use other strategies and sources for empowering themselves outside the scope of the aid organizations' services. Here, the practicalities of the widows' agency are demonstrated. The chapter concentrates on identifying the various elements of the widows' relations in the indigenous groups (such as collective agency, solidarity, trust, membership) that enabled them to demonstrate this agency, and giving them more autonomy to work as a group in addressing common problems, as well as eliciting the support from indigenous sources in their communities to support themselves. Given the observed limitations in the use of the supports of both aid organisations and indigenous groups, the chapter argues for the importance in the collaboration of the aid organisations and the indigenous sources in bridging the limitations in their various efforts to support the widows' agency at grassroots.

The concluding chapter summarises key arguments and details the policy and theoretical implications of the findings. Particularly, this chapter argues for the importance of focusing on the widows' perspectives in assessing how they benefit from the services of the aid organizations. Given the failure of the aid organisations services to the widow beneficiaries (indicated in chapter 6 and 7), the chapter recommends policies that could make their service delivery more beneficial in advancing the widows' agency. More importantly, the chapter suggests a variety of ways that the indigenous support groups and aid organisations can collaborate to make the widows' empowerment more effective and puts forth recommendations for future research.

1.7   Conclusion

This chapter has provided an overview of the widows' condition at local, national and global levels, the rationale for this study, the context and significance of the research questions and the key objectives of the study. The next chapter will present the context for elucidating the deplorable condition of Nigerian widows, in addition to the essence of addressing responses to their needs through the service delivery of aid organisations.

CHAPTER TWO

THE RESEARCH CONTEXT

2.0   INTRODUCTION

The aim of this chapter is to present the profiles of Nigeria and the Abia state in order to provide the context for issues related to widows' vulnerability and empowerment within rural communities. I will also be looking at the emergence and contributions of Faith Based Organisations and secular aid organisations which focus on the empowerment of women (including widows) in the country. For these purposes, the chapter is divided into four sections. The first section presents background information of Nigeria in terms of history, people, culture and religions as well as political and economic structures. The chapter focuses on Igbo people and culture as the study was conducted in this part of the country. In discussing the political and economic structure of the country, the chapter reveals the socio-political (ethnicity and political patronage) dynamics that exacerbated the economic and political decadence in the country leading to much poverty facing the populace, especially women at grassroots. The following section presents an overview of the study location, the Abia state, including the rationale for its inclusion within this study. The following section focuses on the situation of widows in Nigeria, with particular reference to Igbo widows. Additionally, the section argues for a more justified review of the state of African women, especially Igbo women, in gender literature, by identifying the historical colonial factors that have come to change the perception of Igbo women and the power they exercised in the precolonial and colonial days. Hence, the review of the literature on widows will reflect the strength and power they have come to develop in the past to deal with their challenges in society. The argument raised in discussing the condition of Igbo widows forms a stepping stone to our understanding of the relevance of focusing on their agency in assessing their empowerment. The final section considers the evolution and contributions of FBOs and secular aid organisations in alleviating the suffering of vulnerable women in rural communities in Nigeria.

2.1   PROFILE OF NIGERIA
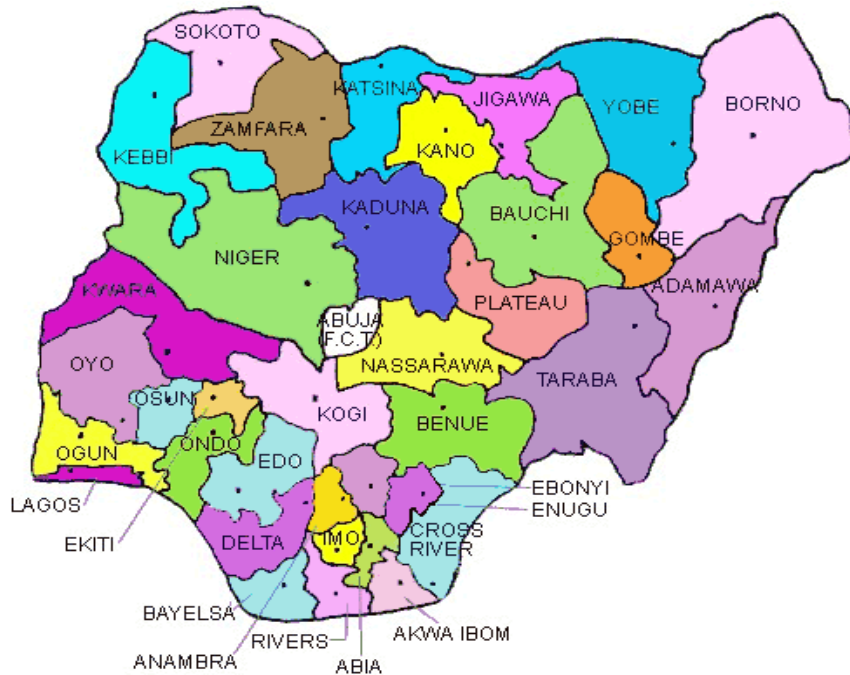
Figure 1. Map of Nigeria showing the various states

2.1.1   Nigeria – Brief History, Peoples, and Culture

Nigeria is located in West Africa, bordered by Benin to the west, Niger to the north, Cameroon to the east and the Atlantic Ocean to the south (Crowe, 2003). Nigeria as it is known today was created by the amalgamation of the Northern and Southern protectorates by Lord Frederick Lugard in 1914 (Dudley, 1982:42). Before then, by the end of 19th century Britain had begun its expansion in the regions that make up Nigeria. In 1861, the crown colony in Lagos was established (Graf, 1989:7) and by 1891, the protectorate in the Niger Delta was declared (Chuku, 2005:85). By this time, the British crown equally sponsored the creation of the Royal Niger Company to govern the various protectorates to be formed. In 1900, the Niger delta protectorate was merged to the southern protectorate (ibid). Eventually, in the same year, the British took over the administration of the southern and northern protectorates as well as the colony of Lagos from the Royal Niger Company (Achebe, 2005:24). In 1906, the Colony of Lagos was merged with Southern protectorate, and in January 1 1914, Lord Lugard

amalgamated the Northern and Southern Protectorate (Dudley, 1982:42). Achebe (2005: 25) asserts that the 1900s represented a period of drastic change for the colony, during which the British channelled their quest in consolidating and bringing the various regions under a uniform system of government. Furthermore, the discrepancies in the various pre-independence constitutions aggravated the desire for independence from colonial rule (Dudley, 1982). The major catalyst for Nigerian independence from colonial rule was the engagement of indigenous people with government in 1922, when Southern and Western politicians from Lagos and Calabar were given positions in the central legislative representation. The struggle for independence, led by prominent nationalists eventually compelled the British to leave the colony, and on 1ˢᵗ October 1960, Nigeria was granted independence (Hatch, 1970).

Nigeria has been nick-named 'the giant of Africa' for a number of reasons, one of which is its prominent population, as the largest black African country. It has been said that one out of every four Black men in the world today are Nigerian (CIA World Factbook, 2012). Nigeria's population was estimated at 150 million in the last census in 2006 (NPC, 2007), and it encompasses 250 ethnic groups and over 650 languages and dialects (CIA, 2012; Falola, 1999:5). Of these, the nine most prominent and influential groups are the Hausa-Fulani, Yoruba, Ibo (Igbo), Kanuri, Tiv, Edo, Nupe, Ibibio and Ijaw, which together account for approximately 80% of the total population; the remainder are considered minority groups (CIA, 2012). Because of its multicultural structure, there is no common language; however, English remains the official language, and is spoken alongside the widely used Nigerian pidgin-English. Traditional beliefs in Nigeria vary among the ethnic groups, but there are some common threads, such as the belief in supernatural and ancestral spirits and deities that protect families and clans from natural disasters and ill fates (CIA, 2012; Chuku, 2005). As this study is conducted in Igbo society, an overview of the Igbos culture is paramount.

The Igbo tribe, or ethnic group, in Nigeria are found in the south-eastern part of the country. According to Chuku (2005: 5) "they number 25 million and occupy an area of about 40,922km2 covering the present Abia, Anambra, Ebonyi, Enugu, Imo as well as some parts of Delta and Rivers state." From Chuku's classifications (pp: 17), the Igbos are clustered under five sub-cultural groups, namely: "the Northern or Onitsha Igbo; the Southern or Owerri Igbo; the Western Igbo; Eastern or Cross river Igbo and the North-eastern Igbo". These subcultural groups share the same cultural heritage and where there are differences it sheds light on the complexities of the Igbo cultural pattern. However, Chuku (2005:17) claims that, generally, it is their cultural homogeneity that has been the key unifying factor and distinctive trait amongst the

Igbos, that mark them out in Nigeria. The precolonial Igbos engaged in many forms of economic activities: craftsmen, traders, slave merchants and traders, farmers, herbalists, hunters and fishermen. However, in recent times, advances in literacy have created space for white collar jobs alongside work engagement in medicine, science and technology. Nonetheless, in recent times the Igbos in the rural areas are predominantly agriculturalists focusing on farming, hunting, wine tapping, hand crafts, market or business trading, cottage industry, animal husbandry and for those in coastal areas - fishing. There are gendered structures in the economic activities of the Igbos. The women are mostly specialised in farming, market trading, cottage industry and hand crafts. The men focus on trade and inter-local or community businesses. There is also a gendered structure in major food crops planted and harvested for food or commerce in Igbo land. The yam is considered the male crop whereas cocoyam and cassava is considered the women's crop because of their second hand value to the yam crop. All these aspects posited the Igbo society as patrilineal to some extent. However, in the following paragraphs, I will be highlighting the dual-sex gender structures that appropriated women's political rights and authority in Igbo society. Chuku (2005) in her work equally highlighted the proactive engagement of Igbo women in economic activities in the precolonial, colonial and postcolonial days. Her work alongside others like Achebe (2005) and Amadiume (1987) shed new light to the understanding of the gender structures and traditions that enabled women to wield certain power in transforming their economic state in Igbo land. These authors' works are particularly important in understanding the engagement of Igbo women in precolonial economic and politics especially as the political and economic arenas have been considered the preview of men.

With regards to religion, all Igbo subgroups believe in the existence of supernatural powers and forces controlling entirety of life, from birth to death (Chuku 2005). The main deity is the *chukwu obiama or obasi bi na elu* (the God living in the skies), who is worshipped along with the female deity and earth goddess called *ala.* The Igbos also believes in lesser gods and goddesses called *chi* that protects the various enclaves (clan, kinship or lineage compounds) of the people. Chuku (2005: 26) observes that the worship of goddesses or women spirit mediums in Igbo society points to the sacred position women occupied. The Igbos organized themselves in lineage system they called *Ezi-na-ulo.* The *Ezi* is the extended family– comprising of the *umunna* (kinship groups) and the *obodo* (villages or enclaves). The *Ulo* on the other hand is the man's household or nucleus family made up of him, his wife, or wives, and children. Marriage can be monogamous or polygamous depending on the man who

is considered the head of the family. This also applies to *male daughters* or *female sons* (explained later) in some parts of Igbo land, who possess the same authority as the men to marry more than one wife, and assume the role of husband and father to the wives and children borne by the women respectively. Land in Igbo society is very valuable resource for many reasons. First it is the abode and domain of the earth goddess *ala*, who is worshiped as guardian of life, fertility and the moral code of the people (Chuku, 2005:36), making land a sacred asset in Igbo land. Secondly, land provides space for agricultural activities, thus the goddess *ala* must be offered sacrifices before planting season and after harvest. Thirdly, land provides space for building houses and is the final resting place or burial ground for the people. In most parts of the Igbo tribe, land is considered male property and belongs solely to male members of the clans, and as such, remains with the male offspring (Chuku, 2005). Generally, land is communally owned and in most parts of Igbo society women are forbidden to own it, except as a wife married into a particular lineage (Chuku, 2005: 37). In some cases, she can have continued access to land when her husband dies because of her male children, while in other cases she is stripped of her husbands' property as it is believed that these assets belong to the *umunna* (i.e. Lineage or kinship group) (Ezeakor, 2011). This culture is found amongst the Item, Abiriba, Igbere and Ohafia (all in Abia state) (Ezeakor, 2011). Thus, on the death of her husband, she can lose her entitlement to her husbands' property to his male kin.

However, some parts of Igbo society have been found to accord land to their female children as male daughters and female husbands as depicted in Amaduiume's book – *Male Daughters, Female Husbands: Gender and Sex in an African Society* (1987), as well as in Achebe (2005). Although most parts of Igbo society is highly patriarchal, there are dynamics of gender constructs that showed that gender roles were not always masculinized (Chuku, 2005: 7). Amadiume (1987) used the term *male daughter and female husbands* to describe the male functions women in some parts of Igbo land (as found in Anambra, Igbo Deltas and Enugu states) assumed in precolonial, colonial and to some extent in postcolonial days. In Nnobi society (in Anambra state) where Ifi Amadiume conducted her study, there were women who were accorded the rights of marrying fellow women as wives and bearing children from these women for their fathers. These women became a male daughter for their fathers and assumed all the rights and entitlement that were given to the male children. Apart from the institution of male daughter and female husbands as found in this part of Igbo land, Chuku (2005) equally pointed to other flexibilities within the gender structure. Chuku suggested that the dual-sex political structures that existed in precolonial era, gave women opportunity to participate as

leaders, as she puts it "women organizations acted as parallel authority structures as those of the men (Chuku, 2005: 19). Several women organizations such as *Ndinyom, Otu ogene, Otu Umuada, Otu umuokpu, Otu alutaradi* (etc.) and women cult groups such as *Iyamba, Ekwe and Onwene* gave women opportunities as leaders to take part in political decisions and exercised the same political authority as their male counterpart. Their divine position as *untouchable vulture* (which will be explained later) afforded women the opportunity to function in the political arena (Chuku, 2005).

The three authors- Amdiume (1987), Achebe (2005) and Chuku (2005) observe that before the advent of colonialists, women's roles and status were highly recognized, divine and even political. In the spiritual dimension, Chuku (2005) suggested that the fact that the Igbos worshiped the earth goddess (ala) more than the *obasi bi na elu (god of the skies)* suggested the divine position women constituted in Igbo land. In Igboland womanhood is very much respected because of the compositions of the woman's body (Chuku, 2005). The way *chukwu or Obasi bi na elu* (god) had created woman to be the "mother" and as such a co-partaker in creation (in terms of having the capacity of bearing children) (Offor, 2001). The feminine and delicate composition of her body gave her immunity from any attack, hence the perception of women as *untouchable vultures* (Chuku, 2005). Moreover, the menstrual cycle each month is also part of the sacred attributes that give womanhood a revered position, as men value it as sacred and unique to life (Offor, 2001). Given these attributes, the Igbo woman assumed a sacred and divine position in the society. In other cases, as mentioned earlier, women have been accorded some male functions in their natal homes and even assumed political leadership in the precolonial days. Achebe (2005) examination of women's leadership role in pre-colonial Nsukka society (in Enugu state) showed that in this part of Igbo society women have assumed political leadership as *Eze* (paramount traditional rulers). Achebe (2005) and Chuku (2005) emphasise that the delineation of the precolonial political structures in Igbo land according to the spiritual and political constituencies accorded women opportunity to participate in the politics of the land. Although, the men exercised considerable control over trade (inter-local trades) women possessed the same capacity and some of them came to use this powerful position to assume leadership positions in the society (Achebe, 2005; Chuku, 2005).

These dynamics of Igbo culture with regards to women's status provides a perspective on the previous and recent positions they have come to occupy in their society, as will be explained in detail in section 2.2.

2.1.2 Religion

The major religions in Nigeria are Islam, Christianity and African Traditional Religion (ATR). The Pew Forum (2010) report showed that at 2010, about 48.8% of Nigerian population were Muslims, 49.3% were Christians, while 0.4 % were classified as other religion. The three broad faith groups are further divided into sub-categories. The Christian population includes Roman Catholics, who comprise the largest single Christian denomination in the country and constitute about 28% of the total Christian population. The Protestants include orthodox Christian groups such as the Anglicans, Baptists, Methodists, Presbyterians, and Lutherans, which total about 31%, as well as an increasing number of evangelical and Pentecostal Christian ministries, Seventh Day Adventist, Jehovah's Witnesses and a host of local groups called *'the white garment churches',* which together amount to 41% of the Christian population (Davis et al., 2011). The native or traditional religion was the old religion practiced in the precolonial days. In terms of ethnic affiliation to religious groups, the Hausa-Fulani in the North and a minimal population of the Yoruba are adherents to the Islamic religion, while Christianity is more prominent among the Igbos and some ethnic minority groups found in the south and the middle belt (Davies et al., 2011). As earlier mentioned, the Igbos are polytheists and their native religion consisted of the worship of the *Chukwu or Obasi bi na elu* and the earth goddess – *ala* and the worship of other demi gods called *chi.* Most of the native or traditional system of worship came to be referred to as paganism by the colonial day missionaries, and as such it began to lose its function and priority in the society (Chuku, 2005). Chuku (2005) opined that the western ideology of monotheist practice of religion was chosen over the polytheism and the crusade of the missionaries was to convert heathens to the new religion – Christianity. This change in the people's religious practice brought about other transformations in the socio-cultural patterns, which not only affected the social order but the women's roles and position in society, as will be explained in section 2.2. Despite Christianity being the foremost religion practiced in the south-eastern part of Nigeria, there are still elements of the old religion, its rituals and traditions that have remained, which makes the Igbo society a dual religious society (Ezeilo, 2004).

Much of the conflict and tension in the country has been attributed to the religious divide along ethnic lines (Odumosu and Simbine, 2011). The Muslim community in Nigeria are predominantly Sunni (Davis et al., 2011). Like other multicultural societies, Nigeria has

experienced tensions and conflicts which are mostly ethnic and/or religious in nature (Tokumbo, 1997). Ever since the civil war, religious conflicts in the country have resulted in much suspicion, distrust, and further violence, in addition to the loss of lives and property (Odumosu and Simbine, 2011; Osaghae and Suberu, 2005). The Igbos and Hausa-Fulani, the two main ethnic groups involved in the civil war, are equally staunch adherents to the two major religions in the country - Christianity and Islam, respectively, and have had increasingly strained relations over the years (Tokunbo, 1997). The religious tensions in Nigeria have reached a point of crisis with the terrorist attacks by Boko Haram, an Islamic fundamentalist group which seeks to overthrow the present government and create an Islamic state. The attacks perpetrated by the group include a series of bombings in metropolitan centres, churches and rural areas, assassinations and abductions as well as the destruction of people's settlements. The various attacks have caused over 23,000 deaths, loss of personal property, and the displacement of over a million Nigerians from 2009 to 2014 (*Schenider,* 2015).

2.1.3   Political Structure

Nigeria has 36 states plus Abuja, which is the federal capital, and the states are grouped into six geopolitical zones. It operates a federal system of government, which was first established with the introduction of the Richards constitution in 1922 (Dudley, 1982:253) and retained on the return of civilian rule in 1999. The thirty-six states and Federal Capital Territory (FCT) are grouped into six geo-political zones, North-Central, North-Eastern, North-Western, South-Eastern, South-South, and South-Western. Abia, the site of this research, is located in the South-Eastern region. Each of the thirty-six states has an elected Governor and an elected State Assembly. The third tier of government comprises 774 Local Government areas found in the 36 states in the country. All elected offices have a four-year tenure; however the gubernatorial and presidential seat can be run for a maximum of two-terms. Nigeria is a multi-party state, and about 50 political parties are officially registered and operative. However, the three prominent political parties are – the People's Democratic Party (PDP), the All Progressives Congress (APC) and the Action Congress (AC). Since independence, the country has witnessed both civilian and military rule. However, consolidated democratic governance was finally reinstated in 1999 with the election of Chief Olusegun Obasanjo as a civilian president.

The political problems facing the country since independence include miscarriage of justice, massive corruption in public offices, an increased rate of poverty and unemployment,

lack of a constant electricity supply, high-cost of living, lack of infrastructural development (in urban and rural areas alike), fuel scarcity and an oligarchy that breeds authoritarianism (CIA, 2012). For most Nigerians, the upmost concerns about the political debauchery in the country include the increasing levels of poverty, continuous downsizing of the economy, and growing public insecurity due to religious and ethnic rivalries (*BBC* News, 2015b). In fact, it could be said that the discussion of Nigerian politics is an arena for debating all issues of corruption, failed democracy, political patronage, class, and ethnic orientated competitions over primary resources (Joseph, 1987). Gross corruption and embezzlement of public funds is commonplace in the government (Falana, 2010; Jega, 2006). Therefore, an enquiry into Nigerian political structure would be addressing the impact of these dynamics which have come to play an increasing role in affecting political stability in the country (Joseph, 1987:6). Before delving into these dynamics, it is necessary to highlight the 'social value' dimension. This is particularly important as it provides historical and sociological insight to evaluating the political situation in the country. It highlights the influence of colonialism in creating ethnic division and lack of national patriotism, which motivated Joseph (1987:185) to question whether the amalgamation of the southern and northern protectorates into one political unit in 1914 was beneficial to the people.

Some authors such as Dudley (1982), Graf (1988) and Osaghae (1989) have blamed colonial administration for initiating the political situation in Nigeria. Graf (1988:9-12) was explicit in criticizing the capitalist economy employed by the colonialists for creating the distinct and unhealthy political behaviours to be found among the emergent political elites of the pre and post-independence eras. The exploitation pattern of the capitalist domineered economy created a polarised society in terms of access to political power and economic resources. This polarisation of Nigerian society in colonial era defined the way economic and political resources are allocated and accessed, hence machinating other socio-political maladies such as the corruption of political elites, ethnic rivalries and poverty of the masses. According to Graf (1988: 15) ethnicity was machinated by the colonial administrative system in four ways. Firstly, discrimination in revenue allocation and development according to derivation policy; secondly, development was channelled on enclave areas closer to colonial administrative centres leaving other areas to be undeveloped; thirdly the numerical superiority of major tribes assured them dominant position in government and economy causing the marginalization of minor ethnic groups, and finally the indiscriminate structure of governance that ignored the differences in the socio-political culture of the people.

Dudley (1982: 20-36) went in-depth to analyse ethnicity from the social value dimension that prefaced Nigerian people's relations in politics, and how colonialism contributed to these defects. From Dudley's (1982) perceptions, the political dynamics of the Nigerian state require investigation into how personal, community and ethnic values affect political behaviours, and the impact of colonialism in facilitating these behaviours. This is especially as social values structure behaviour, and behaviour when formalised become institutionalised (Dudley, 1982). Dudley (1982), Graf (1988) and Joseph (1987) point to some historical and sociological factors that came to affect the behaviours of average Nigerian in politics. First, Dudley (1982:9) argued that the colonialists imposed a foreign ideology on how the Nigerian society would develop, not taking into account the already established precolonial political and social structures which were greatly influenced by ethnic or community loyalty and commitments. For instance, Dudley (1982:25) as well as Graf (1988: 13) argues that the notion of 'state or nation' was hardly a concept which was to be found among any of the precolonial Nigerian people. In Dudley's view, precolonial Nigerian society was a stateless society and where there were established sovereign rules (e.g. the Obas and Emirs in Western and Northern regions respectively) they were more or less organized as principalities, a sort of enclave of people from common ethnic lineage (Dudley, 1982:25). These precolonial societies were organized in communities and there were social values that structured how people relate, rule and negotiate loyalty and commitments.

Dudley (1982) and Joseph (1987) agreed that the average Nigerian is particularly loyal to his/her community because of the obligation he/she owes to be committed to the community's interest and wellbeing, and as such the community makes demands in his /her daily life and associations. For instance, Dudley (1982:26) purportedly argued that "because the community is conceived of in moral terms, and hence the 'dictates' of the community are injunctions which must necessarily be followed unquestioningly, society itself becomes extremely authoritarian." Dudley (1982) went on to suggest that commitment to community progresses to the principality level, where the individuals begin to converge community values and interests into more advanced values shared in ethnic groups. Dudley's main idea here is that ethnic awareness emerges as a way of pursuing common interest in the national level and establishing interest, leadership and associations (even competitions) in national politics. In this way, Dudley points to the dialectical relationship existing between ethnicity and the ideology of state or nation, whereby the struggle for position and resource of the state creates ethnic divisions. On a personal level, because the community places essential value in recognizing the

"well-to-do" or influential man in society, this facilitates intentions of acquiring more wealth from any possible source to achieve this status. This would explain why corrupt politicians and office holders would divert public fund in order to amass personal wealth. In most cases, the moral implication is overlooked provided the individual responds to community or ethnic interests. From this angle, people's commitment to their personal, community and ethnic interest is viewed to supersede any other value (e.g. national value) in the society.

In effect, Dudley (1982) was trying to explain why the Nigerian politicians lean towards personal and ethnic interests more than national interest, and how the priority they place on their personal, community or ethnic commitments come to devalue national patriotism. This attachment to community values explains why Nigerians would not consider the politician from their ethnic group as corrupt once he/she is seen as favouring their region, since what mattered is that they have a piece of the nation's cake (Dudley, 1982: Joseph, 1987). It also explains why most Nigerians have come to accept corruption and political debauchery in the country as inevitable and perhaps unchallengeable –thus making it difficult to hold the corrupt office holders accountable in most cases (Diamond, 2013; Joseph, 1987). Thus, ethnicity regenerates a kind of societal conspiracy widely accepted and conceded to and mars opportunity of creating a rewarding transparent system (Diamond, 2013: xiii). These structures create unwholesome political behaviours which see politicians and office holders diverting national resources to favour their personal and regional interest to the detriments of other regions, a political debauchery known as clientelism (Graf, 1988; Joseph, 1987).

Joseph (1987: 55) uses the concepts of clientelism and prebendalism to explain the behaviour of Nigerian political actors, especially the way they seek to satisfy their personal, community and ethnic interests. In his work, Joseph began by asking the question *what is the fundamental processes of Nigeria political life?* In other words, what engenders the distinct political behaviour found among Nigerian political actors? He classified all the debauchery of politics under the concept of Prebendalism. Prebendalism refers to "patterns of political behaviour which reflect as their prime purpose the competition for state power and its utilization of private benefits of its holders and those of their reference groups or clients" (Othman 1989: 211). However, Joseph's major concern is delineating how prebendal behaviour or practices of political actors intertwine with class, ethnicity, clientelism and regional identities to undermine constitutional democracy. Joseph (1987:55-62) paid much attention to the impact of clientelism in enhancing prebendal politics in Nigeria. He uses the concept of clientelism (which is sometime referred to as patron-client relations or patronage) to explain the

features of ethnicity, class and party system in Nigerian politics. For instance, Joseph (1987: 55) sees ethnicity as comprising of mobilised identities that strengthens patron-client relationships in Nigerian politics.

In local man's language clientelism means "godfatherism" and this has featured in the way political parties derive their candidates and how political candidates are elected into the various seats of government in Nigeria in the past and present (Adebanwi and Obadare, 2013). In patron-client relationships, also known as clientelism, the patron uses his own influence and resources to provide benefits and protection for someone of lower class, who is then expected to reciprocate when he assumes office or a governmental seat (Joseph, 1987: 51). With the centrality of the state as locus for various revenues and especially for oil receipts, patron-client relationships explains various ways government seats are manipulated for personal and ethnic benefits (ibid). Joseph (1989) suggests that ethnicity facilitates clientelism in two ways. First, the patron would prefer to select a person from his ethnic group to ascertain loyalty and commitment to his interest, and secondly, ethnicity is used as a mask or façade for mobilizing people's support during elections (Joseph, 1987:56). In the second part, the patrons utilizes ethnicity as a political instrument thereby inciting people's votes and concession, especially as ethnicity being an institutionalised value tends to prelude political behaviour of most Nigerians. Joseph (1987) and Graf (1988) agreed that in clientelistic politics, patrons manipulate executive power to the detriment of the masses. Thus, the authors related clientelism to the consolidation of elite classes in Nigeria, and how this structure has affected the masses that are practically "used" by the elites to gain advantage to political power and national treasury. The result is more poverty and an increasing gap between the 'haves and have nots'. This is further explained in section 2.1.4 (economic structure).

Thus, the fight against prebendalism and clientelism is crucial. Much like Dudley (1982), Joseph (1987) diagnosed Nigeria's political problem as the consequence of history, ideology and value. Joseph's idea of prebendalism, along with those of Dudley (1982), Graf (1989) and other authors, have provided a diagnostic tool for assessing the political behaviours of Nigerian politicians and societal dynamics and the drivers of these behaviours. Diamond (2013: xiii) suggests that in the fight against prebendal and clientelistic politics the people must call their leaders to accountability for all manners at which receipt and management of national resources, revenues, budgeting and expenditure are conducted.

It is noteworthy to mention that despite the various identified issues affecting the Nigerian political system, there has been a recent transformation (Diamond, 2013: xii). The way party politics are evolving and shifting from ethnic lines and loyalty with many politicians

abandoning their political parties to join other parties (Adebanwi and Obadare, 2013). Thus, Joseph (1987) suggestion for the evolution of consensual politics, governmental efficiency, public ethics and economic resilience via the dynamics of healthy interactions between the political actors, proved to be positive. He suggested the implantation of consociational democracy over the superficial democracy that Nigerian government parade (Joseph 1987:15-30). The result is that consensual politics would channel class struggle to become more nationally rewarding, in other words political behaviour, actions and struggles would be directed towards the betterment of the nation. However, consociational democracy would still be affected by ethnic diversity and divergence of political ideologies as Adebanwi and Obadare (2013:8) pointed out. This is because consociational democracy may be almost unpractical for highly plural and fragmented society like Nigeria, which eventually taking us back to the superiority of personal, ethnic or community commitments to national patriotism. Moreover, Adebanwi and Obadare (2013) suggest that the predominance of political elites over their ethnic segments underpins the same forces that consociational democracy is expected to overcome. Notwithstanding, as noted before, the recent trends in Nigerian politics have shown promising reformations (Adebanwi and Obadare, 2013). Diamond (2013) pointed to the increased engagement of people in politics and their insistence on a just and transparent electoral systems as well as more accountable political system, giving rise to impeachment of some governors as have been witnessed in Ekiti, Lagos, Anambra, and Imo states and almost in Abia state of recent.

2.1.4   Economic Structure

Economically, Nigeria is a well-endowed country, rich in minerals and raw materials, which account for much of its exports and trade with the international community. Previously, the territory delineated as Nigeria was the location of different precolonial ethnic groups that have advanced their own forms of economic systems (chiefly in agriculture and commerce) and in some cases had commercial relations that were amicable (Chuku, 2005; Dudley, 1982; Graf, 1988). The precolonial period saw massive involvement and control of local economy by indigenous people, and even saw the proactive engagement of women in commerce, inter-local trades and even the slave trade (Chuku, 2005). The colonial campaign in precolonial Nigerian territory eventually broke down the monopoly which local traders (especially women – see section 2.2) had established in commodities such as palm oil, cocoa and groundnuts (Chuku, 2005). The colonialists using their various imposed laws eventually took over the control of

these trades – directing local production for exportation. For instance, Dudley (1982:230) opines that the colonial administration through their various laws advanced the exploitation and impoverishment of local farmers. Chuku (2005:14) observes that the colonialists equally discouraged the indigenous artisans (especially women) and industrial producers and even when they relied on clerical jobs, the salary structure was very discriminatory towards indigenous people.

During the colonial period maximum attention was focused on agricultural production and exportation of agricultural goods to Britain (Dudley, 1982). The various regions were noted for their distinct contribution to the economy. The North contributed to the economy by producing groundnuts and cotton and tin; the West produced huge quantities of cocoa, the Mid-west produced rubber, and the east was predominant in palm oil production (Graf, 1988:9). The colonial period saw the aggressive research on agriculture and creation of agricultural research institutions for more production of agricultural commodities. Chuku (2005: 85) observes that the industrial revolution in Europe led to increased commercialization of agricultural products and in return there were exportation of European goods such as umbrellas, tobacco, alcohol, salt, textiles etc. Agriculture continued to feature in the economies of the post-independence era – the first republic and early period of the second republic (Dudley 1982: Graf 1988). Eventually, with the discovery of crude oil deposits in the Niger delta region in the mid-1960s, this led to a swift switch to crude oil production as the mainstay of economy (Dinneya, 2006). Nigerian economy is based on mining of crude oil and gas, which account for over 80% of government revenues (NBS, 2010). In addition, the oil and gas sector accounts for over 80% of the country's foreign exchange earnings and 75% of employment (ibid). Gradually, agricultural production declined, although it remained one of the dominant sectors of the economy, with a 41% share of the real GDP (NBS, 2010).

In contrast, secondary production activities, such as manufacturing, technology, building and construction, which have greater potential for sustaining higher foreign exchange earnings, account for only 5.5% of the country's gross output (NBS, 2010). The market and service sectors, which depend on wealth generated from the other productive sectors for their operations, account for about 30% of gross output. However, these sectors have expanded their impact on the economy over the last 10 years, in which they have accounted for over 35% of the growth of the real gross domestic product (GDP) (NBS, 2010). In addition, Dinneya (2006) observed that over the last 10 years, the Nigerian economy has witnessed certain changes in the structure of output, prominent among which is the emergence of the telecommunications sector, which has led to a sustained real GDP growth in the country. The National Bureau of

statistics (2010) observed that the contribution of this sector to the GDP rose from barely 1.83% in 2006 to over 4.56% in 2010. Similarly, the SME (Small and Medium Entrepreneurs) sector rose from 14.95% in 2006, to 18.7% in 2010 (NBS, 2010).

Although the GDP has grown considerably, increasing from 5.98% in 2008 to 7.87% in 2010, this has not reduced poverty in the country (NBS, 2010). The recent global financial crisis led to additional complications in managing the Nigerian economy. In recent times, the decrease in crude oil prices in international market has reduced government revenues, foreign exchange earnings and has depleted the reservoirs of minerals. The political debauchery caused by prebendalism, cleintelism and ethnicity equally contributed to the economic decadence of the country especially in the context of a state dependent on the export of primary products like oil. This further explains how political dynamics weave into the analysis of economic instability in the country. For instance, Graf (1988) opines that the study of the Nigerian political system is a study of class struggles over economic resources. Adebanwi and Obadare (2013) observe that Nigerian political life reflects the way politics are prebendalised for the purpose of accessing "the national cake", one in which every ethnic group, elite class and even those in the lower cadre of the society seek to eat. The looming issues are "who should have the bigger portion" and "how to access the resources", which captures how ethnic politics and selfish interests conjoin to breed corruption. Diamond (2013) suggests that the issue of prebendalism still reflects the priorities politicians place on diverting economic resources for their gain instead of the welfare of the masses, hence, little progress the country had made in addressing the problem of poverty facing the masses. It explains the gap between the 'haves and have not', marginalization of minority groups, and the grievances and insurgences expressed by minority ethnic groups. Thus, the economic arena provides further space for understanding Nigerian political behaviours.

Joseph (1987:56) observes that global forces weave into the analysis of economic decadence in the country. Further inquiry to this dimension leads to the impact of the colonial capitalist economy or imperialism. As earlier mentioned, Graf (1988) argues that the political economic structure in colonial period in Nigeria was characterized of exploitation of the various peripherals and colonies of the British crown. Dudley (1982:17) and Graf (1988:7-9) argue that the capitalist orientated economic system was used to keep the colony as enclaves to be exploited and marginalized from the central. The relationship Nigeria had with Britain was asymmetrical, with the country as the periphery and dependant on the core or central authority in Britain. The centre (British authority) maintained production and revenues receipts through gross exploitation of the periphery and manipulated judicial and other forms of social control

to disrupt any form of protestation from the masses. Capitalizing on this mode of economic relationship and exploitation, the British colonialists created transportation systems to divert national resources to their mother land. They equally polarised the country to ensure easy governance – such as creating an indirect rule of warrant chiefs in the East to supersede the original precolonial political structure, thereby evolving a new ruling class (Graf, 1988:7-8).

As earlier mentioned, the capitalist system of the colonial era led to the emergence of classed society and ethnic struggle for national resource in the country. As a neo-Marxist, Graf (1988:11) observes that the capitalist economic system practiced by the colonialists created class cleavages and ethnic division. Ethnic division became evident with envisaged gaps in development of the various regions in the colonial days. Although, the various regions contributed to the economy in different capacities, the demand for primary products strictly corresponded with the extent to which the region's infrastructures are developed. Hence, the global capitalist system determined the extent to which the regions received development attention. Where local products were not marketable or demanding, the development was slow compared to other regions. This structure created divisions in the regions and beginning of ethnic consciousness and rivalries. In terms of class cleavages and formation of elite groups, Graf (1988:11) argues that the colonial elite class emerged along the line of business, education and traditional authority, which the colonial imperialist operation in the country prefaced. Ultimately, the emergent elites from the indirect rule (warrant chiefs or traditional authority) and bureaucratic system became conscientized to the foregoing global capitalist system. The various offices held became avenues for accessing national treasury and amassing wealth (Graf, 1988:11). For instance, Dudley (1982) opined that the struggle for government offices became an avenue for accessing the marketing board and other agricultural agencies which were created as depositaries of large sums of taxes from peasant agricultural production. Also, the struggle to access national treasury was expressed in competition for seats in legislative arms of the government, especially with the introduction of the 1922 constitution which allowed indigenous people into politics.

Post-independence, Graf (1988), Joseph (1987) and Dudley (1982) suggest that another distinct class emerged with the integration of civil servants, technocrats and bureaucrats in government by the military in 1966 to engineer and manage the political and economic structures of the federation. The federal system of government concentrating power in the centre further gave these technocrats more opportunity to control the central and nations' resource base. Dudley (1982), Graf (1988:55), and Joseph (1987) observe that the class of technocrats and bureaucrats emerged to join the subgroups of old politicians who retained

political hegemony in their regions. Eventually, with the prominence of oil in foreign market the already formed elite classes deployed powers and institutions of the state in order to maintain the mercantilist and export trade orientation of the economy in the centre and by so doing ensures concentrations of export revenue in the centre for their exploitation (Graf 1988:232). Thus, the concentration of power in the centre further gave the elites more opportunity to control the nations' resource base, and encouraged competitions for nations' resources and even concentration of development in the capital cities.

Moreover, the struggle for economic resources in the centre are ethnic related, and this emerged with the creation of states and the development of a federal character revenue allocation system in 1967 (Dudley, 1982; Graf, 1988; Joseph, 1987). Dudley (1982:248) argues that the nature of Nigerian federalism was centrifugal in the sense that it became subjected to pre-existing forces that threatened its foundation, and does to this day. The centrifugal forces include feelings of insecurity, injustice and inequality, as well as mistrust and division amongst the ethnic group, which the military regime at the time did not consider in their campaign for advancing superiority of national interest over ethnic divisions (Dudley, 1982). Dudley (1982:249), in his analysis, suggests that historical factors and ethnic divergence made the federal system more difficult for a highly fragmented and plural society like Nigeria. Tamuno (1991) observes that the military failed to understand that the panacea to the country's ethnic division did not lie only with the creation of more state, but the creation of measures that would maintain levels of peace, unity, justice, trust, among other national aspirations. Moreover, despite the attempt to reduce ethnicity, political patronage and corruption, the military were not able to avoid these social maladies (Dudley, 1982:249; Graf, 1988:45). This reflected in the unequal allocation of revenues to various regions which raised feelings of injustice, marginalization and subsequent insurgence among the minority groups (the south eastern region who were major sources of revenues), which culminated to the civil war which was fought from 1967-70. Prior to the military, various colonial constitutions were discriminatory in terms of revenue allocations to the various regions, to the extent that some regions threatened to secede, for instance the west threatened to secede in 1953/54 (Dudley, 1988:253). Thus, the federal system right from its colonial foundation (proceeding from Richard's constitution of 1922) to the contemporary has not benefited the country's political economy.

In contemporary Nigeria, Adebanwi and Obadare (2013:12-13) observe that federal-state character of revenue allocation is a form of prebendalizing offices in order to channel resources (particularly oil revenue) for personal and ethnic gain. The existing elite politicians in their greed and avarice mobilize ethnic forces as a way of manipulating the populace for their

personal gain. As earlier mentioned, the pre-eminence of petroleum production in the international market has since heightened the centrality of the state as the locus for struggling for resources for personal and group gain. The prominence of elite politics widens the economic gap between the "haves and have-nots" especially as the elites monopolises political and economic machineries to exploit the poor masses. Moreover, the federal system of administration right from the beginning came to influence unequal development in the rural and urban areas (Osaghae, 1989). The concentrations of power and resource bases in the centre limited a just and equitable distribution of resources to all levels of government (state and local governments), especially in the case of the local governments. With the centre as the main stay of economy there was concentration on the capital cities, leading to a dichotomy between the rural and urban sectors in terms of infrastructural development. This has further aggravated the poverty facing a greater proportion of the population, especially the rural dwellers.

2.1.5 Poverty in Nigeria –Rural Poverty

Although rich in mineral resources, a sizeable proportion of Nigeria's population nevertheless live in abject poverty (Nge, 2013; Obadare, 2005; NBS 2010). Throughout more than 50 years of independence, poverty has been the major challenge to the various governments, which have tried many economic improvement strategies to little avail (Amakom, 2008; Igbuzo, 2005; Larbi, 2005; NODIS, 2007). The Human Development Report (2014) rated Nigeria low on its human development index and ranked the country 152 out of 187 in 2013. Despite the economy's growth, the proportion of Nigerians living in poverty is increasing every year. The Nigerian Poverty Profile (2010) stated that the relative poverty in Nigeria rose from 54.4% in 2004, to 69% (i.e. about 99,284,512 Nigerians) in 2010. Generally, the northern regions are poorer than the south, whereby the North-west and North-east recorded 77.7% and 76.3% respectively. This has been attributed to class structure and rampant corruption which have further increased the economic gap between the rich and the poor (Amakom, 2008; Emenyonu, 2007). Moreover, it is said that poverty is more prevalent in the rural areas than in cities (NBS, 2005; UN Population Division, 2015).

Rural Nigeria contrasts sharply with the urban centres, industrialization and modern life style (Girigiri, 1998). Rural areas are the home of traditional people, traditions and cultural heritage. The economic system is agro-based, and land, soil, biodiversity, livestock, forests, seas

and plants make up the major resources which the people depend on for their livelihood (Nge, 2013). Agriculture provides about 90% of the rural livelihood (Amakom, 2008). The result of 2003/2004 poverty survey in using food consumption indicated that about 44.1% of rural population in Nigeria are living abject poverty compared to the urban area which had 26.5% (NBS, 2005). According to Girigiri (2000), poverty in rural communities in Nigeria is rooted in the social relationship which ensures that a small number of elites maintain hegemonic control of production and are able to direct the state apparatus to intervene on behalf of the urban areas where they reside and contract their businesses at the expense of the rural areas The rural population is often marginalized in economic resource distribution because of their minority status, lack of education and political empowerment, and women bear the brunt of the deprivation (Nge, 2013). The situation is compounded by long-standing government neglect of development and the provision of basic social services and rural infrastructure (Alese, 2013).

Rural poverty in Nigeria results from the precariousness of government (Girigiri, 2000; Nge, 2013). This could be seen in the federal character system practiced in the country. The Nigerian federal character system as it stands gives the federal government the ultimate authority in budget planning, implementation and allocation. This federal system entails that federal government shares revenue allocation to the state authority which in turn disburses these allocations to the local government for community development tasks. However, this system of government seems to have its disadvantages as it has resulted in bottleneck delays in revenue allocation, increased corruption in government administrations and inefficiency evidenced in the local governments (Amakom, 2008; Nge, 2013). Ultimately, this results in poor developments in rural areas in comparison to urban areas where the bulk of the revenue allocations are concentrated and executed (Ncuchuwe, 2010).

Moreover, rural poverty in Nigeria is believed to be one of the adverse effects of colonialism as I mentioned earlier (Adegoroye et al., 2010). The British focused on developing the urban areas while ignoring the countryside, where the majority of the indigenous population resided, thereby establishing a precedent that was followed by their successors (Chuku, 2005). Since independence, the various governing regimes have all focused investments in health, education, water infrastructure and industries in the cities, which are considered more productive than the rural areas (Adegoroye et al., 2010). As a result, the rural population has limited access to social services and viable means of income generation. The neglect of rural infrastructural development has affected the profitability of agricultural production, in addition to ensuring that problems like the lack of portable water, electricity, health care, quality education, accessible road networks and jobs, perpetuate the backward economic conditions in

the countryside. In particular, the unavailability of a public transportation network and markets prevents rural women farmers from selling their produce at good prices, and in most cases leads to product spoilage (Nge, 2013). Also, limited access to credit, including loans and subsidies, removes small-scale farmers from sources of input, equipment and new technology, and this affects productivity (Adegoroye et al., 2010).

In rural areas, women (especially widows) are more vulnerable to poverty than men (Falana, 2010; IFAD, 2010; Jega, 2006; Nchuchuwe, 2010) because women are more likely than men to be unemployed and have fewer means of generating income. 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 (Lasielle, 1999). The fate of rural widows in Nigeria are said to be compounded given the rate of poverty in the rural areas in the country (Akimbi, 2015; Oniye, 2007). Nigeria with its wealth of natural resources, still has a major percentage of its population affected by poverty (Obadare, 2005; Pierce, 2006). The National Bureau of Statistics (2010) stated that relative poverty in Nigeria rose from 54.4% in 2004, to 69% (i.e. about 99,284,512 Nigerians). The prevalence of poverty is higher in rural areas (44.1%) than urban areas (26.5%) (NBS, 2005). The recent economic downturns, which are largely a result of decadence in the political system which is characterized by corruption, avarice, negligence of social responsibilities to the public and oligarchy that breeds authoritarianism, have escalated the hardship that people in Nigeria experience (Falana, 2010; Jega, 2006, 2010; Nchuchuwe, 2010; Obadare, 2005). Pierce (2006) relates the country's lack of progress or development to corruption and weakness of the state apparatus, and enquires if the Nigerian state in principle truly exists or is a 'figure head' whereby most responsibilities and the functions of the so-called government are directly manipulated by injurious external and internal forces. Women (especially widows) are said to be more affected by the harsh effects of poverty and low production due to deprivations of required social services in the country and the discrimination they face in accessing productive resources (Falana, 2010; IFAD, 2010; Jega, 2006; Nchuchuwe, 2010). The rural areas are the home of people's tradition and such societies tend to maintain strict adherence to widowhood practices in Nigeria (Akimbi, 2015; Ezeakor, 2011; Ezeilo, 2001). Coupled with this, is the poor development of infrastructures in the rural areas which creates more hardship for these women (Akimbi, 2015; Durojaye, 2014; Ezeilo, 2001). The issue of poverty is particularly troublesome for widows since they have fewer opportunities to recover from impending poverty, as they often lack social support, and are not equally represented in the legal system (Ezeakor, 2011).

2.2   Profile of Abia State

Fig 2: Map of Abia state showing the 17 Local Government Areas (LGAs)

Abia state was created in 1991 from Imo state (**ABSEEDS, 2005**). As most of its population dwells in the rural areas (**ABSEEDS, 2005**), its creation was seen as an opportunity for increasing development (**Onyemobi, 2010**). Abia state as the major Biafran city has a monument where the Ibo soldiers had their fortress and organized their training and ammunition. Abia covers a land area of 5,243.7 square kilometres and shares common boundaries with Anambra, Enugu and Ebonyi states to the North West, North and North east respectively. To the East and South East, it is bounded by Cross River and AkwaIbom states and by Rivers state to the South. The people of Abia belong to the Ibo tribe and are predominately Christian (**Abia-UNDP report, 2005**). The indigenous language is Ibo and, in some remote parts, a dialect of Ibo is spoken; however, English serves as the official language for the educated.

The people of Abia have norms, customs and practices that have endured over time and have ensured cohesion and progress (**Onyemobi, 2010**). The most popular celebration is the *Iriji festival* (new yam festival), which is connected to the farming occupation. Throughout Igbo areas, the yam crop is viewed as the male crop and its harvest in August or September each year is celebrated and sacred. The harvested yams are not to be eaten until the festival is

over and the chief priest of the local deity authorises community members to eat them. Women are not allowed to partake in the *iriji* rituals since the yam is considered a male crop. However, they cook yams and serve them to the men after the festival is over. This practice, and others, such as the widowhood practices and female genital mutilation, epitomizes the gendered traditions that affect the status of women in this part of the country. The widowhood rituals undertaken by widows, which are a focus of this thesis, are severe in most parts of Abia state and encompass several dehumanizing customs, such as the widow shaving the hair on her head and in the pubic area, sleeping with the deceased husband's corpse for the first night following his death, and sleeping on a mat throughout the mourning period (Onyemobi 2010). When there have been accusations of murder, some widows have been forced to drink the water washed out of their husband's corpse to prove their innocence. The status of widows will be discussed in greater detail in the next section.

Abia has seventeen (17) Local Government Areas (comparable to counties in the UK) which are governed by Local Government Councils (ABSEEDS, 2005), and the capital city is located in Umuahia North Local Government Area. The vegetation in the state is predominantly rain forest, with rich savannah woodlands in the north (Onyemobi, 2010). The population of Abia state as of 2006 was almost three million, of which approximately 50.5% are males and 49.5% are females (Abia/UNFPA health report, 2010). The economic structure of Abia can be viewed as two-fold: urban and rural. There is also an industrial and commercial sector, which includes the Nigerian Breweries PLC, Golden Guinea Breweries and the Umuahia-Aba textile mills. Aba is the main commercial city and is the location of the famous Ariria market, which is said to be one of the biggest markets in West Africa (ABSEEDS, 2005). With the discovery of crude oil deposits in some parts of the state in the late 1990s, Abia was officially made one of the NDDC oil provider states in 2001 (ABSEEDS, 2010). Although the state has some oil, its revenue share from the federal government is still low, and thus does little to alleviate poverty (ibid). On the other hand, the rural economy in Abia is based on farming and other agricultural occupations, with women being the major food producers and engaging in all forms of agricultural activities and petty market selling (Eze and Anyiro, 2013). Although agriculture amounts to about 70% of the rural economy (ABSEEDS, 2005), the lack of mechanized systems and few markets for the produce keeps rural farmers (especially women) impoverished, especially as farming tends towards the subsistence level (Abia IFAD, 2010; ABSEEDS, 2010; Onyemobi, 2010).

Over 59% of the population of Abia live below the poverty line of one dollar per day (ABSEED, 2010), and this is a result, to some extent, of an unresponsive and corrupt government. Since its creation, Abia has suffered from inefficient and corrupt governments, leading to poor administration, lack of payment of workers' salaries and under-development in the rural areas (Kalu, 2012). Many rural communities in the state have not seen the dividends of democracy in the country and are deprived of many social services such as good roads, schools, constant electricity and a pipe-borne water supply (Nwachukwu and Ezeh, 2007; UNFPA/Abia state, 2010). Rural poverty in the state encompasses a low quality of education, a high rate of unemployment, poor infrastructural development, poor housing development, the unavailability of clean drinking water, and the absence of material possessions (Kalu, 2012). For instance, ABSEEDS (2005) observed that around 55% of the population is unemployed and that rural women accounted for 23% of this figure. This is mostly due to illiteracy, which compel women to seek menial labours or rely on a low-scale income generating livelihood. Moreover, Kalu (2012) observes that women living in the rural areas in Abia are increasingly affected by poverty as a result of underdevelopment of infrastructures in local communities. Furthermore, given the inconsistency of government efforts to develop rural areas in order to reduce poverty, NGOs have expanded their presence in the service sector (Madukwe, 2010). The Abia state Planning Commission (2005) and Madukwe (2010) observed that by the year 2000, the number of aid organisations had increased in the state to support rural development initiatives and alleviate poverty. A UNDP/Abia State Poverty Alleviation report (2005) showed that civil society organisations, including faith-based organisations and secular NGOs, proliferated in the early 1990s to work in collaboration with the state government to provide needed community and individual poverty alleviation services. These efforts mainly targeted rural women, as they are seen as most vulnerable to poverty and detrimental socio-cultural practices (Madukwe, 2010).

Eze and Anyiro (2013) observe that despite being the bulwark of the rural economy, Abian women are still widely denied access to important resources due to gendered cultural practices, more so when they are widowed. Gender inequality has been a key culprit behind poverty in Abia, with women, especially widows, facing discrimination in relation to access and control over productive resources, income, opportunities for equal employment, and participation in decision making in their communities (Kalu, 2012). Other vulnerabilities widows face is subjection to inhumane widowhood practices, loss of property rights and low

self-esteem, which have become a central focus of the efforts to improve their social standing (Eze and Anyiro, 2013).

2.3   OVERVIEW OF THE CONDITION OF WIDOWS IN IGBO SOCIETY

Widowhood is often described as a tragic moment in a woman's life, when her identity is stripped away with the death of her husband (Akimbi, 2015; Young, 2006). Once a woman is pronounced a widow, in some parts of Africa, she is expected to mourn her husband for a specific period of time (Ezeakor, 2011; Ezeilo, 2001; Jackson, 2003; Korieh, 1996). According to UN Women (2000) and Beyond (2001) widows across the globe share three common experiences; the loss of self-dignity and social recognition, social exclusion and deprivations that ultimately lead to poverty. Jackson (2007), Akimbi (2015), and Sousou (2002) observe that in studying widow's condition in developing societies one should understand, and address, the complexities of their circumstances insomuch that their challenges cut across various dimensions (Akimbi, 2015; Jackson, 2007; Smith, 2000). Scholars looking at widows' vulnerability in developing countries point to the impact of dehumanizing widow practices and the widows' social exclusion as a result of loss of dignity, emotional trauma and poverty that they suffer due to their changed marital status (Abolarin, 1991; Adams, 1991; Ezeilo, 2001; Ezeakor, 2011; Folbre, 1988; Huisman, 2005; Kesby, 1999; Jackson, 2007; Potash, 1986; Smith, 2002).

In Nigeria, widowhood practices vary amongst the ethnic groups, but some common practices exist such as mourning for a given period of time, and seclusion from others during this period (Ezeakor, 2011; Durojaye, 2014). As this study is conducted on widows in Igbo society I will focus on widowhood practices derived in this part of the country. Amongst the Igbo tribe, widowhood practices are structures that pertain to traditional laws and customs that determine women's rites of passage to widowhood in patrilineal societies (Okorieh, 1996). The underlying assumption of mourning rites is that a woman becomes contaminated by the death of her husband (Ezeakor, 2011); thus, she must be cleansed of the contaminating curse in order to move forward. This belief stems from the cultural association of their condition with death, possible murder and the dead spirits of their husbands (Ezeakor, 2011). In most part of Igbo land, during the mourning period she ceases to have normal contact with other members of the society, except her fellow widows, who are also considered defiled (Okorie, 1995:80).

In some parts of Igbo land, the mourning rites/traditions include wailing profusely immediately after the death of her husband or sleeping with the corpse of her husband before waking the household with her wailing, the adequacy of which is measured by her co-wives (Okorie, 1995). In other parts, women are not permitted to cook for another man or even to buy or sell in the marketplace until the mourning period is completed (Genyi, 2003; Nwoga, 1989). Ezeakor (2011) observes that the practices of widowhood are structured in such a way to seclude the widow and symbolise the reversal of her status from married to single. Thus, being a widow incurs a lower status and position for women in this society and such practices are used as an opportunity to oppress, exclude and humiliate them (Adams, 1991; Ezeakor, 2011; Tasie, 2013). Adam (1991) suggests that the stigmatization of the widows transcends the cleansing ritual to reinforce her lower status. The extent of humiliation varies among women in rural and urban areas, as rural widows are found to experience more challenges of the culture than their counterpart in the urban areas (Akimbi, 2015; Oke, 2001) thus the focus on rural widows in this study. The main factor exacerbating this trend is illiteracy (Durojaye, 2014). Because of the extent of illiteracy and lack of awareness of human rights among rural women, it is possible to compel them to undergo the widow rites. Superstitious beliefs are more accepted by less educated women who have not been exposed to any other way of life. For instance, Oke (2001) suggests that it is almost outrageous to compel a well-positioned woman in the society to undergo some of the humiliating practices, thus, widowhood practices may not be so much of tradition but of social standing and privilege within society. This is why Chuku (2005:5) suggested that the dynamics of the urban-rural dichotomies is important in understanding how the place of residence of women feed into their critical condition in Nigeria.

Most authors point to the contribution of patriarchal tradition in instigating this problem (Ezeakor, 2011; Ezeilo, 2001; Korieh, 1996). The term patriarchy is typically used in reference to male power, dominance and control over women in society (Moore, 1995). Rothman (2005) asserts that the consequence of patriarchy is the maintained hegemonic hold on cultures that stress male domination over women. Widowhood practices are said to be gendered in most parts of Igbo society, in that the men do not pass through the same dehumanizing culture as the women (Ezeakor, 2011; Korieh, 1996; Tasie 2013). Korieh (1996) views this uneven treatment following a spouse's death as an extension of the unequal relationship during marriage. In some parts of Igbo land, traditional laws transfer most of the property of the woman's deceased husband to his kinsmen, leaving her with little or nothing (Okorie, 1996). These preferential customs (i.e. the levirate marriage) are established to

reinforce existing structures of social relations and continue to subjugate women's rights (Korieh, 1996). The hegemonic stand of the tradition further compels widows to accept their fate and live with the constraints. In most part of Igbo land, a woman retains access to needed assets as long as she is still married to a man. Hence, marriage and living in her husband's homestead is recognised as granting the woman dignity in customary laws (Adams, 1991). In the incidence of the death of her husband a woman's life changes and she becomes victim to gendered culture (Korieh, 1996).

However, the unfortunate fate of the widows has often featured in analysing their condition in current literature, thereby concealing other issues that have come to change the position of women and constituted negative structures that brought about the present unequal and gendered system that exacerbate their ill condition in Africa (Slater, 1987). As I mentioned earlier in chapter 1, most studies on widows classify them as utterly helpless people and fail to address how they have developed more capacity, strategies and resilience in addressing their challenges (Potash, 1987). To review this different perspective of the women's fate in Igbo land, I will review the works by some Nigerian women historians on the strength and power Igbo women wielded in the past to bring about transformation in their lives and society. I will also highlight the historical factors that came to change women's position in Igbo society, thereby highlighting what upcoming gender literature on Igbo women (especially widows) should be addressing in terms of responding to challenges women may face in their societies.

The past history of African societies, specifically colonialism, has come to affect gender roles and women's position, especially for the widows (Amadiume, 1987; Mutongi, 2007). The misrepresentation of African women in gender literature since colonialism has ignited radical literature geared towards repositioning them in contemporary gender literature. Amadiume (1987) argues that to understand the position of African women today, it is pertinent to look at historical factors that have come to change their position in their society. Most importantly are some trends in colonial and postcolonial history of most parts of sub-Sahara Africa that came to affect women's position in their societies. In Kenda Mutongi's book (2007) titled: *Worries of the Heart: Widows, Family and Community in Kenya*, she visualised several issues rising from colonial administrations that came to change the position and condition of widows in Maragoli area in Kenya. For instance, Mutongi (2007) used the Kenyan word "*Kehenda Mwoyo*" as a phrase for understanding the various patterns of the colonial and postcolonial days that came to affect the widows' lives in Kenya. *Kehenda Mwoyo* means worries of the heart, which Mutongi used to depict how the negative structures of colonialism and post colonialism came to affect

the wellbeing of the widow and the anxieties of the future that came with it, such as how she can cope as a widow and take care of her family as sole breadwinner. Mutongi reflected on the aspects of the colonial days such as the advent of Christianity which saw various changes in the custom of supporting widows as well as the enforcement of colonial laws and legislation that came to affect the living conditions of the widows and their families. A major part of the *Kehenda Mwoyo* is the disruption of the social support system for these widows, which had adverse effects on their wellbeing as well as the social relationships previously enjoyed before the advent of the white man. Yet the book pointed to the impact of corruption in the new independence government in Kenya that even worsened the conditions of the widows. Mutongi (2005) termed it the disillusionment of the independence, which found the newly elected indigenous leaders becoming alienated from their people, and concentrated on enriching themselves instead of ensuring the welfare of the people. From this perspective, Mutongi (2007) in line with Amadiume (1987), Achebe (2005), Bastian (2001) and Chuku (2005) viewed colonialism as giving birth to moral, social and cultural decadence in the African society, especially as the people became alienated from the communal lifestyle (love for one's neighbour) to pursue the gains of the monetized society. All these challenges in their society consisted of the 'worries of the heart' facing the widows.

Using the experiences of colonialism in Nigeria, especially in Igbo land, Achebe (2005), Amadiume (1987) and Chuku (2005) have come to explore the influence of the colonial period in changing the perceptions, position and role of women in Igbo society. Both Amadiume (1987) and Chuku (2005) argue that African women are often projected as inferior to the men, while in past, these women possessed so much strength, power and control as the men, which has been witnessed in their proactive engagement in socio-economic and political activities in the precolonial and colonial days (Achebe 2005; Chuku 2005). The colonial masters at the dawn of colonialism failed to understand the gender structure of the Igbos, where gender ideologies as well as communal or familial roles (or division of labour) were very flexible (Amdiume, 1987: 27). Amadiume (1987) and Chuku (2005) opined that because of the unique gender structure in precolonial and colonial Igbo society it was unrealistic for the colonialists to assess Igbo women in the same way as their western counterparts, who had been modelled to accept the male domination principle. Moreover, in recent time when the notion of gender has taken a new turn with women being given a voice and better representation (e.g. the Beijing conference), African women has not received the same treatment with their western

counterparts in gender literature, they are still classified as helpless and in need of salvation (Amadiume, 1987).

To this end, the three authors strived to find out what gave rise to this underrepresentation of African women in gender literature and laid emphasis on the impact of colonial period in changing the role of women in their societies, which unfortunately did not change even after independence. They traced the highly gendered system in present Igbo society to the impact of colonialism in changing the socio-cultural and economic structures of the Igbo society, which came to affect the status and position of the women. For instance, Chuku (2005) explained how the new system of economy introduced by the colonialist relegated women to the background and affected their engagement in indigenous economy. Moreover, Amadiume (1987:136-137) argues that the exclusion of women from the colonial administrative system, established a male dominating administrative system, where the women were considered inferior to the men in terms of political administration. Furthermore, the introduction of warrant chiefs eventually gave the men power over the women. The precolonial Igbos political system (except for the Aros and Onitsha igbo) was classless and kingless (except as found amongst the Aros and Onitsha people) (Amdiume 1987:137). The autonomy and flexibility of these precolonial politics enabled the women to move in the social strata to become political leaders and wield power in politics and economy. Eventually the social status quo was disrupted by the advent of colonialism and Christianity (Amadiume, 1987: Chuku, 2005). In her study, Chuku (2005) pointed to factors that gave rise to the women's insurgency against the white man in the colonial period. Most of the colonial laws and rules changed the economic activities of the women, in the sense that the line of trade or business they formerly were proactive in was overtaken by the commercialized economic system.

Moreover, the western education brought by the missionary, as well as the new religion (Christianity) criticised the autonomy previously enjoyed by women. In the colonial days, there was gross bias in the education of men and women, with men given priority and trained as future administrators and managers of the subsequent independent country, its politics and economy (Chuku, 2005; Mutongi, 2007). In this way, women became marginalized and their position devalued. In many ways, the women's groups and cult societies (which gave women political power) were characterized as paganism, and there was crusade in converting these women to Christianity. The modern education already founded in the westernised version of gender relations criticised the Igbo women's audacity and boldness as barbaric and immodest, and focused on modelling younger women to accepting the dominance of the male as the new

ideology of womanhood (Chuku, 2005). Thus, the western education, new religion, coupled with the growing Christian converts came to change the gender structure of Igbo society. This eventually gave rise to the revolution of Igbo women against the colonial authorities and missionary as early as 1916, and subsequently in 1925 and 1929. Notwithstanding their acclaimed heroic and brave actions, the colonial structures and missionary interferences completely changed the role and position of women in Igbo society, thus making Chuku (2005), Amadiume (1987) and Achebe (2005) to attribute the present gender inequalities found in Igbo society to these changes. Chuku (2005: 243) purportedly observed that with the hegemonic structure of the colonial rule, the power, autonomy and immunity Igbo women exercised in their society faded away.

However, these changes were later met with agitations from the women in the early 1990s. As custodians of the earth goddess (*ala*) and her traditions as portrayed in section 2.1.1, and the political functions they performed as leaders in their own jurisdiction, Igbo women proactively protected their socio-cultural system (Chuku, 2005). In fact, the revolution against colonial authorities reflected the power they wielded in their society (Amadiume, 1987; Bastian, 2001; Chuku, 2005). Amadiume (1987), Achebe (2005) and Chuku (2005) as well as Misty Bastian (2001) suggested that the famous Igbo women's war of 1929 as well as other demonstrations by Igbo women (e.g. the *Nwaobiara* dance of 1925) against colonial authorities affected the role of Igbo women in the colonial era, and even into the post-colonial days. These authors suggested that the violent agitations from these women had gotten the colonial administration perplexed and puzzled about the gender structures in Igbo land, and thus had commissioned studies to be carried out on Igbo women. The colonialists' puzzle was that instead of the men (with their supposed masculinity and dominance) the women had been the foremost in violent demonstrations against them. Amadiume (1987), Chuku (2005), Bastian (2001) and Achebe (2005) observe that the European version of women as unequal to men, given her weaker sexual orientation, was completely challenged by the actions of these women. This gave rise to the study of Igbo woman in the light of western version of womanhood (Amadiume, 1987). Eventually, the reports from these studies and subsequent western literature did not give the Igbo woman and her status a fair and creditable representation. Unfortunately, this trend came to affect the social standing of Igbo woman and gave new light on how she would come to be in gender literature. It could be said that this issue accounts to why literature on widows in Africa portray them as helpless and utterly hopeless. However, upcoming gender literature on African widows should be addressing the strength and power

they wielded and this is where this study would be contributing, especially in terms of disclosing their collective power and actions.

Indigenous studies of Igbo women have been able to commend their collective power as the foremost strategy they wielded in challenging negative structures that came to threaten their society, tradition and way of life in colonial days. Chuku (2005: 230-245) provided a good insight to understanding the nature of women's action in Igbo land. One especially was their collective capacity, the second is their feminism, and both worked parri-passu in their action against any opposition in the society. According to Chuku (2005) women were feared as collectives. Given the immunity they possessed in the society, they could wield extreme power when they come as a group. Chuku (2005:243) observes that the successes of Igbo women of their violent demonstrations against the colonial authorities provide insight to the immunity they wielded in their society, and to this day this immunity continues to preface their collective actions. Chuku (2005) explained that in time of difficulties the Igbo women used this collective strategy to strike against their husbands, community or clan men. The principle of *untouchable vultures* makes women in Igbo land an unsurmountable and formidable force as a group that can bring down any opposition to their lives (Amadiume, 1987; Chuku, 2005). Moreover, in collectives, Igbo women have also come to address economic challenges. Chuku (2005: 242) mentioned the benefit of the *Isusu* – a self-help credit and savings society, which most of the women used in colonial days to support themselves. The *isusu* represented the embodiment of trust and solidarity amongst women, and depicted economic proactiveness of Igbo women. The *isusu* (which is subsequently addressed in this study in chapter 7) was used as collective strategy for raising capital for their business and other economic activities (Chuku 2005).

Mutongi (2007) equally pointed some collective strategies that the widows were able to use to support themselves in a very patriarchal society in Kenya. Although, *"Kehenda Mwoyo"* depicted in some ways the widows' helpless condition, it was also a strategy for manipulating the men to support them, especially as the social support system have come to be deteriorated by the colonialists system of rule (Mutongi, 2007; 7-8). Because patriarchy pertains to male dominance over women in the society, the widows in Mutongi's book tapped into this system to demand support from the men. Being the dominant species, as patriarchy portrays the men to be, it is their responsibility to take care of the widows. The strategy further yielded results because denying the widows this support questioned the men's manhood. As men, they must therefore fulfil their manhood in supporting the supposed weaker sex – the women. From this angle, the widows were able to use patriarchy to their own advantage. This aspect of *Kehenda*

Mwoyo depicts the initiatives widows in patriarchal societies can take to change their lives, despite their condition.

All these empirical facts showed that African women were both politically and economically proactive and suggested the rationale for studying their actions in transforming their lives as widows. An insight into the strength and power that women can wield in changing their lives would give upcoming gender literature the materials for conceptualizing the new African woman, as one of strength and capabilities. Moreover, the overview of Igbo women's condition highlights that their situation cut across historical, gender, and institutional factors. Given the complex nature of their vulnerability, it is suggested that more efforts and strategies are required for mitigating these widows' challenges in Nigeria.

2.4 THE CONTRIBUTIONS OF FAITH BASED AND SECULAR AID ORGANISATIONS IN EMPOWERING RURAL WOMEN IN NIGERIA

Imade (2001) recounted that the emergence of civil society in colonial Nigeria originated due to the absolutist doctrine of the colonialists and their obvious authoritarian rule. Davis et al. (2011) notes that this period saw the formation of various social movements organized in the platforms of student movements, trade unions, nationalist movements, women's associations, and emergent ethnic and town movements. For instance, Mbachirin (2006) remarked that in the early stages of colonial rule, the Muslim community revolted against the introduction of western education, which they viewed as a means of establishing Christian religion of worship. In reaction to this development, Muslim organisations such as Amadiyya and Ansar-ud-deen opened schools where both western and Muslim educations combined are taught to young male indigenes (Kenny, 1979 cited in Davis et al., 2011). Moreover, Davis et al. (2011) observe that Christian missionaries and organisations in the colonial era provided humanitarian support, such as providing educational and health facilities to people in rural communities where there was extreme poverty and heathenness. Thus, in their effort to convert heathen believers, the missionaries used humanitarian strategies to gain legitimacy in communities (ibid).

In the post-independence era, the emergence of humanitarian organisations occurred due to a reaction from the international community to the weakness of the government in providing much needed welfare services to the people, especially those living in remote

communities[2] (Davis et al., 2011; Gwazor, 2003; Obadare 2005; Okafor, 2006). Civil society organisations could be said to make much impact in the 1980s and 90s, especially with the interference of various militaristic regimes and their obvious authoritarian rule which increased the level of poverty, repression of the masses and an economic down-turn in the nation. Imade (2001) recounted that the civil society growth in Nigeria can be traced back to the anti Babangida and Abacha sentiments that grew out of the excessive indiscipline, corruption and dictatorial rule which exacerbated poverty and austerity, especially with the devaluing of Nigerian Naira by Babangida's regime. The masses struggled to remove the militaristic rule which had offered nothing more than misery and repression to the people. Collective efforts were made by various civil society agents such as the Press, researchers/academic groups, women's groups and young civil society organisations working at grass-roots level (ibid). This struggle continued until 1999, when a democratic regime was restored with the coming of Obasanjo to power (Obadare, 2005). The civil society sector was then viewed as alternatives to the state, and they were portrayed as agents for democratic and developmental growth in country. Gradually, these local based civil society organisations became donors' development instruments and served as alternatives to the state in its function of delivering social services in developing countries. The direct provision of services to poor people became an important activity of these development organisations in the form of self-help projects (Cassen, 1994; Spurk, 2010).

Given the precarious condition of people, especially women at grassroots, various empowerment programmes have been initiated to respond to their deplorable conditions (Adegoroye et al., 2008). 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 have been successful (Adegoroye et al., 2008; Awojobi, 2013). With the continued precariousness of government services, increasing corruption (even after restoration of democratic regime) and the exacerbation of poverty in the country, more attention was afforded to local humanitarian organisations by international donors, including USAID (United States Agency for International Development), the World Bank, and others seeking to dispense charity and relief

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[2] See also: Walker (1999); Imade (2001); Welch (1995); Davis et al. (2011); Nchuchuwe (2010); Jega (2006); and Falana (2010).

to impoverished rural people (Davis et al., 2011; Imade, 2001; Leurs, 2012; Obadare, 2005; Pierce, 2006). Pierce (2006) declared that one further reason for the popularity of these locally-based development organisations is that Nigerians take pride in their associational lifestyle, especially in the traditions of self-help and collaborative community development. The humanitarian organisations providing service delivery in rural Nigeria can be divided into two main categories: Faith Based Organisations (FBO) and secular humanitarian organisations (Davis et al., 2011; Leurs, 2012; Nwokorie, 2013; Olarinwonye, 2011).

In this study, service delivery is defined as the mobilization and utilization of resources (financial, social, human and physical) by humanitarian organisations to empower people who have no access to productive resources or public services in their communities. In particular, the most referred to in these development discourses of civil society are the Faith based and Secular aid organisations (secular Non-governmental Organisations) (Berger, 2003: Davis et al., 2009; James, 2009). Vakil (1997:2060) defines secular aid organisations or NGOs as "self-governing, private, not-for-profit organisations that are geared to improving the quality of life of disadvantaged people." From this definition one can differentiate secular aid organisations from other groups in the "third sector" such as trade unions, and professional associations etc. The secular aid organisations are known for their role as implementers and involve the mobilization of resources to provide social services to the poor (Lewis, 2007). These service delivery operations include activities such as the implementation of development poverty alleviation projects in communities, agricultural development, and rural development, in addition to the provision of health services and microfinance.

On the other hand, a Faith Based Organisation (FBO) is defined by Berger (2003:16) as "a formal organisation whose identity and mission are self-consciously derived from the teachings of one or more religious or spiritual traditions and which operates on a non-profit, independent, voluntary basis to promote and realise collectively articulated ideas about the public good at the national or international level". This definition highlights that the intrinsic value of religious civil society organisations goes beyond religious practice to other broad areas of development and social functioning; however, they are often influenced or motivated by their faith based values to perform humanitarian tasks. It is equally relevant to differentiate FBOs from religious associations that operate at grassroots to support disempowered women. According to Tadros (2000:15), a service delivery FBO is defined "as a civil society organisation of religious character or mandate engaged in various kinds of service delivery". In this view, it can be said that service delivery FBOs are faith inspired development organisations

or religious NGOs. Moreover, the essence of defining a service delivery Faith Based Organisation is to differentiate organisations that seek to draw members from places of worship to those with development goals in place. The separation of service delivery Faith Based Organisations from religious supports groups is crucial because as Jeavons (2004:144) indicated "...congregations should not be called FBOs because it blurs the very distinctions that are critical for policy purpose."

According to the CSEA country assessment (2009:52), since the turn of the century there has been a noticeable increase in the number of humanitarian organisations (both Faith based and Secular) operating in social policy areas such as education, health, poverty reduction, and community and women's development. Such organisations collaborate with the government or international donors, such as the UN (and its multilateral agencies), DFID (department for International Development), USAID or the World Bank, on projects intended to diminish the suffering of people in rural communities, especially women and youths (Adegoroye et al., 2008; Akpabio, 2007; Emenyonu, 2007; Mbachirin, 2006; Odumosu, 2011). The NEEDS platform makes provision for these aid organisations to collaborate in the mobilization of resources to mitigate poverty because they were perceived to possess qualities that distinguished their services from the state apparatus (Odumosu and Simbine, 2011). To facilitate their humanitarian activities, most of these aid organisations have mobilized and channelled resources towards maternal health, agricultural development, microfinance, and educational services, amongst others (Awojobi, 2013; Nchuchuwe, 2010). The aid organisations functions in the educational sector include constructing schools and offering adult education classes to rural women who did not receive an education early in life (Mojo, 2007; Offorma, 2008; Ukairo, 2003). A key component of their educational campaign focuses on ensuring greater enrolment of girls in primary and secondary schools, in part to meet quotas established by the UN's Millennium Development Goals (MDGs), which sought to eradicate the gender disparity in education by 2015 (Mojo, 2007).

In the health sector, the humanitarian organisations tend to provide services to improve the health of women, such as building community or rural health or gynaecology centres for managing maternal health and family planning; offering HIV screening, counselling and treatment services to women PLWHA (People Living With HIV and AIDS), and mitigation efforts, including vaccinations, especially against maternal-child transferable diseases and deadly contagions (Ariyo, 2005; UNFPA, 2010). The National Agency for the Control of AIDS (NACA) (2009) recorded that more than one thousand NGOs have been involved in stemming

the spread of HIV and AIDS in all states in Nigeria since 2000. The Federal Ministry of Health and UNDP (2011) reported that to combat deadly diseases such a malaria, cholera, HIV/AIDS, government have resorted to collaborating with humanitarian organisations, whose scope of work, targets, programme designs and professionalism have contributed to the reduction of the wide spread of these disease in the country. Their sustained relationship and partnership with the international donors was said to have increased aid worker's capacities to deal with health and development concerns in various states in the country (ibid).

In the area of agricultural development, the aid organisations tend to mobilize resources for improving the productivity and income generation of rural women farmers (Adegoroye et al., 2008; FADAMA implementation manual 2009; IFAD, 2008; 2010). This includes the provision of services such as agricultural extension assistance, the provision of loans and farm subsidies through microfinance banks or agricultural development banks, and collaboration with state governments to address environmental resource management and conservation practices (IFAD, 2010). Given the challenges rural women face in obtaining credit to put towards improving their livelihoods, most of the humanitarian organisations have procured farm subsidies for rural women and launched microfinance banks to provide credit and thereby better integrate these women into the socio-economic life of the country (Awojobi, 2013). As agriculture is the main stead of rural economy, most of the well-known humanitarian organisations in the area of agriculture in Nigeria, such as the World Bank tripartite project FADAMA (I, II and III), IFAD (International Fund for Agricultural Development), and FAO (Food and Agriculture Organisation) have targeted the rural poor, especially female households, to ensure food security and production.

However, despite the support by government and international humanitarian communities in responding to the vulnerabilities facing women, including widows, there still remains an outstanding proportion of women who are living in abject poverty in rural communities in Nigeria (Amakom, 2008; Baride, 2013; Emenyonu, 2007). It is from this context that this study finds its relevance in investigating the contribution of Faith Based and Secular aid organisations in mitigating the poverty affecting rural widows in Abia state Nigeria. The investigation into these two types of aid organisations' services also involved exploring how the widows negotiated their empowerment while using the services of the aid organisations to respond to their life challenges.

2.5   CONCLUSION

The chapter has provided a context for understanding the conditions of widows in the country. It began by showing the historical, political and economic concerns that have exacerbated poverty in the country, especially the rural areas where the majority of poor widows dwell. The chapter also presented the factors that exacerbated widows' vulnerability, which led to a discussion regarding the contribution of government and humanitarian organisations in addressing these concerns. Moreover, the chapter provided the rationale for embarking on this study owing to the various issues that have been observed in the condition of widows, and the fact that poverty alleviation strategies targeted by state and aid organisations have thus far failed to respond to their needs. This deficiency suggests that further research is required in order to find a better approach for addressing the concern of rural widows. It is from this background that this study aims to address the response to widow's wellbeing from three theoretical perspectives. This is the focus of the next chapter.

CHAPTER THREE

FROM VULNERABILITY TO EMPOWERMENT – THE THEORETICAL FRAMEWORKS

3.0 INTRODUCTION

In chapter two, I emphasised that the classification of widows as victims or helpless in most literature have concealed their capacity to take initiative in changing their lives. Thus, this chapter aims to disassociate the condition of widows from the usual connotation of passive victimhood and instead draw attention to the strength and power they possess in adversity. This perspective demonstrates their agency, which is essential for their empowerment. Hence, the initiative for examining their empowerment focuses on how they can exercise their agency in the empowerment process. This chapter presents theoretical frameworks for assessing the agency that widows can wield to change their lives at grassroots. To address this issue, three prominent human development theories, namely - Relational Autonomy (micro), Capability (meso) and Cultural and Institutional approaches are adopted (macro). Thus, the chapter reflects on the pertinent issues to be addressed in assessing the widows' agency from the three theoretical perspectives. To achieve this aim, this chapter has been divided into two sections. The first section focuses on the conceptualization of the widows' vulnerability and how they can operate to transform negative attributes in their lives. The second section focuses on the conceptualization of their empowerment. Here, the role the aid organisations will play in enhancing the agency of the widows in terms of providing capabilities in the form of services to enable them to make more relevant choices in addressing challenges in their lives. Also, this section scrutinizes the capacity of the widows to address their life challenges by using cultural groups and elements of their social relationships which are available to them in the community. In this way, we can understand other ways that widows in traditional societies can exercise their agency in dealing with their life challenges outside the scope of supports of the aid organizations. The rationale for adopting the cultural and institutional approach is to advocate the benefits in addressing other sources that could be beneficial to the rural widows in pursuing

their goals outside the scope of the aid organizations, thereby showing how they can operate as agents in transforming their lives in the grassroots.

3.1 CONCEPTUALIZING VULNERABILITY – THE RELATIONAL AUTONOMY APPROACH

This section provides an analytic framework for assessing interpersonal and social dimensions of the widows' vulnerabilities, as well as the transformative choices widows can make to transcend from vulnerability.

Over the years, the concerns of widows have been overlooked in women's empowerment thesis (Beijing Platform For Action, 2010; Owen, 1996; Women 2000 and Beyond, 2001; Young, 2006). The Beijing Platform for Action (2010) particularly noted that the omission of widows in research underscores the obvious discrimination of widows across the globe. The Women 2000 and Beyond (2001:2) report also observes that there is no other group that has been omitted in development studies more than widows; yet they experience the worst fate and marginalization in most parts of the developing world. The recent publication of the book entitled - *Invisible, Forgotten Sufferers: The Plight of Widows around the World* in 2008, raised awareness of the vulnerable conditions of widows throughout the world, and pointed to the rationale for engaging in more research that would go some ways to assess how these challenges can be addressed in order to enable widows to attain better lives. A starting point for addressing the issues of widows' wellbeing within their community is the topic of their vulnerability, and how it can be responded to theoretically. Widows' vulnerability in developing societies is said to be multidimensional (Sossou, 2002). Given that the various vectors of vulnerability that widows endure in most rural areas (as discussed in chapter 2) affect their self-esteem, dignity and self-sufficiency (which are all autonomy competences) (Ezeakor, 2011; Ezeilo, 2006; Nwankwor, 2004), it is relevant to address the autonomy concerns in their vulnerability. The focus will be to draw theoretical perspectives for elucidating how vectors of their vulnerability impede widows' autonomy and how they could respond to them as autonomous agents[3].

In discussing empowerment it is clear that the notion is inescapably bound with the condition of disempowerment (vulnerability), as it is said that disempowered people require

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[3] by autonomous agents I mean as individuals who have rational abilities and possess survival competences

empowerment to achieve better outcomes in life (Anderson, 2013; Alkire 2002; Kabeer, 1999; Sen, 1981; Mackenzie et al., 2013; Nussbaum, 2000). The ethic of empowerment of the widows begins by asking the questions what is vulnerability, and whose responsibility is it to respond to vulnerable widows? (Mackenzie, 2013:40; Mackenzie et al., 2013:3). These questions suggest a process whereby the widows transcend from vulnerability to empowerment, and emphasise the agents involved in the process. Vulnerability and empowerment are viewed as two sides of a coin and have come to be pertinent concerns for the international community and literature discussing women's development in the poor south (Robyne, 2003). An essential message in these discourses insists on the value of enhancing the capacity of disempowered women to function as self-agents in transforming negative aspects constraining their wellbeing (Ibrahim and Alkire, 2007; Malhotra and Schuler, 2005; UNIFEM, 2002). These initiatives focus on the fact that these women have aspirations, as well as more of an understanding of how to respond to their challenges (Nussbaum, 2000; Sen, 1981).

Vulnerability as a topic has been defined in many ways. One of the most common definitions derives from Kelly and Adger (2000:328), who defined it as *"the inability of individuals or social groupings to respond to, in the sense of cope with, recover from or adapt to, any external stress placed on their livelihood or wellbeing."* This definition subscribes to the perspective that vulnerability is socially constructed due to a combination of various factors, such as institutional development, social relations and power distributions. The definition of vulnerability in this way suggests that the disempowered individual is incapable of moving from her condition of vulnerability, which is conspicuously debatable. Most literature that subscribes to the social dimension of analysing vulnerability often focuses on topics such as, dependency, risk, disability, victimhood, or pathology (Butler, 2004; Fineman, 2008, 2010; Kittay, 1999, 2011; Shiloh, 2011; Turner, 2006; Wilkinson, 2005). For instance, groups of people (widows included) living below the poverty line, or other stressor margins in developing countries, are often attributed prototypical and sympathetic labels in analysing their conditions and the development strategies for reducing their suffering, thereby excluding other important factors (Mackenzie, 2013). Other conceptions of vulnerability centre on discussions of the philosophical enquiries to the interpersonal and socio-cultural relevance in understanding the standings of vulnerable people in society (Anderson, 2013; Dodd et al., 2013; Mackenzie, 2013; Mackenzie et al., 2013). These different emphases have created ongoing debates regarding how theory, analysis and policy could be applied to reduce vulnerability that affects women in various stressor margins.

One major debate centres on the universality of human vulnerability and stresses embodied frailty, dependency and constant proneness to risk, harm and danger (Butler, 2004, 2009; Fineman, 2008; Goodin, 1985; Mitszal, 2011; Turner 2006; Wilkinson 2005). According to these theorists, our shared vulnerability (which carries with it the ever-present possibility of risk and misfortune) is an apparent reality of mutual dependence or interdependence and the rationale for developing institutions of support in society (Fineman, 2010: 269; Kittay, 1999; Turner, 2006). The concern of some of these theorists is to promote a different notion that disassociates the vulnerable subjects from being solely responsible for transforming their lives, as posited by traditional liberalists' views, but stresses the responsibility of institutions to protect and support vulnerable subjects. The assumption by these theorists is that the concentration of autonomy (the self-competence of the individual) in assessing people's vulnerability tends to foster the shifts of responsibility of care and support to the vulnerable subjects (Fineman, 2008). For instance, Fineman (2010:225) uses her *vulnerable subject thesis* to argue against the over emphasis of the implication of the individual's autonomy in achieving desired wellbeing, which continues to obscure the responsibility of state and its institutions for protecting the welfare needs of poor people in society. Fineman's (2008:9) view of this protection is that vulnerability is a static position, and justifies the reason for state or development institutions' responsibility in protecting the rights and welfare of the vulnerable subject. For instance, Fineman (2008:9) purportedly said "*whereas both (vulnerability and dependency) are universal, only vulnerability is constant.*" Fineman's proposition has been criticised for making the so-called 'vulnerable subject' a helpless and constantly dependent one without any form of idea or strategy for moving out of their circumstances (Mackenzie, 2013:38). An important issue here is that focusing on this definition of support for disempowered women often encourages development policies and initiatives to forget the important value of addressing empowerment from the perceptions of the beneficiaries' aspirations, choices and goals they may value in life (Sen 1985). It often gives development institutions the wrong option for imposing their own empowerment strategies of empowerment on the beneficiaries, which often conflict with the individuals' own aspirations or choice of empowerment (Ellerman 2006; Mackenzie, 2013; Sen, 1999).

On this note, a second school of thought within the relational autonomy theory championed by Mackenzie (2013), Mackenzie et al. (2013), and Anderson (2013)[4] critiqued

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[4] see also – Anderson (1994), Anderson and Honneth (2004), Christman (2009), Dodd (2013), Roger and Lange, (2013)

this notion that the digression from the thesis of human autonomy in vulnerability analysis is a recipe for disaster, since the concept provides a platform for guiding decisions and duties involved in addressing specific vulnerabilities facing people in societies. This is especially so as dependency theory has been used to advocate for the protection of certain groups of vulnerable people (disabled, and mentally challenged), who may not be capable of making rational decisions concerning their lives (Shiloh, 2011). However, this concept cannot be applied to all conditions of vulnerability, since some people are more capable than others in rationalising how to achieve personal wellbeing. The argument in using this approach is that the notion of 'dependency' only projects the individual as incapable of making personal decisions (or using her initiative) which could bring positive transformations to her life (Mackenzie, 2013:35-38). Hence, vulnerability within this study is defined as deprivation of wellbeing, and is concerned with how the realities of these deprivations motivate change for a better life.

Moreover, because individuals experience vulnerability in different ways and have different coping strategies, focusing on the concept of vulnerability as a universally shared phenomenon will elude our understanding of the various ways the vulnerable individual can operate to overcome her challenges (Mackenzie, 2013). Therefore, as much as the vulnerable individual suffers because of her innate human nature, which is susceptible to pain and harm, she can equally make efforts to transit from vulnerability to a desired state of wellbeing. This information is the backdrop for posing the first research question which aims to investigate how the widows' perception of the experiences of vulnerability connects to their desire for change and the initiatives they develop in order to make change happen; showing the transitory process in their vulnerability. The first research question was also posed to argue that despite the ontological notion of our shared vulnerability, it is essential to understand that the experiences of vulnerability can facilitate desires for change (transition), hence, this should be the concern of the analysis of vulnerability. Therefore, the relational autonomy approach provides a framework for addressing the first research question by rationalising how negative interpersonal and social factors (misrecognition and social deprivations) impede the wellbeing of widows (or autonomy) in society (Mackenzie et al., 2013:14). Furthermore, it is arguable that despite life challenges, the vulnerable individual still has the capacity to transform her life, especially as it is in her best interest to do so (Anderson, 2013; Mackenzie, 2013; Mackenzie et al., 2013; Sen, 1981, 1999). This suggests that the analysis of widows' vulnerability should extend beyond the dimensions of their vulnerability (i.e. misrecognition and deprivations) to focus on the ways that widows attach meanings to their experiences of vulnerability and how this motivates actions for

dealing with them. This dimension is important because it provides a guideline for elucidating the important factors (the widows' aspirations and empowerment needs) that development organizations will be focusing on while structuring and assessing the needs of their beneficiaries.

3.1.1 The Autonomy Capacity of the Vulnerable Subject (Micro level)

The strength of the relational autonomy approach lies in its recognition of the potential of the vulnerable individual to utilise her agency (initiatives or self-competences) to transform her life. This is considered the micro level of analysis, because it underscores the inherent qualities and decisions which the vulnerable individual can make to address her life challenges (Anderson, 2013; Hall and Taylor, 2009). However, although Mackenzie (2013) observed the capacity of the vulnerable subject to transform her life, she did not demonstrate just how this could be achieved. Mackenzie (2013) concentrated on finding the relational issues (interpersonal and social) that impede human agency, and how to address the institutional concerns in the response to the vectors of vulnerability. Therefore, to show this transition, the subjective dimension projected in the works of Anderson (2013), Hall and Lamont (2009), Hall and Taylor (2009) and Keating (2009) is employed. As aforementioned, Fineman (2008) presented vulnerability as a constant feature of human nature which conditions people to be prone to risk, harm and weakness that is beyond our control. However, concentrating only on the shared human nature of risk and harm will eventually obscure other important structures, like the rational capacity of the individual, and the desire for wellbeing, which are both the driving force for change in the individual (Anderson, 2013; Hall and Taylor, 2009; Keating, 2009). Since vulnerability inhibits people's autonomy to lead a good life, it is important to elucidate how the individual can deal with it and progress in life.

One of the premises for elucidating the transition from vulnerability is the rationale that the vulnerable individual (widows) as a rational agent exercises a degree of self-determination in leading a flourishing life, which can instigate the desire for change (Anderson, 2013; Sen, 1999). Since attaining wellbeing is a special goal in an individual's life, the analysis of her vulnerability will assess her capacity to transcend this (Anderson, 2013). Moreover, because human beings have different ways of responding to vulnerable conditions, especially as they have different experiences and values (Mackenzie et al., 2013), it is rational that the analysis of vulnerability should focus on their own perceptions of it. Thus, an effective synthesis of the widows' vulnerability would focus on how their perceptions of vulnerability could encourage

initiatives for bettering their lives. Keating (2009:58) termed these initiatives "the response systems in the biological animal" which has its foundation in human evolutionary history. The idea being that the threats to biological needs motivate the individual to take action to respond to their own needs. This response system is shaped in early development, and plays a significant role on how the individual addresses life problems (Hall and Taylor, 2009; Keating 2009: 58). Hence, the meaning that the individual affords their condition is a juxtaposed effect of the struggle to lead a desired life, which is an essence of human nature. Thus, ignoring a widow's capacity will elude her own contribution and efforts to bring much needed change to her life.

In assessing the widows' vulnerability the concern is on how the meaning they attach to vectors of their vulnerability highlight the pathway of actions to transform their life. Focusing on the subjective analysis of vulnerability is particularly important because it will enable an evaluation of various imageries the widows use to interpret their experiences of vulnerabilities in their communities and actions they take to address them (Halls and Taylor, 2009). Moreover, it is argued that personal experiences provide the context for understanding how the meaning people give to their life challenges lead to desire for change – transition from vulnerability (Taylor and Van-Every, 1999). Sense-making (meaning) is the cognitive strength in the individual which allows her to make decisions for change, and act upon it (Keating, 2009). The transient nature of sense-making is construed from the central role it plays in the determination of human behaviour, and in enabling people to make the decisions to actively change things in their lives (Weick and Sutcliffe, 2005). Thus, to understand how people initiate change, it is necessary to assess the meanings they attach to their experiences of vulnerability, rather than generalising their condition. Sense-making becomes even more of a driving force for change when the current state of life is perceived as different from the expected one, or where there is no way to engage properly in a better life (Weick and Sutcliffe, 2005). This is because when faced with an unsatisfied lifestyle, the individual seeks to develop initiatives that can allow her to achieve her expectations (Helms-Mills, 2003). In this way, we can understand how the widows' meanings translate to the choices they make for dealing with their challenges and attempting to change their lifestyles.

Taking into account the multidimensionality of vulnerability (dependency, misrecognition and deprivation) it is clear that the way of supporting disempowered women also requires a multilevel analysis of their empowerment (Mackenzie et al., 2013:16-17; Nussbaum, 2000). One of the initiatives for empowering women focuses on how the autonomy

of disempowered women should be advanced to gain control over needed productive resources in societies through the support of development organisations (Ellerman, 2006; Ibrahim and Alkire, 2007; Kabeer, 1999; Narayan, 2002, 2000; Nussbaum, 2000; Sen, 1999).[5] Another initiative would focus on how the social relations they engage in can constitute social resources that disempowered women can use to transform their lives at grassroots level, thereby demonstrating their agency (Evans, 2009; Hall and Lamont ,2009; Hall and Taylor 2009). These initiatives are the focus of the following sections. The rationale for raising these initiatives is because literature has shown that due to the failure of state apparatus in providing needed services for poor people to maintain a good life, this responsibility eventually fell to the aid organisations and other support institutions (Burnell, 2008; Gouldner et al., 1999; Howel and Pearce, 2001; James, 2009; Kaldor et al., 2001; Misztal, 2003). Thus, the next section examines how these institutions contribute to the empowerment of disempowered women.

3.2   CONCEPTUALIZING EMPOWERMENT

3.2.1   THE CAPABILITY APPROACH (meso level)

This section provides the justification for adopting the capability theory for analysing the role of aid organisations in the empowerment of the widows. The argument is that the role of development or aid organizations should be to provide services that meet the choice and aspirations of their beneficiaries.

The concept of empowerment has become widely used in development literature, especially with regard to reducing vulnerability, disempowerment and the poverty affecting half of the world's population today, of which rural women constitute one of the greatest proportions (IFAD, 2008, 2010; Narayan, 2005; UNDP, 2002; UNIFEM, 2008; Women 2000 and Beyond, 2008). Consequent to its value laden problem, the concept has no certain definition (Ibrahim and Alkire, 2007). The recent concentration on widows' empowerment and their obvious vulnerabilities have often been ignored in more general discussions on women's empowerment (Women 2000 and Beyond, 2001). The essence in supporting widows owe to the fact that they are more vulnerable than any other class of women, especially as they endure hardship as the sole providers of their households, and often face social deprivations sustained

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[5]   see also, Narayan (2005), Kabeer (1994), Rowland (1997), Malhotra and Mather (1997), Isvan (1991); Mason (1998); Uphoff (2005); Mayoux (2000); Lokshin and Ravallion (2003), Samman and Santos (2009), Mason and Smith (2000), Fukudar-Parr (2003), Malhotra and Schuler (2005);

by unjust traditions (Buvinic and Guspta, 1997; Chant, 2003; Kesby, 1998). Most studies on women's empowerment rationalize the importance of providing enabling environments for beneficiaries to make their choices and operate as agents in transforming their lives. For instance, Narayan (2005:4) defines empowerment as "*increasing poor women's freedom (autonomy) of choice and action (agency) to shape their own lives*" and Alsop et al. (2006:10) define it as "*the process of enhancing individual's or groups' capacity to make effective choices and then transform those choices into desired actions and outcomes.*" The definition by Narayan (2005) captures the very nature of the individual as 'one in control of her empowerment' and whose capacity should be enhanced to make effective decisions for her wellbeing. Alsop et al. (2006) view empowerment as a process of change – whereby women are provided opportunities which they can use to transform their lives. Nonetheless, both definitions highlight empowerment as a process of providing support to vulnerable women to enable them to become active agents in the process.

In his capability theory, Sen, like the relational autonomy theorists believes that experiences of vulnerability varies in individuals, and argues that it is unrealistic to have a distinct set of guidelines, since wellbeing is a personal property and varies across individuals. Thus, using a pluralistic dimension of his capability theory, Sen (1981, 1999) emphasises that his theory would then focus on what he called the *value judgement*, which suggests that choice follows from diversity and from commitment to value pluralism (Mackenzie, 2013:50). The rationality in concentrating on the value judgement is "because different people will value different capabilities, depending on their internal capabilities and their conceptions of the good, a just society ought to guarantee equality of access to a wider range of opportunities but leave it to individual to choose which particular capabilities." (Mackenzie, 2013:50). The value judgement emphasised by Sen indicates the relevance of allowing the beneficiaries of support services to make their choice of capabilities that is valuable to them, and the importance of development actors to focus on these choices when structuring empowerment initiatives. From this perspective, Sen made the concept *agency* viable in discussing individuals' contributions in assessing empowerment processes

The agency dimension focuses on the capacity of beneficiaries as autonomous agents to pursue their goals despite foreseen disadvantages and challenges in their society. Sen (1985:203) defines agency as "*what a person is free to do and achieve in pursuit of whatever goals or values he or she regards as important.*" Sen (1999) understands the intrinsic role that agency plays in the development of people and argues that people who actually enjoy a high

level of agency are people who have been able to engage in actions that expands their values; for unharnessed agency is a result of alienation and oppression and devalues human dignity. In this perspective, beneficiaries are viewed to have the capacity to achieve empowerment by making rational choices beneficial for their wellbeing. The argument set here is that the hardship and suffering of the widows in their rural communities can facilitate the application of various competences or strategies (which is developed in childhood) in dealing with life challenges, especially as it is in their best interest to achieve desired wellbeing (Anderson, 2013:135; Hall and Lamont, 2009:7). Therefore, it could be said that the agency dimension cannot be discussed without its implication on the beneficiaries' goals in terms of their pursuit of goals which are valuable to them (Alkire 2008:4). This is because pursuing this goal is the freedom space, which is a prerequisite or de-facto requirement for exercising their agency (ibid). Hence, assessment of this level of empowerment (agency) must consider how the beneficiaries are able to enjoy this space within the prevailing socio-cultural contexts (Alkire, 2008: 5).

Sen further argues that the major drive for the empowerment should focus on the provision of capabilities (opportunity structures) that will enable beneficiaries to further pursue their goal of transforming their lives (Ibrahim and Alkire, 2007; Sen, 1999). To address this issue, other empowerment theorists such as Narayan (2002; 2005), Ellerman (2006), Alsop et al. (2006), Ibrahim and Alkire (2007), Kabeer (1999), Hennink et al. (2012), and Hudock (2005) provide a platform for measuring the capacity of aid organisations to achieve the much needed task of facilitating autonomy of beneficiaries to handle the role of improving their lives. This perspective is conceived in most capability literature as "the opportunity structure" and addresses the effectiveness of development agencies to respond to the autonomy 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).

In capability theory, the opportunity structure aspect is concerned with the improvements of human lives as an unequivocal objective of development agencies in society, and highlights the essence of including the autonomy of disempowered women in pro-poor or poverty reduction strategies (Alsop et al., 2006). It is viewed as the meso-analytic level of empowerment because it investigates the intervention roles development or aid organizations play in providing supportive initiatives such as poverty reduction, gender inequalities and effective governance in advancing lives of marginalized women especially in developing world.

The provision of empowerment support is expected to increase poor women's resilience, because providing them with capabilities (or social services) increases their opportunities to live up to their expectations. This reflects the issues of ensuring their inclusion and participation from the starting point to the completion of the empowerment process. Kabeer (1999) emphasised that access and control of resources is dependent on women's capacity to be included in decision making throughout the whole empowerment process. This suggests that participation is crucial for women's empowerment. For effective empowerment of women to be achieved, development agencies must address their relationship with their beneficiaries and increase beneficiaries' informative power, which will allow them to engage effectively in local deliberations and decision making that affects their lives (Slater et al., 1995). This includes a bottom-top approach in disseminating information that would be beneficial for women to participate in decision making in their empowerment (Watkin, 1995). The idea of participation scrutinizes the capacity of the development agency to provide opportunities for the beneficiaries to own and control decisions over empowerment and mobilization of resources (Cavestro, 2003; Chambers, 1997; Ellerman, 2006; Moser, 1991). Thus, this structure addresses the capacity of aid organisations to be sensitive to the choices their beneficiaries make about bettering their lives, and how they ensure that there is autonomy for achieving this. By following this approach, it is expected it will lead to better outcomes of services, which should be evaluated based on the impact on the beneficiaries' lives (Ellerman, 2006).

Opportunity structure also entails assessing the extent to which staff are trained to ensure that services are impacting on the lives of the beneficiaries, thereby providing aspired or needed services instead of what Sen termed 'counterfactual services' (Moser, 1993; Sen, 1999). Sen's (1999) main argument in his agency postulation is that in assessing poverty and other capability deprivation issues, development initiatives should consider people's agency and freedom (autonomy competences) more than counterfactual choices (that is what one could choose because of its provision). This is because development agencies tend to use these counterfactual choices to cover actual freedom choices (agency) which reflects the beneficiaries' aspirations in using their services (pp: 66). Sen observes that wellbeing is a paramount issue of development and when delivering services, development actors should recognise the existence of the beneficiary's goals and aspirations, which they value and pursue in achieving wellbeing. Hence, it could be argued that providing a choice of services is actual empowerment, and emphasises the autonomy the beneficiary enjoys when receiving supports from the aid organizations.

However, the effectiveness of local based development organisations to embrace grassroots participatory methods, especially with respect to challenges or tensions between agency (ability to control empowerment) and empowerment structures has been questioned (Fisher 1998; Helon, 1991; Howel and Pearce, 2001; Hudock, 2005; Hulmes and Edwards, 2005; Moser, 1993). This contingency explains why empowerment strategies of some development agencies have not successfully achieved their objectives of alleviating the suffering or poverty of women in developing countries like Nigeria to date (Hennink, 2011; Kabeer, 1994; Moser, 1993). This perspective also exposes the many ways international donors insist on interfering with the strategies of local development organisations which in turn debunk the essence of autonomy in the empowerment process (Moser, 1993:87-89). For instance, Hudock (2005) critically questions the possibility of the local NGOs in Africa to achieve the much needed development results at grass-root levels, and observed that the key reason for this was lack of autonomy to manage funding from the international organisations, whose insistence on a specified programme scheme tend to limit opportunities of applying local based approaches. Due to these limitations in the capability approach framework (i.e. the incapacity of development agencies), there is need to assess other ways of responding to the vulnerability facing disempowered women (Evans, 2009).

3.2.2   THE CULTURAL AND INSTITUTIONAL APPROACH (The Macro-Level)

This section provides contexts for assessing other ways the widows can improve their lives at the grassroots level

As I mentioned earlier, some studies have observed the incapacity of development agencies to work effectively in empowering their beneficiaries, especially in reaching their aspirations (Fisher, 1998; Helon, 1991; Howell and Hudock, 2005; Hulmes and Edwards, 2005; Moser, 1993; Pearce, 2001). These observations raise a pragmatic concern in focusing on only the opportunity structure component in the capability approach as the only panacea for assessing the empowerment of disempowered women in developing societies. Thus, a third research question is raised to address alternative ways that the widows can empower themselves outside the scope of the services of the aid organisation, especially in traditional societies where they can utilise other support from their communities. This dimension will enable an assessment of the way the widows can demonstrate their agency in traditional settings, especially as this study focus on widows in rural areas. This initiative further allows us to understand how the widows

can become more involved in the empowerment process by taking up the initiative of improving their lives by using social resources available to them in their communities. Although Sen (1999) did not specify how disempowered people could enhance their capabilities in terms of their social relations and cultural values, his idea that choice follows from diversity and commitment to the achievement of value pluralism of empowerment, provides the justification for exploring other ways the capability of disempowered women could be enhanced in this stead. Addressing this question requires an assessment of how cultural institutions offer alternative sources that the widows can use in order to address their life challenges, especially when services of the development or aid organizations do not meet their specific needs. What this will do is demonstrate the practicality of their agency.

Hall and Lamont (2009), Hall and Taylor (2009) and Evans (2009) argue that the capability approach proposed by Sen failed to acknowledge the various ways poor women may enhance their capability. Hence, to address this gap these authors made an attempt to develop contexts within which the theory of empowerment could be understood from the socio-cultural dimension (macro). Within their "Cultural and Institutional Framework" is the understanding that people can deal with life challenges (i.e. demonstrate their agency) in two ways. One is through personal abilities such as emotional resilience, and personality skills which have been inculcated from childhood to adulthood to deal with their problems in life (i.e. the individual's agency). The second, which they paid more attention to, is the ability of the individual to elicit the cooperation of others in dealing with life challenges (Hall and Taylor, 2009: 85). This second initiative constitutes the macro level analysis of empowerment and explains how social relations and structures consist of resources that disempowered women can use to deal with life challenges (Hall and Lamont, 2009).

The communal nature of most developing societies can enable social relations and networks that are beneficially important to the wellbeing of people, which include kinship groups and axial religious groups (especially Pentecostal groups) (Swidler, 2013). The ever presence of these social groups in their localities necessitate opportunities for receiving timely support for the poor (Evans, 2009). In addition, the close ties, mutual responsibilities and trust shared in communalistic societies or groups can offer opportunities for eliciting cooperation from others and engaging in social support (Swidler, 2013). It is for this reason that Hall and Taylor (2009:85) argue that people can equally use social resources much like economic resources in order to cope with life challenges. The argument here is that there are many dimensions of social relations which constitute social resources (which is much like the

economic resources) that disempowered women can harness to cope, especially in traditional societies where culture is the bedrock of most social relationships (Hall and Taylor, 2009:87); which include the capacity to secure cooperation and support from others, or to mobilize collective efforts, which are defined by the prevailing social imaginary (Hall and Taylor, 2009:88). Thus, while assessing the empowerment of disempowered women, it is important to address how they can access alternative resources.

In addition to the focus on the individual's endowments (cognitive capacities) or the provision of material resources and services (opportunity structure), attention should also be given to how people's social relations can allow them to gain access to available resources required for responding to their needs (Hall and Taylor, 2009: 88-90). This social relationship is construed in the process of interacting with others, and in other cases structured by prevailing institutional and cultural practices which support people at grassroots level (Hall and Taylor, 2009). Hall and Taylor (2009:84) suggest further factors of social relations that can help people to deal with life challenges: the impact of collective action and the use of grassroots institutions as a way of further addressing their needs. In addressing the differing ways that the widows can further empower themselves beyond the scope of the service delivery of the aid organisations, the contending issue will be to explore the elements of their social relations that can enable them to elicit the cooperation of others in addressing their life challenges. Thus, the following subsections will focus on assessing how collective actions and social networks constitute social repertoires, which disempowered women could use to cope with life challenges at local level.

3.2.2.1 The Impact of Collective Actions

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; Ibrahim and Alkire, 2007; Kabeer 1994, 1999). Kabeer (2004) calls it the power to work with others that explores practical demonstrations of the women's agency (that is their own capacities). Where women are deprived of access to productive resources, collective agency is a key element in supporting them to realise the power they possess as a group in addressing their common goals (Bartlett, 2004; Bennett, 2002). The initiative of collective action assumes that women who are organized into collective groups are able to overcome inequalities and discrimination, and come to control resources and assets that were hitherto out of their reach (Evans and Nimbiar, 2013; Kabeer, 1999; Riza, 2013).

Most importantly, group action reflects collective initiatives that derive from the interpretation of their social position in society; as people devise actions from the interpretation of the recognition they are given in society (Hall and Lamont, 2009). Hall and Taylor (2009:90-91) point to how the context of meaning people attach to their life challenges influences the development of collective initiatives in dealing with them. The issue of collective action feeds into the framework for assessing people's empowerment in two ways. Firstly, the meanings (imaginaries) people give to their life challenges could encourage the desire to elicit the cooperation of others in dealing with common life challenges (Hall and Taylor, 2009: 91). Secondly, these imaginaries enable the moral obligation and justifications (solidarity) for responding to the needs of others. This highlights the moral and collective value in social responsibility for people in need. People engage in group actions not only for the immediate benefits, but for moral judgement in 'doing good' to others in similar situations (Naverson, 2002; Smiley, 2008).

More importantly are the elements that enable collective action. Kabeer (1994) observes that people generate ideas of collective action to access resources that they may be denied and to address this important need they harness various values of which trust, solidarity, commitment and determination are particularly visible. The issue of trust, solidarity and commitment to shared goals have been projected as moral values that motivate group actions (Bouchard, 2009; Evans and Nimbiar, 2013; List and Petit, 2011; Smiley, 2008). These moral values manifest in collective formations and the judgements people make in working with others to address common problems. Collective actions are beneficial for empowerment because it allows people to justify the importance of pooling their resources together in order to bring about much needed wellbeing (Hall and Taylor, 2009; Kabeer, 1999). Individuals can make choices to combine their own individual assets (in terms of material, psychological and human assets) with collective assets (voice, organisation and representations) to increase their capacity for dealing with their challenges (Kabeer, 1999).

Moreover, apart from its collective gain, individuals form a group because their joint intentions are centred on shared goals (List and Pettit, 2011). Therefore, this invariably means that collective agency is an aggregate of the individualistic intentions of the members. This enables us to understand why people would form action groups to pursue their interests in traditional societies (Swidler, 1986). Group agents are vibrant, with stimulating mind-sets which they build around their set goals. This type of mind-set justifies their reasons or rationales for joining the group (List and Petit, 2011); including how individuals make sense of the gain in

vesting their interests to a collective good, and why they may choose to collaborate with one group and not the other (List and Pettit, 2011).

3.2.2.2 The Impact of Social Networks

Unlike the opportunity structure framework that focuses on the development strategies and work of the NGOs in providing social services to the poor, this dimension (capabilities of cultural institutions) observes the importance of development services to work in line with the cultural contexts of the challenges facing disempowered people in their societies. The argument posed in focusing on this dimension is that because the sufferings or challenges facing people in traditional societies is often embedded in their cultural frames, it is logical to address (in policy and development initiatives) the different ways they could deal with life challenges from the context of their socio-cultural settings (Hall and Lamont, 2009). This perspective recognizes the relevance of local and grassroots support groups in the empowerment framework, – such as the community associations, solidarity or peer groups, religious associations and other local networks, especially as they are available for poor people to use in societies (Swidler, 2013). Moreover, it will be used to assess the possibility of development organisations to mobilize and sustain collaborations with social networks and groups already established at grassroots level in empowering the widows (Hall and Taylor, 2009; Swidler, 2013). The idea here is that because they are foreign to the people and their culture, development organisations may need the support of grassroots support groups to sustain the legitimacy and capacity to work with poor women at local levels. This is because most of the beneficiaries needs are structured within their socio-cultural environment and in most cases, development initiatives and policies are structured without the consideration of the cultural framework that impinge on their beneficiaries' needs, and by doing so undermine the success of most empowerment projects in the poor south (Hall and Taylor, 2009).

Some studies have shown that social networks provide immediate or grassroots supports that can improve people's resilience in difficult situations in developing societies (Evans, 2009; Lacey and Carba, 1996; Hall and Taylor, 2009; Skovdal et al., 2014; Swidler 2013; 2009). This issue underpins how disempowered people use their membership in social networks to deal with their life problems, especially in traditional societies where there is more opportunity for communal relations (Hall and Taylor, 2009; Norris and Inglehart, 2011). People's social networks are often deposits of cultural repertoires (i.e. they can act as logistical

and emotional buffers in times of suffering). The contention here is that beneficial interaction or social relationship is dependent on norms of reciprocity that are developed from rationalistic exchanges and mutual trust (Putnam, 1999). Social networks enhance the trust, norms and values that make for easy cooperation with others in the society in coping with life challenges (Hall and Taylor, 2009). Where there is an established bond and consensus of ideas (elements of social capital), this consequently enables collective responses to life challenges. Thus, to understand the benefits of social networks to widows' empowerment in developing societies, it entails exploring how trust, membership and other elements of social relations enable them to solicit the support of other individuals in dealing with their life challenges (Putnam, 2000). This is relevant, especially as membership within associations underpins the analogous representation of people's capability in the sense that it can allow them to tap various resources within their reach (Hall and Lamont, 2009).

3.4   CONCLUSION

In sum, the literature review has shown that the strategies for empowering women can take place on different levels or various analytic frameworks, which highlights the role of the individual, development organisations and cultural institutions. The analysis of empowerment in this study aims to investigate the various ways women's' wellbeing can be enhanced without limiting knowledge to only the provision of support services by mainstream development organisations. This is relevant to the present study, especially as the various frameworks have identified different levels that women could operate at to empower themselves in societies. In order to address the research questions made explicit in this chapter, requires the application of specific research methodologies, design and analysis, which will be the focus of my discussion in chapter 4.

CHAPTER FOUR

RESEARCH DESIGN AND METHODOLOGY

4.0   INTRODUCTION

This chapter justifies how the research was designed by looking at the sampling procedure, the paradigm of enquiry, the data collection methods, issues of reflexivity, objectivity and power, and the process of analysing data. To this end, the chapter is divided into seven sections. The first section, which focuses on the sampling and selection criteria, explains why the samples of aid organisations, widows and aid workers, as well as the study location were selected for the study. The second section reflects on the paradigm of enquiry, detailing the philosophical perspectives - the ethnographic and comparative approaches - that guided the ontology and epistemology of the study. Moreover, it justifies how the research questions motivated the use of observations and interviews as the main methods of data collection. Next, the third section explains how the interviews and observations were carried out. The fourth and fifth sections explain how critical issues in ethnography, such as generalization, reflexivity, objectivity, power relations and field constraints were addressed. The ethical considerations are detailed in the sixth section. Finally, section seven looks at the processes involved in the data analysis and explains the various stages of the coding process and how the coding reflects the prevailing theories.

4.1 SAMPLING AND THE UNITS OF ANALYSIS

To address the research questions specified in chapter 1, it was necessary to select a sample of widows and aid workers from four aid organisations operating in rural communities in Abia state, Nigeria. As the study was conducted in Abia, the wider implications and responses of widows from all parts of the country were not taken into consideration. However, the limited number of participants and geographical range were considered sufficient for analysing the vulnerability and empowerment of widows in rural areas in the country. To ensure that the study covered the entire state, I selected communities based on the three geopolitical zones of the state, namely Abia Central, Abia South and Abia North (ABSEED 2005:5-10; Onyemaobi 2010:3-4). Table 1 in appendix 1 shows the twelve communities and their geo-political location.

Moreover, the communities were selected because they are areas in which the aid organisations operated most of their cooperative groups for women (*see appendix 1 table 2 for list of aid cooperative groups and the communities*).

In order to study the empowerment of the widows in rural communities, as well as comparing and assessing the relative merits and challenges effectiveness of the services of Faith Based Organisations (FBOs) and Secular Based Aid organisations (SBOs), four prominent aid organisations operating in Abia were purposively selected. The Faith Based Organisations are - Kolping Society of Nigeria and Presbyterian Community Development Services (A.K.A Presbyaid), while the Secular aid organisations include - Abia state FADAMA III Project and Abia state IFAD (International Fund for Agricultural Development) *(see Appendix 2 for brief profiles of the aid organisations)*. All of these aid organisations' head offices are located in Umuahia, which is the capital city of Abia state Nigeria. These aid organisations were chosen because they have long been involved in community development and rural poverty projects and have received many national and international grants for supporting women in remote communities in Abia. For instance, the Kolping Society of Nigeria is sponsored by the BMZ in Cologne, Germany, and Presbyaid is sponsored by Presbyterian World Services and Development, based in Canada, the Church of Scotland, and the Presbyterian Church in Kentucky, USA. As for the SBOs, FADAMA is sponsored by the World Bank (Fund for Agricultural Development) and IFAD is sponsored by the international IFAD office in Italy. A further reason for selecting these aid organisations was to compare the services of the two types of aid organizations (i.e. FBOs and secular aid organizations) to their widow beneficiaries. The results of the findings are expected to provide more knowledge concerning what is known about the services of these two types of aid organizations to women in Nigeria.

These four organisations were deemed to have sufficient experience and knowledge of dealing with the international community and donors as well as widow beneficiaries. This was an important justification for choosing these aid organisations in particular, as I could then examine how their relationships with donor institutions affect the way they deliver services to their widow beneficiaries. The aid organisations were also selected for their focus on grassroots empowerment strategies, such as the provision of agricultural loans and farm subsidies, the distribution of fertilizers and improved agricultural species, offering micro-loans, and the provision of skills acquisition training. The selection of both faith-based and secular aid organisations enabled me to consider how their respective doctrines affected the ways they select staff or informed their decisions and guidelines in providing services.

Widows were selected as the focus of this study because they are considered one of the most vulnerable groups in rural areas in Nigeria and in Abia state in particular (Abia state IFAD, 2010; ABSEED, 2005). For instance, the Abia state IFAD (2010) report observed that widows suffer from "brutal" traditions and abject poverty more than any other class of women. Moreover, the widows studied reside in rural areas, hence, as rural areas are the domain of the people's tradition, it is arguable that these widows would endure more impact of cultural practices than their counterparts in urban cities (Akimbi 2015). Akimbi (2015) observes that there is a differential in widows' fate in urban and rural areas in Nigeria. In the urban areas, due to a modern way of life and a westernised system of education, which most women have been exposed to, they are more aware of their human rights and have access to needed services, especially as most of the well-developed structures are in the cities (Akimbi, 2015; Durojaye, 2014). ABSEED (2005) commented that widows are the most vulnerable and deprived in rural areas and this is why various strategies, such as, Better Life for Rural Women, ABSEED and NAPEP, have been designed to improve their lives. Moreover, in recent times, the issue of widows' empowerment has proven more relevant in development discourses and few studies have yet been conducted about widows in developing countries, including Nigeria (Ezeakor, 2011; Women 2000 and Beyond, 2001). Hence, because of the relevance of further research on their wellbeing in developing countries, it was necessary to focus on widows in this study. Moreover, growing up in Abia and as an aid worker in the field of women's development, I witnessed some of the negative impacts of widowhood practices and poverty on widows in the rural communities that I worked in, in Abia state. As a result, I felt it was necessary to investigate the impact of these traditions on widows and how they cope despite the challenges of living in poor villages.

To study the widow beneficiaries, a total of twelve (12) women cooperative groups (3 each from the four aid organisation) formed by the aid organisations were selected for the study. The selected cooperative groups were drawn from the list of cooperatives serviced by the aid organisations. The selected cooperative groups operated in the communities sampled for the study. The sample of widows was randomly selected from the 12 cooperative groups. This selection of widows was necessary because the cooperative groups are the major units which the aid organisations deliver services to in rural communities. Hence, they were a key source through which I could recruit widows for the study. Preece (1994) observed that for a sample to be representative it must not be biased towards any sub group, and this lack of bias is normally achieved by random sampling. Using this sampling method was necessary as it enabled me to recruit widow participants of different ages, religious affiliations, educational and occupational

levels in the communities. This would allow me to explore the differences in the widows' ages, livelihood, household composition or educational background and their relationship to their vulnerability in the rural communities. Specifically, in the selection of the widows, I considered the implication of the personal characteristics and family circumstances which would enable me to reflect on the theoretical perspectives adopted in this study. This is particularly the case when clarifying the need for the widows' reliance on the patronage of the aid organizations. Poverty characteristics such as income poverty, illiteracy and lack of reliable skills etc. are understood as capability deprivations (Narayan, 2001; Sen, 1999), and as such the capability approach suggests the importance of providing services that would enable beneficiaries to address their life challenges. Hence, it was necessary to select widows using the services of the aid organizations, as their responses would give insight into the extent to which the aid organizations were able to respond to their needs. A total of 48 widows benefiting from the services of the selected aid organisations agreed to participate in the study. To fill any gap that arose due to the limited number of interviews, the ethnographic sources of participant observation and personal conversations with other widow beneficiaries in the various communities were used.

Moreover, for comparing the effectiveness of the services of the two types of aid organisations, twelve staff of these aid organisations were selected for the study. The staff comprised of three members from each of the four aid organisations who were directly involved in service delivery operations and who had worked with the organisation for at least five years (see appendix 1, table 5 for staff data). This period of working with the aid organisations was considered viable enough for them to have in-depth knowledge of the operative activities. The selection of staff was important because it was intended that their information would provide a prism for cross-examining the widows' perceptions to find similarities and differences in the services of aid organisations, as well as the implication on theory (i.e. validating claims of the literature that FBOs are more effective than secular aid organisations). However, as the widows are the main focus of the study, their participation was the key source of information. Lipsky (2012) and Ellerman (2006) suggested that the recipients of aid yield more reliable information for evaluating its impact than any other source.

Abia[6] state was primarily selected for this study because it is my home state and I speak one of the local dialects; as well as having previously spent four years working for the Faith

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[6] See chapter two for a map of Abia with its various LGAs.
 More about Abia state is explained in chapter two– The Research Context

Based Organisation- Kolping Society of Nigeria. Also, over the years, Abia has experienced inefficient and corrupt governance, leading to poverty afflicting a majority of the rural population and the gross under-development of the rural areas (FOS, 2007; Kalu, 2012). As poverty and the failure of government to provide services are important indicators of vulnerability (Fineman, 2008; Turner, 2006), Abia was judged to be an appropriate setting for this research because of government's inconsistent support for rural development, which led to the proliferation of aid organisations in the state, whose efforts mostly focus on poverty reduction through programmes for youth and women (Madukwe, 2010:12). As one of the poorest states in Nigeria (ABSEED 2010), Abia has also received much foreign aid for engaging civil society organisations in community development projects (Madukwe, 2010). Thus, Abia was selected in order to ascertain the extent to which these aid organisations have been successful in alleviating the poverty affecting rural widows.

Another consideration in the selection of the location (Abia state) for the study was security. The Boko Haram insurgency and terrorist attacks in the north render that region unsafe, whereas Abia is in the south-east, which is predominantly Christian and peaceful. Focusing the study on the Abia state ensured my safety and reduced any risk to my life during the course of conducting fieldwork. In addition, being an indigene of Abia state, it was relatively easy for me to access beneficiaries and aid organisations, thereby reducing any delay in the research process.

4.2   THE PARADIGM OF ENQUIRY

The paradigm adopted for this study – comprised of the comparative approach and constructivist ethnography - had implications for the methodology chosen and was the basis for the research enquiry (Creswell, 2003; Lincoln and Cuba, 2000). These approaches are explained in the following sections.

4.2.1   The Comparative Approach

Following Weber's comparative sociology, the paradigm of enquiry in comparative research emphasises difference and similarities in order to understand specificities in a social phenomenon (Collier, 1993). In this format, comparisons not only expose differences between social units or subjects, but reveal distinctive aspects of a particular entity that would be

fundamentally impossible to identify otherwise. It is important to note that there is no precise methodology for measuring the relative merits and challenges in the services of FBOs and secular aid organizations in existing literature (Lipsky, 2011:26). This is because research in this area is fairly recent in development studies (ibid). However, any project that seeks to compare the two types of aid organizations would have to formulate or devise a methodology for assessing it. The comparative approach was selected to provide a methodological framework for assessing relative merits and challenges in the service delivery of the faith based and secular aid organizations to the widows. The comparison focused on examining the extent to which the Secular aid organizations and FBOs were able to provide services that meet the aspirations of the widow beneficiaries. Lipsky (2011) suggested that one way of assessing the impact of aid organizations is by comparing them and examining their performances in providing expected services to their beneficiaries. The use of the comparative approach enabled me to cross-examine the views of the staff with those of the beneficiaries to pinpoint significant relative merits and disadvantages in the aid organisations' services to the widows. Moreover, given my experiences and observations working as an aid worker in the Kolping Society of Nigeria, I understood that the most effective way of assessing the services of the two types of aid organisations is through a comparative approach, which reveals relative strength and weaknesses in their service delivery functions.

Azarian (2011) suggests that one problem with using comparison is that the researcher is often faced with the difficulty of penetrating different contexts. Thus, it was necessary to become acquainted with the units of analysis (staff and widows) to acquire relevant information in order to make a valid comparison. Moreover, Hepworth and Stitt (2007) suggest that any project that seeks to compare the Faith based and Secular aid organisations should rely on empirical validations (i.e. perceptions of the beneficiaries), which entails crosschecking validity and reliability through a triangulation of methods. For this reason, it was necessary to adopt a broader paradigm of enquiry, i.e. including the constructivist ethnography, which enabled me to participate in the service operations of the aid organisations and interview participants. This afforded me better opportunities for participating and obtaining first-hand information about the widows' vulnerabilities and empowerment processes while using the services of the aid organisations.

4.2.2   Constructivist Ethnography

This qualitative study adopted constructivist ethnography as a paradigm of enquiry, with observations and interviews serving as the primary data collection tools. Howell (2013) observed that constructivist ethnography involves the amalgamation of the observations of the investigator, the values embedded in the research environment, and the narratives individuals give to social values and interactions in their environment. As a qualitative approach, the constructivist ethnography allows the researcher to derive data from the interview responses of participants and from observations of how a social phenomenon unfolds (Howell, 2013). The assumption of ethnographers is that the individual learns, draws meanings and interprets these meanings during social interaction, and has the capacity to give an accurate account of his or her experiences in the interactive environment (Flick, 2008).

This approach was necessary as it facilitated the investigation of the meanings widows attached to their vulnerabilities and using the services of the aid organisations. Hall and Taylor (2009) suggested that the meaning people attach to their experience of life determine the way they devise strategies for dealing with life challenges, and that ethnography provides a rich source of data for assessing how people deal with life challenges within the context of their social environment. In addition, the implication of autonomy and agency on the part of the widows (Mackenzie 2013; Sen, 1999) makes the constructivist ethnographic approach especially suitable because personal interaction between the widow participants and myself was indispensable for obtaining information about the autonomous decisions and actions they have taken in attempts to improve their lives.

Furthermore, Martin–Mathews (1999) observed that much of what is known about widowhood is based on the experiences of widows, and comes from qualitative research whereby scholars used ethnographic sources, in-depth interviews and narratives to reveal the processes and dynamics with which women cope with this major life transformation. Understanding the social and interpersonal arrangements that foster the vulnerabilities women suffer from in their communities entailed studying women in their cultural and interactive environment. This yielded an understanding of the meanings they attach to social facts like patriarchal customs, land and rural assets, gender, the kinship system, rural poverty, income generation and widowhood practices. At the same time, a constructivist ethnography provides an ontological perspective for understanding the widows' aspirations, expectations and motivations using the services of the aid organisations, and the rational choices they made using

cultural institutions (such as social networks, religious associations, peer groups, collective or *nsusu[7]* groups) to support positive transformations in their lives. Ethnography is considered a good source for gleaning information about anthropological issues such as social relations, culture and religion, because it enables the researcher to become part of the community and to understand how culture affects the people's way of life (Creswell, 1997).

The ethnography was carried out in three phases over seven months (see table 1). The first phase involved the accessibility processes and pilot study (introductions and strategic meetings with the gatekeepers); the second phase was concerned with the participation in services/aid organisations' activities and operations, women's meetings (community and cooperative groups), community activities, and observations of women's occupations, market, churches and cultural activities (e.g. land and community property sharing committee and widow practices); the third phase was the one-to-one interviews with the selected sample of widow beneficiaries and staff. To ensure a timeframe for the study, a timetable stipulating the dates for the various activities was constructed (*see Appendix 3, the timetable and activities of the fieldwork*).

Table 1: The Phases of Fieldwork

Research Phases	Focus/Activity	Method of Data Collection
Phase 1	**Access:** Strategic meetings with Staff and Traditional Rulers of the Communities and Women leaders **Pilot Test :** 16 widows and 4 staff from Kolping Society and FADAMA III	• Participants' consent form • Participant Observation (Field notes) • Pilot Interviews • Video/Audio recording devices
Phase 2	**Ethnography proper** (Observations of aid organisations' administrative work and service delivery functions in local communities.) Participation and observation of women's occupations/community activities and meetings.	• Participant Observations (Field Notes) • Video/Audio Recording devices • Documentary Sources • Literature

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[7] The *nsusu* groups are local groups the widows formed from the cooperative groups to pursue their interests.

	Participation in cooperative societies.	
Phase 3	Interviews – Part 1 – Widow beneficiaries Part 2 - Staff of aid organisations	• Semi-structured interviews (Types A and B) • Audio Recording device • Personal data

4.3   METHODS OF DATA COLLECTION

4.3.1   Observation – (Ethnography in Action)

One of the primary sources of data for this study was observation. This method of data collection enabled me to observe the aid workers and widows in their daily environment and as a qualitative method with origins in traditional ethnographic research, it was deemed appropriate for this research. The objective of an observation method is to help the researcher learn the perceptions held by the study population (Creswell, 2003; Denzin and Lincoln, 2000, 1994; O'Reilly, 2012). It is also one of the approaches for conducting subjective and interpretive sociological research like this (Rose, 1982). Engaging in observation means learning what life is like for an *insider* while assuming the place of *outsider-on-the-inside* (Emerson et al., 2001)*.* This was especially important because in addressing the research questions, it was necessary to observe the widows in their natural environment, including the way they carry out their economic activities and poverty alleviation projects, relate with the aid organisations and members of the cooperative groups, and their interactions within the communities. Moreover, it provided an opportunity for me to engage and participate in the various operations of the aid organisations in the beneficiary communities to obtain first-hand information about their service delivery functions. Relevant information was recorded in field notes, which are the most important tool for collecting data in ethnography (Lofland, 1973; Rose, 1982). Depending on the situation, I played different roles, either as a complete observer or participant observer, which reflects the belief that a researcher can assume various personalities while doing ethnography to access diverse information in the field (Reinharz, 1997). Specifically, the widows were observed through a process called random time sampling, which involves investigating a phenomenon at various times and on different occasions (Aptekar and Heinonen, 2003). This technique was useful because it provided many angles for witnessing the

experiences of these women as widows in a patriarchal society and as beneficiaries of the aid organisations' services.

With an understanding of the importance of adhering to ethical norms regarding contact with participants and communities, I set out to negotiate access to research sites before commencing the study, which involved seeking consent from gatekeepers at organisational and community levels (Burgess, 1991). Having served as a field staff member when I was working for the aid organisation in Nigeria, I was aware of the gatekeepers and various authorities that I would be required to meet in order to establish access. To access the beneficiary population, I had to contact the local authorities and traditional heads of the 12 communities. Other important community gatekeepers and strategic personalities, such as the chiefs, clan heads, youths and women leaders were contacted prior to the beneficiaries themselves. The ruling council or authority in Igbo communities is called the *igwe's* council, which is made up of the *igwe,* who is the traditional ruler, and the heads of the various clans, called *ndi-ichie* or 'traditional chiefs'. This traditional political institution is the major decision making body in these communities, and as such, any matter concerning the internal and external affairs of members of the community or the welfare of the community (including academic research) is overseen by them. Therefore, certain members of these ruling councils and women leaders in the communities were visited, and their approval was acknowledged through a consent form. The process of gaining access to the aid organisations involved meeting with their strategic staff or project coordinators, who arranged further meetings with other strategic staff in their organisations. The initial meetings with staff took 40-45 minutes in the conference rooms of aid organisations. Consent letters from the organisation were later provided which contained their approval to access staff, aid organisations' operations, documents and strategic offices *(see appendix 4 showing a copy of the Consent Letter from one of the aid organisations)*. Access to the cooperative groups was made possible by the operations' staff of each of the aid organisations, who formally introduced me to the various cooperative groups.

As ethnography entails the total immersion of the researcher in fieldwork (Creswell, 1997; Hamersley and Atkinson, 1995; Mauthner, 1997), I commenced visits to the 12 communities after obtaining the permission from the communities' leaders. During my visits, I observed how the participants experienced life as widows. As one of the main vectors of vulnerability affecting the widows in the communities is the lack of a reliable source of income generation (Buvinic and Guspta, 1997; Chant, 2003; Smith, 2006; Women 2000 and Beyond, 2001), the visits to the various communities were a way of observing the widows as they engaged in their

occupations such as selling in market places, petty trades, farming, and keeping animal husbandry etc. I was able to observe the state of their livelihood and, where necessary, ask questions about their livelihood. Since rural poverty (defined as the unavailability of services and productive assets) is said to affect the capacity of rural women to engage in more productive economic activities (Dercon, 2009; Kambur and Venables, 2005; Khan, 2000; Mosley and Miller, 2004; Sahn and Stifel, 2003; Women 2000 and beyond, 2008), the visitations to the communities were necessary for witnessing their dilapidated state and to observe the extent of the poverty and deprivation facing the residents (including the widows).

Moreover, as the first research question focused on investigating meanings that women attach to culture and social relationships that facilitate their vulnerabilities, and strategies they developed for further improving their lives (Hall and Lamont, 2009; Mackenzie, 2013; Nussbaum, 2000), observation allowed for a wider remit of analysis than the sole use of interviews. It was for this reason that the participant observation took place during the first stage of data collection (see table 1). As widowhood practices are seen as an important vector of vulnerability that widows face in traditional societies (Ezeakor, 2011; Nwankwor, 2004), the observation method was a good way for participating in various mourning ceremonies involved in preparing the newly widowed woman for the new phase of life called *"mkpe"* (widowhood). Assuming the role of observer, I witnessed the burial ceremonies which brought together many villagers who would come to pay homage to the deceased man and his family members, and it was an opportunity to engage in informal dialogues with other widows and villagers to learn more about the impact of some widowhood practices on the widows.

To determine the extent to which the services of the two types of aid organisations improved the lives of the widows (and to answer the second research question) I assumed the role of observer by participating in the operations of staff in beneficiary communities. This was aimed to investigate the various projects implemented by the aid organisations in support of the widows. Moreover, being an observer afforded me the opportunity to have dialogue with other widow beneficiaries of the services of the aid organisations. As the second research questions involved learning the widows' perceptions of the services of the aid organisations; it was important to visit the cooperative groups to observe how they ran their groups' projects. At these meetings (i.e. cooperative meetings), I observed the relationships between group members to see if there was a discernible difference between widows and non-widows. In this way I could also glean whether and how the relationships fostered in these groups helped individual members to develop a sense of belonging, solidarity and trust all of which are

essential for assessing collective action and initiatives for dealing with life's challenges (Hall and Lamont, 2009).

Glaser and Strauss (1971) observe that an advantage of the observation method is that it allows the researcher to gain a multifarious understanding of the social phenomenon and helps to identify and formulate questions for future research. For instance, while observing the widows during meetings of their cooperative groups, I learned that some of the widows had formed separate groups called *nsusu* groups to pursue their own interests. As a result, I incorporated these *nsusu* groups into my study time table with the aim of finding out what necessitated their formation as break-away groups from the original cooperatives. This was found to be particularly relevant for addressing the third research question, which concerns other strategies outside the aid organizations' services that the widows used to improve their lives.

Cavestro (2003) asserts that the participatory method of observation appears to be an effective tool for studying the service delivery functions of development organisations, especially in terms of assessing the effectiveness of their methods of services to their beneficiaries. Cavestro (2003) and Chambers (1997) observe that the best way of finding the level of inclusion of beneficiaries in the services of aid organisations is through the Participatory Rural Appraisal (PRAs). Hence, to investigate how the widows are included in services of the aid organizations, I had to participate in the various PRAs functions of the secular aid organisations to gain first-hand information on how the aid organizations assessed the needs of their beneficiaries (Dewalt et al., 1998; Spradley, 1980) (see appendix 5, pics 1 showing PRAs). The PRA is an important function of the aid organizations, especially as this is the time when the aid organizations designed tools for addressing the needs of the beneficiaries. The assessment of community and groups' needs is carried out by a community driven approach which sees the community members selecting the project that would be run for them. Thus, it was necessary to study the PRA process to assess the extent to which the widows' interests are included in the process.

Also, I could participate in other service delivery functions of the aid organisations, which include, their strategic meetings, sensitization programme and Evaluation (M/E), loan disbursement, skills acquisition trainings and empowerment seminars, religious functions, cooperative society/nsusu meetings, and visits to microfinance banks. These were all deemed necessary for assessing the effectiveness of the aid organisations' methods of services to their

beneficiaries. Participating in the operations of the aid organisations additionally allowed me to visit various project sites of the widows' cooperative groups, and to speak to other female beneficiaries. This approach allowed me to observe the outcomes of the aid organisations' services on the widows. The observation method was also flexible for collecting more information from staff and widows in the long term. This is because it allowed me to make necessary visitations to strategic offices when I needed more information from staff.

As I noted in chapter three (theory), because of the precariousness of the services of development organisations, some researchers have suggested that a better assessment of widows' empowerment would extend beyond the scope of service delivery by aid organisations to address the various ways cultural institutions can become resources from which poor people can improve their lives. Swidler (2009; 2013) observes that development initiatives have come to recognise the contributions of indigenous groups in supporting the empowerment of people at grassroots level. According to Swidler (2009), indigenous support groups could be beneficial to local people because of their grassroots presence, which affords them a greater capacity to address the needs of their community members who often share the same sociocultural context. This initiative led to the observation of the indigenous groups and how they provide support to the widows. The important groups observed by Swidler (2013) were axial religions and chieftaincy groups (e.g. widow groups), thus I had to observe the women's religious activities to explore how their relationships with their churches enabled them to deal with life challenges. In particular, I focused on the Pentecostal and orthodox churches as well as the widow groups, who were found to be actively involved in supporting the widows in the communities.

However, as useful as the observation approach was, it was not very conducive to probing certain issues that are private to the widows. For instance, I could not ask questions about the women's experiences of widowhood during the community meetings, given that vulnerability issues tend to provoke emotions and sensitivities. Thus, I found the face-to-face interviews to be a reliable and necessary tool for gleaning sensitive information which the widows might have found difficult to discuss in group or staff meetings, such as their own perceptions of the services of the aid organisations (Creswell, 2009). Nonetheless, it could be said that carrying out the observation in the beginning laid the foundation for eliciting the trust of the participants, which facilitated dialogue and openness (Creswell, 2009).

4.3.2 The Interview Method

In applied ethnographic research, the observation method is often used in conjunction with other qualitative methods such as interviews or focus group discussions (Creswell, 1997). Thus, the interview was considered a complementary method to the observation approach. A total of 48 interviews were conducted with the widow participants. Half (24) of the 48 interviews were conducted on widow beneficiaries of Faith Based Organisations and another (24) were conducted on the widow beneficiaries of secular NGOs. A total of twelve interviews were conducted with the staff of the aid organisations, and again, exactly half (6) worked for FBOs and the other six for the secular aid organisations (*see appendix1, tables 2, 3 and 5 - for the list of interviewed widows and staff*). This approach of selecting participants for the interviews was necessitated by the aim of the study to compare the services of the two types of aid organisations, and this required equal representation of participants. Allum (1998) suggested that in a comparative study, it is essential for the units of analysis to be equally represented; otherwise, the analysis would be unnecessarily asymmetrical and invalidated. For this reason, care was taken to ensure that I had an equal number of participants from each type of aid organisation.

The interview was important for this study because it gave me the opportunity to collect information from the perceptions, ideas and experiences of the participants in an in-depth manner (Arksey and Knight, 1999; Cassel and Symon, 2004). Specifically, the interview was used in this study for three purposes. First, the interview provided me with the narratives of widows' experiences of vulnerability and shed light on how they negotiated strategies for responding to their life challenges. Mackenzie (2013) argues that people have different ways of responding to vulnerable conditions, and that it is rational that the analysis of their vulnerability should be focused on how they experience and perceive it in different ways. Also, Chambers (2000) observes that the experience of vulnerability would vary among widows because they have different capacities of coping with life challenges; thus, he argues that an effective synthesis of their vulnerability would centre on how their experiences and interpretations translate to their actions of addressing their life challenges.

Secondly, the interview was valuable in yielding sensitive details about the widows' experiences of vulnerability and their perceptions of the services of the aid organisations. As vulnerability is a personal experience which is sensitive and solitary (Chamber, 2000), interviews were particularly helpful in allowing the widows to voice their feelings about their

condition in the rural communities, and enabled me to obtain varied views about the challenges they face in their communities. This is why Bell (1997) argued that conducting interviews individually enables the researcher to identify and interpret various dynamics in the accounts of the interviewees for the subsequent analysis. Also, one-to-one interviews fostered the feeling on the widows' part of being in a safe space where they would not be judged by others, including non-widowed women, with whom some reported having a contentious relationship. Moreover, when the women were alone with me, they felt free to express their perceptions of their relationship with the staff of the aid organisations while avoiding any misunderstandings with the staff.

Thirdly, the interview allowed the contextualization of staff and widows' responses (i.e. in terms of the aid organisations services), and provided materials for comparison and triangulation (Creswell, 2009). Ellerman (2006) pointed out that in analysing the effectiveness of services; two actors are involved in the process: the helper (aid workers) and the recipients. Thus, the interview was found to be a reliable tool for finding out the perspectives of the staff and widows on the extent to which the aid organisations were meeting the expectations of the widows. Moreover, Ellerman (2006) considered the perceptions of beneficiaries as critical in genuinely assessing the effectiveness of organisations in terms of how their services were compatible with the beneficiaries' autonomy. Thus, it was considered that interviews would yield this result.   Because of the women's very tight schedules and the difficulty in questioning them in the cooperative groups (due to mistrust in these groups and the fear of being implicated), I was flexible in carrying out the interviews in various locations and met the participants in their homes and project and occupation sites (Brewerton and Millard, 2001). In other cases, I conducted the interviews with women in the headquarters of the aid organisations when they attended seminars or training programmes. Thus, I had to monitor the women's occupation schedules (e.g. the market and farming days) as well as the aid organisations' training/seminar timetables to obtain the information for preparing the interviews.

Moreover, in using the interview method, Creswell (1997) advised determining what type of interview structure would result in the most useful data to answer the research questions. In this study the semi-structured interview was used. O'Leary (2004) observes that while a structured interview has a rigorous set of questions which do not allow for diversion, the semi-structured interview is open, allowing for new ideas to emerge during the interview. In this study, the semi structured interview was selected, as it enabled me to translate specific themes from the theories into open-ended questions. In particular, the interview method was used

because of its relevance in anthropology and ethnographic study. It is argued that in the process of narrating individual experiences (during the interviews), the values and moral justifications for actions are often uncovered through interviews (Creswell, 2009; Heintz, 2009).

Two interview frameworks, Type A and Type B were developed for sets of participants (i.e. widows and staff). Type A was constructed for the widow beneficiaries; while type B was constructed for the staff (*see appendixes 6 and 7 for the two types of interview instruments*). The interview questions were drawn from the results of the pilot tests as well as from the themes developed from the theories used in this study. Generally, the interview questions were designed to enable me to analyse the various ways in which the widows can be empowered at the micro level (agency), meso level (service delivery of the aid organisations) and macro level (use of social networks and groups). Where necessary, I had to ask additional questions to expand on the information given.

The interview questions were divided into four sections based on the themes of my theoretical framework (each focusing on a specific level of the widows' empowerment). The first and second sections (in Type A and B) focused on the service delivery methods used by the aid organisations and the consequences or outcomes of their services. These sections also included items concerning other strategies outside the services of the aid organizations which the widows used to enhance their wellbeing in the communities. The variables developed by Narayan (2005, 2002) namely – access to empowerment services, organizational capacity, and inclusion of beneficiaries, were the dimensions used for structuring the questions in the first and second sections of the interviews. A third section was developed for Type A interviews, which dealt with the vulnerabilities of the widows and the various strategies employed by the aid organisations to address them. This section was particularly narrative as questions were open-ended and allowed for an understanding of other concerns in the widows' vulnerabilities, which may otherwise be overlooked. A personal data section was included in Type A and B. Type A focused on obtaining information on the demographics of the widow participants in terms of their age, level of income, educational status, occupations and religious affiliation. The essence of including these demographic details was to have further inferring factors that heighten the widows' vulnerability. For interview Type B (for the staff), this comprised of obtaining the personal details of the staff, such as office/designation, years of service in the aid organisation and level of professionalism, generally, for understanding their capacity.

Following Presser et al. (2004) recommendation, before the interview questions were finalized, a pilot study was conducted with the purpose of assessing the relevance and quality of the questions, and whether they would elicit the desired information. The pilot test included a group interview, carried out in February 2013, with a sample of widow beneficiaries and aid workers. The interview framework was then reviewed by my supervisors, some of the strategic staff of two aid organizations (Kolping and Abia state FADAMA III project), and by female leaders of four cooperative societies, before the main stage of interviewing commenced.

4.3.3 Other Methods of Data Collections

Triangulation is important in qualitative research as it increases the credibility and validity of the results (Rothbauer, 2008). Particularly for ethnographic studies, secondary sources of data allow the researcher to provide supporting evidence for the findings (Creswell, 2003). Therefore, in this study, secondary sources of information were used to validate the information derived from the two main sources of data, observations and interviews. The secondary sources of data were literature, internet sources, official documents, and informal conversations. Photographs were also taken to provide visual documentation of my ethnographic observations and findings with the explicit consent of the participants. I occasionally relied on informal conversations with non-participant widow beneficiaries or other important informants, such as villagers and female activists in the communities, to augment limited details in the interviews. These people all possessed in-depth knowledge and information about widows' vulnerabilities and empowerment activities.

Furthermore, official documents provided supporting information about the administrative activities of the aid organisations and some of their terms of reference in carrying out their humanitarian functions. Where an omission of information was evident in the main sources (especially from the staff interviews), relevant information could often be derived from the official documents to which I was given access (Ritchie et al., 2003). For instance, some of the aid workers were reluctant to release information about project administration (especially on counterpart funding and their relationships with governments and donors), as they felt it could threaten their jobs. Thus, I relied on documentary sources to collect the required information. It was for this reason that Ritchie et al. (2003) observed that official documents can be a good source of information about covert issues when studying people in organisations. Also, in order to relate the data to the theoretical perspectives and to locate my argument in

widows' empowerment debates, I consulted some relevant literature in the field of female development.

4.4. RELIABILITY, REFLEXIVITY AND OBJECTIVITY

To ensure validity in research, scholars such as Howell (2013), Geertz (1984), Hamersley and Atkinson (2007), Cuba and Lincoln (1985), and Denzin and Lincoln (2000) observe that it is pertinent for researchers to address matters of reflexivity, objectivity and reliability. Howell (2013) explains that reliability refers to the extent to which a research study will yield the same results on different occasions. As for the issue of reliability, it was assumed that the participants provided accurate and truthful accounts, but it must nevertheless be acknowledged that there is scant evidence to refute any potential challenge to their perspectives. Nonetheless, the narrative accounts provided by the participants gave insight into the issues of widows' vulnerability and empowerment in rural communities in Nigeria. Their responses offered empowerment strategies that target specific needs of widows.

Another issue to address while engaging in ethnographic research is reflexivity and objectivity, which entails a level of detachment from the participants. Tedlock (2000) described the researcher's role as being a marginal native and a professional stranger, or a self-denying emissary, during the field work. This represents one of the greatest challenges of social research because the researcher becomes part of the social world under investigation but must remain realistic, objective and positive in his/her observations (Hammersley and Atkinson, 2009). In this study, the issues of maintaining reflexivity and objectivity were in drawing a boundary between my role as a researcher and as a former staff member of one of the aid organisations (Kolping Society of Nigeria). Although my past involvement with the Kolping society facilitated my access to documents and the relevant offices of this organisation, it also caused some problems at the beginning due to the over-familiarity of some of the staff. To that end, I limited my association with staff members to official issues only, avoiding irrelevant interactions. This gradually caused the staff to see me in a somewhat more official capacity and to start relating to me in that way. Moreover, I applied the same approach in interacting with some of the widow beneficiaries of the Kolping society who had a previous relationship with me as their field worker.

I also understood the implication of objectivity while comparing the services of both types of aid organisations, especially as I was once a staff member of one of the FBOs

(Kolping). To ensure this objectivity when comparing the types of aid organisations, I had to analyse the data as honestly as I could, and carried out the majority of the analysis in chapter 6 from the perceptions of staff and widows views. I only used evidence of my own observations to support the views of the participants.

4.5   POWER ISSUES

The power relationship between the participants and myself in terms of trust and acceptance presented another important consideration during the course of the research. Trust and acceptance had to be negotiated with the participants and the communities I was to study. The first negotiations were with the gatekeepers, who included the community chiefs and the *igwes* (paramount rulers). Despite being an Ibo woman, native to Abia, the fact that I was a woman carrying out a study in a very patriarchal society posed some challenges when it came to accessing the community leaders. This is because in seven out of the twelve communities I studied- it was considered a taboo for a woman to enter the *Obi-eze* (Traditional Ruler's palace) without being escorted by a local male. As the aid organisations' staff assigned to support me during the occasions of accessing these communities were not locals, it was difficult for them to gain me entry to see the traditional rulers or cabinet members. Thus, to address this problem, I enlisted a suitable indigenous male proxy to provide me with an entry to the palaces of the traditional rulers in these communities. However, in other communities, the staff from the aid organisations could help me to gain access to the *igwe*s and their cabinet members, as well as the female leaders.

The staff of the aid organisations introduced me to the female leaders of the various cooperative groups used in this study. The female leaders of the various *nsusu* and cooperative groups helped by arranging meetings at which I could introduce myself to the members and discuss the project with them. They also encouraged the cooperation of the widows by clarifying their role in my study and the benefits to them, in addition to providing me with information about their cooperative and *nsusu* activities and meeting days. They also encouraged me to participate in the women's meetings as a way of becoming acquainted with the widows. Also, my ability to understand some of the local dialects as well as being a woman myself made it easier for the women to share their experiences with me. Most of the widows were very enthusiastic about sharing their ideas and experiences with me because I was from the *oyibo* land (white man's land) and they believed that I would be of great use to the

community. Although some of them were intimidated by my status as an educated woman from the *oyibo* land, with time, they warmed to me, especially when they began to see me as one of their own. However, the perception of me as *nwanyi obodo oyibo* (woman from abroad) placed me in a more powerful position, as someone special with a link to the *oyibo man,* and thereby afforded me more trust and legitimacy to participate in the various activities of the widows and staff.

A power issue that I had to contend with, with the staff of both types of aid organisations, was trust. In some cases, aid workers in Kolping society had the idea that since I was once a member of staff, I would have comprehensive knowledge about all of their services, and this made it difficult for me to obtain detailed information. Moreover, it was difficult at times to receive accurate information regarding the staff's administrative duties due to the fear that I may take the information to the senior authority, who was my former boss. Thus, to ensure trust and a better relationship between the staff of Kolping Society of Nigeria and myself, I had to stress the essence of the study to the staff and promised to keep their information confidential. I made an extra effort to assure sceptical staff members of the veracity of my detached stance as a researcher and not as a spy, as some of them regarded me to be.

I also faced issues of trust in the secular aid organisations, which hindered my ability to solicit the cooperation of the staff, especially as they viewed me as a stranger and refused to speak openly with me. At our first meeting, the staff of FADAMA and IFAD were mostly withdrawn. I was not surprised by this and knew that as an ethnographer, I would have to grapple with acceptability and my role as a detached researcher (Creswell, 1997). It took two weeks before the staff started speaking freely with me; my participation in their operations in the communities helped in this regard by providing more opportunities for them to get to know me and ask about my study. Moreover, to create a friendlier environment, I employed some unconventional methods such as visiting staff members in their homes or having lunch with them, in order to reduce the friction in our relationship, while still maintaining objectivity. Gradually, the staff began to accept my presence in their office as a 'friendly' researcher in their midst, and verbally confirmed their interest in working with me. It was easier with the staff of the FBOs because of my past relationship with them. My former position with Kolping Society of Nigeria resulted in connections with other FBOs, including Presbyterian community services, which was helpful in accessing the organisation.

4.6   LIMITATIONS OF THE STUDY

The limitations in this study were the issues of generalizability and some challenges during field work that affected the methods used. As far as generalizability is concerned, it is necessary to note that if any conclusion applicable to the whole nation is to be derived from this study, it would be essential that a study be conducted in the six geopolitical regions (comprising 36 states and FCT). However, considering the financial limitations involved in covering a large country like Nigeria and the recent religious upheavals in most of the northern parts of the country, this could not be achieved. An alternative was to conduct the study on a small sample of widows in selected rural communities in Abia state. As this study was conducted on a limited sample of Ibo widows in twelve rural communities in Abia state in Nigeria, some of the findings may not be generalizable to other rural women in Nigeria or elsewhere. This is because Nigeria, with over 250 ethnic groups, has diverse cultures, and as such the widow cultures in the communities in which I conducted this study cannot be generalized throughout the country. Akimbi (2015) confirmed that the widow cultures in Nigeria differ with the various ethnic groups; some are extremely harsh, while others are more protective of the widows. I concentrated on the impact of the widowhood cultures and patriarchal traditions which are practiced in the communities where the widows reside. Hence, while some aspects might apply to patriarchal cultures practiced elsewhere in Nigeria, others most definitely do not. Feasibility issues precluded a wider study of widow cultures practiced in other parts of the nation. Moreover, the study did not take into account every aspect of vulnerability facing the widows in the rural communities as it relied only on the views highlighted by the widows in their interviews and from my observations. It is also worth noting that the findings derived in the assessment of the services of Faith based and Secular aid organisations in this study may not be completely generalized, especially as the result is derived from a few samples of FBOs and SBOs in Abia state. Nonetheless, it is hoped that some of the lessons gleaned from this research could be applied judiciously where necessary.

As I resolved to focus on Abia state it was essential to carry out the study in all the L.G.As; however this was not possible due to the unavailability of transportation to various remote villages and bad road networks. Nonetheless, given that the culture of the communities are similar as they are all from Ibo tribe, I considered the twelve selected communities viable enough to derive information about the widowhood cultures affecting the widows; the poverty scenarios were virtually the same in the various communities in Abia state.

Since, ethnography entails detailed observations, whereby the researcher consistently goes back and forth to the research location to collect more information (Howell, 2013), lack of available transportation was considered a challenge because it limited my effort to use the observation methods effectively to derive in-depth information where necessary. As the field is often unpredictable, some of the traditional research methods do not always work. All of these issues constitute new ethical and methodological challenges and call for flexibility and adaptability (Creswell, 1997). Moreover, some of the widows I planned to study had little time to give to the study, as they already had tight schedules which involved balancing their occupations and family responsibilities. This affected the number of widows that showed up for interviews (I had planned to interview more than 48 widows) because it proved impossible to reach the homes of all of the widows scheduled to participate. Nonetheless, the information I collected from the widows who did participate was considerably sufficient for assessing their vulnerability and empowerment strategies while using the services of the aid organisations.

4.7   ETHICAL ISSUES

Ethical considerations are important when carrying out social research. Hence, before commencing I had to receive approval from the ethics committee in the Department of Sociology and from the University of Leicester's graduate school. The British Sociological Association's (2002) ethical guidelines for conducting people-related research were used as precepts for structuring the ethical principles that would guide the study; especially in terms of recruiting participants, conducting ethnography and interviews, and in using field data for reporting. Realizing how sensitive vulnerability issues could be, the women's responses were made private and confidential. The data was collected without the infliction of personal bias or disregard for the personal values of the selected study group (Davis and Dodds, 2002). To ensure the confidentiality of the collected information, the data were encrypted and stored on my laptop and protected by a passcode. I made sure that no other person had access to my laptop by keeping it in a safe place. Each of the widows were given a pseudonym to keep their identity private when reporting the results (*see appendix 1, table 2 and 3 for the aliases given to widows).* The aid workers names and identities were similarly kept confidential through the use of reference codes (*see appendix 1, table 5 for reference codes of staff).*

In relation to the potential ethical issues involved in accessing information on very personal and sensitive issue like widowhood and vulnerability, I took care to ensure that the widows were comfortable sharing their experiences. During our interactions I was particularly sensitive to any verbal or non-verbal indication of distress and continuously reassured them as they related details of their widowhood. I informed them that they were not compelled to narrate any situation which might cause them anxiety or embarrassment. All of the participants signed a participant consent form *(see appendix 8 and 9 for participants' information and consent forms respectively)* before research commenced. The consent form explained the purpose of the study, their anonymity, the confidentiality of the information, video coverage and photographs, and the role they would play in the study. This provided the participants with the opportunity to make an informed decision to participate. When the participants were illiterate and/or could not read or understand written English (especially common amongst the widows) the information was read to them in their native language, and they gave verbal consent or a thumb print. When necessary, a bilingual worker was brought in to translate.

The use of photographic devices also raised some ethical issues in terms of confidentiality and privacy. To address this ethical matter, I ensured that I obtained full consent prior to video recording or photographing. The same procedure was used during the interviews, which were recorded on an audio device. I took extra care to give the participants, especially the widows, ample opportunity to decide whether they would like their photographs to be used for the study or not. I did this by informing them that they were not compelled to allow me to use their photographs or videos on any occasion, and that they were free to remind me if I crossed a boundary.

4.8 THE PROCESS OF DATA ANALYSIS

The methods of data collection determined the nature of the analytic procedures that were applied. As the study made use of qualitative research methods, content and thematic analysis were used to analyse the data (Coffey and Atkinson, 1996; Davies, 2007; Miles, 1994). Davies (2007) suggests that qualitative data can be analysed in three ways, of which content analysis is the most effective. In practice, content analysis entails the organisation, retrieval and interpretation of data through a process called coding, whereby broad analytic categories are broken down into manageable proportions (Coffey and Atkinson, 1996; Miles and Huberman

1994). Coffey and Atkinson (1996) recommend that coding should not be limited to only a reduction of the data, but should be able to reveal diverse analytical possibilities, and should move towards interpretations. This is when a relationship is identified between data, concepts and theory. In this study, the coding was conducted using the model devised by Braun and Clarke (2006:97), the stages of which are described below.

During the **first stage,** which is the transcription stage, I used the Express Scribe translator software to transcribe the raw data (i.e. the audio records of interviews and conversations, field notes, documents, and diaries) into more organized and refined sets for analysis (Miles and Huberman, 1994). First, however, the interviews had to be translated from the various dialects of Ibo into English. I was then able to look for categories and patterns (or themes) which emerged from the data. This process allowed for a thorough familiarisation with the data as I had to read and re-read the transcripts, and during this time, I began to mark ideas for the coding process. For rigorous analysis, I had to organize, manage and retrieve the rational and meaningful sections from the transcribed data using content analysis (Miles and Huberman, 1994; Seidel and Kelle, 1995).

The **second stage** consisted of the thematic coding process or categorization. Coffey and Atkinson (1996:27) observed that the analytic procedures that underpin coding are intended to establish connections between the themes of the data and theories. The thematic coding process also involved establishing links between basic elements (child codes) and themes (parent codes), and reflecting the meanings of this relationship in light of the overall theoretical framework (Huberman and Miles, 1994). The linking of data to theories was carried out using the process Denzin (1970) and Bryman (2003:1142) referred to as theoretical triangulation, which involves interpreting data from different theoretical positions. The sorting of codes was completed manually and involved taking the child codes from the interviews and placing them on different coloured paper with each colour representing the various themes (Coffey and Atkinson, 1995). In this way, commonalities, differences, patterns and structures linking the child codes to the broader themes could be identified. Thus, this stage focused on linking the data to the three major thematic codes derived from the theoretical framework (Braun and Clarke, 2006), relational autonomy, capability, and cultural and institutional approaches, which can be described as the three levels of empowerment, micro, meso, and macro, respectively, of the widows. These themes are explained in the following sub-sections.

Relational Autonomy- The first category (micro level) focused on the strategies the widows used at both individual and collective levels to deal with the challenges facing them in their communities. This analysis drew on the relational autonomy approach developed by Mackenzie (2013), Mackenzie et al. (2013) and Anderson (2013) (in chapter 3), who argue that a better analysis of human vulnerability should focus on the way vulnerabilities motivate individuals to respond to their life challenges through a series of actions or strategies. As mentioned in chapter 3, this theoretical application is based on the acknowledgement that vulnerability does not necessarily render an individual helpless; rather it increases his or her desire for change or improved wellbeing, which leads to the development of strategies for attaining this desired wellbeing. To derive the child codes, the analysis involved determining the subjective interpretations (perceptions or feelings) the widows gave to vectors of vulnerabilities (namely, stigmatization, lack of social support, and the impact of patriarchal traditions) they faced in their communities. I then went further to identify how the widows' views of their vulnerabilities connected to the initiatives they undertook to change undesirable structures in their lives. This level of analysis focused on finding commonalities in the varied perspectives of the widows about the coping strategies they employed to mitigate their vulnerabilities.

Capability approach - The second category (meso level) focused on the effectiveness of the services of the aid organisations in meeting the needs and expectations of the widows. The services of the aid organisation were compared based on the widows' and staff's views as well as my field observations. Answering the second research question (chapter 1) entailed analysing the views of the staff and widows to find the similarities and differences in the aid organisations' services. The child codes in this level of analysis were adopted from Narayan's (2002) suggestions for analysing the effectiveness of development organisations in an opportunity structure framework. This involves examining types of services and funding capacity, inclusion of beneficiaries, and outcomes of the services for recipients. I compared the efficiency of the FBOs and secular NGOs in providing needed services to the widows by cross-examining the views of the aid staff and widows as well as the ethnographic data to find relationships, differences and similarities. In doing so, I considered the perceptions of the staff and the beneficiaries regarding the methods of service delivery and how it reflected the widows' choices, the extent of the inclusion and participation of the widows in the organisations' programmes, and the overall outcomes of the services.

Cultural and Institutional approach - The third theme (macro level) concerned the various ways the widows' empowerment and betterment was achieved through cultural dynamics or through the use of social resources available to the widows in their communities. This addressed the third research question, which focused on the alternative ways the widows attempted to improve their lives outside of the services of the aid organisations, which reflects the demonstration of their agency to support themselves. The child codes for this theme were adopted from the Cultural and Institutional Framework developed by Hall and Taylor (2009), Hall and Lamont (2009), and Swidler (2009; 2013), the central idea of which is that in developing countries, many aspects of people' relationships constitute resources they can use to empower themselves. In other words, besides straightforward economic resources, there are other aspects of the socio-cultural settings of the widows (i.e. cultural institutions) which they can also draw upon to empower themselves. Thus, the child codes concerned the cultural institutions (e.g. *nsusu* groups, axial religious groups, women activists and local widows' groups) that the widows used to further enhance their wellbeing. The analysis went further to identify the specific elements of these cultural institutions, such as trust, solidarity, collective agency, and membership that enabled the widows to elicit the cooperation and support of other people or groups in their communities. This entailed examining what motivated the widows to turn to these other resources despite being beneficiaries of the aid organisations. From this angle, the analysis identified disadvantages in the services of the aid organisations which compelled the widows to adopt other strategies to deal with their challenges.

The **final stage** involved reporting in-depth on the information gleaned from the data to explain the relationships, differences and similarities between the collated data and the theories. Rose (1982) argues that sociological analysis should be reported in this way to relate it to the more general themes developed from theories or hypotheses. Having explained the analytic processes, the next chapter shows how they were carried out and reports the data in relation to the selected methods and theories.

4.9   CONCLUSION

This chapter addressed the research design and methodology by presenting the sample units, the paradigm of enquiries and data collection methods. Furthermore, it presented the justification for using the research design and approaches employed for the study. Other issues such as reliability, reflexivity, objectivity, generalizability, and ethical issues in social research

were addressed. The final section of this chapter explained the procedure used for the analysis of the collected data. Moreover, it provided a background for understanding how the data, which is the focus of the next three empirical chapters, will be reported.

CHAPTER FIVE

ON THE ROAD TO WELLBEING: ANALYSIS OF HOW THE WIDOWS NEGOTIATED TRANSFORMATION OF THEIR LIVES FROM THE EXPERIENCES OF VULNERABILITIES IN THE RURAL COMMUNITIES

5.0   INTRODUCTION

The analysis in this chapter focuses on highlighting the widows' conditions that made them vulnerable and to provide an insight into the initiatives the widows took to address the challenges in their communities. In this way, vulnerability can be understood from the dimension of its influence in instigating agency in the widows, that is, how it catalyses desire for life transformation and decisions the widows make to bring about the change. Ultimately, the chapter argues that despite their vulnerabilities the widows were able to make transformative choices to address their life challenges. This initiative will give a new dimension for examining the vulnerability of widows at local level, and highlights the implication of focusing on the widows' own perceptions in the process. This will reveal the widows' resilience, aspirations, as well as relevant actors who are foremost in their empowerment in the grassroots. To this end, the chapter is presented in five sections. The first section focuses on how the widows use the frame of low self-esteem and isolation to interpret the widowhood cultures affecting them in the communities, and how these perceptions motivated the reliance on Christian groups as a strategy for dealing with the emotional challenges. The second section focuses on how negative traditions encouraged the difficulties they faced in retaining entitlement to land belonging to their dead husbands and how their perception of powerlessness encouraged them to make transformative choices by using the support of women activists and widow groups to increase their voice in the community. The third section demonstrates how the widows' experiences of negligence, isolation and marginalization in the cooperative groups encouraged collective consciousness in resolving common problems. The fourth section demonstrates how the sole responsibility of catering for their families (especially the young ones) creates uncertainty for the future and how these feelings motivated their decisions to rely on development institutions and indigenous groups for receiving needed supports. The findings from each of these sections will be discussed in section five in addition to their implication on theory.

It is important to note that the widow cultures as well as patriarchal cultures analysed in this chapter is specific to the Igbo tribe in Nigeria, and as such cannot be generalised to other

ethnic groups in Nigeria. Also, the information derived from the widows in terms of their accounts of vulnerabilities are specific to them and as such cannot be completely generalized to the condition of other widows in the country. The aim is to derive information for advancing the empowerment of widows where dehumanising widowhood and patriarchal cultures affect their wellbeing.

5.1 THE IMPACT OF WIDOWHOOD PRACTICES ON THE WIDOWS' SELF-ESTEEM AND ASSOCIATIONS IN THE COMMUNITIES

The responses of most of the widows (33 out of 48) indicated that they used the frame of low-self-esteem and isolation to interpret their experiences of widowhood practices within their community. Specifically, the data highlighted negative interpersonal relations with the community members that facilitated the widows' feelings of low self-esteem. As aforementioned, most literature on widows observe that the attribution of widowhood to the spirit of death in most Igbo societies results in isolation and scorn for the widows, especially as they are considered a curse or dejected of the land (Ezeakor, 2011; Ezeilo, 2001; Korieh, 1996; Nwankwor, 2004). I observed in most of the communities that widowhood was viewed with superstitious belief, especially as it was connected with death. One of the beliefs is that the dead husband's spirit remained around the widow for a period of time before proceeding to the land of his ancestors. During this period she is considered to be unclean, defiled and should not be in contact with any other person except her fellow widows. To make a safe passage to the next phase of life (from marriage to widowhood) these women are compelled to pass through several ritual practices for cleansing. I understood that widows were compelled to pass through some dehumanizing cultural practices such as prolonged seclusion, shaving of hair, sleeping on a mat or banana leaves and pouring of dirt or ashes over the woman's body to commemorate the spirit of her husband. I was equally informed that in most cases these practices leave them feeling humiliated, stigmatized and vulnerable. Where the widow was accused of murdering her husband, the practices are more atrocious, and may even lead to excommunication from the community. In addition, I observed that being a widow spells disaster for women in these communities, especially as women tend to attach much importance to being married. In this case because of their new status (*Nwanyi enweghi di* – meaning - a woman without husband) this makes them feel incomplete, different, experiencing low self-esteem and at times affecting their relationship with other women in their communities.

The feelings of low self-esteem further affected the widows' capacity to associate or be recognised by others. For instance, Cynthia (SBO/10) compared her previous life to her present life as a widow, and concluded that she felt abandoned by her friends and close associates:

> ...before the death of my husband I had a good social life... when he died his friends, my friends, stopped coming to our house... I couldn't bear the way they left me. They see me as nothing now because I am a widow.

Cynthia came from a humble background and was married into an influential family in her community which elevated her social status. This new life brought with it respect and honour for her amongst peers and community members. Cynthia valued this newfound respect, however, following the death of her husband, her life changed as close associates stopped associating with her. This, Cynthia relays, decreased her self-esteem. Another participant, Pauline (FBO/11), describes similar treatment:

> ...when you become widowed, people will even see you as someone who is cursed or punished by the gods. Some stop associating with me, they stop buying from me or associating with my children. They sometimes see you as an abomination.

Pauline's idea is that the conception of widows as a curse is the reason for the isolation of widows by others, especially fellow women (non-widows) in the society. Clare (SBO/18) expressed similar feelings of low self-esteem and isolation when she was widowed:

> It was not just my being a widow at a young age, it was because of the way people will treat me as a widow, my in-law told me that... as you go to the market or farm if you greet people they either pity you or look suspiciously at you as if you killed your husband... and it was too much and I stopped going to buy from the woman... all this makes you feel shameful, and they stopped buying from me.

Clare's response also indicates that because of the way people treated widows, they would resolve to disassociate from public engagements. From the widows' comments we can see that widowhood reduces the respect and dignity that these women once enjoyed in their communities. This is especially so as the widows demonstrated that feelings of low self-dignity resulted from the view by people that they are cursed by the gods. For instance, Theodora (SBO/24) said:

> Immediately she is widowed things change for the woman, people call you all sorts of things from witch, killer or cursed, and people will move away from you in gatherings because of these assumptions, and we no longer get support from friends...

Theodora reflected that widowhood is a disdainful condition as the widows are given different derogatory labels that necessitate their isolation by others.

More importantly, the data also highlights the impact of isolation on the widows' access to needed supports and assets in the communities, which is pertinent in addressing their wellbeing. Because association is said to be a valuable element for eliciting the cooperation and support from others to deal with several stressors in life, this could affect the way they effectively function in their society (Anderson, 2013; Hall and Taylor, 2009). For instance Martha (FBO/12) said:

> One bad thing of being a widow is that people avoid you and then refuse to give you useful information like when there are benefits to share other women cut us off and use it for their own good... when I was not widowed I have information from friends and gossip comes easily, but when you become a widow you are now the gossip.

This widow's response shows that people's recognition and acceptance of them is valuable for having continued access to important benefits in their society, which supports the view by Hall and Taylor (2009) who argue that associating with others gives people opportunity to connect to other resources needed for dealing with life challenges. As it is, the widows' misrecognition by others affected the capacity to connect with people who could link them to better opportunities in life. Celine (SBO/12) also shared this opinion:

> Immediately you become a widow people see you as the scorn of the earth and stop associating with you or helping you, and even your relations will see you as a burden and nobody will want to take more burdens on themselves in this hard time.

This response suggests that the disregard by people due to their widowed condition could affect the ways the widows receive support from relations or community members, which, in turn, could complicate their capacity to cope with the sole responsibility of catering for their households. Another widow, Anne (FBO/5) narrated how facing the widow exoneration rites due to accusations by her in-laws of murdering her husband, made her friends and family abandon her, which led to difficulties supporting herself and her children:

> ...I was accused of killing my husband... the worst part is that my friends and family stopped speaking to me and saying I am a witch who killed her husband... I couldn't get any support from family to help me take care of my family. When I am in need of money nobody will support me because they didn't want anything to do with me.

Because of the sensitive nature of Anne's case, I could not delve further with my questions, thus, I had to rely on other village members' information regarding widowhood rites in Anne's community. From my discussions with the villagers I understood that accused widows would pass through exoneration rites before the community to clear them from any suspicion of

murdering their husbands. I equally understood that exoneration rites for widows who are accused of murdering their husbands include drinking the water from the corpse of the dead husband and standing naked before the kinsmen to swear oaths that they did not murder their husband. In some cases, the widow is banned from associating with members of her own family as punishment. Due to this harsh treatment, the widows usually find it difficult to thrive in their occupation. In some cases, some community members would stop patronising their businesses or supporting them in their livelihood, such as clearing the bushes for farming or during harvest time. Ezeakor (2011) reflects the challenge of widow culture on widows' mental wellbeing and argues that the humiliating cultures adopted in most Igbo societies enhance the mental trauma widows suffer, promoting humiliation and difficulties. Other widows said they experienced low-esteem as widows, especially due to oppression received from in-laws, and the way other women derogated them in the village gatherings, giving rise to feelings of difference and consciousness of group (discussed in more detail in the following sections). My dialogue with the villagers equally confirmed that even after the exoneration rites the widows are still not accepted by others as being completely cleansed or exonerated from the accusation.

However, there were responses (15 out of 48) from the widows that reflected the idea that the widow traditions must be obeyed because they are sacred rites that ensured the good of the widow. Among the fifteen widows who express this idea is Janet (SBO/5):

> In our village tradition comes first when you are mourning your husband; you must respect traditions concerning the burial of your husband and decisions made on his property and family (children and the wife/wives)... it is necessary for one to live by these rules or otherwise become marked as someone who disobeyed the tradition.

For Janet, the customs are necessary conditions for widows to continue enjoying some level of respect and acceptance in society, and it is in the interest of widows to obey them. Similarly, during my meetings with some widows in one of the communities studied, I asked them why they would still commemorate these traditions even when they are Christians, one widow Stella (SBO/15) said:

> Yes church is good, but let me tell you no widow will because of church decide not to do the requirements of passing through widowhood rites, the widow culture in our village is a must for all women whose husband died... it is what is expected from us or else you face the consequences.

Nwankwor (2004) argues that the implication of the connection of death to their new status as widows makes the widows fear the consequences of *ajochi* (bad omen) and adhere to the rites

of passage without question. Okorie (1995) asserts that the internalization of traditions by Igbo widows compounds the challenges advocacy institutions face in dealing with widowhood traditions in most parts of this society, especially where widows tend to assume that these traditions are necessary as a way of ensuring their wellbeing. Mackenzie (2013) observes how internalization of certain values can make a person assume the position of a victim without question. She said that by accepting a victimized position, the individual has more potential of being accepted by others and treated with more respect. Hence, to maintain their position and respect in society the widows will conform to these values without resistance (Owen, 1998).

Furthermore, the responses of the widows showed that their Christian faith played an important role in enabling them to deal with the emotional problems of widowhood (low self-esteem and isolations). This showed the impact their religious belief may wield in addressing their limitations in their communities. This is even more visible given envisaged attachment to common religious practices in their communities. For instance, their personal characteristics showed that 44 out of 48 widows interviewed were Christians, while 4 out of 48 were pagans or practiced African Traditional Religion (ATR) (*see - table 12, appendix 1*). None practiced any other form of religion or were atheists. During the fieldwork I had the opportunity to visit some of the churches and congregations in the villages. The large congregations are the Pentecostal and orthodox churches (Catholic, Presbyterian, Anglican and Methodists), while the smaller congregations are made up of ATR. I understood that the proliferation of churches in the villages, especially the Pentecostal churches, made people abandon traditional places of worship and focus on the Christian teachings and belief system, which to some extent gave them hope to deal with some challenges of life.

To further understand the role Christian churches played in the way the widows dealt with the challenges of widowhood I will look at some of the responses of these widows. For instance, in my interview with Margaret (FBO/9) she said:

> *...because the traditional system does not protect women, heathen women tend to convert to Christianity and join churches when they become widows, it is only the church that fight for the cause of such women...*

Margaret's response shows that the widows are aware of the influence that Christian churches wield in their society in terms of fighting for their rights. The women in Margaret's *nsusu* [8] group told me that they found solace and inner strength from the motto of the Christian women groups in their churches which read - *"chukwu bu di nwanyi mkpe, chukwu bu ike anyi"* which

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[8] *nsusu* group is an interest group formed by widows which is further discussed in chapter seven

means *'God is the husband of widows, God is our strength'.* Moreover, the moral teachings of the churches regarding the necessary support of widows motivated church members to accept and treat the widows with more respect. This idea was also shared by another participant, Anne (FBO/5), who had suffered public humiliation due to the accusation that she had murdered her husband, and agreed that Christianity gives widows the capacity to heal the pain of their past experiences:

> *...it (church) was the only place people believed I couldn't murder my husband, they accepted me, and they treated me with kindness, something my clan women did not do for me...*

Thus, there is a high likelihood that widows who are dealing with the challenge of public humiliation and isolation find some consolation, acceptance and respect by enmeshing their lives in their faith. Anne's comment implies that religious groups could be a form of social capital, helping women to deal with challenges of widowhood (Inglehart 1991; Putnam 2000). Also, Mary (FBO/11) suggested that Christian teachings of forgiveness often enable women to heal the emotional pain resulting from widowhood:

> *When you belong to a church group like the one we have here, you will learn to forgive everyone that hurt you and start associating with people even those who did not treat you well when you are in need...*

Similarly, Felicia (FBO/1) said:

> *... Churches preach against the oppression of widows. They support widows... this is what you cannot get from our native religion which supports the way men dominate women. But in the churches our priests preach that men and women are the same no difference. This gives women freedom to speak out in the churches and join the men. In our church women are active members in the parish council, but not in the village...*

By making a comparison between Christianity and pagan religion, which are commonly practiced in her community, Felicia's response demonstrated the positive impacts Christianity has made in the life of women (including widows) in her community and how it enables them to speak up in public, and affords them the opportunity to become leaders.

Moreover, the data highlighted that tradition impacted on the widows' wellbeing in other ways, such as the way some customs promote the disinheritance of widows from the ownership of land belonging to their husbands, thereby rendering them powerless to their in-laws. The next section shows how the feeling of powerlessness facilitated the decision taken by the widows to use the support of indigenous groups.

5.2 DEPRIVATION OF ENTITLEMENT TO THEIR DECEASED HUSBANDS' PROPERTY

Another frame most of the widows (37 out of 48) used to analyse their vulnerability within the communities is the feeling of powerlessness in retaining their husband's land after his death. This is especially so as the majority of the widow participants confirmed they relied on farming as their major source of livelihood (see appendix 1 table 8); hence, not having control over this very important resource leaves them in a particularly vulnerable situation. In the studied communities, land could be owned on a family or kinship basis. Although in some part of Igbo land, women have been known to own or possess land (Achebe 2005; Amadiume, 1987; Chuku 2005), this observation further sheds light to the complexities of gender structure in Igbo society. From my observation of the communities cultural system, I understood that the family land is allotted to male members of the kinship group, which could be reclaimed by them in the event of his death, if they did not fulfil necessary rites to make claim on the land. On the other hand, the kinship land is communally owned land, which means every male member of the kinship group can farm on it with authority from the clan chief and village council. Because they are compelled to abide by traditional laws on land ownership which favour male members of the kinship groups, these widows felt powerless in pursuing their rights when their husbands' relatives deprive them of access to family land for farming. Although these widows showed that access to land entails having undisputable control over it, especially as it provides them with a major source of livelihood, this capacity is often threatened by unjust traditions that afford male in-laws the right to inherit the property of their late brothers, and in some cases rendering the widow powerless (Korieh, 1995).

The widows complained that although they encounter difficulties when their husbands' land is forcefully taken by their in-laws, they cannot change their fate because tradition promotes such oppression. Turner (2008) argues that deprivation of needed resources is a capability failure because wellbeing is an asset or entitlement that gives individuals a sense of security. This aligns with asset accumulation and ownership theses postulated by Kirby (2006) who argues that lack of assets make individuals insecure and at risk to other surrounding stressors like poverty. Janet (SBO/5) blamed the loss of her inheritance on the unfairness of kinship laws that encourage male relatives to covet family lands belonging to widows' husbands, pushing them to hardship:

> ....the traditions stipulate that it is an abomination to own land as a woman. The
> tradition believes as a woman you can get land through a male relation, like your in-

laws or adult son who can represents his father... They don't remember that we need this land to feed our children especially now we are widowed and have no other support ...

Janet's view is that widows are pushed into supporting their already helpless families when land, which is the major source of livelihood, is deprived. Another participant Anne (FBO/5) said:

...because of our tradition which says women will give up property belonging to her husband when her husband dies to her in-laws, they used this opportunity to take away my husband's land and everything I needed to support me with the children's care... I cried for days ...

According to Anne, because land is based on kinship laws that give more rights to men than women, this causes more emotional distress for widows. Blessing (SBO/2) shared this view when she narrated how she lost entitlement to her husband's land after his death:

Because our people give men more right over land, it was very difficult for me to keep my land after the death of my husband... I was forced to give up the family land to my in-laws who now dictated how portions of the land were given to me.

Much like Anne (FBO/5), Blessing's (SBO/2) statement suggests that the potential threats widows face in keeping their husbands' land is the covetousness of their in-laws over their husbands' property. Celine (SBO/12) suggested that the reason why in-laws would covet the widow's land is because their tradition permits them and there is nothing they can do about it:

...because our tradition says women are secondary to men that is why we will sit and watch our in-laws take our land and do nothing, there is nothing we can do about it...

Beatrice (SBO/3) points out the problems the widows are faced with when they fight their in-laws:

... insisting on your rights might even lead to another very serious implication that you killed your husband to inherit his property... no woman will want to be castigated as a husband killer especially by wicked in-laws who will have to deal with you...

Beatrice's comments suggest that tradition makes widows powerless, especially as it prevents them from seeking their rights when they are oppressed by unsupportive in-laws. Similarly, Anne (FBO/5) who was accused of murdering her husband said that when she resorted to suing her in-laws in court they out-right insisted on her excommunication from the kinship group claiming her actions were taboo. Consequently, Anne was ostracised from the clan for three years. Felicia (FBO/1) construed their village laws as unjust when she recounted the ordeal her group experienced when seeking land for their piggery project:

When we heard that the other group were given land for their project, we thought if we go as a group that we will be able to get land for our project too; but we were surprised when they told us that we need to bring a male representative before they could agree to sign off the land to us. I found out that the other group were given land because of male members in their group who pleaded for the group... it was unfair that we could not get land as a group just because we are a complete widow group...

From Felicia's comments it becomes clear that belonging to a complete widow group, which ultimately rests on their gender, made it less likely for them to obtain land for their project. In order to counteract this, some women would include men in their group in order to have more power to obtain land from the *igwe* (traditional ruler).

The interview data equally showed that unjust traditions may not be the only factor responsible for the loss of entitlement to land (especially communal land). This idea was shared by other widows (11 out of 48). One of these widows, Mary (FBO/11), said:

I don't see what tradition has to do with this (land matter)... we women (widows and non-widows) choose to keep silent because we don't agree with each other, we don't trust each other...we (widows and non- widows) have been fighting each other in the group and we never come to an agreement because of it.

From the response of this widow one can understand that the conflict between non-widows and widows in her community made it difficult for women to work together to solve their common problems. Another widow, Theodora (SBO/24), pointed to women's indifference to political matters in the villages as the major problem facing their ability to have effective access to land:

Women (widows) are not concerned about political issues in the village, even concerning the distribution of communal land that is important for their farming. If you ask them they will say it is for the men and the educated people. If you want to call them out to community meetings they will say they don't have time, all they think about is their family... because they think it is useless to fight for their rights.

Theodora's comment suggests that because of the obvious difficulties in struggling for their rights, most widows would prefer to ignore the challenges involved with losing their husbands' property and continue on to a normal life. This equally supports the view of other widows from the interviews who shared the idea that because widows are not politically conscious they develop indifference concerning land matters in their communities. For example, Janet (SBO/5) said:

As widows we are already seen as a scorn of the earth. So to keep your head high and maintain your dignity, which is already destroyed by your widowhood, you don't have to fight the tradition... By seeking legal rights or defending your rights you could enter into deeper problems.

This comment suggests that due to fear of losing their social dignity, which is already dented by their widow status, some widows may willingly accept their oppressed condition and adhere to traditions. Though they feel oppressed by the traditions, the fear of being ostracized from the clan makes them accept their fate and not fight for their rights.

However, the widows' responses further showed that due to inability to challenge hegemonic culture on their own, they relied on the support of indigenous sources (clergy, women activists and widow groups) in dealing with this challenge. For instance, widows such as Felicia (SBO/1) suggested that because widows cannot openly challenge their in-laws, they may need the support of influential women in the society to fight for their rights:

> There are things women cannot do alone like this issue of land it has come to be a major problem for us farmers... because we can't do it alone we need the support of women in government to support us... there are strong women in government who are now fighting for widows to have the right to retain land even when their husbands die.

Another widow, Hannah (SBO/9), reflected this idea when she explained the reason why widows seek the support of women activists in their communities:

> They have the capacity to change things because they have influence in government and know people and they know what we are suffering because they are women like us and we need them because they can change things for us in top places.

According to these widows, because of the influence that the women activists wield in government, they can support the widows to better their lives.

Beatrice (SBO/3) mentions the role of the church groups in supporting widows to deal with challenges of unjust in-laws:

> I didn't succumb to the pressure by my in-laws to give up my land because I know my church members will fight for me.

Beatrice's comment shows how the consciousness of the support of their church groups could increase the widows' confidence to deal with oppression. Kate (FBO/6), whose in-laws had seized her husband's land, conveyed:

> ...I know if talked to him (priest) he will be able to talk to them (in-laws) and make them realise what it will cause me...

Much like Beatrice (SBO/3), Kate showed how widows can deal with the oppression of greedy in-laws through the support of local priests. Margaret (FBO/9) suggested that because of the stronghold of tradition in their communities widows may not be able to fight tradition alone,

therefore, they need to fight with other widows. She narrated a story about how widows were able to change harsh traditions preventing them from accessing community land through group struggle. She said:

> *It is of no use when you are battling the traditional system alone. This is tradition we are talking about it is strong and was made by our ancestors... in our community women were able to stop marginalization from accessing land by going naked and jointly decided to sleep in the igwe's court for days, not eating, not sleeping, and only wailing for days...*

Margaret pointed out that because of the importance attached to owning land in patriarchal traditions, individual battles may not be the best option for widows. Her response suggested that by coming together, widows could fight strong traditions that are unfavourable towards them. Joy (SBO/7) pointed out the benefits widows could derive from working together:

> *When women come together they are stronger and can achieve anything they set to do. We know it is not easy to do it alone, we can do a lot together and we need each other to achieve a lot especially when it comes to land matters when one woman's voice is like a baby's moaning.*

By using statements such as 'we can do a lot together' and 'we need each other' this widow highlights the consciousness widows possess regarding their strength as a group to change their situation in society. This consciousness of group strength further came up in the widows' perceptions of their relationship with non-widows in their communities and the sense of mutual responsibility they developed in supporting fellow widows who are underprivileged. This is the focus of the analysis in the next section.

5.3   THE   WIDOWS'   EXPERIENCES   OF   MARGINALIZATION   AND   SEGREGATION IN THE COOPERATIVE GROUPS

The response from some of the widows (28 out of 48) showed that widows tend to use the perception of "we" or group consciousness when relating with other women and their fellow widows. This feeling of "we" or group consciousness the widows developed for dealing with their problems encountered in the cooperative groups. The cooperative groups are made up of non-widows and widows, and some cases men and youths are part of some cooperative groups. The widows in most of the cooperative groups sponsored by the aid organizations complained of marginalization in the groups because of their widowed condition and demonstrated much agitation towards the non-widows. Subsequently, they had to form their own separate groups as

the consciousness of being different and segregated from the group grew. This reflects what Hall and Taylor (2009 91-92) termed as 'collective imaginaries'. Hall and Taylor (92-105) specifically argue that individuals tend to use collective imaginary to construe their reason for cooperating with others to mitigate life challenges, which depicts group agency in dealing with common challenges. The notion of collective imaginary is found to be relevant in this case because it is said to be derivative from the perceptions people have of their social interactions, which provides the justification to either collaborate, or not, with others to deal with life challenges. Hall and Taylor (2009) also argue that this collaboration is possible where there is a common problem and the people come together to address it, which reflects the relevance of trust and solidarity in engendering collective power. Group action is a common factor of women's struggles against injustice and unfair treatment in societies, especially in addressing challenges to accessing productive resources in their societies (Kabeer, 1994; Nussbaum, 2000). This is especially the case as some literature in gender and women's life transformations in Igbo land have depicted the relevance of women's collective power in their struggle for change in their society (Achebe, 2005; Amadiume, 1987; Bastian, 2001; Chuku, 2005). Hence, the collective power of women is an important area of analysing women's life transformations at grassroots.

The interview responses of the widows showed that they developed consciousness of group as a way of dealing with negligence and marginalization by other women in their cooperative groups[9] and in their communities. For instance, while narrating the story of how widows in her cooperative group were neglected by other women, Betty (FBO/2) showed how the feelings of being different from other women (non-widows) in the group instigated the consciousness of group in the widows:

> ... Some of them said they don't 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 don't 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.

By using the words 'we', 'our kind' and 'our interest' Betty shows the different language that widows would use to nurse feelings of separation from the original group to pursue their own interest. This feeling of 'we' and 'difference' is even more prominent in the sitting positions and body language of the widows in the village meetings. For instance, during my observation of the widows and non-widows in the cooperative group meeting in one of the studied

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[9] The Cooperative groups are single unit through which the aid organisations delivered services to their beneficiaries. The widows are grouped with other women in these groups.

communities, I noticed that widows tend to sit together or converge into separate groups. From their discussions in the meetings and actions towards other women (non-widows), I understood that they tend to feel different, inferior and incomplete when they relate with some of the non-widows. This was especially made clear when two widows in a cooperative society meeting I attended used the words - *umunwanyi na enweghi onye isi* (women without heads- i.e. without husbands in their life) to address their marital condition, showing feelings of inferiority. Most of the heated arguments tended to occur between widows and non-widows, especially when the widows' interests are disregarded in the general welfare discussions. The heated argument often included complaints by widows of being neglected and disregarded by non-widows in the cooperative groups. For instance, during one of the cooperative group meetings, I witnessed a heated argument that started when the female leader of the group criticised the way widows were planning to split from the cooperative group. Unguardedly, the group leader used stereotypical statements such as *ndi anyi di iche"* (meaning people who feel different), and - *ndi si na ha di-iche, ndi na akpachapu onwe ha* (people who say they are different, people who are separating themselves from us) which caused violent conflict between widows and non-widows, and the sudden closure of the meeting on that particular day. An emergency meeting of the same cooperative group was scheduled by the staff of the aid organisation two weeks later to settle the conflict, and during this meeting the widow members demanded their own separate group.

To further show how negative interpersonal relations with others facilitated group consciousness in the widows, I will refer to the response of some of the widows. Janet's (FBO/5) response reflects how neglect in the larger group made the widows in her cooperative group seek separate groups to pursue their interests:

> *...because the way they (other women) neglect us has become a problem for us (widows) we decided to handle it together... To do this we had to make personal donations to start our own nsusu group... this is the possible way of doing our own thing and helping ourselves.*

Janet's response showed the strength and capacities widows can derive from group action which is necessary for dealing with their problems. In explaining the reasons why some widows would decide to pull out to form their own groups, Felicia's (FBO/1) suggested that widows would draw closer to each other when they are neglected by other women:

> *...we (widows) feel more comfortable and free with our fellow widows, it gives us a feeling of being accepted which we can't get elsewhere... when they continue isolating us it makes us feel close to people like us who have the same problems...*

Moreover, Felicia's response suggested that widows would feel a sense of belonging when they were associating with fellow widows, which helps them to deal with common problems. The benefits accruable from joining the widow groups featured in most of the widows' responses who based their coming together as a result of the negligence from other women and the general public.

Widows like Betty (FBO/2) used the perspective of their common condition as widows, to interpret why they have good relationships with fellow widows:

> *We have the same stories to tell, and problems, and we are solving them by doing the cassava farm project.... We are like sisters... we know what it means to be a widow so we support and protect each other...*

Betty's comment showed that the widows' shared status allowed them to cooperate with other widows to deal with their common problems. Another participant, Martha (FBO/12), reflected this idea when she said:

> *...we care for each other because we have the same stories to tell. For instance, when one of us needs support from the group we make donations to support her. We also help ourselves... when we have problems we solve it as a group...*

This widow's comments suggests that the shared experience of widowhood could promote mutual understanding amongst the widows and the importance of supporting fellow widows who may be in need.

There are widows' responses that showed that they developed consciousness of mingling with fellow widows (group consciousness) as a way of dealing with the grief of their widowhood. For instance, Mary (FBO/11) described the months after her husband's death as a painful ordeal during which time she felt emptiness and grief, and could only be understood by other widows in a similar situation:

> *...after the mourning, I refused to eat for many days, I didn't care anymore about things around me... I didn't feel like mingling with people again. I was inconsolable, my relations could not understand why I grieved that much, they wouldn't understand me because they are not in the same situation. I felt it is only people in my condition that could understand me, that is why I chose to join the widow group... joining the group made me feel more confident.*

For Mary, being a widow made her feel different from other women, especially female friends and relatives whose husbands were still alive. Hence, by joining the widow group in her community she felt more comfortable associating with women in similar circumstances. Lizzy (SBO/17) revealed that associating with fellow widows (especially older and experienced

widows) tend to give widows the ability to deal with the sorrows of being widowed at a young age:

> ...who else can understand you beside someone who is passing through the same ordeal as you as widow. I joined the widow group because I needed the support of older women to show me the way to deal with my grief and fear of dealing with being widowed at a young age... there are women who are very experienced and I learnt from them things that are helpful for me today.

For Lizzy, the longing for human consolation and the support from more experienced widows motivated her interest in the widow group, and helped her to deal with her inexperience due to being widowed at a young age. Other widows' responses also pointed to the solidarity shared in the widow groups, which enabled younger widows to tap from the experiences of the older widows in dealing with emotional difficulties, and even financial difficulties as will be shown in the next section.

5.4   DIIFICULTIES THE WIDOWS EXPERIENCED IN BEING SOLE PROVIDERS FOR THEIR HOUSEHOLDS

The interview data demonstrated that some of the widows (40 out of 48) (especially the young widows) felt uncertain about the future due to lack of needed support from husbands' relatives, family members and government. The widows' responses reflect the idea proposed by Kirby (2006) that when people lack needed support systems, they may become anxious about the future and the possibility of more precarious situations. Barros et al. (1997) and Chant (2003) argue that human development initiatives target female headed households, especially widows, because of the challenges that they face as sole breadwinners, and other gender related discriminations with respect to access to productive assets and economic opportunities. In a patriarchal society, the hardship facing widows is often enhanced by men and women's role differentials in supporting the household, which compel women to succumb to a low standard of living upon the death of their husbands (Abolarin, 1997; Chenz and Dreze, 1992; Oniye, 2000). For instance, in Igbo traditions, the man is expected to provide all financial and material support to his wife to the extent that some women decide, or are compelled by their husbands, to remain in their homes as housewives (Okorie, 1995). Thus, with the untimely death of a spouse, a provider's vacuum is immediately created, which by implication requires the provision of aid by other support networks. Unfortunately, in most cases this form of support is not forthcoming, and this could necessitate abject poverty (Chenz and Dreze, 1992). For very

dependent younger widows (who were mostly house wives and had no skills) widowhood becomes a challenging condition as they begin to face the reality of catering for their families with little or no support from their husband's clan members. In some cases widowhood becomes an opportunity for the in-laws to maltreat a woman who has incurred many enemies in her husband's homestead.

The harsh effects of poverty are exacerbated because of the poor educational levels and livelihood of the widows (Durojaye, 2013; Genyi, 2013). For instance, most of the widows in this study are illiterate (*see appendix 1, table 9*). The data showed that lack of a good source of livelihood, continuous support from family members and in-laws, and social services provided by the government were the major indicators of poverty that faced the widows in their communities. Moreover, the poverty of these women are said to be more compounded where the government is unresponsive to the demands of the poor masses, in terms of providing needed services for advancing their economic activities. The data also revealed that young widows may endure more difficulties in coping with challenges of income poverty than the older widows because of the size and composition of their households. Statistics of the widows' household composition and dependency ratio by age (*see tables 10 and 11 in appendix 1*) showed that older widows (from ages 50 and above) who participated in the interview had fewer dependent children than the younger widows. Chant (2003) provides contexts that determine why women heading a household experience extreme hardship; observing that where there are more dependents (characterized by large households and non-workers) women find it difficult to cope with the needs of dependents. Moreover, households in rural areas are larger than the urban households in number because there are limited options for women to gain access to family planning medical assistance as well as the influence of an extended family system.

The interview data in this study showed that the widows felt uncertain about the future because the support from their husbands' relatives was not forthcoming when they became widowed. To confirm this, I will refer to comments by Mary (FBO/11) aged 41 years, who has seven dependent children and a further four extended family members living with her. Mary commented on how the abandonment by her husband's relatives led to fear of bearing the burden of catering for her large household:

> *I was expecting my in-laws would support me but this was not the case, they refused to take responsibility of my children and instead were demanding their brother's property... I was confused at the time about how to handle all the responsibilities without any means of money...*

Mary expected that her in-laws would support her with catering for her large household, however the disappointment from them made her feel less confident about handling all the responsibilities in caring for her family. Moreover, the feeling of anxiety caused by disappointment from in-laws in supporting widows with their family came up in the response by Nancy (SBO/8) who was widowed at the age of 28. She said:

> ...the thought of being a widow at my young age and catering for all my six children alone was frightening without the support from my people who I was expecting to help me... I didn't know what to do for some time...

This widow's response shows the fear widows may develop when they lack support from relations who they expect to help them cater for their children after the death of their husbands, especially when they are too young to cope with the situation. Another widow, Helen (FBO/3), shared the following:

> ... it is what widows fear most when they are abandoned by family members who they rely on for help...

This widow, like Nancy (SBO/8), believes that the uncertainty and anxiety that women experience when they are widowed derives from the reality that they may not receive support from their husbands' relatives, especially those they do not have a good rapport with. Helen explained further that women who have bad relationships with their husbands' relatives are the ones who are mostly the target of oppression by their in-laws when they are widowed. This issue is supported by Chidili (2005) who claims that most of the oppression widows endure from their in-laws is the result of a history of unhealthy relationships between themselves and their husbands' relatives. When the woman is widowed, the in-laws use her widow condition as an opportunity for revenge on past disagreements. In addition, I understood from discussions with some villagers that widows lack needed support since the major tradition of supporting widows, such as the levirate cultures which gives the widow's male in-laws the right to remarry the widow and sustain his brother's family, had been abolished or made insignificant by Christianity in most communities. Ezeilo (2006) observes that as such, there is no assurance that in-laws would be of any support to the widow. In addition, my dialogue with some villagers in the studied communities confirmed that the culture of care for elderly people in the communities enabled older widows to receive necessary care and support from members of their families, and even the community, than the younger widows. This is the reason why there were more young widows (35-49) than old widows in my study (*see appendix 1, table 7*). Also, the staff of FADAMA (SBO staff/1) and Presbyaid (SBO/6) informed me that they supported younger widows more than the older widows because they observed that they were more

vulnerable in the communities. In addition, during my dialogues with some of the founders of indigenous widow support groups in two communities, it became clear that because younger widows often lacked reliable skills and are too inexperienced to take up the sole responsibilities of catering for their families after their husbands' death, some of them resorted to prostitution or becoming concubines for wealthy men in the villages in order to earn income for their families. Due to unprotected sexual activity, most of them have been exposed to sexually transmitted diseases like HIV/AIDs which is widespread in rural areas in the Abia state (Abia state Ministry of Health report, 2013).

Phoebe (FBO/10) described how her inexperience as a young widow affected her children's wellbeing:

> When their father was alive they were never sent home, they suffered because I didn't have any good skills to earn enough money, my husband didn't allow me to have a job... it was all on me... it was just me, I wondered what to do about money all the time...

Phoebe's (who was widowed at age 30) response shows that part of the fear that the widows express is due to the lack of a sustainable income generating source. With her husband's death, Phoebe, who had no income earning skills, was faced with the crippling thoughts of catering for her family alone without any support from her late husband's relations. Vera (FBO/18) also shared the same view:

> I think the problem many widows face is that they have no skills, they face hardship because they relied on their husbands for everything, so that when they die they are faced with worries on how to cope without them.

Vera, like Phoebe, pointed out that the over dependence on the husband's support and lack of viable source of income increases the anxiety women face when their husband are deceased. Moreover, their demographic data showed that most of the widows generated very low income from all sources of livelihood (*appendix 1, table 8, showing the income status of widows and livelihood*). Compared to the average salary of a federal civil servant, which is N570 per day (CONPSS, 2010) (*see also Appendix 10, showing the salary scale of Federal Civil servants in Nigeria*), the widows could be said to be in the poverty margin.

Nonetheless, the widows' responses equally highlighted that the reality of the hardship they endured as widows motivated inner strength and the desire to make decisions to change their lives (such as learning skills, seeking support of aid organisations and widow groups). For

instance, Margaret (FBO/9) viewed widowhood as a period where she experienced inner strength to support her family:

> ...I found out the strength I have when I became a widow... It made me feel freer to do what I want to do... but there are some decisions I have to make for my family when their father died, it was necessary to be firm to handle the situation...

Margaret's comments suggest that widowhood may even give women some capacity to make personal decisions they could not make when their spouses were alive. Margaret noted further that widowhood also gives women inner strength especially when they have to make financial decisions for the family. Another widow Elizabeth (SBO/14) said:

> ...the obviousness that I am the only source of income made me be strong and I decided to learn skills... it was to help me support my family, because it is all on me now, it is what I have to do...

Elizabeth felt that the obvious challenge in catering for her family alone made her decide to improve her life. Her comment also suggests that assuming the new role of breadwinner in their families could motivate personal growth in widows, especially in seeking supportive skills to improve their livelihood. Esther (SBO/17) shared:

> ...other people have their own family problems and you cannot hope they will support you forever... this will make you strong to support your family and become your own supporter.

This widow's view highlights that because of the reality that nobody will support them, this makes widows develop inner strength to deal with their challenges. Moreover, the data showed that these widows had to rely on indigenous widow groups for support when they realised they had no other way to cope with their hardship. This is especially the case as they felt they could receive more help from this source. Chelsea (FBO/22) reflected this idea when she said:

> ...after he died I didn't know what to do I was helpless, nobody to help... there was a lot of debt to pay because I borrowed money for the burial... I decided to go and register to join widow group because they would help me as one of them to learn how to do palm oil storage business...

Chelsea's response showed there were material benefits in seeking support from the indigenous widow groups. Widows who were faced with hardship because they lacked a reliable skill such as Edith (FBO/15) decided to join the group to connect with women who would teach them some trade skills. She said:

I joined the group because I wanted to connect with people who are going to teach me new things that will help me take care of my family as I have no other help, learn a trade ...

This widow's response showed that the widow group was beneficial in that the widows could connect to more resourceful women. This idea was also found in other widows' responses. For instance, while explaining the impending poverty that often faced widows after burying their husbands, Joy (SBO/7) felt that joining the widow group would enable her make some financial recovery from the expenses in burying her husband and catering for her family. She said:

I spent so much money burying my husband and this made me think about how to deal with money problems in taking care of the children now I am alone... I decided to join the widow group... I needed to get support from these women who already have experience in doing business. I believed by joining them I can solve my monetary problems...

Both Joy (SBO/7) and Edith (FBO/15) had reasoned that by joining the widow group they could increase their income through the help of more experienced women. This idea was equally reflected in the responses of other widows who said that due to the difficulties in catering for their families they had to seek the support of widow groups in their communities, especially as they felt they had the propensity to help them because they shared the same fate.

In addition, the interview data showed that the negligence of government in providing much needed social services motivated the widows' decision to seek the services of the aid organisation to reduce their hardship in the villages. The widows valued infrastructures like good roads, transportation and constant electric powers supply and market buildings because it enabled them to engage effectively in their economic and income generation activities. However, I observed that these rural infrastructures and services are poorly provided. The roads are damaged and few transport comes into villages because of bad road networks. Electric power supply is limited and this tends to affect women who sell edible goods like cooked food, meat/fish, vegetable or fruits which need refrigeration's. Most of the villages I visited lacked good roads, housing, electricity, and market structures, which are all necessary for the widows' livelihood (see appendix 5, fig 1). The markets are also not as busy and lucrative as the city markets because of the economic hardship in the villages, and the fact that most villagers are subsistent farmers and live out of the produce of their farms. Thus, it was difficult for the widows to make adequate money from sales in the villages. This often compels them to go to city markets to sell their goods. However, due to a poor transport system, it is often difficult to get buses coming into the villages, and this prevents them from selling their

goods. Lizzy (SBO/17) reflected this when she explained the difficulties she encountered when attempting to find reliable transportation to the city to sell her products. She said:

> *I trek long distance to the main road to get buses going to the city because none of them will come into this village because of the bad roads... now FADAMA is building the new roads for us, doing what government should do, this is why I say they are important for us and we need them here.*

According to Judith, village life is hard because the government has failed to provide the services that would make life easier for traders like her. Her comments suggest that when their expectations on government fail, widows may develop an interest in the services of aid organisations, especially when they can see the clear improvement these aid organisations have made to their communities. Other widows indicated that due to corruption and the unsteadiness of government services (for example, the agricultural extension services for farmers) they preferred to seek services of development agencies in their communities who are believed to be more beneficial. For instance, Janet (SBO/5) reflected this idea when she described how government staff showed favouritism when they delivered agricultural extension services to rural female farmers in her village:

> *...when they (government) came to our village to share fertilizers, not everybody got the free fertilisers. Those that received the fertilizers were mostly relatives of the government staff... this is why I prefer FADAMA and Abia CSDP because many of us benefited when they shared fertilizers when they came to our village.*

This widow preferred to seek the services of aid organisations due to a lack of fairness in the way the government staff delivered services in her community. Her response suggests that because of the precariousness of government's services, widows would develop disenchantment towards their services and rely on the services of the aid organisations. Another participant, Celine (SBO/12), much like some of the other widows pointed out the instability in the services of government, which necessitated the preference of the aid organisation services by the widow:

> *...they don't keep their promise, we are tired of their promise and fail... when they (government) say come and take fertilizers, many women will ignore them because it is just promise and fail... this was not the same with IFAD, when they say something they do it.*

These widows' responses point to the fact that widows would have to rely on the services of aid organisations because they believed them to be more reliable than government services, in terms of receiving support to deal with their challenges.

5.5   DISCUSSION OF FINDINGS

The assessment of the widows' vulnerabilities in the rural communities allowed for an understanding of economic, social, and cultural barriers that impede on their ability to achieve what they value as wellbeing. In the capability approach wellbeing is construed in terms of the desired goals in lives which people have reason to value and resources they are able to reach to attain their goals (Alkire, 2007; Kabeer, 1999). Moreover, assessment of vulnerabilities includes investigation of interpersonal and social issues that affected the widows' autonomy which is defined as their capacity to pursue self-values. Thus, the essence of focusing on the widows' perceptions of their vulnerability was to highlight the impediments to their wellbeing, as well as their aspirations and resilience in hardship. This is why Nussbaum (2000) argues that development initiatives should focus on what the beneficiaries' values, in addition to the negative structures that impede their ability to reach their goals. This information is necessary for elucidating how the widows' empowerment can be assessed.

From this perspective, the chapter went on to highlight several issues that exacerbated the vulnerabilities the widows experienced in their communities, and affected their autonomy to reach their goals (which are basic functionings they have reason to value). The first of which is the dehumanising widow cultures and traditions which affected some of the widows' self-esteem and the way they associated with others in the society. Association is said to be a valued function as it allows the individual to have more access to resources in the society (Anderson, 2013; Honneth, 1997). Thus, where the widows are faced with autonomy depriving factors such as stigmatization and marginalization in their communities, they may be affected in the way they can function properly as autonomous individuals in this part of the country. Erosion of autonomy competences like self-esteem or respect could decrease the capacity of the individual to effectively associate with others and as such have access to various supports or resources in the society (Anderson, 2013; Mackenzie, 2013). From the analysis it was clear that due to the negligence of widows exacerbated by the patriarchal traditions and widow culture practiced in the studied communities, it was difficult for the widows to receive support from close relatives apart from their widow groups, religious networks and activists who operate to address the cultural limitations facing the widows in their communities. Hence, the study suggests the value of addressing dehumanising widow culture and the advocacy role the aid organizations and government should play in developing strategies for improving these women's human rights and respect in their communities. Moreover, the differentials in culture and women's status in different parts of Igbo society (Chuku 2005), especially in relation to

their political activism and access to land, suggests the need for a comparative analysis of widows' condition across Igbo land. For instance where this study indicated various challenges the widows faced in accessing land in some of the communities studied in Abia state, the study by Chuku, Achebe and Amadiume of women's condition in other parts of Igbos indicated that some parts of Igbo land condoned women's ownership of land. Thus, the differentials in Igbo traditions with regards to the women's social standing would be another interesting area for investigating their resilience and agency.

The analysis also pointed to the impact of patriarchal traditions in enhancing the challenges the widows faced in retaining entitlement to kinship or family lands when they become widowed. This is especially so as entitlement or ownership of productive resources such as farm land informs a relevant discussion on the coping capacity of disempowered women in rural areas who depend on agricultural livelihood (Chant, 1997). Farm land is valued because it is a necessity for most of agricultural production in the rural areas in Nigeria (Ezeakor, 2011). Where patriarchal cultures deprive women equal access to land as their male counterparts as found in this study, it further impedes on their ability to retain access to their husbands' land after his death. Also, an important issue in discussing the social deprivations that the widows face is the unresponsiveness of government to the needs of the rural communities compounding the difficulty the widows' encounter. Women in rural areas rely on social services and development infrastructures for their livelihood, thus they can easily be pushed to poverty when they are inadequately provided for (Basu et al., 2002). Turner (2006) argues that the inability of government to protect and secure the interests of the citizen has become a principal area in analysing vulnerability facing poor people, especially in the developing countries, where corruption and the unresponsiveness of government continue to expand abject poverty suffered by the masses, especially women. This finding points to the relevance of adjusting governmental policies to address the challenges widows may face in rural communities where lack of social services continue to affect rural economies.

Moreover, the personal characteristics of the widows showed that most of them are illiterate, which compelled them to rely on low-income sources of livelihood. The livelihood of the widows in their communities varied according to their educational levels. The majority of the illiterate widows relied on farming as major economic activity. Other illiterate widows tend to combine farming and market selling or trade/business, and mostly rely on rural infrastructures like transportations, good road networks, market structures, electricity and good storage facilities for selling their products. Other widows that have some level of education (i.e.

either primary or secondary school level) either teach in primary schools or are employed as low ranked workers in the local government council. These widows tend to combine their government work with farming, petty trade or business (*see appendixes 7-10*). Stromqusit (1990) and Seager and Olson (1986) observe that the proliferation of women's poverty in the most rural areas in developing countries is the result of being denied education at an early age, hence the emphasis on the girl-child education. Education is critical in rural women's life transformation process (Narayan, 2000; *Women, 2000,* 2001; UNIFEM, 2005*).* This is because access to education enables women's agency formation in terms of increasing their informative capacity in terms of learning about their human rights, and gaining power to make personal decisions and access to resources in the society (Jejeeboy, 1997). Fineman (2008) and Mackenzie (2013), while discussing issues on women's autonomy deprivations, referred to the importance of ensuring the education of women at grassroots, especially as it enlightens them on how to deal with many challenges facing them in society. Nussbaum (2000) also mentioned the informative power of education in forming women's agency at grassroots, and thus advises the need for advancing this skill in their empowerment.

The analysis revealed other personal characteristics that affected the widows, especially the younger ones, such as a lack of good income generation, large household composition and lack of good skills. Good income generation is necessary for the widows to sustain their household as sole breadwinners. Lack of good source of income suggested why most these women attached high value on monetary incentives when seeking support from the aid organizations. Moreover, because of their illiteracy, the widows are compelled to rely on unskilled and menial occupations such as farming, keeping animal husbandry, working in construction sites, petty trade, and market selling (see appendix 1 table 8). To increase income for supporting their families the working class widows also engaged in petty trade or farming due to delays in receiving their salaries from government. Most of the working class women who engaged in farming complained they have been owed for several months by government, hence the reason they combined white-collar jobs with farming or other menial livelihoods. Otherwise, it could have been difficult to cope with providing the needs of their large and mostly dependent households. This is why widows' income level and household size has become one of the indices of assessing how they can cope with the threats of poverty especially in assuming the role of breadwinner (Chant, 2003; Moghadan, 2001). Power (1993), Buvinic and Gupta (1997) stress that the rationality of focusing on the wellbeing of single women heading households (such as widows) is because they often face hardships which limit their

chances of functioning well in their role as breadwinners and in gaining access to needed resources in the society.

In their study, Barros et al. (1997) and Chant (2003) argue that human development initiatives target female headed households like widows because of the challenges that they face as sole breadwinners, and other gender related discriminations with respect to education, income earnings and economic opportunities. Buvinic and Gupta (1997: 259) and Chant (2003: 5) provide a context that is likely to determine why women heading a household (such as widows) experience extreme poverty. They observe that where there are more dependents (characterised by large households) women find it difficult to cope with the household needs of dependents. This is even more complicated in countries where the "male-breadwinner/female-homemaker" structure prevail, which makes dependence on a single wage-earner (often the man) very precarious (Buvinic and Gupta, 1997; Gupta, 2000). This is especially the case in households where dependency ratios are high and incomes low, and in the incidence of the death of the major wage-earner (the man), the woman could instantly be pushed to poverty (Moghadam, 2005). Dehen (2005) observes that households in rural areas may be larger than the urban households in number because there are limited options for women to gain access to family planning medical assistance as well as the practice of extended family system. From the analysis it was clear that younger widows tend to be more exposed to hardship because of their inexperience at the time of widowhood as well as the difficulty in receiving support from their husbands' relatives, which affects their capacity to take up the sole responsibilities in supporting their very dependent and often large households. This analysis shows that there is age differentials in the way widows may endure hardship in these communities. The culture of care and support for elderly people in the studied communities makes it easier for older widows to receive the support of the community members more than the younger widows who are viewed as more able bodied to sustain their families. Also, the younger widows have more dependent children, which affect their capacity to assume their role as heads of households. These findings point to the importance of prioritizing the needs of younger widows while structuring poverty reduction initiatives for widows in rural communities. This would be with special focus on the provision of skills and monetary incentives to enable them cope with their new role as head of household (Chant, 2003).

However, the findings showed that these negative structures affecting them equally motivated the widows to devise strategies for addressing their challenges in the communities. This is why Anderson (2013) suggested that vulnerability and agency are two sides of a coin, in

the sense that vulnerability motivates agency. The relational autonomy theorists argue that the desire for changing (agency) undesirable life experiences is a natural course of life, because everyone flourishes good living and wellbeing (Anderson 2013; Dodd 2007; Mackenzie 2013). Hence, in the struggle to sustain and achieve values and aspirations for wellbeing, it is understandable that the individual will apply what Swidler (2009) defined as strategies for survival. Jeejeboy (1997) argues that agency is expressed in the individuals' struggle for autonomy, which can be interpreted in many levels to include the struggle for power, resources and even recognition which are outside their reach. Moreover, this framework of analysis will reveal various ways the vulnerable individual aims to achieve this wellbeing or goals she values and have reason to value. In this chapter, the finding showed the various strategies the widows developed to deal with their challenges, which equally exposed the various agents that would be of importance in their empowerment. It also highlights the value the widows placed on these other support channels (i.e. supports of indigenous groups, women activists and religious networks) in the process of empowering themselves, and the value of recognizing the benefits these other support groups can offer in assessing the practicalities of the widows agencies in grassroots, as will be seen in chapter seven.

This level of analysis also demonstrates the implication of assessing the widows' vulnerability and empowerment from their own perceptions and highlights the value it brings to the understanding of their aspirations to wellbeing as well as the development actors that would be relevant in their empowerment in the grassroots. This kind of analysis further disassociates the connotation that widows in Igbo land and perhaps elsewhere in Nigeria are completely helpless and cannot deal with their condition. This supports the argument by Amadiume (1987) and Chuku (2005) that the condition of the African woman, especially the Igbo woman should be readdressed in mainstream literature. In chapter two, I was able to show the various capacities of Igbo women and argued that there should be more representation of this side of the women's story, and this is best reflected from their own perceptions. The bone of contention is that the conception of African women (e.g. Igbo women) as completely helpless, given their gender, does not allow other perspectives, examining the power they wield in individual or collective capacity in changing their life. Amadiume (1987) observes that African women have been underrepresented in gender literature especially as the studies conducted on them have not reflected their own opinions. Most ideas about them come from gender theories, which are often westernized and as such do not give a complete picture of these women's condition and position in their society. Chuku (2005) argues that the misconceptions

of the African women continue to conceal their strength and power they can wield in adversity. Thus, the authors both called for reformation in the writings on African women and suggested that studies should reflect the past history of these women's actions as formidable groups in advancing their economic and political stand in society. This chapter has presented the condition of the widows from their own voice, and this has enabled a better understanding of their capacity in adversity.

A particular vulnerability issue that highlighted the widows' agency in dealing with their vulnerability is the strategy they developed to deal with marginalization and segregation by other women in the cooperative groups and village meetings. The findings of this chapter showed that by forming their own groups the widows aimed to have more autonomy to further pursue their goals outside the cooperative groups. Other reasons that drove the initiative of using their collective agency are discussed in detail in chapter seven. However, in this chapter, the analysis highlighted the intricate issues that catalysed the widows' collective action, and as such provided the spec for understanding how the widows used this approach to improve their lives. More importantly, the analysis pointed to the benefits the widows may derive in forming separate groups and how negative life experiences motivated collective agency in pursuing their goals, thereby showing the correlation between vulnerability and drive for human agency. Thus, the analysis shows that the essence of initiating collective consciousness is to develop more capacity for reaching goals which they cannot reach individually. In global studies, women's collective power has been found to be an important factor in women's struggle for independence, justice and access to unavailable resources in society (Kabeer, 1994).

Collective action is both a historical and recent strategies employed by Igbo women in changing their lives and society (Chuku 2005). Bastian (2001) and Chuku (2005) highlighted the weight of Igbo women's collective action when they reviewed the case of the Aba women's war of 1929 as well as the Nwaobiara dance of 1925. Their action swept over the nation causing chaos and major transformation in the economic and political administration, and has been referred to as one of the greatest demonstrations of female collective power in the history of British colonialism. The study by Achebe (2005) and Chuku (2005) show that prior to the advent of the colonialists, Igbo women were proactive and exercised some power over their lives, especially collectively. Chuku (2005) observed that in dire situations Igbo women often employed collective capacities to demand change or bring about change in their lives or societies. Hence, women's collective power has been identified as an important area for reviewing women's life transformations in Igbo society (Chuku 2005). The ideas of these

authors' books have provided a new dimension in the perception of African women and in particular Igbo women, especially with regards to their collective strength.

Moreover, the overview of the widows' vulnerabilities equally justifies the relevance of providing support to enable them make important life transformations. Social resilience in Nussbaum (2000) and Kabeer's (1994) theorising reflects the value of societal resources in achieving wellbeing increasing women's access to these resources in the process of empowerment. Specifically, Kabeer's (1999) notion of capability stresses the importance of enhancing women's capacities in terms of gaining control and ownership of productive resources in society. For Kabeer, an instrumental part of women's empowerment must therefore address their capacity to make decisions or choices concerning their lives and demonstrate some degrees of ownership and control over resources in the provision of services. The findings from the analysis showed that the widows showed their resilience by relying on local groups, and more importantly their reliance on the support of the aid organizations to address the challenges facing them. Provision of life essentials that would improve the living standard of women is expected to increase resilience, because providing individuals with capabilities increases opportunities to live up to their expectations (Alkire, 2002). Thus, the next chapters will focus on examining the extent to which the two types of aid organisations have been able to meet the expectations of their widow beneficiaries, and provided services that enhanced their agency. Where the services did not meet their expectations, the analysis will explore other choices that the widows made to further enhance their wellbeing outside the scope of the aid organisations' services, which highlights a practical demonstration of their agency.

Who Delivers Better Services? The Relative Merits and Challenges in the Empowerment Services of The Faith Based Organizations and Secular aid Organizations to their Widow Beneficiaries

INTRODUCTION

As earlier mentioned, civil society organisations such as the religious NGOs and FBOs and Secular NGOs evolved in Nigeria and other parts of the developing world as an alternative to the state. Given the corruption and unresponsiveness of governments due to various political and economic debaucheries, which I analysed in chapter 2 under prebendalism and clientelism, civil society organisations stepped in to provide social services. The findings from the previous chapter demonstrated that the widows were motivated to develop several initiatives for enhancing their wellbeing. One particular initiative was seeking the support of aid organisations. Two types of aid organisations were studied – the Faith Based (FBO) and Secular aid organisation (SBO) to analyse the way the provided services would enable their widow beneficiaries to make more informed decisions in enhancing their wellbeing. In chapter three, this thesis argued that the opportunity structure framework in the capability approach would be adopted to analyse the capacity of the aid organisations to provide services that meet the aspirations and specific needs of their widow beneficiaries. Thus, this chapter aims to explore the extent to which the two types of aid organizations were able to provide services that enabled the widows become more autonomous in empowering themselves (Berger, 2003; James, 2009; Leurs, 2012; Lipsky, 2011). The chapter will highlight the benefits and the frustrations that the widows experienced which instigated further agency in pursuing their goals outside the scope of the aid organizations services. The analysis is carried out from the responses of the staff from the two types of aid organisations in addition to those of the widow beneficiaries. The analysis will be delivered in three sections. Section one focuses on staff perceptions of the empowerment of their widow beneficiaries. Section two is the analysis of the perceptions and experiences of the widows in using the services of the two types of aid organizations. From the widows' and staff perspectives, the analysis will focus on highlighting relevant issues that will be addressed in the discussion section, which will focus on the relative merits and challenges in the service delivery of the two types of aid organizations to their widow beneficiaries. The findings in this chapter go on to show the rationale for focusing on the

perspectives of the widows' and not organizational objectives in assessing their empowerment. The interviews of the widows and staff of both types of aid organisations were analysed – FBO beneficiaries (24); SBO beneficiaries (24); FBO staff (6); and SBO staff (6) – in addition to the observation data.

6.1 STAFF PERCEPTIONS OF SERVICE DELIVERY TO THE WIDOW BENEFICIARIES

6.1.1 Scope of Service delivery

As aforementioned, four aid organisations – two religious and two secular – were central to this research. The Faith Based aid organisations (FBOs) include the Kolping Society of Nigeria and Presbyterian Community Development Services (AKA Presbyaid); while the Secular aid organisations (SBOs) include FADAMA and IFAD (International Fund for Agricultural Development).

The FBOs are religious affiliated organisations offering charity and aid to poor rural people in fulfilment of their religious tenets. For instance, the principle of aid or assistance in Kolping is drawn from catholic religious values and teachings – which believes that man is part of God's continuation of creation and must ensure that all social maladies deterring the effectiveness of this creation are rectified (*Kolping Werk* August edition, 2000). For the Presbyterian Community Services, charity is the continuation of evangelization and response to social problems (Presby-aid International Vision, 2005). For instance, one of the projects that the Presbyterian Community Services embarked on was the provision of HIV/AIDs tests and the treatment of widows who had turned to prostitution due to hardship. One of the Presby-aid staff (FBO staff/5) commented that their approach combined preaching the gospel and providing health services:

> *Most of the prostitutes repented after being preached the gospel and received Christ as their personal saviour and became Christians. We trained them and they are now doing well in the business. Some went back to the prostitution business, you know, salvation is a personal thing. But we were able to reach out to so many of the prostitutes and we helped as much as we could.*

This response highlights that religious principles influence the services that the FBOs deliver to their beneficiaries. Clarke and Jennings (2008:24) conceptualized Faith Based Organisations as

"organisations that derive inspiration and guidance for its activities from the teachings and principles of their faith or from a particular interpretation or school of thought within the faith".

On the other hand, the major objective of the secular aid organisations in this study is to provide community driven and agricultural development services to enable poor rural women farmers to generate more income (FADAMA project Implementation manual, 2009; IFAD Report, 2011). Paffenholz and Spurk (2006) observe that the services and practices of the secular aid organisations are couched in secular humanitarian ideologies and pro-poor development initiatives such as the MDGs (Millennium Development Goals), which focus on finding solutions to global challenges such as poverty, hunger and diseases etc. The official documents of the SBOs showed that they relied on the counterpart funding between the various levels of governments (federal, state and local), the donor community and the recipient communities (FADAMA implementation report, 2008; IFAD report, 2011). FADAMA and IFAD have a special interest in the development of rural women. They lay more emphasis on women's development because of their envisaged vulnerability to the harsh effects of poverty, which is rampant in rural areas in Abia state (FADAMA, 2009; IFAD, 2011).

Providing empowerment services to women was one of the mission statements of the FBOs as well as the Secular aid organisations (FADAMA Implementation Manual, 2009; IFAD, 2010; Kolping Strategic Workshop Report, 2012; Presbyaid Report, 2011). The response of staff from both Kolping and Prebyaid (FBO staff/2 and FBO staff/6) indicate that the interest of the FBOs on vulnerable women reside in the fact that the majority of rural women depend on agriculture for their livelihood, and that households headed by women are often the most vulnerable to poverty in these rural areas. The FBOs poverty alleviation programmes, much like the secular aid organisations, are designed to be gender sensitive, with due recognition of the poor conditions of rural women in most communities in Nigeria. The FBOs targeted vulnerable women, such as those who are PLWHA (People living with HIV/AIDS) and widows experiencing extreme stigmatization in their societies. On the other hand, the staff of secular aid organisations asserted that they targeted poor rural farmers - women and men alike. The staff of FADAMA (SBO staff/1) asserted that vulnerable women were given more priority in the programme than other groups:

> It is a community driven project, women come up with their needs, and we know what we can do for them. So it is not just for the women, other members of the community participate and are helped. But we recognise the women's group more than any other group and we attend to their needs more often.

This response suggests that because their service is community driven, their services would not be tailored to meet only the needs of their widow beneficiaries. The approach derives from the ideology of participatory initiative whereby beneficiary communities are given control and ownership of the processes of empowerment (Chamber, 2003).

6.1.2 Organisational Capacity/Methods of Service Delivery

The secular aid organisations unlike the FBOs provide indirect services which are guided by instructions and principles of their international donors (Abia IFAD Report, 2011; FADAMA Implementation Manual, 2009). My observations of the SBOs services highlighted that they provided indirect services, like capacity building training for the beneficiaries, which are carried out by paid agricultural expatriates called the *service providers*. This is further confirmed by one of the staff of IFAD (SBO staff/6):

> *Initially we were providing the communities with development infrastructures like building halls, health centres, at a time we said no, that these programmes are supposed to be agriculturally biased because we target rural people and in this way we changed our modus operandus and focused on agricultural services, which we give them through our local operators called service providers.*

Thus, the SBOs would use the support of more trained and professional personalities to ensure effectiveness in their services. Similarly, one of the staff of FADAMA (SBO staff/2) informed me that the *service providers* offered paid and professional services to beneficiaries to ensure better outcome of the poverty alleviation services, which are mostly agriculturally based. These indirect services consist of the service provider working in collaboration with the staff offering advice in relation to starting, managing and monitoring projects. Moreover, the indirect services include creating intermediary mediums such as FCAs in FADAMA and CBATs in IFAD[10] for disbursing funds to the beneficiary groups. In this case, a team of people from the community are elected during the Participatory Rural Appraisal (PRAs) to act as governing bodies for monitoring and disbursing community funds to the various service users called FUGs (FADAMA user groups) in FADAMA, and CUGs (Community user Groups) in

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[10] The CBAT and FCAs are community governing bodies established by the aid organisations in the various project communities. They handle the distribution of fund to the beneficiaries' groups called FUGs in FADAMA and cooperative societies in IFAD. They were also set up to implement, monitor and evaluate community and beneficiaries' projects

IFAD. [11]According to a staff member of FADAMA (SBO/2) these indirect approaches have produced better outcomes, especially in the areas of accountability and the professional input of the service providers. Both the secular aid organisations and faith based organisations believed in building the economic capacity of the beneficiaries, hence, their services provided funding and tools for making the beneficiaries more productive in their livelihood. Moreover, they conducted services such as training on how to use agricultural tools, new species of animal and plants, and irrigation systems.

I also understood from the responses of the staff of FBOs and SBOs (4 out of 12) that they collaborate with other institutions when they require professional input, or to ensure wider coverage of services in the communities. For instance, a member of Kolping staff (FBO staff/1) informed me:

> *We have collaborated with CBN[12] and Umuchukwu Microfinance and Community bank to grant loans to women beneficiaries for their agricultural projects. We had to use CBN in our collaboration to help us recover these loans, because we see that we need more professional help...We have also collaborated with JDPC, Justice Development and Peace Commission to train women on their political rights.*

This staff response shows that the collaboration with other institutions such as JDPC and CBN is used as a strategy for increasing their capacity to deliver better services to their beneficiaries. Similarly, a staff of FADAMA (SBO staff/1) reflected this idea:

> *Yes, ADP in particular has been beneficial to FADAMA project and we have had successful outcomes with their collaborations...The professional inputs because of their specialty in agriculture and community development helped us to reach out to the communities and it became a success.*

These responses suggest that aid organisations collaborate with other institutions because of the perception that in doing so, they can achieve better outcomes and reach their beneficiaries' needs.

A method of service delivery the FBOs shared with SBOs is encouraging the beneficiaries to form cooperative groups. From the response of one Presbyaid staff (FBO/4) and one IFAD staff (SBO/5), it was clear that the essence of forming cooperative groups was to

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[11] CBAT and FCAs are made up of two men, a youth and a woman as the treasurer. They are set up in the communities and charged with the responsibility of disbursing money and monitoring the beneficiaries' projects in their communities.

[12] CBN - Central Bank of Nigeria

have one unit for delivering the services to their beneficiaries, and to ensure that they are actively involved in the processes of the service delivery. Furthermore, these staff (FBO/4 - SBO/5), believed that this strategy had enabled success in the services, especially as the beneficiaries shared common goals and were encouraged to engage. From my observations of their services, it was clear that the FBOs and SBOs prized the advantages that the cooperative group brought, especially for increasing the women's interest in their services; more so as some of the cooperative groups comprised of women with many talents and connections for supporting fellow members, encouraging some of the widows to maintain their relationships with the aid organisations. The cooperative society's involvement in the service delivery sector was first developed in the late 1990s, when it was discovered that cooperative groups engendered solidarity needed for facilitating the engagement of people in participatory community projects. Since cooperatives are based on values of self-help, collaboration and solidarity they have become a significant tool that most development organisations use for empowering women, especially in developing countries like Nigeria where women can easily come together to pool resources for self-help projects (Olabisi et al., 2015).

The proficiency of staff of both FBOs and SBOs equally showed some differences. The personal information from the interviews showed that all of the SBO staff are given both state and national capacity building training, whereas only one FBOs staff - (FBO staff/4) - indicated that she was trained. For instance, FADAMA staff (SBO staff/2) said:

> *We go for training when the need comes up. We may have training, like up to 4 to 5 in the year, depending on the need, and is done both national and state. But it is mandatory we must have at least 2 trainings in a year -state and national...*

IFAD staff (SBO/4) said:

> *As I said before we get training from ADP, we get training from ARTI and the NDDC on how to do community projects and we get training from the ministry of agriculture as a support from government to the office. The training has improved our understanding of the work and helped us handle office work effectively... we are trained twice a year or even more than that, depending on the need at the moment by IFAD or NDDC who are counterpart funders in the programme.*

The information from these SBO staff members show that the aid organisations considered a broad level of staff training important for building the capacity of their staff. On the other hand, the FBOs staff member who mentioned that she was trained said this was just in-house training. Moreover, from their personal information and my observations of the office administration of the two types of aid organisations, it was obvious that most of the staff of the secular aid

organisations had more experiences working in the development sector. However, this could not be said of the FBOs staff, who's educational and work background was mostly unrelated to their development work. Caroll (1992) shed light on the importance of quality training for building the capacity of staff to carry out the task of delivering services. Her argument is that institutional capacity is emphasised by international donors' focus on building the capacity of staff, especially as it is envisaged that the level of professionalism and training of staff affect the overall effectiveness of the organisation. Hence, the level of the staff capacity (training/ professionalism) reflects the level of performance of the aid organisation.

In addition, from my observation of the staff functions and operations, it was clear that the staff of the SBOs are more competent, they are better equipped with self-development trainings and professionalised in the area of agriculture. I observed that the recruitment of staff differs in the two types of aid organisations. The SBOs recruited staff from government offices and other sources, while the FBOs insist on maintaining the scope of faith in their development works by recruiting only staff that share the same faith. Sider and Unruh (2001) argue that the tendency of FBOs to base their employee recruitment and selection of board of directors on the prevailing religious group, often affects organisational and administrative proficiency. Their view is that organisational capacity is more enhanced when staff and board members are widely selected in the society and with result orientated focus, and are not restricted to religious affiliation and attributes (Sider and Unruh, 2001).

6.1.2   Inclusion and Participation of Widow Beneficiaries, and Outcome of Services

There were observed differences in the extent to which the two types of aid organisations included their widows' beneficiaries in their service delivery programmes. According to Cornwall and Brock (2005), in the 1980s, the liberal view of participation focused on mainstreaming the development agencies in their own structure of empowerment (top-down), which subsequently failed. This motivated a new perception of community participation (bottom-top), where the beneficiaries are afforded more ownership of services with the transfer of power, control and mobilization of resources to them (ibid). Cornia et al. (1987:295) argues that participation is essential for the planning, implementation and success of the approaches devised and it is the contribution of the beneficiaries that makes this possible. Inclusion, on the other hand, deals with the extent to which the needs of the beneficiaries are adequately represented in programming and the decision making of the service delivery organisations

(Ibid). Chambers (1998) suggests that a viable tool for assessing the inclusion of beneficiaries in service delivery is the needs assessment tool (PRA).

Two staff members from the Kolping Society of Nigeria expressed that their services are individually or collectively driven and assessment is conducted by the clergy, who provides a list of poor and helpless parishioners to the FBOs. This was reflected in the response from a staff of Kolping society of Nigeria (FBO staff/1):

> *We do not have a specific need assessment procedure; we receive information from the parish priests of the church the women belong to, which informs us of their needs. Their parish church provides us with any information we may need about the women in these groups, the parish priests know the members of the church community. The information they give us enable us to accept them as beneficiaries. It is the new system we have adopted to increase more security in our loan scheme.*

This shows that there is no concise strategy for assessing the needs of the beneficiaries, yet the bottom-top approaches, emphasised in some literature, have highlighted needs assessment surveys, such as the Participatory Rural Appraisal, as an effective tool for identifying the important community and beneficiary needs (Chamber, 1994; Narayan, 2005).

Additionally, some of my observations of the aid organisation services revealed that the FBOs, unlike the SBOs, conducted the needs assessment of their beneficiaries in churches, making it more individually or group driven than community driven. However, the assessment carried out by the FBOs, in particular, were not as detailed as that of the SBOs, who carried out rigorous needs assessments or surveys called the PRAs before delivering their services to the beneficiaries. A staff member of FADAMA (SBO staff/1) explained the PRA process:

> *...first of all, we know who are present – the traditional rulers, the women leaders, the men and women, and we ask them questions about their land, the topography of the land; we ask them questions about the major crops that thrive in the area, we ask what livestock is predominant in the area; we ask them the fertility of the soil, we can now know the type of agricultural practices they use, whether they practice shifting cultivation or cover cropping. After this we now go further to conduct what is known as SWOT analysis, which has to do with their strength, weakness, and opportunities that are common and also the threats. Then we go ahead to ask them where they obtain their products, whether it is from an open market or from government institutions. We ask them how they can market their products, if there is any challenge with marketing their products after the harvest. This is because market is an important aspect of their improvement, so we would go extra miles to find market outlets for marketing their products. After this, the needs assessment comes in, where we talk about the cause and effects of the project they are about to embark on.*

This response highlights the concise stages in the assessment of the community and individual beneficiaries needs during the PRAs. The Participatory Rural Appraisal (PRA) is a bottom-top service delivery method that evolved in the late 80s, which has since been applied by most international agencies in their development services. Chambers (1994:953) defines it as "an approach and method for learning about rural life and conditions from, with and by rural people." It is considered important because it provides the basic information about the beneficiary and the beneficiary community, which in turn will be used when strategizing the best empowerment initiative (Moser, 1991).

It was interesting to discover that the Faith Based Organisations had well organized women forums that plan women programmes, such as seminars, workshops, skills acquisition and health services (*see appendix 5, fig 2 – women forum formed by one of the FBOs*). For instance, the Kolping Women Committee has the responsibility of advising the organisation on matters related to women beneficiaries in the community parishes (Kolping strategic workshop report, 2012). A staff member of Kolping (FBO staff/ 3) explains:

Yes we have the Women Desk, and in that women desk it is only for women. Women from different families come together to bring their ideas, and that's where they discuss their programmes meant for the women... it is from what they bring up that Kolping now draw a programme for the women in these rural areas.

This demonstrates that the aid organisation created the women forum because they construed that women are better equipped to address their needs. This also gives the women more control of their activities or programmes. However, during my observations of the aid organisations administrative procedures, I discovered there were no women forums set up by the SBOs. The focus of SBOs was on community initiatives, which are often generalized and not specific to women; unlike the FBOs who have specific forums for women. The only way the SBOs recognized the women's needs was by including them in the community executive council. For instance, an IFAD staff member said:

We insist that a woman be a member of the community association and in each of the committees a woman must be a member. We also make sure that the treasurer is a woman because women are more trustworthy than men when it concerns money... So we make it known to the men from the beginning that women must be active participants in the project unless the project will not commence.

This highlights that to ensure the active representation of women in the community projects, they insist that women are members of the community's project governing committee called CBAT for the IFAD and the FCAs in the case of FADAMA.

Furthermore, some responses from staff from both types of aid organisations (6 out of 12) showed there were notable differences in terms of the relationship the two types of aid organisations developed with their beneficiaries. Lipsky (2011) argues that the value of assessing the legitimacy of aid organisations is that it shows whether the aid organisation can successfully work with the beneficiary community in responding to their needs. Hence, the assessment of legitimacy addresses the level and type of relationship the aid organisation developed with their beneficiaries, which is essential for better outcome of services. To show the difference, two of the FBO staff asserted that due to the presence of their affiliated churches in the communities and the religious belief they (staff) shared with the beneficiaries (widows), it was easy for them to establish a good working relationship with them. For instance, one Presbyaid staff member (FBO/ 6) explained:

Yes, as I said before we have experienced conflicts between us and the beneficiaries in these groups and we resolve the problem through their pastors if we cannot handle the problem. The people respect the decisions of their pastors so they are the best people to resolve the problem.

Thus according to this FBO staff member, the relationship with the beneficiaries is more cordial because the clergies of the churches have a significant influence on community members due to their position as men of God. Moreover, a Kolping staff member (FBO/2) said that because of the presence of Catholic churches in most remote areas of the state, they can easily collaborate with churches to reach the people at grassroots.

On the other hand, two SBO staff informed me that their organisations purposely employ staff from beneficiary communities to ensure legitimacy and a good understanding of the communities' needs. For instance, IFAD staff (SBO/5) said:

We have very good rapport with our beneficiaries especially as we are from these villages we know the people well... we understand their language and they understand us.

This response shows that aid organisations used indigenous staff as a way of ensuring good rapport between the staff and the beneficiaries and pointed to the value of shared language and cultural background in increasing legitimacy of the aid organisations in the beneficiary communities. In addition, a staff member of FADAMA explained that because of the failure of FADAMA I and II in the Abia state due to a lack of understanding of the needs of the people, the FADAMA III was strategized to address this limitation by incorporating Agricultural expatriates from the ADB. This was the response of one staff member of FADAMA (SBO/2):

From the results of FADAMA I and II projects, World Bank discovered that the projects had failed in communities because of lack of understanding of the rural people. During FADAMA I AND II there was nothing like this component so they decided to form the component 4 in FADAMA III. Incorporating ADP in the component 4 was necessary because they are closer to rural farmers; they have more knowledge of the localities and understand the rural people's needs, language and social backgrounds.

This highlights that in order to ensure more legitimacy and acceptance of their organisation by community members, the aid organisation incorporated resourceful people who have closer relationships with the beneficiaries. Also, the staff informed me that to ensure wider coverage of their services in the communities, the SBOs established liaison offices in communities that supervised the individual and groups services, and monitor accountability and sustainability of the services.

In terms of the service delivery outcomes, it was clear from the responses of FBO and SBO staff that they believed the women are satisfied with the services and that services have made positive impacts. For instance a staff member of IFAD said:

The women are happy because they are receiving the services. For instance, when we went to the communities we see that the widows we gave skill acquisitions trainings, like soap making, bead making, making of pomade, preparing foods like akara buns, chinchin, are already standing on their own becoming self-reliant... in one of the communities we worked, when we gave a widow equipment for her farm work, she said 'are you people Jesus Christ' (laughs), this is because in her life she has never dreamt of such thing.

Similarly, a staff member of Kolping Society of Nigeria said:

In their communities, women are becoming stronger, more informed about their rights in their family, groups and communities. They are becoming more self - reliant and can now save money for the hay days. They can now smile... let me give you an example... there was an encounter with a woman in a community that astonished me, her husband is dead and she has nobody for sustenance... She is also uneducated and has two children to feed... She received our loan in the first disbursement in 2000 and now she is a proud owner of a big cassava processing mill in her village. She has people working for her now... Some of these examples encourage other women to be more serious about the services.

What these two staff members convey is that the positive outcomes of their services have increased the confidence of the beneficiaries. However, a more nuanced analysis of the outcome of the services of the aid organisations would focus on the perceptions of the widow beneficiaries. The essence of judging this indicator of the service delivery of the aid organisations derived from Ellerman (2006) and Carol (1992), who observe that the outcome

or efficiency of services would essentially be found in the recipients' views, especially as they are in the position to provide first-hand information.

6.2 THE WIDOWS' PERCEPTIONS OF THE SERVICE DELIVERY OF FAITH BASED AND SECULAR AID ORGANISATIONS

In this section the widows' perceptions of service delivery of the Faith based and Secular aid organizations are analysed according to the merits and challenges in their services.

6.2.1 Merits in the Service Delivery of the Faith Based and Secular Aid Organizations to their Widow Beneficiaries

The analysis of the widows' responses showed that there were both merits and challenges in the services of the aid organizations to them. The data showed that as beneficiaries of the aid organisations, the widows showed aspirations for close monitoring of their services, greater autonomy in the mobilization and control of empowerment resources, the desire to develop livelihood skills and have more access to monetary supports. Thus, the analysis focused on finding out the extent to which the two aid organisations met these expectations. Some of the FBOs (8 out of 24) and SBOs beneficiaries (9 out of 24) confirmed that there were merits in the serviced provided by the aid organisations. The remaining thirty one widows pointed to various challenges they faced in receiving their services. In terms of the merits, some of the widows confirmed that the secular aid organisations provided various opportunities for selling their harvested products in the cities. The data showed that both SBO and FBO beneficiaries expressed an interest in seeking the aid organization because of the necessary connections they have to market their products. This especially enabled them to improve income generation which is a very important aspect of capacity building. FADAMA beneficiary Nancy (SBO/8) explained how the FADAMA's efforts ensured that their products were sold:

> *Yes, the facilitator was the person who linked us to the RFLO who was in charge of helping us sell our products. We participated in the Abia state farmers exhibition in Umuahia and we sold our products well. It was our first time of going to this exhibition and we made profit from selling in the big city markets like ahia gate umuahia.*

This widow highlighted the input of the staff (facilitator and RFLO) in linking them to city markets. To support the FUEF initiative FADAMA office staff – the Rural Finance and Livelihood Activity Officer (usually called the RFLAO) links the service user groups (cooperative groups) with available financial institutions (microfinance or agricultural development banks) for the savings and loan processes, and provides them with the necessary administrative and technical support (FADAMA implementation Manual, 2008). Unlike the FBOs, the secular aid organisations conducted yearly trade fairs in the more economic booming cities (Aba and Umuahia) where their beneficiaries could exhibit and sell their products (see appendix 5, fig 5). The secular aid organisations often conducted trade fairs to provide their beneficiaries with the opportunities to sell their products in the cities; with the understanding that the village markets were not reliable enough for the women to make adequate sales. The trade fairs are conducted during the harvest seasons; between July and September for tubers, and October and December for vegetables and grains. Moreover, to ensure that rural farmers have access to markets, IFAD and FADAMA built markets in the villages and improved the quality of rural roads to enable easy transportation. The R-FLAO (rural finance and livelihood activity officer) in FADAMA is in charge of setting up market linkages between local markets and beneficiaries. In the case of IFAD, the REDFLO (Rural Enterprise, Development and Financial Linkage Support Officer) much like the R-FLO in FADAMA, links the beneficiaries to economic institutions like microfinance banks and Agricultural development Banks (ADB) and to market opportunities in the state and beyond. The staff also assess the groups' projects and their capacity to sell the product, offering input where necessary. The trade fairs were also avenues for the women to network with people who can invest on their economic activities.

On the other hand, the FBOs particularly focused on the disbursement of loans to enable their beneficiaries set up their own businesses and provided both direct and indirect services (Kolping Annual Strategic Report, 2013; Presbyterian Aid Project Manual, 2010). Indirect services include vocational learning programmes such as skill acquisition training, development workshops, seminars and religious teachings/meetings, which are provided by the organisations or in collaboration with other NGOs. For direct services, the FBOs disbursed loans directly to the individuals or cooperative groups to start their self-help projects. Economic empowerment services like microfinance, skills acquisition or funded agricultural and business projects are delivered only to church members (Kolping Annual Report, 2013; Presbyterian Service Project manual, 2000).

Another merit in the services of the aid organizations which was shared by both SBO and FBOs beneficiaries is the values and benefits of the cooperative groups. The cooperative groups are formed by the aid organisations as a single unit for disbursing funds or delivering services to their beneficiaries. The responses from the staff of the aid organisations made it clear that the essence of forming cooperative groups is to encourage group savings attitudes, solidarity, and to ensure sustainability of the subprojects. The various cooperative groups (secular and FBOs) are funded by the aid organisations to carry out agricultural production or businesses such as animal husbandry or farming, and cottage businesses like pottery, soap making, bakery and craft works etc. The response of the widows (SBO and FBOs) showed that cooperative groups allowed them to have more connections to resourceful people who can help them access money from banks for starting individual businesses. For instance, a beneficiary of IFAD, Celine (SBO/12), explained how she was able to gain access to more funding for her business through her cooperative group:

> *Since I joined the cooperative group I have been able to learn new things... there are many women who can help you get what you want in the group, who have more experience to help us.*

The widows (FBOs and SBO) also felt that their friendship with other women in the cooperative group was the reason why they continued to receive the services of the aid organisations. For instance, Kolping beneficiary Martha (FBO/12) expressed:

> *I will say the cooperative group is what is holding us as Kolping members because we want to achieve our goal of coming together at the beginning, now we are doing our own thing not minding them again because we know we can do without them.*

From this widow's response it was clear that although they have been disappointed by the aid organisation in terms of poor attention to their needs and insufficient funding, their association with other members in the cooperative groups had enabled them to continue being their beneficiaries. IFAD beneficiary Lovett (SBO/4) also reflected the strong bond that existed amongst the widows in the cooperative groups:

> *Being a member of my cooperative group has made me remain there because I have made good friends and we have come a long way together and I have learnt a lot from my group members. The new methods of farming I learnt from one of them I am beginning to teach them to younger widows around me, so that they can improve in their farming too.*

The widows' responses (Martha and Lovett) reflected those of the staff, in that cooperative groups are an important tool enabling active engagement in the service. However, despite the observed benefits in cooperative groups, there were still some beneficiaries of both SBO (11

out of 24) and FBOs (15 out of 24) who believed that the cooperative groups affected their capacity to pursue their own interest, which resulted in forming an interest group called *nsusu group.* This idea is discussed in detail in chapter 7.

Moreover, some of the FBO and SBOs beneficiaries believed that an important merit in the services of the aid organisation is learning new things through various skills acquisition trainings provided by the aid organizations, which increased their efforts to set up individual businesses or begin group projects. This is especially so as some of these widows did not have a sustainable livelihood or reliable skills for generating income for supporting their families. As I mentioned in chapter 5, some of the younger widows were inexperienced at the time of their husbands' death since they had relied on them as the sole breadwinner. Hence, learning new skills was particularly beneficial for improving their wellbeing. The FBOs and SBOs conducted skills acquisition training to build the capacity of the women to become self-reliant. Providing pro-poor development services such as skills acquisition trainings can facilitate the capacity of recipients to transform their lives. For instance, IFAD beneficiary Lucy (SBO/1) said:

> *I was selling 'agidi jellof' and not getting anything from it before I knew IFAD in 2008. I found about their services and registered. They set me up with a mentor in sowing business, where I learnt how to sow very well. After the training which lasted for one year, they gave me a sowing machine and N5, 000 to start off my own sowing business.*

Judith (FBO/4) a Kolping beneficiary reflected the same idea as Lucy (SBO/1) when she claimed the cassava value added training provided by the Kolping society of Nigeria gave them the opportunity to access improved cassava stems from one of the government institutions:

> *As we are doing cassava processing project in our group, Kolping has linked us to Umudike research institute to get improved cassava stems for farming. It is like magic, when you see the size of cassava tubers that we harvested last year, it gave us more money... So we are grateful for the improved stems they brought to us.*

This widow's comment suggested that collaboration with other development institutions (such as the Umudike research institute) was a helpful strategy for empowering the widows. Some SBO and FBO widows' responses pointed to the contributions of the aid organisations in linking the beneficiaries to bank loans and government services; provision of trainings and fighting for their right to farm lands, which they could not have done on their own. This was confirmed by Kolping beneficiary Margaret (FBO/9) who said:

> *We have learnt a lot of new things from belonging to Kolping cooperative groups and we get trainings from Kolping. They introduced us to one of the microfinance banks and now we have learnt how to get credits from other banks to use for our*

businesses, and the ministry of women affairs has accepted us as vulnerable groups for receiving her Excellency funding for rural women in agriculture... We have been trained (by Kolping) on things... and so many new things we don't know before.

Similarly, FADAMA beneficiary Hannah (SBO/9) reflected this when she narrated how the aid organisation enabled them to gain access to community land for starting their group projects:

When we had problem of land they helped us get a bigger expanse of land for the cassava flour milling project despite the lack of land in our community. They did this by informing the community leaders on why it is important to give us the land and for the men to support us. They told them that if they don't give us land they will take the project to another village and due to this they later agreed to lease us the land... With the influence of FADAMA we have this large expanse of land where we farm now, the other part of the land is where we want to build the cassava mill.

These widows' responses show that the continued support from the aid organisations is vital for the widows to overcome challenges in accessing important resources for their livelihood such as land.

Furthermore, my observations showed the contributions of both types of aid organisations in providing services that enabled the widows to start self-help projects. Ideally, the aid organisations focused on providing skills acquisition training to enable their beneficiaries to become more self-reliant. A good example of these training opportunities is the *Cassava Value Added* training provided by FADAMA and Kolping Society of Nigeria (*see Appendix 5, fig 3 and 4, showing the cassava value training by Kolping and one of the cooperative groups Projects by FADAMA for the women*). The initiative of the cassava value added training is to train the women to generate income from the use of cassava by-products. Another example is FADAMA and IFAD training on agriculture and animal rearing such as poultry, piggery and snail keeping, fishery and fish grilling, which has immensely benefitted their beneficiaries. During my fieldwork I visited IFAD and FADAMA trained cooperative groups in some of the communities. One of the cooperative groups opened a small-scale fish producing factory from FADAMA funding where they reared, grilled and packaged fish for sale. These observations confirmed the assertion by Alkire (2002), Nussbaum (2000), Narayan (2002) and Ellerman (2006) that by providing necessary services, the development agencies will enhance the capacity of their beneficiaries to further transform their lives.

The FBOs were found to provide other services in terms of moral training and health services to young widows who have contracted HIV/AIDs. This points to the flexibility the

FBOs may have in directing their services to meet more needs of their beneficiaries, which could not be said of the SBOs who concentrated on economic empowerment of their beneficiaries. Notwithstanding the merits, most of the beneficiaries of the FBOs and SBOs pointed to the limitations and frustrations they encountered using their services.

6.2.2 Challenges in the Service Delivery of the aid organizations to their Widow Beneficiaries

6.2.2.1 Lack of access to aspired services and control of resources

Though the staff of both types of aid organisations claimed that their service had increased confidence and met the expectations of their beneficiaries, most of the beneficiaries responses (FBO – 14 out of 24 and SBO – 17 out of 24) showed that they were dissatisfied with some aspects of the methods of service delivery by both aid organisations, the remaining widows were silent on the issue. For instance, the SBO widows felt that the aid organisations did not meet their expectations in terms of the way they disbursed funds to them which made it difficult for them to control how their projects are run. Lack of control of resources available to them is one of the major issues that the capability theorists emphasized as capability deprivations leading to poverty and hardship (Ellerman, 2006; Ibrahim and Alkire, 2007; Narayan, 2001). Hence the major initiative of opportunity structure in the capability theory is to guide development institutions on the necessity of providing a more enabling environment for beneficiaries to control resources (Alkire, 2001; Robyne, 2003). However, the analysis showed that the usage of intermediary groups limited the capacity of the SBO widows to manage and control the process of the empowerment. For instance, among the SBO beneficiaries that reflected this idea is FADAMA beneficiary Beatrice (SBO/3), who complained that the disbursing of funds through the FCAs caused delay and affected their ability to complete the cassava milling project they started in 2010:

> 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.

In addition to the lack of control of the funding, some of the SBO widow beneficiaries complained that the services provided to them were not what they had sought when they

enrolled as beneficiaries. For instance, among the widows that confirmed this assertion was IFAD beneficiary Blessing (SBO/2):

> *I want to start Palm oil storage business, not just cassava farming... I am tired of farming my waist joints are wearing out from too much bending down, I want to do something that will make more money for me...we told them we know what to do, but they are insisting we do cassava farming since that is what they can give us now.*

The service provided to Blessing's cooperative group related to cassava farming, and some widows believed that cassava farming was not sufficient for generating good income. This aid organization provided what Sen (1992) called counterfactual services, what they can offer because it is available, which do not reflect the beneficiary's choice. This issue is also reflected in FADAMA beneficiary Hannah's comment (SBO/9):

> *I will like FADAMA to consider supporting women in skills acquisition training, like I want to learn how to start small bakery business I my village which I know will profit me, but we are doing cassava project instead. If we can learn some skills it will improve our income. There is no need to depend on cassava farming alone; it can't sustain us as you can see.*

Hannah's response shows that she has an awareness of potential lucrative business ventures in her village, however, the aid organisation had only supported them with the cassava project, which is not viable. This is because most of the villagers rely on their subsistence farms, which leave cassava farmers with little opportunities of selling their products in the village. Other SBO beneficiaries complained that they were forced to carry out projects that were not their own choice of service. For instance, a beneficiary of FADAMA, Janet (SBO/5) reflected this idea when she narrated the incidence that led to her group abandoning FADAMA to start their own projects:

> *What we wanted to do was ikpa nchi (rearing of grass-cutters) because it has good market in our village. That's what we wanted to do; we produced the first LDP and it was on the grass-cutter rearing because we know that it has good market in the village.... They told us that when they submitted it to their headquarters in Abuja they said that the white people said that groups like our own should only do cassava farming alone, except those who want to do poultry or piggery. 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.*

The accounts of this widow and that of Hannah (SBO/9) and others alike contradicted the assertion by the SBO staff that they provided services that are specific to the widows' needs. More importantly, the responses of these widows exposed the fact that the strict guidelines of the international donors interfered in the aid organisation's capacity to offer them what they

wanted. For instance, the donors of FADAMA insist that before services are provided to FUGs, they must provide LCD plans and the disbursement of funds must be through FCAs (FADAMA manual, 2008). To this end, one of the criticisms that have been levelled against the secular humanitarian organisations is the failure of donors to effectively integrate the local SBOs in programmes (Fisher 1998; Hudock 2005). Additionally, Pearce and Howell (2001) criticized the donor community on their insistence on providing and managing the delivery of basic services, which otherwise could be managed by local CBOs. Dependency on the donors tend to encroach privacy, decision making processes, initiations and objectives - thereby reducing the autonomy of the secular aid organisations (ibid). This is a very crucial area to start discussing the capacity of local based aid organizations to effectively address their beneficiaries' needs. In addition, documentary sources on the SBOs service delivery showed that the widows were given less priority in services (FADAMA, report 2010; IFAD report, 2005). The FADAMA project manual (2010) instructed that restriction should be placed on the type of services and funding capacity that poor widows without collateral could access in their communities, thereby reducing their autonomy.

6.2.2.2 Unavailability of funding

Most of the widows endure hardship as a result of their poor income generation affecting their capacity to sustain their often large households, hence, monetary benefits were particularly very much aspired for. The widows' personal data showed that more than half of the widow participants' widows lived below N250 a day (see appendix 1 table 8). Apart from their poor income generation, other demographic data of the widows indicated their poverty state. The personal data, despite claims by the staff of both types of aid organisations that they focused on economic empowerment because of the widows' vulnerability to poverty, some of their beneficiaries complained of insufficient funds, which affected their ability to complete their income generation projects. Some of the SBOs widows believed this to be due to inequality in disbursing the funds, while others viewed it as lack of honesty on the part of the CBAT and FCAs. For instance, among the SBO widows that shared the first opinion is FADAMA beneficiary Janet (SBO/5) who said:

> The money was not sufficient. We complained to the facilitator and he said
> that it is the white people said they can give to groups like us who have no
> major collateral to provide for the project... it was so disappointing. We told

> *him that having less money means producing less and therefore they have not helped us.*

This widow felt that reduced funding leads to poor production, which is unsatisfactory. Moreover, her comment pointed to the segregation in the way the SBO disbursed funds to the various groups. Although the FADAMA staff claimed they gave priority to vulnerable groups (e.g. widows), the response by their beneficiaries, as well as the information from their official documents (FADAMA implementation manual, 2009) showed that the system of funding was asymmetrical. This is because they disbursed money according to the level of commitment of government, beneficiaries, groups and communities to the counterpart funding scheme, and not according to the level of need of the beneficiaries. During the course of my fieldwork in the SBOs office, I observed that very poor widows, who could not provide collateral (in the form of land or property) for the funding, usually received fewer funds compared to other groups. Also, the type of services these widows could access was limited to only cassava farming, animal husbandry or vegetable planting. One of the secular aid organisations' project manual showed that they disbursed fewer funding to vulnerable widows as compared to the amount given to other groups for the same 5-years project scheme (FADAMA Project manual, 2008).

Moreover, there were other SBO beneficiaries who believed that the misuse of funds by the intermediary groups increased the challenges in the distribution of funding, which adversely affected the services. For instance, FADAMA beneficiary Agatha (SBO/6) states:

> *We just want them to be closer to us in the community so that they will know what is happening, about how the money is used... It is unfair that we are the ones that will suffer....*

Similarly, an IFAD beneficiary Blessing (SBO/2) expressed:

> *The problem is that the CBAT don't take them serious. Some take the money for themselves.*

The widows' comments counteract the claim by the staff of secular aid organisations that these intermediary groups increased more transparency and accountability in the use of funds.

However, this was not the case with the FBOs. Some of the FBOs beneficiaries said that paying money directly into their bank accounts reduced misappropriation of funds. For instance, Kolping beneficiary Margaret (FBO/9) said:

> *...because of an episode where the chairman of a Kolping family made away with the money belonging to his group, Kolping decided to pay the N400,000 directly into our bank account for us to use it as we want, we just have to make reports to*

them. This gave us opportunity to use the money whenever we wanted and without problems and our project is moving faster now.

Presbyaid beneficiary Phoebe (FBO/10) shared a similar view:

Presbyaid gives us our money direct to avoid problems we encountered with getting the money from the women guild (women committee) this was helpful as we didn't have to be controlled by them (guild of women).

These widows believe that the direct payment of funds into their bank accounts was effective in enabling them to have more access to the funding.

The FBOs beneficiaries equally expressed discontentment at the inadequacy of funds, which also affected the way they ran their projects. For instance, Presbyaid beneficiary Anne (FBO/5) said:

I registered in Presbyaid because I wanted support with money to start a business... but the money does not come always, it is a very disappointing thing because that's why I need their support.

The widow's comments reveal that the problem regarding lack of money is given more priority than any other. Mary (FBO/11) reflected on the delays in funding, which led to the abandonment of projects.

Before they will give the funding it will be difficult, that is our problem no money, and the people (Kolping) we hoped will support has failed us... we just abandon their project for them.

Mary's comments also highlight that the unavailability of funds, which was the main essence of seeking their support, leads to a decline in trust. Notwithstanding, from my observations, I gathered that the FBOs were able to apply some financial sustainability strategies which enabled them to provide, to some extent, the monetary demands of their beneficiaries. This is especially so as half of the staff of the SBO (3 out of 6) conveyed that the SBOs often have funding or service delivery limitations because of their over dependence on their donors for most of their support needs. The extent of services and funding they provide to their beneficiaries are dependent upon the level of commitment of the beneficiary community to the counterpart funding scheme, which supported the views of the SBO beneficiaries. A member of IFAD staff (SBO staff /5) confirmed this:

The project is funded by IFAD, NDDC/FGN, [13] state and Local governments. So each of these agents contribute to the funding of the project according to the IFAD

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[13] NDDC – Niger Delta Development Commission,

contract agreement. When the fund comes to our office from the headquarters at Portharcourt, we advise the community CBATs to open account because we don't give them cash.

From some of the SBO staff responses it was clear that lack of funding cause discontinuity of the projects when commitments are not met by government or the communities. For instance, a staff of IFAD (SBO/6) said:

Sometimes the flow of the fund is not very consistent especially that of the state counterpart fund. The state drop-down is a function of the capital fund paid by the local government, and IFAD drop down depends on the capital fund from the state. That of the state is not steady. Sometimes this affects the smooth running of the project in these communities and the staff are affected too because salaries are not paid on time.

However, the FBOs unlike the SBOs do not depend on government for funding and sustenance of their projects in beneficiary communities. They often sponsor all their collaborations with the government and continue sustaining the projects after running a collaborative programme with government institutions. According to the FBOs staff, they run the beneficiaries' projects through partnership with international donors and from their locally generated funds. For instance, my observation of the Kolping administrative system highlighted that their donor partners supported them in building self-reliant projects that would subsequently yield income for sustaining their project (*see appendix 5, fig 6 - showing income generating projects run by one of the FBOs*). On the other hand, the staff of the SBOs (FADAMA and IFAD) informed me that in terms of financial sustainability, the beneficiaries are encouraged to open a savings account for management of their projects in the future. In FADAMA, this is called FUEF (FADAMA User Equity Fund) (FADAMA Implementation manual 2008). The FUEF is invested by the FADAMA User Groups (FUGs) at community level to enable them to manage and sustain their projects in the event of project termination by the donors. However, despite the SBO staff claim that the FUEF and ILIF were effective in ensuring the financial sustainability of widows' projects, the clamour for financial availability by the widow beneficiaries countered this assertion.

6.2.2.3 Lack of Inclusion and participation of the widow beneficiaries in service delivery

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FGN – Federal Government of Nigeria

Furthermore, there were responses from the SBO widows that their interests were not well represented in the intermediary groups (CBAT and FCAs), which contradicted the assertion of the SBO staff that the widows are well represented through the CBAT and FCAs. The use of these intermediary groups which are mainly characterised of more male than female members affected the way the widows' voices are recognized in the empowerment process. However, the essence of female empowerment is to increase the voice and participation of the women in the process, especially where they face discrimination or marginalization (Nussbaum, 2000). For instance, IFAD beneficiary Blessing (SBO/2) expresses:

> We are suffering because the CBAT are given opportunity to supress us. The one that is there as the treasurer (woman representative) she doesn't talk, and she just follows their orders like moo-moo (stupid person). She doesn't do anything there and that is why the CBAT are taking the money and not giving us our share. Again during FUGs meetings if we raised up this complaint there are people who find a way to side-track the truth about it and brand us money lovers, when you are a woman that is what happens.

From this response it is clear that, at times, widows' voices could be undermined by the greater number of men in the CBAT group, which I observed in the way various committees are set up by the secular aid organisations. The CBAT and FCAs are made up of four community members, which include two men, one woman and a youth (mostly male) (FADAMA, 2009; IFAD, 2010). Some of the villagers who participated in this function disclosed that one of the reasons for the unequal gender composition in the committees is because women are often afraid to assume positions of authority, believing these to be men's roles.

These findings point to the disadvantages in using indirect approaches, especially as they undermine the autonomy of beneficiaries. Ellerman (2006) criticized the indirect approach of service delivery mostly adopted by international development agencies like the World Bank and UN, which tend to affect the capacity of the beneficiaries to effectively control and own the process of empowerment. His criticism of this approach follows the logic that creating an intermediary medium in service delivery tends to create an irreparable gap in the participation and engagement of the beneficiaries in the services, as well as in the application of their autonomy competences to achieve better outcomes. To support his argument he went on to use his autonomy compatibility theory to stress that since the beneficiaries are the main purpose for initiating development services, they should be given adequate space to apply their autonomy (Ellerman, 2006). Hulme and Edwards (1997:7-20) equally expressed their concern over the exclusion of salient local issues in the approaches the local aid organizations adopt in their service delivery, particularly the tendency to exclude the contributions of the service users,

especially the poor and marginalized, from the project delivery itself. To this end, Howell and Pearce (2001) had expressed their concern about the genuine contents of the services of the secular aid organisations in the local communities.

However, this was not the case with the Faith Based Organisations studied, although the FBOs claimed they were unsatisfied with the unresponsiveness of the staff to their needs, they also agreed that they had opportunity to do what they aspired because of the presence of women forums that speak for them. Among the FBO beneficiaries who shared this idea is Kolping beneficiaries, Margaret (FBO/9):

> ...thanks to the Kolping women desk, they now said we are in charge of the project we are doing and it is easy to do what you want without anyone telling you do that and don't do that.

Presbyterian beneficiary Anne (FBO/5) also confirmed this:

> The women's guild has helped us a lot, when they set it up for us it was good move as we know our problem and how to handle it there are things staff will not know about us..."

These widows' statements reveal that by setting up women forums the FBOs enhanced the widows' autonomy to control decision making and resources in their empowerment. This is the point Ellerman (2006) and Narayan (2002) made when arguing that development services should increase options of beneficiaries to own the empowerment process.

Moreover, it became clear from my observations of the aid organizations' services that because international donors send funding for the national offices to modify their services according to the needs of the local communities and beneficiaries, this allowed beneficiaries to choose services that would benefit them. The strategic workshop report of Kolping (2011) showed that the direct approach of funding and services (where funds were given directly to beneficiaries) was mostly guided by the international donors' assertions that human needs are predisposed by socio-cultural, economic and geo-political societal contexts. From this report I understood that the donors believed that the local organisations would have better knowledge of the needs of the beneficiaries – hence the autonomy given to women beneficiaries in structuring their own self-help programmes. Besides this, the FBOs have projects that yield income for supporting their services if donor funding is terminated. For instance, Kolping Society of Nigeria has one of the biggest guest houses in Umuahia Abia state that generates money for sustaining local projects and paying staff wages. Also, Presby-Aid has bottled water production factories and fishery projects in most parts of the Abia state that yield money for

their local services. This observation pointed to the advantage of being financially autonomous (Berger, 2003:20; Olarinwonye, 2012:3). Financial dependence erodes chances of local CSOs in initiating their own programmes that otherwise could impact on the lives of the local people. Thus, financial independence is said to afford the organisation better opportunities to address local needs, which often do not conform to donor's guidelines (Hudock, 2005).

6.2.2.4 Lack of consistent monitoring and supervisions of the widows' projects

The responses of most of the SBO beneficiaries (19 out of 24) indicated that the constant monitoring and visitation of staff to their project sites enabled them to develop better relationships with the staff. The remaining five widows were silent on this issue. The responses of both the FBO and SBO widows showed that a better working relationship between themselves and the staff of the aid organization reflect the capacity of the staff to respond effectively to their needs, and not necessarily religious affiliation or indigeneity they shared with them. The SBO widows showed that the better working relationship with staff resulted from the constant monitoring visitations the staff paid to their project sites, which could not be said of the FBOs who distanced themselves from the beneficiaries. The monitoring visits were found to aid the communication required for learning and understanding the widows' needs. The data showed that the FBO widows aspired for close monitoring of the staff of their projects which is important for gaining continual access to information on handling very sensitive projects. Close monitoring and evaluation was particularly lacking in the services of the Faith Based Organizations from the views of the widows. For instance, when I asked how the needs assessment was conducted, Presbyaid beneficiary Felicia (FBO/1) replied:

> *Asking about our need is not the most important thing, it is giving us what we said we want which is important, and they have not done this... They just gave us money and went away, and they didn't come to see how we faring ...all the birds died because we didn't know how to take care of them during the disease outbreak, all they could do was to close the project down... now if I speak of ------helping us further, most members of our group will say 'forget those ones they have failed us', they have lost their trust in them... If they tell us to come to the national office now we tell them we don't have the time to do so.*

This widow's comment reveals that the staff ignored their supervision and monitoring role which caused the failure of her group's project. Another participant, Martha (FBO/12), complained that the negligence of the group affected relationships with the aid organisation:

> *As for now we are not seeing their (Kolping) importance in our parish. Our priest has lost every contact with them, they don't inform us any more of their activities, we don't know what is happening again and we don't care anyway.*

These widows' views opposed the assertion by the FBO staff. Although the staff of the FBOs alleged that they often monitored the beneficiaries' projects when they pay visits to local communities. During the four to five months period I spent with them during fieldwork, I observed that these visitations were not made. Moreover, due to the over emphasis by their international donors that beneficiaries (the women forums) should be allowed to handle their projects, I observed that this approach increased the alienation of the staff from the widows' projects, hence, the perceived indifference in monitoring or following-up on the progress of the widows' projects in their communities. To confirm this, one of the FBO beneficiaries Margaret (FBO/9) explained how staff abandoned them and were not responsive to their needs:

> *Since we started managing our affairs they (staff) rarely ask how we are doing, because they said it not their responsibility now.*

This response indicates a possible flaw in the autonomy compatibility approach proposed by Ellerman (2006). However, most of the SBO beneficiaries suggested that the staff of the SBOs provided adequate monitoring and evaluation services which boosted their capacity to handle their projects. For instance, FADAMA beneficiary Agatha (SBO/6) conveys:

> *The facilitator Mr.___pays us a visit from time to time to ask us how we are faring with the project. If we have any problem we tell him. The staff attached to our group is a good man. He is in charge of supervising our project and he is doing well, he gives us advices on how to improve our farm work and other bits of valuable advice. You see FADAMA employs people who know their work and how to help us in farming, this Mr.... knows his work well and we appreciate what he is doing for us.*

Similarly, IFAD beneficiary Celine (SBO/12) said:

> *Their visit is important because when they come they see the problem with the projects and give us advices. For instance when we had a problem with pests and didn't know how to deal with it, it was during one of their visits that we told them and they trained us how to use the chemicals because we didn't know how to use it. Since then we see them as saviours.*

Agatha (SBO/6) and Celine's comments revealed that close monitoring and visitations benefits the beneficiaries, in the sense that it increases the widows' confidence to carry out their projects and provides an opportunity to report misappropriation of funds. In addition, my own observations revealed that these visitation and monitoring exercises increased the beneficiaries'

confidence to report problems like group conflicts and misappropriation of funds and immediate actions were carried out to resolve the issue.

Moreover, it was clear from some of the widows' responses that the deficiencies in the services of aid organizations equally stimulated them to further pursue their own goals outside the aid organisations' services. The responses from these widows in addition to my observations showed that they pooled their resources (such as money, responsibilities, time, and labour) as a group to complete their group projects when funding is unavailable. Also, most of them sought other sources to supplement their needs (these issues are discussed further in chapter 7). Thus, the findings suggest that while using the services of the aid organisations, the widow beneficiaries enhanced their wellbeing in two ways: One, through acquiring knowledge via the services provided by the aid organisations to further pursue their goals; and two, by using their own strategies to enhance their wellbeing when the aid organisations' services do not meet their expectations. This second strategy (pursuing their goals outside the scope of the services of the aid organisations) is further developed in the next chapter.

6.3   DISCUSSION OF FINDINGS

The focus on using the capability approach as specified in chapter three is to provide the context for understanding the role that aid organizations would play in expanding the widows' agency – by providing services that would enable them make more informed decisions in changing their lives (Ibrahim and Alkire, 2007; Narayan, 2001). The idea of opportunity structure entails that empowerment strategies should reflect the recipients' own values and aspirations. The needs of the widows were made clear in the previous and present chapter. The previous and present chapters showed that the widows aspired to have more social recognition, adequate access, control and mobilization of resources (material and financial) in carrying out their projects, the desire to develop necessary skills for improving their income generations as well as the need for the provision of rural infrastructure for enhancing their livelihood. In applying the comparative approach adopted for this study, the analysis focused on identifying relative merits and challenges in the services of the both types of aid organizations to their widow beneficiaries; with regards to the extent they were able to meet the widows' aspirations and needs.

Generally, the analysis showed that there were more challenges than merits in the service delivery of the two types of aid organisations to their widow beneficiaries. The relative merit the SBO had over their FBOs counterparts is in providing marketing outlets for their beneficiaries to sell their product and increase their income generation, and using more trained expatriates and service providers in carrying out their services to the widows. The FBOs were deficient in this capacity in the sense that their staff lacked adequate training, professionalism and competency to perform their functions. Hence, on a performance level, the staff of the FBOs were found to be deficient, especially as their religious values restricted the employment of staff to members of the religious affiliation. On merits, the FBOs were found to be more advantaged in financial capacity (as will be discussed later). Moreover, the analysis showed that both types of aid organizations supported the capacity building of some of their beneficiaries by providing opportunities to learn valuable skills to improve income generation. Specifically, the analysis revealed that both staff and some of the FBO and SBO widow beneficiaries pointed to the benefits of the cooperative societies. The cooperative society to some extent enabled bonding, solidarity and collective agency which enabled a greater degree of participation for the widows in the services of the aid organisations and enabled some of the widows to transform individual interest into common goals (Arun et al., 2009; Staples (1990) cited in Olabisi et al., 2015:25). Some of the widows confirmed that the cooperative groups were valuable because it provided channels for networking and learning from other resourceful women to better their lives. Notwithstanding, there were deficiencies in the cooperative approach by the two types of aid organisations, which will be discussed in chapter 7.

On the other hand there were areas in the service delivery approaches of the aid organizations that dissatisfied most of the widow beneficiaries. In Sen's (1999) observation, the provision of counterfactual (i.e. the services beneficiaries could access because they are available) instead of needed services affects the goals and aspirations of the service user, and in so many ways undermines the capacity of aid organizations to contain the tensions that exist between the methods of service delivery and aspirations and goals of the beneficiaries. Thus, further analysis highlighted some weakness in the aid organizations' services and areas that require readjustments in order to make their services more sensitive to the widows' needs. For instance, the analysis revealed that the major challenge in the services of the SBOs to their beneficiaries is in the area of funding and financial sustainability. Because the widows attached more importance to monetary support over any other, this limitation was especially made explicit in their responses. As most of the widows are illiterate, their living standard, income

status and composition of their household; monetary benefits was particularly relevant for their resilience. Despite the creation of financial sustainability measures, like the FUEF (FADAMA User Equity Fund), the funding capacity of the SBOs was found to be greatly affected by the interruptions of their donor's instructions. From the analysis, it was clear that by engaging in self-reliant projects the FBOs increased financial sustainability and ability to continue funding their beneficiaries. For instance, Kolping Society of Nigeria invested in self-reliant projects to generate incomes through, for example, hotel business, agricultural and animal rearing, and water processing company. Presbyaid also invested in a bottled water processing business to generate external income for sustaining their services. Thus, Hudock (2005) has critically questioned the local NGOs ability to achieve much needed development at grass-roots level because of their inability to maintain financial independence from their donors. This suggests the impact financial sustainability wields in expanding the capacity of aid organizations to effectively meet funding needs of their beneficiaries.

However, it was observed from the statistical data that the gap in their years of formation (see appendix 2) seemed to be reflected in the advantages the FBOs had over their counterpart secular aid organizations. This explained the proficiency of the FBOs in the area of financial sustainability and autonomy from their donor given the various developed projects started by their donors. For instance, one of Kolping's self-reliant projects – the Guest House – was formed in 2000. By the year 2000, FADAMA III project and IFAD in Abia state was not yet formed (*see appendix 8 for profile of Aid organizations*). This variation in the period of formation and years of services may have had implications on the capacity of the SBOs to have developed more financial sustainability. Nonetheless, this would not rule out the fact that donors, because of their secular ideologies, may still prevent the financial independence of the local NGOs as Caroll (1997) indicated. Also, it does not rule out the issue of financial discrimination that the widows experienced in the way the SBOs disbursed funds to the various categories of service users. Lack of financial sustainability amounts to show the impact of donor's guideline and dictates in reducing the capacity of the secular aid organizations to effectively provide the choice of services desired by the widows. It highlights the role international donors may play in impeding autonomy of the beneficiaries which should receive serious attention in addressing the tension between service delivery and autonomy of beneficiaries. The essence of participation of beneficiaries in service delivery is to increase their capacity in managing and controlling the process of empowerment, hence their inclusion from the beginning to the completion of the process (Narayan, 2001). To address the autonomy of

beneficiaries in service delivery, the aid organizations must then reflect the type of relationship they establish with their donor and how it affects their capacity to deliver services that are beneficial to their recipients. The FBOs had an advantage over the SBOs in the sense that they had more capacity to control programmes and channel services to meet the expectations of their beneficiaries, without undue interference by their international donors. This gave them an opportunity to bend their services to attend to some of the needs of the widows (such as health services and moral training). The widows' responses and my observations revealed that the counterpart scheme and guideline provided by their international partners immensely affected the capacity of the local SBOs to effectively provide services that would meet the specific needs of the widows.

According to Howell and Pearce (2001), the donor agencies have streamed the service delivery and their own operations abroad to maintain the local aid organisations continuous dependency on their support. Continuous dependency equally entails working under their authorities, which dictates interests and goals, which invariably affects the aid organisation's capacity to meet the expectations of the service users (Howell and Pearce, 2001). Thus, the foregoing argument here is that while international donors play an important role in aiding local people to reduce poverty, there are still perceived deficiencies in their approach in terms of their overarching control of the functions of local development organisations. Since funding is the major factor that allows SBOs to function and operate in the local communities, they tend to be restricted by donors' demands. Due to funding scarcity, most of the local NGOs are compelled to give up quality services for low quality services that meet their expenditure demands (Emejuru and Bassel, 2013). If adequate funding is provided, there is an increased chance for the aid organisations to stand on their own and manage financial sustainability. This is why some literature has suggested the importance of creating financial avenues for increasing women's access to funds. Moreover, the responses by the SBO widow beneficiaries pointed to the ineffectiveness of using the intermediary groups to disburse funds, especially as some of these widows considered them to be unreliable and untrustworthy. The disbursement of funds through the intermediary groups reduced the ability of the widows to control the decision over the use of the money and increased delays in their project activities. This finding reveals the disadvantage in the use of these groups, and confirms Ellerman's (2006) assertion that the indirect approach used by some development agencies tends to limit the autonomy of recipients. Although the SBOs claimed that their services were gender sensitive in their mission and objectives, in reality their services contradicted this objective in two ways. First, the obvious

absence of a women's forum, which could have been an avenue for identifying the widows' specific needs as found with the FBOs. Secondly, the PRA functions were found to be community driven and as such, the specific needs of widows (who are often voiceless) were easily overridden by community interests. However, the FBOs, unlike the SBOs, possessed a high level of autonomy from their donors in terms of allowing their beneficiaries to handle programming and project decisions, especially by creating women forums where they can deliberate on issues concerning them. Notwithstanding, the direct approach used by the FBOs was found to pose some challenges, especially as it increased the alienation or decreased role of the staff in the widows' empowerment activities, and eventually led to poor outcome of services. This stresses the importance of devising a more nuanced strategy that will balance the input of the beneficiaries' autonomy and increased role of the aid organisations in the empowerment process.

However, a major advantage the secular aid organisations had over their religious counterpart is that they have better working relationships with their beneficiaries, especially because of their consistent monitoring and visitation to the widows' project sites. I observed that monitoring and evaluation visits are essential for better relationship, communication and information sharing between staff and recipients, and enables more understanding of recipients' needs at grassroots (Hennick et al., 2011). The analysis revealed that even though the widows shared the same religious affiliation with some of the staff, this did not guarantee a good relationship. The widows complained about the negligence and inefficiency of the staff, which led to decreased trust and confidence in the FBOs. On the other hand, the secular aid organisations tend to establish a better bond with their beneficiaries due to imbued trust and confidence in the competence of the staff, which could not be fully said of the FBOs. Despite the gap in the year formation, the incompetence and lack of professionalism of the FBOs staff reflects the impact their religious ideologies and principles wield in limiting FBOs performance (Spurk, 2003). In essence, the analysis demonstrates that what guarantees a better relationship between aid organisations and their beneficiaries is the effectiveness of the staff and services, and not necessarily religious affiliation. However, although the secular aid organisations maintained close contact with their beneficiaries through monitoring visits and their liaison offices, the distance of the headquarter office from the communities tended to increase problems of conflicts and misappropriation of funds, and alienation of the widows from the services (this is further discussed in chapter7).

More importantly, the findings have shown that the relative merits and challenges of the aid organisations' services both encouraged the widows' agency formation and exertion in their communities. The merits were viewed in the capacity of the widows to develop and harness new skills in pursuing their personal and collective goals. On the other hand, the deficiencies (negative outcomes) in the services of the aid organisations encouraged the widows to further pursue their goals outside the scope of the services of the aid organisations as will be seen in the next chapter. In chapter 5, I pointed out negative structures and relationships within cooperative groups and communities that affected the widows' autonomy and recognition, which required the attention and advocacy of the aid organizations. Unfortunately these advocacy services were not provided by both aid organizations. Further analysis of the data revealed that the aspiration for more autonomy, advocacy, and funding opportunities motivated the formation of separate groups from the main cooperative groups and the usage of indigenous support groups (respectively) as will be seen in chapter 7. Thus, in further addressing how the widows demonstrated their agency, I will be assessing how they utilised other sources in their sociocultural environment to enhance their empowerment. This is the focus in chapter 7.

CHAPTER SEVEN

"STANDING ON THEIR OWN FEET": THE WIDOWS' USAGE OF OTHER SOURCES OUTSIDE THE AID ORGANISATIONS' SERVICES TO ENHANCE THEIR WELLBEING

7.0   INTRODUCTION

In chapter three, I observed that Sen's idea that choice follows from diversity and commitment to the achievement of value pluralism of empowerment provides the justification for exploring other ways the capability of disempowered women could be enhanced. I equally mentioned that addressing this question requires an assessment of how people's social relations and cultural values offer alternative sources that they can use to address their life challenges. As the widows in this study reside in rural areas, which are the domain of people's culture in most parts of Nigeria (Girigiri, 2000), it is essential to study how these women demonstrated their agency by utilizing elements of their culture and social relations to further enhance their lives. Swidler (2013) observes that social relations and cultural institutions possess social resources or elements that individuals can utilize to construct strategies of actions for pursuing their goals, which depicts their agency. This approach is particularly relevant because it reveals the forms the widows' agency will take in local communities in Nigeria. To this end, I will be exploring the characteristics (trust, collective agency, solidarity, membership) that facilitated the widows' agency, in addition to the relevance of the indigenous groups in developing this agency. The analysis is carried out using interviews and observation materials, and is presented in three sections. In the first section, the types of relationships that the widows developed in the *nsusu* groups, which in turn, enabled them to work together to achieve their goals will be highlighted. This section highlights the elements that allowed for their collective agency and ability to pursue their goals outside the scope of the aid organizations' services. The second section will explore how the widows utilised their membership in social networks (i.e. widow groups and religious women's groups) and the support of female activists in their communities to enhance their wellbeing. In the analysis, I will also highlight some disadvantages in using other sources of support (indigenous and *nsusu groups*). The third section focuses on the discussion of the findings and their implication on theory. The foregoing argument here is that a better practice for empowering the widows should focus on finding the relevance of these indigenous groups in advancing the widows agency in the local levels, and why there should be a common ground

where all agents involved can operate together in order to enhance their wellbeing, especially at grassroots level.

7.1   THE FORMATION AND USE OF THE *NSUSU* GROUPS

Hall and Taylor (2009) pointed to the ability of people to elicit cooperation of others as an important angle for studying their survival strategies (empowerment), especially where they are marginalised. From their perspectives, eliciting others' cooperation to deal with challenges is a demonstration of agency because it shows the initiatives the individual has taken to survive. Their thesis equally suggests that a way of elucidating people's agency (eliciting other's cooperation) lies in understanding what drives their initiatives and actions in cooperating with others. From this perspective, the analysis aims to rationalise what engendered the formation of separate groups from the main group (as highlighted in chapter 5) and how these factors enabled the widows' collective agency.

The data showed that some of the widows (26) acknowledged that although the aid organisations provided services to them through the various cooperative groups[14], they formed separate groups called *nsusu* groups in order to pursue their own interests. The remaining 22 widows were not members of the *nsusu* groups and therefore largely relied on the aid organisations services and, at times, other sources discussed later in the chapter. The formation of the *nsusu* group highlighted the collective agency of the widows. The *nsusu* 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 (Adekoroye et al., 2014). In Yoruba language, *nsusu or esusu* means rotational contributions (monetary or material support) among friends which is usually built on trust and mutual support. Gradually, this self-help group became widely accepted as a way of saving amongst women's groups and traders throughout the country (ibid). Chuku (2005:242) emphasised the relevance of the *Isusu* in Igbo women's economic empowerment in grassroots, especially as it was viewed as a way of breaking down barriers to their economic empowerment in a collective capacity.

According to some of the aid organisations' staff (both FBOs and SBOs), beneficiaries are encouraged to form and register their cooperative groups with the government before

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[14]   The aid organisations formed the cooperative groups as a single unit for disbursing funds or delivering services to their beneficiaries including the widows. Most of the cooperatives are group different people together as a unit- widows, non-widows, men and youths and even the disabled.

receiving their services. Unlike the cooperative groups, which comprised both widows and non-widows (or in some cases men), the *nsusu* groups were specially formed by the widows and thus members were widows only (*see appendix 5 figs 9 and 10*). There were eight (8) *nsusu* groups formed within twelve cooperative groups selected for this study (*appendix 1, table 13 for the list of nsusu groups formed in the cooperative groups*). The oldest group, Kolping beneficiaries, was formed in 1999. The data showed that most of the *nsusu* groups were formed by the FBOs widows. The reason for this difference is because the FBOs in this study were founded much earlier than the SBOs. The information about *nsusu* groups spread amongst the FBO widows over time, resulting in the formation of more groups (Interview with Margaret FBO/9). The *nsusu* groups have similar structures with the cooperative groups in terms of leadership, meetings and project implementation. Similar to the cooperative groups, they have elected leaders – a president, welfare secretary and treasurer. Also, like the cooperative groups, they hold their meetings on a monthly basis and have the same purpose of implementing income generation projects for members' benefits. However, unlike the cooperative groups, they share benefits without the directions of the aid organisations, and operate a rotational thrift savings scheme whereby members contribute money, which is awarded to a particular member on a rotational basis. The members can use the money to invest in their livelihood. Because members are specifically recruited from close associates and relatives (who may be aid organisation's beneficiaries or not), the membership size of the *nsusu* groups are mostly very small, and vary between 10 to 15 widows at most.

Interestingly, the widows' responses revealed various reasons that encouraged the formation of the *nsusu* groups separate from the main cooperative groups. It is observed from the widows' response that by creating the *nsusu* group this ultimately afforded them more freedom to pursue their goals outside the control of the aid organisations. Hence, the *nsusu* group offered them more autonomy to carry out their own choice of projects. Autonomy is an important element of empowerment that is made clear in most theories of human development. Kabeer (1994) observes that group action creates more autonomy for people to pursue goals which could have been difficult in an individual capacity. In the same vein, Evans and Nambiar (2013) suggest that collective action is a key element in supporting women to realise the power they possess as a group, and how this collective power can be translated into gaining control of resources that were hitherto out of their reach. For instance, Martha (FBO/12) commented on how the unavailability of funding from the aid organisations

motivated them to form their *nsusu* group to enable them to start their *Garri* (a cassava by-product) processing Mill:

> *Because we are tired of their excuses of not giving us the money in the cooperative group always we decided to start raising money for our own group project by making personal donations, monthly dues, and asking people to support us in the village... it was the best way for us to start the garri processing project.*

From Martha's response it is clear that the *nsusu* groups enabled the widows to pool resources together for starting projects when the aid organisations failed to fund them, which could have been difficult to achieve on a personal level. This highlights how the *nsusu* groups instil solidarity among their members, allowing them to address their common needs. Similarly, Blessing (SBO/2) recalled how her group had to contribute money to continue their poultry business when the aid organisation found it difficult to continue funding their project in the cooperative group:

> *After registering, we provided a detailed business plan for the project and sent it to their office where they later approved the sum of N100, 000 for funding our project. It was not enough but we had no other option but to start the nsusu group to start contributing money among ourselves to continue the project.*

This widow's comment suggests that the *nsusu* groups enabled the widows to further pursue their goals when the services of the aid organisations failed to respond to their specific needs. From my observations of their activities in the *nsusu* groups, it was clear that the widows raised funds for their various income generation projects in two ways. One was by making individual contributions to the rotational thrift savings and community fund raising; the other was by seeking the support of microcredit banks to access small or large amounts of credit. The rotational thrift savings involved the contribution of a certain amount of money (depending on their agreement and capacity) which ranged from between N1, 000 and N5, 000 by each member on a monthly basis (financial books of the *nsusu* meetings). Each month, a member collects the contributions (N20, 000 – N30, 000) which they invest in their personal business, generating more income to support their families. Moreover, the women used this *nsusu* groups as a strategy for accessing substantial loans from banks or government grants. For instance, Pauline (FBO/8) said:

> *When we were in the cooperative we were achieving nothing... we knew we were more likely to get the money from bank because we registered as a widow 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 we got N500, 000 at the beginning and another N3, 000,000 later in that year. We used the money to start a palm storage business, we bought palm oil in barrels and store them and sell...*

Pauline's response points out that the *nsusu* group was beneficial in the sense that it allowed the widows to access funds from the bank, which they could otherwise not do individually or when they were in the cooperative groups. From my observations, the groups mostly used them to start group projects or to invest in their individual businesses (*appendix 5, fig 13*). This highlights the collective power or agency the widows can wield from using the *nsusu* groups (Kabeer, 2003). For instance, Pauline (FBO/8), comments:

> *I like our nsusu group because it has enabled me to start my own small poultry and now I cannot be begging people for support, I am now having my own poultry business from the skills I learnt from our trainings in the nsusu...*

This widow describes how the *nsusu* groups increased the capacity of the widows to become more self-reliant. This pointed to more benefits deriving from being a member of the *nsusu* group. This idea is further revealed in other widows' responses, one of which is from Mary (FBO/11):

> *We are doing palm oil storage and member of our nsusu group have the market for palm oil in the village now because most of these women know where to get palm oil at cheap prices, store it and bring it out when it is scarce and sell them. So we are gaining from their idea and I have learnt the storage business which is lucrative business here...*

Mary's response shows that the *nsusu groups* are beneficial in the sense that they enable the widows to tap into ideas about bettering their lives from more resourceful members in the group. Celine (SBO/12) commented that she was able to generate more income in the *nsusu* group than in the cooperative groups:

> *...since we started the nsusu, we now have our own project and we make more money to share among ourselves because everybody contribute and work together to see we achieve what we wanted, this is what we couldn't do when we were in the cooperative group....*

From Celine's comment one can see that the members' cooperation in the *nsusu* groups enabled them to achieve better outcomes than they did in the cooperative groups, where there were more conflicts. Another beneficiary, Tracy (FBO/17), comments:

> *In the cooperative we were doing nothing, nothing was happening because the fund was not regular and they were not serious in helping us and we decided to start the nsusu to get loan from other people and now most of us have reliable source of income, I am doing mama-put myself now and we share benefits to help our business...*

This widow's response suggests that unlike the cooperative group where there was little improvement in their lives because of the irregularity of available money, they were more

improvements in their livelihoods when they started their own *nsusu* group. Moreover, some of the widows commented that the *nsusu* group allowed them to pursue their own interests, which are often neglected in the cooperative groups and by the aid organisations. This shows the relevance of the *nsusu* groups in promoting the widows to become more autonomous in achieving their goals (Kabeer, 1994; Nussbaum, 2000; Sen, 1999). This is conveyed in Celine's (SBO/12) comment:

> *Now we have our own project and we don't depend on FADAMA again to tell us what to do, because they don't sponsor our nsusu group as we were not part of their project...we come together to get loans from banks when we want to, not relying on when they have time to give us money...we don't rely on their funding and now things are moving faster...*

Celine's response highlights that the *nsusu* group afforded them opportunities to avert the control of the aid organisations and pursue their own interest without hindrance. Similarly, Betty (FBO/2) reflects this:

> *If we raise ideas they don't accept it in Presbyaid because they say it is not conforming to the white man's guidelines about doing the projects and we have to be delayed in getting what we need... we didn't want to continue waiting for them, so we had to deal with our problems by starting the group....*

Betty conveys that the strict guidelines of the donors often delayed the services to the beneficiaries and as such prevented them from doing what they wished to do. Thus, by establishing the *nsusu* group, the widows could avert the unnecessary procedures and continue with their projects. Therefore, it could be said that the *nsusu* group provided the widows the opportunity to exercise control over decision making, which was not possible in the much larger cooperative groups. Because the decision making regarding funding and accessing micro credits in the cooperative groups are controlled by the aid organisations through the local intermediate groups (e.g. IFAD- CBAT, FADAMA-FCAs, Kolping society - Women Desks, Presbyaid - Women guilds), this often delayed the progress of their projects. Hence, to avert these delays, the widows felt compelled to form the *nsusu* group as a strategy for seeking funds from government or banks to complete their projects. To achieve their goal, they registered their groups with the government, which allowed them to operate as cooperative societies in the state.

From the widows' responses I discovered that there were certain structures (solidarity, mutual responsibility and commitment) that allowed for the positive outcomes in the nsusu groups as opposed to the cooperative groups. The widows started the *nsusu* group to ensure

unity and trust amongst the members, which was important for achieving their goals, especially as they did not have good relationships with the non-widows in the cooperative groups. This affirms the idea by Kabeer (2003) on the importance of solidarity and trust in assessing the effectiveness of collective actions. Trust and solidarity enable individuals to develop motivations, commitment and reactiveness that are required for group actions. These collective values (trust, solidarity and bonding) are necessary for ensuring unity and minimising conflicts, which is a major divisive factor. The widows' responses highlighted that they had conflicts with other women (non-widows) in the cooperative group which affected the outcomes. Stella (SBO/15) confirmed this when she said:

> *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 nsusu group... this nsusu is opportunity to be strong and come together as a friends to deal with what concerns us...*

Stella's response points to the constant quarrels between non-widows and widows in the cooperative groups and the diminished trust among the members, making it difficult for them to achieve meaningful results (Hall and Taylor, 2009). Another participant, Kolping beneficiary Betty (FBO/2) said:

> *...some of them said they don't 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 don't 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 thing.*

Betty's responses indicate that the *nsusu* group is a strategy the widows used to deal with the unfavourable conditions in the cooperative group, highlighting the importance of the *nsusu* in developing the widows' strength to deal with their challenges. Moreover, from my observations of the women in the *nsusu* and cooperative group meetings there was evidence to suggest that the relationships within these groups (the *nsusu* and cooperatives) differed. The relationships among members in cooperative groups were mostly characterised by suspicion, envy, strife and discord, while the relationships among widows in the *nsusu* group were mostly built on mutual respect, feelings of empathy, responsibility and unity of purpose. For instance, in one of the meeting I attended there was a conflict between the widows and non-widows concerning the widows' decision to form their own separate groups and the knowledge that they were receiving funding from the banks for their own use. This embittered the non-widows and resulted in derogatory remarks being directed at the widows such as "ndi nzuzu a na akpachapu onwe ha" (these stupid people are saying they are different from us). This insinuation caused a fight between the widows and the non-widows and led to the closure of the meeting.

In another cooperative group meeting, I observed that the widows sat separately from the non-widows. The sitting arrangement was adopted for two reasons. The widows sat behind the non-widows to gossip about them or to show that they were different from the other women. From their interactions with other members it became clear that the widowed status renders the widows as inferior to other women, which is one of the reasons for their separation from the main group (as explained in chapter 5). This was made clear when one widow in another cooperative group meeting I attended used the phrase - *umunwanyi na enweghi onye isi* (women without *heads* or women without husbands) to describe their status as widows. Another widow said "okwa ha si na anyi nwegihi onye abu, maka anyi nweghi di obuna" (after all they said we are nothing because we have no husbands). This highlights the extent of bitterness and rancour in some of the cooperative groups. More importantly, the widows found it difficult to reach their goals because of the constant quarrels and their isolation.

On the other hand, my observations also found that most of the *nsusu* groups, unlike the cooperative groups, are built on trust and understanding. This trust and understanding is expressed in various ways, such as the way they greet each other when they meet, or shared information on how to expand their livelihoods. For instance, when they converge for the monthly *nsusu* meetings the widows tend to greet each other in an affectionate manner. They use friendly titles to address their members such as *"mkpurumma"* (damsel), *"elegance nwanyi"* (elegant woman) *"ugodiya"* (apple of her husband's eyes) or *"ojiugo"* (beautiful creature). At times, these widows make jokes about their marriages, occupations and families, or even about their widowed conditions. To ensure the strength of the trust and bond, the widows also swear sacred oaths and vow that none of them would abscond with the contributed money. Swearing the oath was a necessary way of solidifying the members trust, especially as the widows believe that breaking such oaths is a sacrilege and punishable by the gods of the land. To emphasise the relevance of unity and trust amongst the members, most of the *nsusu* groups were found to use unifying proverbs as their groups' mottos such as - *anyuko mammiri onu ogbazie ufufu* which means – "when urine is passed together it will bring more foaming" and *gidi-gidi bu ugwu eze* - meaning "together we are strong, divided we fall".

Also, observations of some of the *nsusu* groups' activities showed that the solidarity and mutual responsibility shared in the *nsusu* group allowed the widows to apportion labour according to age, and that duties and responsibility are accepted with respect and understanding. This is possible because the culture of respect for older people in the communities tend to encourage the younger widows to take more responsibilities in the group,

such as the clearing of the bushes in the farm, or moving heavy objects, tools and compost to the farm yards. This solidarity and mutual responsibility allowed for better outcomes in their projects. This is reflected in Agatha's (SBO/9) response:

> *we want only widows because we understand ourselves and it makes us to do things well...we also have been able to share the work, everybody know what their job is, and it was important that we share work because that is the only way to get everyone serious and involved unlike before in the cooperative group... and we have made many progress and increased our gain....*

This widow suggests that because they are all widows in *nsusu* groups, this promotes understanding and unity amongst the widows (unlike the cooperative groups), which enabled the division of labour needed for completing their project works or reaching set goals. Thus, by creating the *nsusu groups* the widows would be avoiding conflict and distrust; especially as they would be limiting their membership to people they know well. For instance, Celine (SBO/12) expresses:

> *...do you know how they select members who belong to the cooperative, they just group us together and at times because we don't understand each other women quarrel and the group is not strong enough and people started leaving... when we formed the nsusu group we decided to include only people we are comfortable with and those who will be serious in the contributions so that we can finish what we started...*

Celine described how selecting people they knew well enabled them to achieve better outcomes than when they were in the cooperative groups made up of people with different interests. Her response revealed that by selecting close associates the widows would be ensuring trust in the group, which is said to be relevant for collective efforts (Misztal, 2003). Also, Martina (FBO/19) explains:

> *When we formed the nsusu group we decided to include only people we are comfortable with and those who will be serious in the contributions because the most important thing is to raise money to do our projects and help ourselves... We just want people who will be reliable to do the contribution and we have finished our projects.*

This widow suggests that the essence of selecting people they trust allows them to have more serious and committed members, which will enable them to achieve their goal in the *nsusu* group. Because of the close ties they shared in the *nsusu* groups (as friends, peers or family members) this allowed the widows to develop more trust in conducting the monetary contributions and commitment to the groups' undertakings. For instance, when the leader of one of the *nsusu* groups was introducing the members of her group, I was surprised to see that

out of the twelve members in the group; only three widows were from another clan. This was the same with two other *nsusu* groups I observed. To understand this structure, I asked the leaders why they selected members from their own clan. They informed me that the blood ties they share as members of the same clan forbid members to offend or hurt each other, therefore, to ensure bonding, trust and confidence in their groups, they chose close relations as their members. This cannot be said of the cooperative group that is made up of different categories of beneficiaries.

To point to other elements in the *nsusu* group that allowed the widows to bond and to achieve their goals, the following refers to another observation I made. Widows tend to cast votes regarding decisions about the project they will run, especially to ensure that the interests of members are equally represented. To start the voting, the widows tend to toss a coin to choose three main projects they could run, after which members are allowed to vote. The project with the highest votes is finally selected as the group's project. However, this was not the case with the cooperative groups. The projects run by the cooperative groups (especially in the case of the secular aid organisations) are only selected during the PRAs (Participatory Rural Appraisal), which involve a needs assessment of the whole community. To confirm this assertion, the response from the FADAMA (SBO staff/3) staff showed the various individuals involved in the PRA:

> *...first of all, we know who are present – the traditional rulers, the women leaders, the men and women, and we ask them questions about their land, the topography of the land; we ask them questions about that major crops that thrive in the area, we ask them the livestock that is predominant in the area; we ask them the fertility of the soil...*

From the above response, it is evident that the PRA (Participatory Rural appraisal) does not focus on the specific needs of the widows. During one of the PRA functions with one of the secular aid organisations, I discovered that the PRA they conducted in the community involved the coming together of the whole community (men, youths, women, and aged people) in the community hall to select the projects that would be provided by the aid organisations. This generalised system runs the risk of obscuring the needs of the widows. However, I discovered that the widows used the *nsusu* groups as an opportunity to cast votes on projects they would run which aimed to represent the various needs of widows (see *appendix 5, figs 11 and 12, showing generalised structure of PRA by one SBO, as compared to the vote casting system of nsusu groups)*. In most cases the vote casting was satisfactory to the widows, as (SBO/15) confirms:

Itunye-otu (vote casting) is very good, you know we human beings are difficult to please, you can never satisfy people, this is why we use itunye-otu to prevent anybody from being left out in what we are doing, and everyone is happy because of it...

Similarly, Judith (FBO/4) said:

In our nsusu nobody claims they are better than the other, we share things in common we vote to decide what we want to do so that nobody will say she is not included in what we are doing... we know what we want because we are having the same problems.

These widows' responses suggest that the *nsusu* groups allow the widows to carry out their own initiatives in bettering their lives, particularly as they have a better understanding of their own needs. The analysis in this section has presented the characteristics (e.g. trust, solidarity, mutual responsibility, autonomy, collective agency) in the *nsusu* group that enabled the widows to work collectively to overcome the barriers that they encountered in the cooperative groups. Moreover, it confirmed that the *nsusu* groups increased the widows' autonomy, which is said to be a key ingredient for empowering women in traditional societies (Alsop et al., 2006; Narayan, 2001; Nussbaum, 2000; Sen, 1999, 1981).

7.1.1 Some Disadvantages of Relying on the *Nsusu* groups:

Notwithstanding the advantages that the widows derived in forming the *nsusu* groups, some of their responses (20 out of 48) equally pointed to some limitations. These revelations are significant with regards to highlighting the importance of aid organisations collaborating with the *nsusu* to fill the gap in each other's strategies; particularly as each seemed to lack where the other had more strength. For example, one limitation in the *nsusu* group is the overemphasis on group interests, which tend to affect the members' capacity to seek their own individual interests. For instance, Beatrice (SBO/3) said:

You know this shared project it makes you feel you don't own the project, and money shared is never enough to move on and start your own business. So I am preparing myself to own a pig farm one day, I just need to save up for it. Piggery business is a very lucrative business in my village and I will want to start it to help me make more money.

Similarly, another participant, Kate (FBO/6) said:

...because it is a group thing most people neglect it and care less, they do what they like. For those of us that want to see the success it is difficult to achieve this

because group project require all hands to be put together... if they allow us to have personal project you can move it faster since it all depends on you and your efforts.

These widows' responses showed that there were some needs which cannot be satisfied in these groups, such as making personal decisions about the time to use their money, and in some cases the rotational thrift savings delays the opportunity to reinvest their share of the contributions. The aid organisations on the other hand were able to provide individual skills training through their cooperative groups which were beneficial to the widows. For instance, during my observations, I discovered that although projects are run as a group, skills acquisition training was targeted towards individual members to build their capacity.

Another essential factor that affected the *nsusu* groups was lack of financial sustainability, especially as the aid organisations did not recognise them as part of their funded projects. This was found in most (19 out of 26) responses of the widows who were members of the *nsusu*. The *nsusu* groups are mostly formed by illiterate widows, and this was a limiting factor in terms of having more funding capacity. They may be proactive; however, long term sustainability of their projects is affected by the lack of a well-structured system of financing their projects. This idea was shared by some widows when I probed them about the challenges in using the nsusu group. Judith (FBO/4) said:

We know what we can do for ourselves but we need the assistance of Kolping... We are poor people living in the village... the staff can help us because know all these things and we can get more money

Some of the widows confirmed that lack of funding support from the aid organisations created encouraged difficulties in sustaining their projects or carrying out bigger projects. For instance, Monica (FBO/16) described how her group encountered monetary difficulties because they were ignored by the aid organisations:

When we went for annual general meeting at the national office, by then we were still using the cooperative group, so we informed the staff that we would like to start our own group, they said they would not give us money because we refused to work with the other women... they stopped calling us to general meetings... Money became big problem, we couldn't do much because we don't have opportunity to get money from banks and other places, then we had to stop our group.

This widow shows that the formation of the *nsusu* group could affect the relationship between themselves and the aid organisation and increase the difficulty in receiving services from them. Similarly, Agatha (SBO/6) said:

FADAMA cannot support us again because we have formed our own group, now they say we are not part of the group and the white man will not sponsor us... it is sometimes difficult because we need the money to expand and do many things but we don't know how to get more support.

Much like Monica (FBO/16), Agatha (SBO/6) points to the fact that forming the *nsusu* group reduces their opportunity to continue receiving the services of the aid organisations. Moreover, some staff of the aid organisations claimed that they do not sponsor separate groups from the cooperative groups because it is not part of the guidelines provided by their sponsors. The staff of the aid organisations believed that encouraging the widows to form the *nsusu* groups would create more problems in resolving the conflicts in the cooperative groups, thus, they discouraged them.

Notwithstanding these disadvantages, some of the widows in the *nsusu* groups pointed to the importance in supporting the *nsusu* groups, especially as many widows turn to them more than the cooperative groups. For instance, Beatrice (SBO/3) said:

...in the cooperative group we are quarrelling and fighting, many of us left because it was useless... many widows are forming nsusu now because it is very strong, very serious because we have come to stay, we are not going back... but we need money, if they (FADAMA) give us some money we will be able to do many things, buy the garri processing engine, it is about N136,000.00 and we already have a land for doing the project...many of us have decided that the group will work...

This widow highlights the importance of the aid organisations support to the *nsusu* group, especially as it is beneficial and popular amongst widows in her village. Another participant Martha (FBO/12) reflects this:

... we told them, we don't want to stay in the cooperative group which is all about gossips, jealousies... many widows will be saved from suffering if they (KSN) support us and because we don't want to go back to that cooperative groups again...we know what we want, all we need is a small support from them to get money from microfinance banks in the cities, the bank refused to give us money because they don't trust the group, they said we are seeking our own interest, but Kolping can only tell them they know us and it will be easy for us...

Martha's statement signifies that most widows find it difficult to stay in the cooperative groups due to conflicts and lack of cooperation, and that the aid organisations should consider supporting the *nsusu* group, which is more beneficial to them. The comments by these widows and others alike suggest that a better strategy for empowering the widows would be to focus on finding common ground. More so, as the analysis in chapter six demonstrated that although the aid organisations had their disadvantages, they possessed some advantages that were beneficial for the widows' empowerment.

7.2   THE USE OF INDEGENOUS SUPPORT GROUPS AND SOCIAL NETWORKS

As aforementioned in the previous section, eliciting the cooperation of others to deal with life challenges demonstrates individual agency because it illuminates the initiatives the individual took to survive. From this perspective, this section aims to show how the widows pursued their interest by deciding to use supports from their social networks as an alternative to the services of the aid organizations.

The responses of most of the widows (40 out of 48) showed that despite the provision of the services by the aid organisations, they used local support groups to enhance their wellbeing in the communities, which depicts practical demonstration of their agency. The data revealed the various factors that enabled the widows to receive the support of the indigenous groups; grassroots presence of the indigenous groups, their widow status, solidarity and mutual responsibility in the widow groups, membership in the social networks and indigeneity as Abian women. This supports the views by Hall and Lamont (2009), Hall and Taylor (2009), Swidler (2009, 2013) and Evans (2009) that social relationships could provide resources (much like economic resources) for coping with life challenges. This is possible because the communal lifestyle in the villages allows for solidarity, love, and a mutual and collective response to needs of members of the community. The indigenous support groups the widows used include the local widow groups, the church women organisations and women activists. Skovdal et al. (2013) termed these indigenous groups Community Based Organisations because they mostly operate at grassroots level. [15]I would like to clarify that the widow groups are not the same as *nsusu* groups. The widow groups are local groups formed by proactive widows to support less privileged widows in their communities. On the other hand, the widows formed the *nsusu* groups from the original cooperative groups created by the aid organisations. 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. This is why Jeavons (1997) argues that the separation of service delivery Faith Based Organisations from religious supports groups is crucial to avoid blurring the main objective of the FBOs as an organised development agency. The analysis in this section, like the previous section, focused on highlighting the advantages and disadvantages in using these

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[15] local communities

groups as alternative sources for enhancing widows' wellbeing, as well as the factors that enabled the widows to receive support from the indigenous groups.

The widows' comments showed that the advantage the indigenous groups have is their closeness to the widows in the communities (Moser, 1991; Skovdal et al., 2013; Swidler, 2013). Among the widows that shared this idea is FADAMA beneficiary Beatrice (SBO/3):

> *...they insisted that we should come to the office to submit the LDC plan, but look at the road it is very difficult to get buses come here in rainy season, we will wait for hours to get buses because of this we have given up hope on them... but, when I was in bad need of money I went to our parish house met the priest who helped me with the money because I am a member...*

This widow conveys that unlike the aid organisations' offices in the far away cities, the church groups are close to them in the villages, therefore, it is easier to seek the support of their clergies. Similarly, the response by Kolping beneficiary Martha (FBO/12) points to the importance of proximity:

> *...they (Kolping) can't help us settle the conflict in the cooperative meetings when they are far way in the cities and don't come always, sometimes you don't even see them for years and just abandon us.... in the CWO if you do anything against fellow members they deal with you immediately and settle the case there in the village hall before it becomes deep... when we have problems we go to our parish priest, and he immediately settles any conflict in meetings...*

Martha's response suggests that the closeness of the churches and the church women groups in the villages enabled the widows to solicit the support of their women groups and clergy in settling any conflicts that arise within their group, which could not be said of the FBOs that are some distance from the widows.

Moreover, the widows asserted that they relied on the indigenous groups because they felt the aid organisations could not provide the emotional, personal, and domestic support they needed. The point here is that some of the needs of the beneficiaries extend beyond material or financial provisions, which are often outside the aid organisations' scope of service. Skovdal et al. (2014) argue that to ensure the overall wellbeing of their beneficiaries, it is important that support institutions address both the economic and local needs of their beneficiaries. This is why Swidler (2013) points out that the Community Based Organisations (CBOs), unlike NGOs, have a 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 people accept and respect (legitimacy) them as part of the community (Caroll, 1992). Caroll (1992) notes that grassroots support groups have more

legitimacy because they are internal sources, and they have the capacity to penetrate certain parts of the people's culture, which external organisations like the NGOs (religious and non-religious alike) cannot achieve. In addition, the indigenous widow groups used many strategies beyond monetary supports to empower the widows such as visiting them in their homes and providing emotional support in times of family difficulties. For instance, Judith (FBO/4) said:

> *...because 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...*

Judith's point is that the widow groups have the capacity to support them because they understand the hardship their fellow widows' encounter, which highlights the element of mutual understanding expressed by members. Moreover, the response by Blessing (SBO/2) highlights how emotional support is not found in the services provided by the aid organisations:

> *...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 they will visit you and help you... we just come to hall to do our cooperative meetings after that everyone goes home until next month...*

Blessing's response highlighted the flexibility in the support provided by the widow groups which allows them to meet the widows' various needs. The strict guidelines by their donors prevent the aid organisations from addressing the local needs of their widow beneficiaries in their communities, which Beatrice (SBO/3) confirms:

> *...they (the resource centre) did something IFAD didn't do, they gave me money to start my own business, IFAD will want us to just join cooperative before they will do something for us, but this people just assist you as a person, give you the money to do your own thing...*

Much like Blessing (SBO/2), Beatrice's comment shows that due to the strict guidelines in the services of the aid organisations, the widows would turn to indigenous widow groups, and other accessible support groups. Her comments, much like Beatrice (SBO/3), also highlight the inflexibility in the aid organisations' services. This inflexibility was one of the disadvantages in the services of the SBOs mentioned in chapter six.

Unlike the aid organisations that focused mostly on monetary supports, the widow groups used other strategies to support the widows. For instance, in some of the communities, during the mourning practices, the widow is not allowed to communicate with any other community members (or relatives), except fellow widows, until she completes the cleansing rituals. This prevents the widows from carrying on with their daily activities or livelihood. To

address the limitations they endured as widows, they sought the support of the widow groups. The widow groups provided support such as carrying out domestic chores for members, for example, fetching water and firewood or taking care of the children. Additionally, in some cases, the members of the widow groups contributed money to provide materials and food to support their members in carrying out burials or memorial services for their deceased husband. 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).

I was able to visit three of the widow groups formed in three of the communities studied and speak with their founders. Generally, these widow groups were formed out of the commitment of widows to *'do good'* to their fellow widows in need, which added to the sense of solidarity and trust that the widows shared in most of the communities. These groups were formed by resourceful widows to support underprivileged widows in terms of material, economical and spiritual services. One such group offered assistance to young widows in the form of spiritual, material and emotional support for dealing with hardship in supporting their very dependent households. The group has also supported young widows who turn to prostitution, and counsel them about the consequences to their health and moral life. Through the collaboration with the Kolping Society of Nigeria, this group was able to help the widows access free HIV screening and treatments, thereby improving their health and wellbeing. Other widows received material supports for starting their own small businesses or learning livelihood skills for increasing their income. Another proactive group was formed by four widows in one of the communities and their focus was on advocating for widow's rights in community affairs, such as in the issue of oppression by brothers-in-law or the marginalization of widows in community sharing. The third group focused on supporting elderly widows without children through monetary and material support. From my dialogue with the founders of these groups it was clear that the reason they helped fellow widows, especially the much younger, and older ones without children, is because of the understanding that abandoned and helpless widows often cannot find support elsewhere. For instance, one of the founders of the widow group - Helen (FBO/3) informed me that when she became widowed she felt the urge to help older widows who found it extremely difficult to cope with their circumstances, particularly because they were treated like outcasts. Together with some co-widows in her village, she started helping these women by providing services like fetching water, firewood, washing and cooking for them. When probed why they opt to support other widows, she replied:

...these women (older widows) whatever people say about them are like us... we feel it is our duty to support women like this in our village because nobody would go near them, some call them witches.. When we do it, we are showing love, care and understanding to each other...

Margaret (FBO/9), another founder of the widow group discussed how she was motivated to form a support group for young widows in her community:

What touched me to form this group which I call "charity and prayer group for young widows" is because of bad life and poverty widows in our communities pass through, especially young widows who often go into prostitution and die of HIV/AIDS. I understand what they are passing through, because of my own experiences. So I took it upon myself to see that these young widows do not follow the wrong path by living an unholy life to make money to support their families.

The responses from Helen (FBO/3) and Margaret (FBO/9) suggest that widows offer assistance out of the understanding that underprivileged widows face difficulties, and need care and support. Furthermore, evidence from my observations of the widows' religious activities showed that the widows also used their membership in Christian women associations as a way of obtaining benefits from the group. One of the popular Christian women organisations helping widows in the local communities was the Catholic Women Organisation (CWO). The CWO is an organisation for catholic women married in the church, which has its branches in all catholic churches across Nigeria. Surprisingly within the group, special attention was given to their widowed members who were usually offered monetary and material support during Easter and Christmas. A crucial benefit of the CWO for the widows was membership, especially as women who are not properly married in the church are not allowed membership in the groups. Moreover, some of these widows (16 out of 24) believed that their membership in the Christian women groups gave them opportunities to get in contact with people who could offer support for dealing with their life challenges. For instance, the response by Anne (FBO/5) showed how prominent women in her church group enabled her to fight her unjust in-laws over her husband's property:

I didn't know what to do until I told my priest my problem. He told me to meet Madame... the judge in our women's guild, she is a good woman... through the help of this woman I was able to fight my in-laws.

Anne's response shows the benefits derived from membership in the church's women's association. Agatha (SBO/6) described how her membership in the church group helped her to deal with the problem of excommunication from her in-laws:

I was excommunicated from the group, and they banned me from participating in his burial... nobody will help you when you face excommunication, everyone would

172

run away from you because you are a curse, no one but church members in my village helped me, they gave me hope to live.

Agatha' response equally showed that the membership in the church associations could enable widows to deal with their life challenges when they lack any other source of support. Beatrice (SBO/3) points to how the benefits of being a church member enables widows to receive needed support:

The churches have supported their widows members like giving us clothes, training our children, visiting the sick people and advising them to register in medical centres. For instance there is a group called divine grace, they have helped us a lot like giving us money and foodstuff and paying for the children's school fees.

This response was repeated by some of the FBOs staff who informed me that prominent and educated women (lawyers and medical doctors) in the Presbyterian Women Guild often organised empowerment workshops for women (especially for young widows) such as HIV/AIDs counselling and treatment campaigns, eye treatment and family planning, and even legal support. According to the staff, the HIV treatment workshops have increased the wellbeing of affected widows, especially since when they became healthier they continued with their livelihood and could support their families. Moreover, because the widows are members of the various churches in the community, there were provisions for supporting them in the churches. For instance, most of them provided donation boxes outside the churches for people to donate money to after the services, and they also conducted fundraising on a monthly basis for the widow members. The clergies of the churches I visited informed me that their humanitarian support to the widows is based on the biblical mandate by God to support widows as part of corporal works of mercy. In other cases, the clergies tend to use the benefits of their role as men of God to criticise some of the widow practices that result in emotional traumas that the widows endure. Some of the widows, including beneficiaries of SBOs, confirmed that they have benefited from their local churches' donations. For instance Beatrice (SBO/3) describes how the contribution of churches alleviated the poverty affecting widows in her community:

For instance there is a group called divine grace in my church they have helped us a lot like giving us money and foodstuff and paying for the children's school fees... they do this because Jesus said to help the widows... the money I get is helpful as I can use it to further help myself especially when you don't have money in the pocket..

This widow's response shows that the stipends from the church were helpful to the widows' livelihoods. She equally highlighted the important role the church's doctrine played in supporting the widows' wellbeing. This widow's comment, much like the clergies, suggest that the Christian teaching of charity is a relevant factor that enables the engagement of Christian churches in support of the widows at grassroots. Similarly, Celine (SBO/12) said:

> *The Catholic Church is very active in this area. During Christmas and Easter celebration there is contribution of money and food items and they share it to those of us who are around and didn't travel for Christmas.*

The response to widows' needs often occurs during Christian celebrations such as Easter and Christmas day, which still points to the impact of the churches' doctrine in supporting the widows. Also, some of the responses of the widows showed that the support they received from their clergies enabled them to deal with problems they encountered while using the services of the aid organisations. For example, Pauline (FBO/8) said:

> *...as I said it is our priest that gets us going, he has helped us get a loan from bank just to continue the project when he saw that Presbyaid is not helpful again... Even now he has no contact with Presbyaid.*

The response by Pauline shows the relevant role their priest played by linking them to the bank for a loan, which enabled them to continue their group project when the FBO stopped funding it. Another participant, Felicia (FBO/1), recalled how their priest used his influence in the community to assist the group in obtaining land from one of the affluent villagers:

> *...Because it is not easy to get land in this part of Aba, land is very expensive and land owners are very greedy and heartless in their prices... Presbyaid did nothing to help us... So we went to our priest, our pastor approached a member of our church who has this land that has lain fallow for years in Umulelu, it is not far from here; and he quickly agreed to give us the land without payment ...*

This widow's comment suggests that widows rely on the support of their clergies because of their revered position as *men of God* in the communities, which, in this case, allowed him to get the widows a highly valued asset like land. It also points to the importance of the widows' membership in the church, insomuch that the owner of the land gave them the land for free because they are members of his church.

Furthermore, the widows' responses and my observational data showed that the widows would use the support of women activists because these women are members of their communities, which makes it easy for the widows to receive their attention and support. As Betty (FBO/2) said:

..she (woman activists) is from our village and she knows how we are suffering in this community, she knows what our problem is and wanted to help us... she gives us gifts and donations to help us...

Betty's response highlights that being a member of the community provides the women activists with the knowledge about the widows' conditions. Another widow Stella (SBO/15) reflected this:

...she told us that we are like her sisters and she knows we are suffering in the village, so she wanted to better our lives... because of her many support to us.

Moreover, from my conversations with two of the women activists/politicians, because of their achievements in supporting helpless women in the rural communities in the Abia state, this has encouraged the widows to continue trusting them. For instance, I observed that because they are indigenes of the communities they supported, this gave the women activists the capacity to mobilise community volunteers (mostly youths) to act as social workers in supporting the widows, or by sensitizing the members of the communities or government officials on the relevance of donating money for the widows' supports or advocating against widows stigmatizations in the communities. During my conversation with one of the women activists she informed me that she carried out an advocacy campaign in rural communities for the abolition of widows' discrimination and female genital mutilation (FGM). She uses the phrase "*onyemaechi*" which means "nobody knows tomorrow" as her campaign logo to appeal to the conscience of the community and local government regarding why it is charitable to support widows by stopping stigmatizations and dehumanizing widow practices. The campaign resulted in some of the community leaders readjusting some dehumanizing widow rites and FGM practiced in their communities.

Moreover, the widows sought the services of the women activists because they have more influence to link them to other sources like government funds, bank loans and markets for their products, especially when the aid organisations failed to make these services available. Among the widows who share this idea is Cynthia (SBO/10) who said:

I enrolled in her adult education because this will help me get what I want...we need women like her who can get support from government to help us in the village.

A similar response came from Kate (FBO/6):

I have received help from Hannah May [16] in 2012... I learnt about Hannah may in our village meetings; everybody was talking about her Excellency's efforts in helping women in the villages in Abia through it and said she will be sharing some gifts in Christmas, so I registered in my group to be part of it... She has helped us, they gave us grinding machine earlier this year, and it's a good source of income for me I grind things - beans, tomatoes, corn for people in the market and they pay for my services.

This widow confirmed that the influence the women activists have in the government is the reason for their popularity among the widows at grassroots. The Hannah-May Foundation, which is a community based organisation (CBO) providing support to poor women, was founded in 2012 by the wife of the then governor of the Abia state, Mrs Mercy Odochi Orji. I discovered that this woman started this community based organisation (CBO) as a way of directing government and international funding to the lives of poor widows living in the Abia state. The women activists specifically focused on supporting only Abian women, thus it could be said that the widows received their support because of their indigeneity as Abian women.

In addition, some of the widows' responses showed that the women activists were able to reach out to more widows because they collaborated with widow groups in the communities; particularly as the groups were a meeting point for the widows. This highlights the benefits in collaborating with grassroots support groups for empowering rural widows. For instance, FADAMA beneficiary, Nancy (SBO/10), described how she was able to benefit from the services of one of the women activists who had collaborated with her widow group:

...the widow group I belong to started a community project called women empowerment and skills development centre for training young widows...The project is organized by one woman professor, Madame... she is in charge of the training project and through the project I have been able to be trained in different skills, they have been able to give help to many widows in my village because of this...

Moreover, Kolping beneficiary, Tracy (FBO/17), described how she was able to receive support from Kolping because of their collaboration with her widow group:

I was not a catholic but because she (founder of the widow group) knows people there most of us have received help from Kolping but we are not catholic, like they (Kolping) taught us how to make cake and bread, I can make bread now, I may not have the shop now but I am looking for employment where they bake and I know I have the knowledge to do it.

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[16] Hannah may is an indigenous support platform formed by Her Excellency the wife of the state governor for supporting helpless women in Abia state. Since its inception, the organisation had been able to support over 3,000 Abian women with empowerment tools and skills acquisition, including widows (Abia State Ministry of Women's Affairs, 2013; also see appendix ...showing some of the gifts by Hannah May).

This widow was not a catholic, and was not entitled to receive Kolping's funds. However, the position of the founder of the widow group in the Kolping Women Desk enabled her to receive support from the Kolping society of Nigeria, which highlights the influence women activists can wield in bringing support to helpless widows. From my observations, it was clear that by using the local widow groups the women activists were able to gain more recognition in the communities. For instance, a woman activist in one of the communities I studied collaborated with a vibrant widow group to start a skill acquisition and resource centre that would provide support for young widows in rural communities (*see appendix 5, fig 14*). During my conversation with this woman, she informed me that her reason for collaborating with this widow group was because she was not an indigene (she is from another state in Nigeria) of the community. Hence, she needed an indigenous link to the community in order to start her projects, which she had already established with the support of other women activists and international donors in twelve communities across Abia and the Akwaibom state. Young widows, who are for the most part their target population, are provided with various capacity building training such as food and hotel catering, basket, detergent, soap and bead making, as well as cottage factory businesses like confectionaries and bakery.

The findings in this section highlights the role indigenous groups such as the local widow groups, Christian women organisations, clergies and women activists played in supporting the wellbeing of the widows in the communities. More importantly, the analysis revealed the important characteristics in their relationships with these indigenous support groups which enabled them to tap their support to enhance their wellbeing. These findings confirm the proposition by Hall and Lamont (2009) and Hall and Taylor (2009) that the social relations people engage in provide resources they can tap in order to enhance their wellbeing in societies, especially as the communal lifestyle in most developing countries provides immediate support mechanisms that poor people can use to enhance their lives.

7.2.1   Some Disadvantages in using Indigenous Groups

Despite acknowledging the many advantages that the widows gained from the indigenous support groups, more than half (27 out of 48) of the responses by the widows highlighted that there are also disadvantages in using them. The rationale for detailing these disadvantages is to highlight the gap in the support of the indigenous groups and to offer recommendations as to how the aid organisations can work together with indigenous groups to fill in such gaps. Skovdal

et al. (2014) suggests that the framework of collaboration between NGOs and CBOs is initiated from the idea that each can be effective in filling the gaps in the other's support system. Thus, an overall analysis should find a common ground where the various actors in the empowerment process can address the limitations in their support to the people. From the widows' responses one can see that they would not rely only on the indigenous sources for supporting themselves, especially as this is often temporary support. Joy (SBO/7) said:

> ...the money we receive from the churches is small and can't help us deal with many problems... nobody will think of depending on it alone when you have an opportunity to get support from IFAD ...

This widow's response confirmed that because the indigenous support is not enough for enhancing their wellbeing, they prefer to continue identifying themselves with the aid organisations. Similarly, Mary (FBO/11) said:

> What you have is better than what you are expecting to get. I have received support from her Excellency once, it was helpful, but she has not come again for so many years to our village it doesn't come often so why would I leave Presbyaid.

Mary's point is, because the support of the women activists is not always available, she would still rely on the support of the aid organisations. Similarly, Kate (FBO/6), shared:

> (laughs)... if they put sugar in your mouth will you spit it out... I will do anything to take care of my children well. I can't do that in just looking for support from the church alone which comes whenever they like, I have to use every opportunity I can get to help my family...

Kate's response suggests that due to the multiple challenges widows face in catering for their families, relying on one source is risky, hence, why they would still rely on the aid organisations' support.

Another disadvantage these widows pointed out is that the widow groups lacked sufficient funding sources, preventing them from sustaining their supports. As Lucy (SBO/22) conveyed:

> ...our widow group help us in other ways but when it comes to money we only hope on IFAD...

Lucy suggested that because the widow groups have limited funding capacity, most of the members relied on the support of the aid organisations, which have a better funding capacity. The same idea is shared by another participant, Genevieve (FBO/7) who said:

> *...although I receive the support of mama I still hope on Kolping to support me in every way, because I know they have supported me more than any other people since I registered with them... they can help me because they have support from white man...*

Genevieve highlights that the idea of money coming from the *white man's pocket* was a strong motivation to keep identifying with the aid organisation. Another participant Martina (FBO/19) said:

> *...don't get me wrong I like them (widow groups) but Kolping is stronger than any other support I have gotten from elsewhere even in my widow group, they have many ways of helping us because they get money from the white man and we hope to get help from the white man if we stay...*

Martina (FBO/19), much like Genevieve (FBO/7), points to the potential of widows to maintain their relationship with the aid organisations because the donor organisations instil more confidence in them than the indigenous support.

Some of the widows' responses also showed that another disadvantage in using the indigenous groups is their lack of capacity to support the widows outside their community base. This is reflected in some of the responses of the widows (19 out of 48). For instance, amongst the widows that shared this idea Margaret (FBO/9) said:

> *I don't know for others support I have received, but because of Kolping I have travelled to Germany, Uganda, Tanzania, me a village woman I have never dreamed of leaving Abia state talk less going out of Nigeria but I have seen the world because of Kolping thanks...*

Margaret shows how being a beneficiary of the Kolping Society of Nigeria enabled her to travel outside the country and increase her reputation, which cannot be said of the support she received from the widow groups. Agatha (SBO/6) also shared this idea when she described how FADAMA has enabled them to showcase their products in a food competition in Ghana:

> *They (FADAMA) helped us more than any other sources I have received...Like my cooperative group, since we got to know about value addition on the vegetables we produce, we have sold our products in many parts of the country... in Ghana on agro market....We even saw opportunities for exporting our products from village to outside the country.*

Thus, for this widow, although she has received support from other sources, FADAMA has had a greater impact on her life, especially as it has provided international connections to export products. Similarly, Monica (FBO/16), said:

...sometimes it is difficult for the widow groups to support us because we are in the village and far from getting support from the bank or government in the cities, Kolping have many connections to banks because they are in the city... in our widow groups you know women in the rural areas are not very educated and when it comes to finding support elsewhere it is difficult because the village is the only place we know where to get support...

From this widow's response, it is clear that the presence of the aid organisations' offices in the cities is advantageous in that it allows them to connect the widows to banks and government, which are mostly located in the cities. Although their distance from the communities was initiated as a disadvantage by some widows, the point made by this widow shows the advantage that their presence in the cities brings to the widows.

The analysis in sections 7.2 and 7.2.1 has shown that there are both advantages and disadvantages in the support of the indigenous groups. In section 7.2 we seen the advantages the indigenous support groups brought to the widows' wellbeing because of their grassroots presence in the communities. In section 7.2.1, the widows showed the benefits in retaining their relationships with the aid organisations, especially as they have more scope and capacity to support them than the indigenous groups. Hence, it is suggested that a better analysis of the widows' empowerment should assess how the aid organisations and the indigenous groups could collaborate to augment each other's limitations, and find a common ground for facilitating the best practice for empowering the widows.

7.3   DISCUSSION OF FINDINGS

The analysis showed that apart from the services of the aid organisations, the widows used other sources within their socio-cultural environment to empower themselves, which depicts a practical demonstration of their agency in the empowerment process. The argument raised in chapter 3 is that most problems facing widows are often framed by their cultural institutions and traditions, and they can be resolved by utilising resources at grassroots, which are readily available to them (Hall and Taylor, 2009; Swidler, 2013). This is coupled with the argument by some scholars that one oversight of the capability theorists is that they do not expand knowledge on how disempowered people can enhance their agency beyond the scope of provision of services (Evans, 2009; Hall and Taylor, 2009). Thus, this chapter in addressing this issue showed how the widows used their collective capacity, as well as the virtues of their indigeneity and membership in their social networks to further enhance their wellbeing in their

communities. This showed the relevance the indigenous support groups as well as elements of their social relations brought to the widows' agency formation and exertion in the grassroots.

In chapter five, I presented the transformative choices the widows took in enhancing their lives which highlighted the contributions of the widows' social relations in expanding their agency. This chapter went further to demonstrate how they translated these choices to actions in enhancing their wellbeing, thereby depicting their agency. The findings in this chapter expand our understanding of the dimension widows' agency would take in the face of adversity in traditional societies. From this perspective, the study sheds light on the strength and power the widows wield to transform their lives, therefore making them more active and not passive contributors to their empowerment. It equally disassociates the connotation that widows are ultimately victims of their circumstances as often projected in the literature, which I emphasised at the beginning of this work. The analysis in this chapter revealed that the widows used their collective capacity, cultural values and grassroots support institutions in enhancing their lives in the community. This finding enhances the argument raised in chapter two that African women (including the widows) have demonstrated strength and capacities that were relevant in transforming their lives, and points to the implication of assessing the extent of power they derive from their cultural constituency in advancing their wellbeing (Chuku, 2005). Their collective agency as depicted in the analysis emphasised the extent of their power, solidarity, unity and organizations, which unfortunately are lacking in their accounts in some literature. Moreover, it pointed to the importance of the people's cultural values, norms and social relations in empowering the widows, especially as these values are not well represented in mainstream development studies (Swidler, 2013). Swidler (2009) argues that one problem with local based NGOs is that they often ignore the sociocultural needs of their beneficiaries in their venture to follow the ritualistic guidelines of their donors. From these perspectives, it could be argued that any practice for the empowerment of widows in rural communities should advance beyond the services of the aid organizations to address various levels that the widows could operate at to enhance their lives at grassroots.

The analysis showed that the widows created the *nsusu* groups from the cooperative groups in order to have more autonomy in controlling resources and decisions in carrying out their projects. This finding pointed to the benefits of widows' collective action in the empowerment process (Evans and Nambiar, 2013; Kabeer, 1999). Evans and Nambiar (2013) and Kabeer (2003) view collective agency (power with) as key to women's empowerment because of its implication in grassroots transformations and sustainability. Kabeer (1999) calls it

the power to work with others, which explores practical demonstrations of trust and social responsibility. There were various reasons that encouraged the widows to form the *nsusu* groups, which are relevant for understanding their aspirations in seeking the support of the aid organizations. The reasons behind the formation of the *nsusu* by the widows reflected what Hall and Lamont (2009:9) and Hall and Taylor (2009) described as collective imaginaries which people use to interpret the meanings in their relationships with others, and justify motives for collective actions in dealing with life challenges. By using collective imaginary, Hall and Taylor (2009) were trying to show the benefits it brings in the process of empowerment, especially as it could engender other important attributes which can enable collective actions. These attributes include collective agency[17], trust, bond, solidarity and mutual responsibility (ibid). For instance, the widows were able to achieve a certain capacity in enhancing their livelihood or seeking loans from banks because of the level of autonomy, and trust they had in the *nsusu* groups. Trust and collective agency was highlighted as a necessary ingredient in the *nsusu* groups which encouraged collaboration and team work needed for achieving their goals. More importantly the analysis highlighted elements of their relations in *nsusu groups* that facilitated their agency. Chuku (2005:242) equally emphasised the importance of the *nsusu* groups in women's empowerment at grassroots.

The widows could afford to bond their interest because of the nature of trust and social ties in the *nsusu* group, which was not available in the cooperative groups. For instance, the widows were able to establish more trust in the *nsusu* group because they are bonded by blood ties as clan members. This highlights the benefits that indigenous groups can offer in conveying cultural elements essential for collective actions of widows in grassroots. Swidler (2013) stresses that traditional societies have robust cultural systems that enhance norms of reciprocity and moral values that foster trust and solidarity for collective actions. This is because indigenous groups can enhance trust and social ties by tapping into cultural systems that work to buffer these characteristics in the society (Ezeakor, 2011). The analysis equally showed that unlike the cooperative groups which comprised of both widows and non-widows, the *nsusu* groups comprised of only widows and this enhanced the density of the trust and rationale for collective actions. This is why Hall and Larmont (2009) in line with Bourdieu (1989) observe that the density of trust in collectives also depends on the types of social ties; for people of the same social group or with close ties would necessarily pool their resources (e.g. money) together more than people bonded by fewer ties.

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[17] Collective agency means competences used by group members to reach set goals

More importantly, the analysis indicated that there were benefits in creating the *nsusu* group such as using the groups to access substantial bank loans, which they could not have achieved as an individual. Moreover, the group allowed them to pool resources together in terms of fundraising or collective contributions to complete or start capital intensive projects for income generation. It also enabled them to pursue their collective and personal interests without restraints from the aid organizations. The *nsusu* groups afforded the widows the opportunity to become self-reliant, generate extra income and save money for the future. It awarded them control over decisions regarding their projects without unnecessary delays from the aid organisations strict guidelines. The various identified advantages in using the *nsusu* groups suggest that these groups could be an important asset for empowering the widows at local levels, especially as it gives the widows better autonomy to pursue their own goals without restraints from the aid organisations.

Furthermore, the widows used the support of the indigenous groups as alternative sources for empowering themselves as they were found to be readily available for them to use when the services of the aid organisations were not accessible (Skovdal et al., 2013; Swidler, 2013). Mutongi (2007) reflected the social values that are beneficial to widows' wellbeing in society. In explaining the principles of *Kehanda Mwoyo* as community based support to widows, Mutongi highlighted the complexities of African culture in that where it facilitates adversity or the inequalities (patriarchy) the widows may face, it also provides social reservoirs for supporting the widows. This chapter expands the knowledge of the local support widows may derive from their community in dealing with their challenges. Most importantly, the analysis revealed the implication of their membership in the churches, widow and religious women groups, which allowed them to gain additional support for enhancing their wellbeing in their communities. It suggests the input of people's membership in social network in advancing their agencies. The widows could elicit the supports of their social networks or associations in the villages because of their connections to them. Their membership in their local networks also paid off because it enabled them to have links to resourceful women who linked them to support they could not have reached as an individual. This perspective shows how membership in the various social networks constitute an important social resource that widows can use to empower themselves at grassroots level. This is why Hall and Taylor (2009) stress that 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. For instance, the

women activists used their prominence in government and the local areas to advocate for the widows' rights and wellbeing in their communities.

Moreover, there were benefits the widows derived from the social networks. The flexibility of the widow groups' support (e.g. providing domestic supports) was more beneficial to the widows in dealing with emotional and social difficulties during the mourning period. However, this could not be said of the aid organisations that are restricted by many donors' guidelines. The restrictions by donors' guidelines of service delivery have been pointed out in the previous chapter as a factor that impeded the widows' control of the empowerment process. In this chapter, the findings pointed to how the widows' *nsusu* groups and social networks enabled them to deal with this challenge. Skovdal et al. (2013) highlighted that local groups can engender the agency of people at a local level, because they operate from the same cultural background and a better understanding of the people's needs (Skovdal et al., 2013:13). People at grassroots level would consider relying on the local support groups because they are more available and accessible in dealing with their immediate problems. Hence, they are very important in initiating better strategies for dealing with background vulnerabilities that widows face in their communities. The evidence of the support the widows receive from indigenous groups confirms the argument by Hall and Larmont (2009) and Swidler (2009; 2013) that development initiatives should focus attention on the impact that indigenous support groups may bring in engendering agency in disempowered women. Bullinger (2010) suggests that because of the legacy the indigenous groups or community based organizations have in their communities and the resultant cultural familiarity they have developed with their recipients, this enables them to solicit the cooperation of the various community leaders in supporting women.

Despite the advantages the widows derived in using the *nsusu* and indigenous groups, there were also some disadvantages. Much like the *nsusu* groups, most of these indigenous sources lacked the capacity to sustain their support to the widows in the long term, thus, they are often used by the widows as temporary supports. Moreover, some of the widows' responses showed that the supports from the *nsusu*, widow groups, and Christian women associations may not be sufficient for dealing with multiple challenges facing them in the communities, especially in the issue of income poverty. Skovdal et al. (2013) observed that indigenous groups could be restricted because of the narrowness of the scope at which they operate. They lack sophisticated information which could help them reach the widows in various capacities, and they are mostly unorganised, and lack professional training for managing the support strategies (Skovdal et al., 2013). This suggests the relevance in finding a common ground that these

agents (aid organisations and indigenous groups) can work together to bridge the various limitations in their services to the widows. Skovdal et al. (2013), Salmen (1991) and Salmen and Eaves (1989) stresses that the aid organisations and indigenous groups can work together to address cultural and social limitations in the ways in which the indigenous groups operate, such as the aid organisation providing professional training to build the capacities of the indigenous groups. The indigenous groups on their own part could provide relevant information on the cultural needs of the people to the aid organisations to structure their empowerment programmes for the widows. This will be further discussed in the next chapter under policy recommendations.

CHAPTER EIGHT

CONCLUSION: *TOWARDS MORE EMPOWERMENT OF WIDOWS IN RURAL NIGERIA*

8.0   INTRODUCTION

This chapter summarises the key findings from the research, how these findings impact on theory and policy in terms of evolving better practices for empowering poor widows in rural communities in Nigeria. In summarising the findings, the chapter highlights the relevance of the three development theories (relational autonomy, capability and cultural and institutional theories) to the overall assessment of widows' empowerment in rural communities in Nigeria. This is because some of the eudemonic theories on human development tend to overlook the issues that this study has exposed by applying these theories. Following the challenges facing the widows in their communities as well as in receiving more impacting services from the aid organisations, this study puts forth policy recommendations for improving their wellbeing. The study advocates for the promulgation of laws that will protect the widows' rights. This will focus on oppressive and hegemonic traditions that infringe the widows' human rights by maintaining inequalities, deprivations and exclusions they experience. The study calls for readjustment of empowerment initiatives in acknowledging the relevance of focusing on the perspectives of the widow beneficiaries instead of the objectives of the aid organizations. In addition, the chapter will address how to improve the services of the aid organisations so that they can be more responsive to the autonomy needs of the widow beneficiaries. It will highlight the importance of addressing some specified limitations in the services of the aid organisations, on how the aid organizations can collaborate with the indigenous groups to enhance their capacities in responding more to needs of the widows at grassroots.

8.1   SUMMARY OF FINDINGS – *THE RELEVANCE OF FOCUSING ON EMPOWERMENT THAT REFLECTS WIDOWS' PERSPECTIVES AS BENEFICIARIES*

The study examined the consequences of widows' usage of the services of Faith-Based (FBOs) and Secular aid organisations (SBOs) to enhance their wellbeing in the rural communities in Nigeria. It did so by drawing on the perspectives of three theories, namely, relational autonomy, capability, and cultural and institutional frameworks, and relating them to the

empirical material. Specifically, the various levels of analysis of the widows' empowerment (i.e. the relational autonomy, capability and cultural and institutional approaches) have shown the importance of focusing on the perspectives of widows as beneficiaries rather than organizational objectives. This approach enabled a more nuanced analysis of the widows' transition from vulnerability to empowerment, which reflected their voice, aspirations and input in the empowerment process.

Given the context of the circumstances of widows in Nigeria, the research began by assessing the widows' perceptions of their vulnerabilities. This approach focused on assessing how their interpretation of their vulnerabilities motivated desire for change. The findings highlighted the initiatives the widows took to transform their lives as well as the agents that were involved in the process. As demonstrated in the theoretical chapter (chapter 3) the analysis of vulnerability in mainstream literature suggests that vulnerability is a constant human condition, which, in effect, projects the individuals as incapable of transforming their own lives (Butler, 2004; Fineman, 2008, 2010; Godin, 1985; Turner, 2006; Wilkinson, 2001). Hence, this study addressed this limitation by analysing the widows' vulnerability from their own perspectives. Some of the approaches in empowering local women have failed to address the role they could play in their empowerment (Nussbaum, 2000). In this perspective, development initiatives are often designed to assume the direction their empowerment will take, making them passive contributors in their empowerment. Studies on women in Nigeria, especially the Igbo women such as Achebe (2005), Amadiume (1987) and Chuku (2005) show the potential of these women in mitigating barriers to their socioeconomic and political wellbeing. The connotations of African women as desperately in need of salvation have continued to undermine their capacity and the history of women's power in African societies, especially among the Igbos of Nigeria. In the past (especially before advent of the colonial masters) Igbo women have demonstrated more power and agency in their daily lives, as such, it is important to address how these women can effect change in their society through individual and collective capacities. This information led to seeking the best theoretical platform for analysing widows' vulnerability which would reflect not just their victimhood but their inner capacity, strength and agency in assessing their empowerment.

By adopting the various theories the study's main strength is making a transition from the 'victim' (passive) dimension to the 'agency' (active) dimension in analysing the widows' vulnerabilities. The focus on the agency or autonomy capacity of the widows to transform their lives, does not necessarily suggest that the responsibility of care and support would fall onto

their shoulders as assumed by some dependency theorists, rather, this analysis provides a better scope for understanding how the choices that they make in changing their lives reflect their aspirations and empowerment needs. The findings of chapter 5 showed that despite the experiences of vulnerability the widows were able to make transformative choices to respond to their life challenges, highlighting their agency in the process (Anderson, 2013; Anderson and Honneth, 2004; Keaton, 2009; Lamont, 2009; Sen, 1999). The study highlighted the values, aspiration and desire for change which were the driving forces behind the widows' decision to transform their lives, as well as the direction of their empowerment and agents involved in the process. Therefore, the analysis that assesses the rational choices that widows make in changing their lives, can unlock a knowledge base approach for examining their needs and aspirations, and how to create an enabling environment to supporting them to make more transformative than counterfactual decisions. This approach proved to be useful in that it identified the widows' aspirations or goals, the direction of their empowerment, and who they would turn to for advancing their wellbeing.

Notwithstanding, the study does not rule out the effects of the vulnerability the widows experienced in their communities. The findings in chapter 5 revealed that there were negative interpersonal and social arrangements such as stigmatisation, exclusion and lack of social support and resources for coping with their new role as head of household, which affected the widows' wellbeing. However, discussing the vulnerability of widows involves identifying not only its threats or risks to their wellbeing, but also the message about their 'resilience', which explains various strategies they could adopt in assisting their transformation and recovery in the society (Alsop et al., 2003). Sen (1999) sees self-values as paramount concern of empowerment, and why development initiatives should be targeted towards enabling people to achieve these values. Thus, the conditions for empowerment should address how the widows' values or expectations will be reached at all levels.

Moreover, it is not an overstatement to say that the conditions that affect widows in the country highlights rationality and social justice in providing enabling environments that would allow them to control their empowerment processes. This initiative identifies responsibilities owed to the indisposed widows (who also have the capacity to make rational choices to better her life), and how resources or support can be channelled to help them attain their individual or group needs. This support will be able to change the rules, gain space for their deliberations and debates, and to engage effectively in budget formation, use of local resources, knowledge, priorities and service delivery. This in the long run will motivate their desire and commitment

to change as they come to have ownership of services with transfer of power, control and mobilization of resources (Narayan, 2002). The control of resources, whether through more inclusion, ownership or increased advocacy, is a vital aspect of empowering women in societies where they lack this capacity (Oxfam, 2013; World Bank, 2012). In responding to poverty and other deprivation issues facing widows, the aid organisations should equally consider their agency and freedom (autonomy competences) more than the 'counterfactual choices' (what they could choose because of its provision) (Sen, 1992). This is to say that increased capability (empowerment) is the freedom to make choices and achieve a better outcome in life, since this is what people value in seeking any support (Alkire, 2002). Development actors should then be more sensitive to the widows' choice of services, and their strategies should target how to provide enabling environment for them to make valuable choices. In this case, the development agencies should avoid imposing their choice of services on the beneficiaries as this frustrates their ability to exercise their autonomy while receiving their services. More importantly, it was clear from chapter 6, that the donors' strict guidelines on administration of services may limit the capacity of the aid organizations to provide aspired services to the widows. This is an important area of concern that this study highlighted and advances careful scrutiny to the impact of donors' interferences in limiting the capacity of the secular aid organizations to deliver needed services to the widows. To this end, Ellerman (2006:5-10) suggests that the development organisation should refrain from imposing their own initiatives on the beneficiaries as the interruption by development organisations weakens the decision making capacity of the beneficiaries, they should be given adequate space to exercise their freedom and choice of services.

Moreover, the study pointed to other emerging factors that may pose challenges to the autonomy of the widows while receiving services of the aid organizations, which should be addressed in upcoming studies. Over dependency on the funding sources of the donors affected the autonomy of the secular aid organisations to handle local decisions in supporting their beneficiaries. This indicates the essence of developing better funding initiatives that would enable the SBOs become more independent and responsive to their beneficiaries. The over emphasis on organizational objectives in terms of adhering to rigid guidelines developed by donors weakened the autonomy of local based aid organizations. This is why Swidler (2013:365) argues that mainstream development NGOs may fail in their empowerment strategies because they usually revolve their policy and development initiatives on foreign, modern or secular contents of their donors which often do not conform to the development

structure in the local contexts. The analysis in chapter 6 indicated that the FBOs were able to reach a higher level of autonomy in controlling the way they delivered their services to the beneficiaries because they have initiated ways of raising funds without depending completely on their donors, thus creating more flexibility and autonomy in responding to the needs of their beneficiaries. Hence, a starting point for addressing the limitations in service delivery of the secular aid organizations will be in expanding their capacity to become financially independent.

Since the emphasis in this study is advancing the agency of widows by using their own initiative in transforming their lives, chapter 7 showed how their social relations and culture feed into the assessment of women's agency in traditional societies as found in rural areas in Nigeria. The widows' formation of the *nsusu* groups particularly points to their collective agency. The solidarity and bond shared as widows facilitated the desire to pool resources and function as a group. This highlights the form widows' agency would take in the grassroots. The homogeneity of traditional societies allows for the development of trust and solidarity. The important issue is elucidating the characteristics that allowed these women to work as collectives or respond to the needs of fellow widows. Issues such as trust, solidarity and commitment to common purpose, and mutual understanding were particularly essential for building collective consciousness and the necessary agency for women's group actions in the grassroots. Thus, the study exposed the collective power women may derive from their cultural background. Recent writings by African women historians and anthropologists depict how Igbo women gain power through indigenous associations to protect their interests. In Gloria Chuku's (2005) work she envisaged the role culture played in engendering collective action of women especially in transforming their economic situation in colonial days. Moreover, this study highlighted the role of cultural norms and religious beliefs in supporting women's agency, which is rarely found in mainstream literature in women empowerment. The Igbos like other ethnic groups in Nigeria cherishes communal responsibilities in supporting the poor in society. In as much as widowhood culture in some parts of Igbo land affects the capacity of widows to receive the support of close relatives, the formation of widow groups and the support received from the religious groups and women activists still depicted a sense of social responsibilities owed to these women. The formation of the widow groups is grounded in the homogeneity of the interest and shared experiences of the widows who understood that together they can survive, divided they fall. Hence, socio-cultural elements played an important role in facilitating the widows' agency formations at grassroots.

However, as the doctrine of secularism still drives a western understanding of human development and practice of service delivery in the developing world; this continues to reduce the beneficiary's agency and the contribution of cultural institutions in the empowerment of poor people at grassroots (Swidler 2013). The results of this study have shown how the indigenous groups facilitate social capital that is necessary for community engagement in supporting the widows' agency. Thus, there is need for a policy shift in the assessment of human development which can reflect essence of culture for empowerment of women at grassroots.

8.2 POLICY RECOMMENDATION FOR ADVANCING WIDOWS' WELLBEING IN THEIR COMMUNITIES

From the findings of this study, it is clear that there is a need for more strategies to respond to widows' conditions in the rural communities. Thus, this section focuses on advocating some policy recommendation that will address how the vulnerabilities affecting the widows can be curbed and how the services of the aid organisations can be more rewarding in responding to the needs of their widow beneficiaries.

8.2.1 Policy Response to Widows' Vulnerabilities in Rural Communities in Nigeria

The findings in chapter 5 of this thesis highlighted that widowhood stigmatization and discriminatory practices infringed these women's right to self-esteem, respect and dignity. It is from this perspective that the study recommends that gender equality policies and frameworks that positively impact on widows should be formulated to address prevailing traditions that infringe upon their fundamental human rights. Educating these women on their human rights will be a starting point in advancing their agency. As the federal government is yet to promulgate laws that will protect the rights of widows in Nigeria (*Louder Please*, 2013), the aid organizations should play advocacy roles in lobbying for change in customs militating against women's rights to retaining entitlements to their husbands' property when they are widowed. Also, this advocacy role should address the various cultures militating against their access to other beneficial resources in the society. Thus, any policy for changing the condition of widows in their society should begin by addressing the sociocultural factors that affect their human rights and their ability to be more independent in making their choices of valued living.

As the aspirations and empowerment needs of most of the widows in this study reflected monetary benefits, it is suggested that the aid organisations should pay more attention to this need, especially in providing information of and access to credit facilities and more links to microfinance banks. The study showed that most of the widows believed that access to microfinance banks is a plausible strategy for increasing their financial agency and improvement of their livelihood. "Microfinance has been seen as contributing not only to poverty reduction and financial sustainability, but also to a series of 'virtuous spirals' of economic empowerment, increased well-being and social and political empowerment for women themselves, thereby addressing goals of gender equality and empowerment" (Kulkarni, 2011:15). As poverty and vulnerability work hand-in-hand, eliminating one, functionally decreases the other (UNDP, 2000).

Given the observed apathy of the widows towards government services and unresponsiveness to the needs of rural population, which resulted in more reliance on the support of the aid organizations, the study recommends the adjustment of development policies towards improving rural infrastructures and services which are beneficial to the widows' livelihood. These include the construction of effective systems of transportation that will connect the villages to the cities enabling the widows' access to the city markets where they can sell their products and more engagement with financial institutions in the villages. As the majority of the widows in this study are farmers and rely on land for most of their livelihood; the study suggests there is a need for policies to address the adjustments of land tenure systems and land regulations to favour the widows' concerns.

8.2.2. Addressing the Imbalance in the Power Relationship between Donors and Local Aid Organizations

A major disadvantage in the secular aid organisations' services to their widow beneficiaries that require policy recommendations is the inflexibility of foreign donors' guidelines, which impeded the ability of the widows to have control of the type of services provided to them. This study was able to show that the partnership between aid organisations and their foreign donors reduced the autonomy of the widows and affected the flexibility in the approaches used by the aid organisations in responding to the local needs of the beneficiaries. Therefore, in order to address this disadvantage, two policy areas require attention. The first area addresses the imbalance in financial relationships. Donors should channel funds to the local aid

organisations, who will then make decisions on how the funds will be used and design their own implementation around the needs of their widow constituencies (Bebbington and Riddell, 1997). 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. Cassen (1994) provides a solution for this disadvantage. Due to the institutional damage that occurs when aid is allowed to drive institutional means, it is suggested that donors should strive to reach a bargain with the local aid organisations on self-reliance (Cassen, 1994:165). Self-reliance entails building the capacity of the local aid organisations in maintaining independent sources of funding abroad. To make this possible, the local aid organisations should diversify their funding stream and develop other funding sources for running their projects independent of the donors (Brehnm, 2004). 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.

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. Also, to increase potential effectiveness of local programmes, the donors should evolve measures that would ensure the integration of the widows in the designing and planning of the poverty alleviation programmes. There is a need for the donors to assess the overall context of the beneficiaries' situations, and the various ways that they can be empowered, bearing in mind that the aid organisations are just one of the many actors involved in their empowerment at grassroots. Such approaches will increase the capacity of the local aid organisations to have more impact on their beneficiaries.

8.2.3 Enhancing the Capacity of the Aid Organisations through Collaboration with Indigenous Groups

As the target of empowerment is to have a wide-range of alternatives for individuals to become self-reliant and more active in enhancing their lives (Hall and Lamont, 2009), it is imperative to address a collaboration between all development agents involved in the widows' empowerment. To improve the capacity of the aid organisations in supporting the agency of widows at grassroots, it is important that they build partnerships with the indigenous groups, and bridge necessary gaps. Facilitating these networks 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 service users (Hughes and Atanpugre, 2005). The aid organisations can utilize the indigenous groups for collecting basic information about the local widows, and how to deal with their challenges. Other valuable roles the indigenous groups would play to strengthen the services of the aid organisations in the beneficiary communities would be; (1) to articulate and relate beneficiaries' needs to the aid organisations, (2) to provide information about the programme scheme to communities of service users, (3) to organize the communities to take advantage of the scheme, (4) 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, the aid organisations should foster a more enabling environment for the indigenous groups to be more effective in this role. The study showed that indigenous groups mostly provide immediate short-term support to their widow members. In most cases, resource and capacity constraints limit the indigenous groups to expand their support. Thus, one way to enable the indigenous groups to operate effectively would be to finance them in order to enable them to reach more poor widows (Skovdal et al., 2014; Swidler, 2013). Donors should reconsider experimenting how the financing of these indigenous groups can be combined with the grants of the aid organisations (Caroll, 1992:163). This shift of policy to the funding of the indigenous groups would speed up their maturity to handle their responsibilities more effectively. Moreover, a particularly cost-effective way of delivering result orientated services recognizes the implication of collaborating with people at grassroots given their legitimate and informative strength (Clark, 1997). As most of these indigenous groups are locally based and are not yet exposed to extensive funding, they can be reliable sources for channelling aid to poor widows without incurring too much expenditure.

In addition, when indigenous groups become involved in development programmes or responding to the needs of the vulnerable widows, they are not always well equipped and lack the technicalities or professionalism. Hence, to increase the capacity of indigenous groups, they should be integrated in the design and implementation of the projects. This will enlighten them on the procedures and strategies adopted by the aid organisations, and where necessary will enable them to contribute to the procedures.

8.3   IMPLICATION FOR FUTURE RESEARCH

As observed in chapter 1, since the publication of the report of the UN Women 2000 and Beyond in 2001, and another - entitled *Invisible, Forgotten Sufferers: The Plight of Widows around the World* in 2008, which aimed to promote the goals of the Beijing Declaration and the Platform for Action in the area of widows' empowerment, there has been a call for increased research on how to empower rural widows. This study offered three levels of widows' empowerment at grassroots that should be assessed, and equally highlighted pertinent areas that require further research. More importantly, the study highlighted the impact of indigenous groups, which has been neglected in the development of mitigation measures towards the alleviation of poverty facing rural people (Swidler, 2013). The neglect of these groups is grounded on the fact that donors neglect the role that grass-root groups play in the empowerment of indigenous people, especially as they consider them to be traditional, uncivilized and anti-modernity (Caroll, 1992). This explains the continued failure of their projects in most developing countries, and also questions the propensity of donors to step down to the local needs of the people they claim to support in the south (Swidler, 2013).

In developing countries where culture and religion still inform the social life of most people, it is imperative to carry out further studies on the value of religion and women's collective action in the empowerment of the widows at grassroots, and the role the indigenous groups play in conveying cultural values in the empowerment processes. The study showed the implication of the widows' *nsusu* groups and indigenous widow groups in increasing their collective agency. As more than half of the widows in this study showed consciousness of their own group and what they can achieve as a group, the study suggests the engagement of research in finding the role of women's group actions in their empowerment in Nigeria. This is especially as empirical studies that examine direct links between collective action and women's agency are few; however, they have emerged with interesting concerns (Evans and Nambiar,

2013:6-10). Evans and Nambiar (2013), Oxfam (2012) and Kabeer (2003) observe that recently the collective action of women has taken on new dimensions as it draws on the collective power women wield in contesting for their wellbeing, and in negotiating actions and strategies towards alleviating shared problems. In the grassroots, the aim of research should be to address what form widows' collective agency will take, under what condition it emerges (i.e. the impacts of hegemonic customs, and hierarchical nature of traditional institutions that confer social recognition and resources), and how successful it is in responding to negative structures mitigating their wellbeing (Evans and Nambiar, 2013).

Moreover, the analysis in the various chapters highlighted the contribution of religious groups in the widows' development of agency, yet religion has always been secluded from development discourses and topics (Berger, 2003). The study highlighted that a substantial number of the widow participants showed consciousness of their faith in articulating ways of responding to their challenges. Religious groups that supported the widows in this study possessed portfolio of assets that were beneficial for the widows' wellbeing. The reverence of the clergies in the communities, and humanitarian message conveyed through religious doctrines and teachings bridged cultural limitations (e.g. stigmatization) that widows face in the communities. Yet, the connection between religion and development has been viewed with scepticism by development scholars and international community in the past decades (Smidt, 2003). However, with the growing recognition of the important role religion play in development, it is imperative that studies be carried out on the 'welfarist' roles religious actors could play in enabling the widows to improve their lives.

The comparative analysis of the two types of aid organizations was an opportunity for evaluating the underlying strength and weaknesses in the services of the aid organizations and provided an avenue for addressing the secular and religious principles driving development works of the two types of aid organizations. This is especially as there is still tension between the secular principles driving the services of the secular aid organizations and autonomy of beneficiaries (Clarke and Jennings, 2008). On the other hand, overemphasis on religious tenets still mitigates the efforts of Faith Based Organizations to translate empowerment beyond the divine, and embrace secular principles especially in terms of structuring their empowerment programmes, and recruitment of staff or board of directors (Jeavons, 1997). There is need for further research on how the secular and divine can be negotiated in strategizing the empowerment of widows, whose values should be prioritized in overall objective of the aid organizations' services.

Moreover, given the complexities of women's status among the different Igbo subgroups in Nigeria, there is need for a comparative study of widows' condition across the subgroups. The study focused on Abia state which is but one of five core states that make up the Igbos of Nigeria. Hence, for a more comprehensive analysis of widows' condition in Igbo society, there is a need to assess the differences in widow culture, the dynamics of widows' positions and resilience across the subgroups. Although the study derived information from a small sample of widows in Abia state, and as such generalizability could pose a challenge, it is arguable that the lessons derived from this study can enable more efforts in initiating empowerment practices that meet the widows' needs at grassroots.

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APPENDICES

APPENDIX 1 – TABLES OF PARTICPANT'S DATA

TABLE 2 - Selected Communities by Geo-Political Zones in Abia state

Geo Political zones in Abia state	Abia North	Abia South	Abia Central
Selected Communities	1. Umuhu in Bende LGA	1. Umunna-Nsulu Isiala-Ngwa North LGA	1. Amakama Umuahia South LGA
	2. Ozuabam in Bende LGA	2. Umuosu In Isialagwa South LGA	2. Isingwu Umuahia North LGA
	3. Asaga-ohafia – Ohafia LGA		
		3. Umudiobia – Ukwa West LGA	3. Umuntu Umuahia South LGA
	4. Uzuakoli in Isikwuato LGa		
			4. Afara-Ukwu in Umuahia North LGA
		4. Ntigha Uzor Obingwa	

TABLE 3:

LIST OF WIDOW PARTICIPANTS OF THE FBOS

S/N	ALIASES OF WIDOW PARTICIPANTS	INTERVIEW CODE NO.	AID ORGANIZATION	YEARS OF RECEIVING SERVICES (as at 2013)	AGE
1	FELICIA	FBO/1	PRESBYAID	11	45
2	BETTY	FBO/2	PRESBYAID	8	45
3.	HELEN	FBO/3	KOLPING	7	50
4.	JUDITH	FBO/4	KOLPING	8	39
5.	ANNE	FBO/5	PRESBYAID	9	43
6.	KATE	FBO/6	KOLPING	9	42
7.	GENEVIEVE	FBO/7	KOLPING	10	60
8.	PAULINE	FBO/8	PRESBYAID	7	41
9.	MARGARET	FBO/9	KOLPING	20	59
10.	PHOEBE	FBO/10	PRESBYAID	7	41
11.	MARY	FBO/11	PRESBYAID	12	41
12.	MARTHA	FBO/12	KOLPING	8	44
13.	GRACE	FBO/13	KOLPING	11	43
14.	THERESA	FBO/14	KOLPING	12	46
15.	EDITH	FBO/15	KOLPING	6	36
16.	MONICA	FBO/16	KOLPING	9	41
17.	TRACY	FBO/17	KOLPING	12	42
18.	VERA	FBO/18	KOLPING	6	41
19.	MARTINA	FBO/19	PRESBYAID	8	37
20	JOSEPHINE	FBO/20	PRESBYAID	5	43
21	LINDA	FBO/21	PRESBYAID	4	37

S/N	ALIASES OF WIDOW PARTICIPANTS	REFERENCE CODE	AID ORGANIZATION	YEARS OF RECEIVING SERVICES (as at 2013)	AGE
22	CHELSEA	FBO/22	PRESBYAID	5	35
23	PHINA	FBO/23	PRESBYAID	2	42
24	PRISCA	FBO/24	PRESBYAID	4	44

TABLE 4: LIST OF WIDOW PARTICIPANTS OF THE SBOS

S/N	ALIASES OF WIDOW PARTICIPANTS	REFERENCE CODE	AID ORGANIZATION	YEARS OF RECEIVING SERVICES (as at 2013)	AGE
1.	LUCY	SBO/1	IFAD	6	48
2	BLESSING	SBO/2	IFAD	5	40
3	BEATRICE	SBO/3	FADAMA	4	41
4	LOVETTE	SBO/4	IFAD	6	44
5	JANET	SBO/5	FADAMA	4	47
6	AGATHA	SBO/6	FADAMA	4	49
7.	JOY	SBO/7	IFAD	6	41
8.	NANCY	SBO/8	FADAMA	4	35
9.	HANNAH	SBO/9	FADAMA	4	49
10.	CYNTHIA	SBO/10	FADAMA	4	42
11.	GERTRUDE	SBO/11	IFAD	6	43
12.	CELINE	SBO/12	IFAD	6	40
13.	HERIETTA	SBO/13	FADAMA	4	48
14.	ELIZABETH	SBO/14	FADAMA	4	36
15.	STELLA	SBO/15	FADAMA	4	45
16.	PATRICIA	SBO/16	FADAMA	4	42
17.	ESTHER	SBO/17	FADAMA	4	53

18.	CLARE	SBO/18	FADAMA	4	44
19.	DORATHY	SBO/19	IFAD	6	38
20	TELMA	SBO/20	IFAD	6	55
21	CHINASA	SBO/21	IFAD	6	54
22	LORETTA	SBO/22	IFAD	6	49
23	FRANCISCA	SBO/23	IFAD	6	49
24	THEODORA	SBO/24	IFAD	7	42

Table 5: List of Widow Cooperative Groups and Local Communities

COOPERATIVE GROUPS	Total no. of participants by cooperative		Kolping Society of Nigeria	Presbyterian Community Development Services	Abia FADAMA III Project	Abia IFAD	TOTAL OF COMMUNITE
	4x4	Cooperative societies/communities	St Charles Cooperative Society	Umuchukwu cooperative society	Asaga-Ohafia FADAMA Users Group	Obinwanne Cooperative Group	
			Umuosu Nsulu Isiala-Ngwa North LGA	Isingwu Umuahia North LGA	Asaga –Ohaifa Ohafia LGA	Umuhu Bende LGA	4
	4x4	Cooperative societies/communities	St. Anthony's women Cooperative Society	Otuobi Cooperative society	Umunna FADAMA-User group	Modern Cooperative group	
			Uzuakoli Isikwuato LGA	Amakama Umuahia South LGA	Umunna Nsulu Isiala-Ngwa North LGA	Umuntu Umuahia South LGA	4

223

	4x4	Cooperative societies/communities	Sacred Heart women Cooperative society	God-save Vulnerable Women Cooperative	Nmesomachi FADAMA user group	Udokamma Cooperative Group	
			Ozuabam Bende LGA	Ntigha-Uzor Obingwa LGA	Afara-Ukwu Ibeku Umuahia North LGA	Umudiobia Ukwa west LGA	4
Total	48	12 cooperative groups in 12 communities					

Table 6: Staff Personal Data

Aid Organization		Staff Codes	Number of staff	Age	No. of personal development	Years of service in the aid organization as at 2013	Gender F/M
Kolping society of Nigeria		1. FBO STAFF/1	3	37	-	7	F
		2. FBO STAFF/2		48	-	6	M
		3. FBO STAFF/3		38	-	7	F
Presbyterian Community Development Services		4. FBO STAFF/4	3	55	-	15	M
		5. FBO STAFF/5		41	-	12	F
		6. FBO STAFF/6		49	1	9	F
Abia FADAMA III Project		1. SBO STAFF/1	3	43	8	4	F
		2. SBO STAFF/2		46	10	4	M

		3. SBO STAFF/3		40	10	4	M
	Abia state IFAD	4. SBO STAFF/4	3	41	12	5	F
		5. SBO STAFF/5		38	12	6	M
		6. SBO STAFF/6		43	12	6	F
TOTAL			12				

Table 7: Percentile Age of the widow participants

Age	35-39	40-44	45-49	50-above	Total/48
% value	18.8% (9)	47.9% (23)	20.8% (10)	12.5% (6)	100% (48)

Table 8: income level of widows in =N= (Naira)

Earning in N/day	Less than N150 per day	More than N150 per day but less than N250	More than N250, but less than N500	More than N500	Total/48
% value	43.8% (21)	16.66% (8)	39.6% (19)	nil	100% (48)

Table 9: Educational Level of widows (%)

Level of education	Primary	Secondary school	Tertiary Education	Vocational and other educational background	Illiterate (without any form of education)	Total/48
% value	27.1% (13)	16.7% (8)	0	14.6% (7)	41.6% (20)	100% (48)

Table 10: Composition of the Widows' Household

Having Dependent children	Dependent children and living with other relatives	No dependent children and relative	Total/48
50% (24)	41. 7% (20)	8.3% (4)	100% (48)

Table 11: Dependency ratio by age of widows

Age	20-30	30-40	40-50	50-above	Total/48
Dependency ratio	39.58% (19)	27.1% (13)	20.83%(10)	12.5% (6)	100% (48)

Table 12: Widows' Occupation and Religious Affiliations

Occupation	Frequency/48	Religious Affiliation	Frequency/48
Farming	21	Catholic	12
Animal husbandry	5	Presbyterian	12
Petty trade/farming	7	Methodist	5
Manual labour/farming	7	Anglican	7
Oil/cassava Milling	6	ATR (Native)	4
Plantation	-	Pentecostal churches	8
Civil-service/farming/trade	2	Others	-

Table 13: The *Nsusu* groups formed within the Cooperative groups

Aid organization	Name of cooperative group	No. of *Nsusu* groups formed in the cooperative group	Year of formation
Kolping Society of Nigeria	St Charles Cooperative Society	1	2001
IFAD	Obinwanne Cooperative Group	1	2010
FADAMA	Asaga-Ohafia FADAMA Users Group	1	2013
PresbyAid	Umuchukwu cooperative	1	2010
Kolping Society	St. Anthony's women Cooperative Society	1	1999
IFAD	Udokamma Cooperative Group	1	2012
Presby Aid	Otuobi Cooperative society	1	2002
Kolping Society	Sacred Heart Women Cooperative	1	2006

APPENDIX 2

BRIEF PROFILES OF AID ORGANIZATIONS

a. *Kolping Society of Nigeria (KSN)*

Kolping Society of Nigeria is an International Faith Based Organization managed by the Catholic Diocese of Umuahia in Abia state of Nigeria. This organization was founded by the Bishop of Umuahia Diocese; Most Reverend Dr. Lucius Ugorji in 1990. This organization is a subsidiary of Kolping International Organization situated in Munich Germany. Kolping Society of Nigeria operates in over thirty eight communities in ten states in Nigeria, of which Abia state is the headquarters. Majority of their programmes are carried out in Umuahia, the capital city of Abia state. The Kolping Strategic Workshop Report (2011) recorded that Kolping has about 3,569 beneficiaries throughout the country, of which women are the major group targeted. Kolping's objective is to provide support and relief to poor people in rural areas in Nigeria and they operate based on their religious mission of Christian love professed in their faith and practices. They have been selected for this study because of their strategic support to rural women and existence of women forums which address vulnerable conditions of rural women in Nigeria. According to their records, they have provided support to over 2,000 beneficiaries (women inclusive) since their formation in 1990 (Kolping Report 2011).

Kolping Society of Nigeria are particularly involved in rural and agricultural development projects for women farmers, such as the cassava value added project – for empowering women farmers in the use of improved stem products and grains for farming; administration of agricultural loans and subsidies for encouraging output; skills acquisition training in various local trades; support of rural agricultural projects such as palm oil milling, grain and cassava milling; and in supporting rural traders and farmers through disbursement of soft loans and microfinance. Presently the organization has about twenty staff, of which ten staff are directly involved in the service delivery operations. Their major source of funding is through their international donor organization –the Kolping International and *BMZ* which are located in Cologne and Munich Germany (KSN Annual Report 2011).

b. *The Presbyterian Community Development Services (PRESBYAIDS)*

Presbyterian Community Development Services (AKA Presbyaid) - a Faith Based Organization - was formed by the Presbyterian Aba diocese (in Abia state) in 1989. Presbyterian Community

Initiative Services is a Presbyterian community development organization and sponsored by the Presbyterian World Services and Development based in Canada, Church of Scotland and the Presbyterian Church Kentucky USA. These are the three major independent donors to Presbyaid projects in Nigeria. Presbyaid select beneficiaries from various Presbyterian churches in Nigeria. According to an interview account of a staff (Interview with Women Development Officer, 28th July 2013/ 33:07 min), the entire project extends to 30 states with exception of Zamfara, Sokoto, Borno, Kebbii, Yobe and Adamawa, because of the extreme religious and political disturbances in these states. Their beneficiaries are mostly youths and women in rural communities because they do community services which concentrate on poor members of the church who lack help. Usually the pastors from the parishes and presbytery deliver the names of these poor people and they are subsequently formed into cooperative groups and provided supports. Since its inception in 1989, Presbyaid has recorded over 1,600 projects in rural communities spread all over the country, and have provided poverty alleviation supports to more than 3,000 church members throughout the country since its inception 1989 (Presbyterian aid Project Implementation Report 2009). Like Kolping Society of Nigeria, Presbyterian Community Development Services operate on biblical doctrine and mandate on charity and humanitarian support to the poor and needy in the society.

c. Abia State IFAD (INTERNATIONAL FUND FOR AGRICULTURAL DEVELOPMENT)

International Fund for Agricultural Development (IFAD) is an international and multilateral aid organization involved in rural infrastructural development, poverty reduction through agricultural development and environmental resources management in rural locations in many developing countries. Since its operations in Nigeria in 1985, IFAD has engaged in funding about nine projects/programmes in the country. IFAD is found in all the thirteen Oil Producing/Niger Delta states in Nigeria, one of which is Abia state. From the most recent strategic opportunity paper prepared in 2001 for service operations in Nigeria, IFAD interest in reducing poverty and ensuring sustainable economic and social development in the country was organized under three key elements (i) policy advocacy for pro-poor reforms and improved local governance; (ii) development of rural institutions; and (iii) productivity and natural resources management (IFAD Nigeria profile report 2012).

IFAD projects in Abia state (study location) started in 2005, and their focal area has been agricultural productions, improvement of rural infrastructures and resources management strategies. Abia state IFAD office is sponsored by their abroad partner (IFAD) in Italy and the NDDC (Niger Delta Development Commission) in Nigeria. Special emphases are laid on women and youths, who are viewed as the most affected by poverty in the rural areas. IFAD operate in all the 17 local government areas (what you can regard as counties in the UK) in Abia state Nigeria and has since its operation in Abia state in 2005 touched the lives of over 200,000 people in the rural communities, of which widows are included (Interview with Prebyaid Project Manager on 24th July 2013). Another special area of interest of IFAD development strategies in Nigeria is in infrastructural development in the rural area. This interest stems from the obvious recognition of the poor infrastructural development in most rural areas in Nigeria today. According to their report, IFAD interest is to make available these infrastructures in the rural areas to encourage rural people in reducing the poverty affecting them, especially in improving their sources of livelihood, providing rural infrastructures, local amenities and supporting agricultural development through provision of funding for improved agricultural production and facilitating better rural resources management.

d. Abia State FADAMA III Project

FADAMA is a World Bank assisted model poverty reduction project through agricultural and rural development, which is sponsored through the counterpart funding between World Bank and the 36 states including the FCT in Nigeria (FADAMA Implementation Manual Vol. II, 2009). The first phase of FADAMA project was carried out from 1993 to 1996 in the northern part of the country. The success of the project in this region prompted its expansion to the second, and later to the third phase. FADAMA III is the current project and is run in the 36 states of Nigeria. The project was launched in Abia state in 2008 and covers the 17 local government areas, with its presence registered in many communities. From official records, I found out that they have been able to register about 1,687 FADAMA user groups and about 80% of these groups have been funded and their Sub-projects completed and functional (FADAMA report 2005). Abia state FADAMA III office disbursed N568 million (Naira) to 1,687 FADAMA user groups as at 2013 (Osondu et al., 2015:228). It is interesting to note that Abia state FADAMA III project concentrated on the rural poor, which had a higher population of women and youths. Among the vulnerable groups in their scope of service are

the widows, physically challenged, the sick, the elderly, the unemployed and PLWHA (People living with HIV and AIDS). The FADAMA project in the Nigeria is an aid flow for assisting poor rural farmers in bettering their life, and improving their agricultural productions.

FADAMA is a community driven rural development initiative which involves the participation of the community people in project planning, implementation, monitoring and evaluation. The community driven approach is common in many secular aid organization by virtue of its contribution to the sought after accountability, transparency, and participation of communities in aid flow support services, which are said to ensure effective poverty reduction in the local level (FADAMA 2009 Implementation Planning Manual). FADAMA like IFAD has special interest on rural women development. In Abia state FADAMA projects, emphasis is laid on women's development because of the envisaged vulnerability of women to the harsh effects of poverty, which is rampant in the rural areas in the country. Moreover, their interest on women like IFAD reside on the fact that majority of rural women depend on agriculture for their livelihood, and the fact that households headed by widows are often *the most vulnerable* to poverty in these rural areas. FADAMA programmes are designed to be gender sensitive, with due recognition of women's social conditions in the rural areas in Nigeria.

APPENDIX 3

TIME TABLE FOR MY PHD FIELD WORK IN THE FBOSs and SBOs

A. TIMETABLE FOR FIELD WORK IN KOLPING AND PREBYAID

S/N	MONTH	SCHEDULE
1.	JANUARY 11TH TO 28TH	• GET APPROVAL FROM AID ORGANIZATION • INTRODUCTIONS • MEETING WITH STRATEGIC STAFF of KSN & PRESBY AID • SEND IN REPORTS TO SUPERVISORS • PLAN ETHNOGRAPHY STUDY
2	FEBRUARY 2ND TO 28TH	• SECOND MEETING WITH STRATEGIC STAFF • VISIT STUDY COMMUNITIES • MEETING WITH STRATEGIC LEADERS AND WOMAN LEADER OF THE COMMUNITY • DISTRIBUTE PARTICPANT CONSENT FORM TO BENEFICIARIES • DISTRIBUTE PARTICPANT CONSENT FORM TO AID ORGANIZATION 'S STAFF • HAVE FINAL DRAFT OF PILOT INTERVIEW QUESTIONNAIRE • CARRY OUT PILOT TEST OF INTERVIEW INSTRUMENT • SEND REPORTS TO SUPERVISORS
3	MARCH – 3RD TO 28TH	• SEND IN REPORT OF PILOT TEST TO SUPERVISORS • GET FEED BACK ON PILOT TEST AND REVIEW QUESTIONS • SEND IN FINAL DRAFT OF INTERVIEW QUESTIONNAIRES TO SUPERVISORS • CONDUCT STUDY ON OFFICE ADMINISTRATION OF AID ORGANIZATIONS (OFFICIAL DOCUMENTS ON GOAL/OBJECTIVES, FUNDING, POVERTY REDUCTION PROGRAMMES, SERVICE DELIVERY PROCEDURES, WOMEN DEVELOPMENT PROGRAMMES, NETWORKING/ COLLABORATIONS, MICROFINANCE/LOANS)
4	APRIL – 2ND TO 28TH	• MEETING WITH WOMEN DESK COMMITTEE OF **KSN** AND WOMEN GUILD PRESBY AID (STRATEGIC WOMEN MEETING IN THE AID ORG) • CONTINUE VISITING COMMUNITY/STUDY LOCATION

		• ATTEND COMMUNITY MEETINGS (COOPERATIVE AND NSUSU)
		• VISIT PROJECT LOCATIONS (AGRICULTURAL/FARM SITES)
		• VISIT COOPERATIVE SOCIETY AND NSUSU GROUPS
		• PARTICIPATE IN SERVICE DELIVERY
		• SEND REPORTS TO SUPERVISORS
5	MAY 2ND TO 31ST 2ND – 9TH 10TH – 17TH 20TH – 25TH 26TH – 31ST	MAIN STUDY • FIRST PHASE INTERVIEW OF BENEFICIARIES • SECOND PHASE INTERVIEW OF BENEFICIARIES • INTERVIEW OF STAFF • FINALIZE STUDY AND SEND REPORTS TO SUPERVISORS

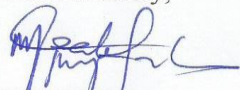## B. TIME TABLE FOR PHD FIELD WORK IN IFAD AND FADAMA

S/N	MONTH	SCHEDULE
1.	JANUARY 11TH TO 28TH February	• GET APPROVAL FROM AID ORGANIZATION • INTRODUCTIONS • MEETING WITH STRATEGIC STAFF-IFAD/FADAMA • SEND REPORTS TO SUPERVISORS • VISIT STUDY COMMUNITIES • PLAN ETHNOGRAPHY STUDY
2	MARCH 2ND TO APRIL 28TH	• SECOND MEETING WITH STRATEGIC STAFF • VISIT STUDY COMMUNITIES • MEETING WITH STRATEGIC LEADERS AND WOMAN LEADER OF THE COMMUNITY • DISTRIBUTE PARTICPANT CONSENT FORMS TO BENEFICIARIES • DISTRIBUTE PARTICPANT CONSENT FORMS TO AID ORGANIZATION 'S STAFF • SEND REPORTS TO SUPERVISORS • CARRY OUT PILOT TEST AND SEND REPORT
3	MAY 2ND TO JUNE –28TH	• CONDUCT STUDY ON OFFICE ADMINISTRATION (GOAL/OBJECTIVES, FUNDING, POVERTY REDUCTION PROGRAMMES, SERVICE DELIVERY PROCEDURES, WOMEN DEVELOPMENT PROGRAMMES, NETWORKING/ COLLABORATIONS) SEND REPORTS TO SUPERVISORS

		• CONTINUE VISITING STUDY LOCATIONs • ATTEND COMMUNITY MEETINGS (COOPERATIVE AND NSUSU) • VISIT PROJECT LOCATIONS (AGRICULTURAL SITES) • VISIT COOPERATIVE SOCIETY AND NSUSU GROUPS • SEND REPORTS TO SUPERVISORS
5	JULY 1ST TO 31ST 2ND – 9TH 10TH – 17TH 18TH – 23RD 24TH –31ST	MAIN STUDY • FIRST PHASE INTERVIEW OF BENEFICIARIES • SECOND PHASE INTERVIEW OF BENEFICIARIES • INTERVIEW OF STAFF • FINALIZE STUDY AND SEND REPORTS TO SUPERVISORS

The study was conducted in 7 months, from January to July 2013 Total of 12 communities in Abia state, 48 widow beneficiaries and 12 staff of the aid organizations were sampled

APPENDIX 4

CONSENT LETTERS FROM TWO OF THE AID ORGANIZATIONS

IFAD/FGN COMMUNITY-BASED NATURAL RESOURCE MANAGEMENT PROGRAMME
(CBNRMP)

ABIA ADP PREMISES, KM 3, UMUAHIA OKIGWE ROAD
PMB 7032 UMUAHIA, ABIA STATE.

E-mail: marzeland@yahoo.com
E-mail: abiacomunapro@yahoo.com
Phone: +234 (0) 806 337 7963

Your Ref:_____

Our Ref:_____ Date:_____

21/1/2013

Chioma Vivienne Okoro
Department of Sociology
University of Leicester,
Leicester, UK

Re: CONSENT LETTER FOR STUDYING STAFF AND WIDOW
BENEFICIARIES OF ABIA STATE IFAD COMMUNITY BASED PROGRAMME

Dear Chioma V. Okoro,

This letter conveys my approval to your request to study staff, widow
beneficiaries and cooperative groups in our organization dated 14th
January 2013. You can access the various offices of staff as well as the
cooperatives and various women groups in the beneficiary communities.
Our technical/operation team have been instructed to offer you needed
assistance.

Good luck with your field work as I trust you will get the necessary
results you require.

Yours Sincerely,

MARK I EZEALA
State Programme Officer

All correspondence to State Programme Officer.

KOLPING SOCIETY OF NIGERIA

WORLD BANK/LOW COST HOUSING ESTATES
P. O. BOX 846 UMUAHIA, ABIA STATE, NIGERIA
TEL: 08038549738, 07055617021.
E-mail: kolpingnigeria@yahoo.com
Website: www.kolpingnigeria.org:

Our Ref:...

Yourr Ref:..

Date:..

21st January, 2013

Chioma Vivienne Okoro
Sociology Department
University of Leicester
United Kingdom

Dear Chioma,

APPROVAL LETTER

Based on your application of 18th January, 2013 in which you requested for approval for your study/ field work in Kolping Society of Nigeria (KSN), through studying staff and women beneficiaries of our services in communities we service, I am directed to inform you that your application has been approved.

We wish you well as you undertake this study.

Mercy Osu
Office Secretary
for: National Coordinator

Fig 3 - showing the poor state of market where the women sell their products

Fig 4 – Women forum created by one of the FBOs which is absent in the SBOs

Fig. 5 - Cassava value added training provided by Kolping to improve business skills of the women
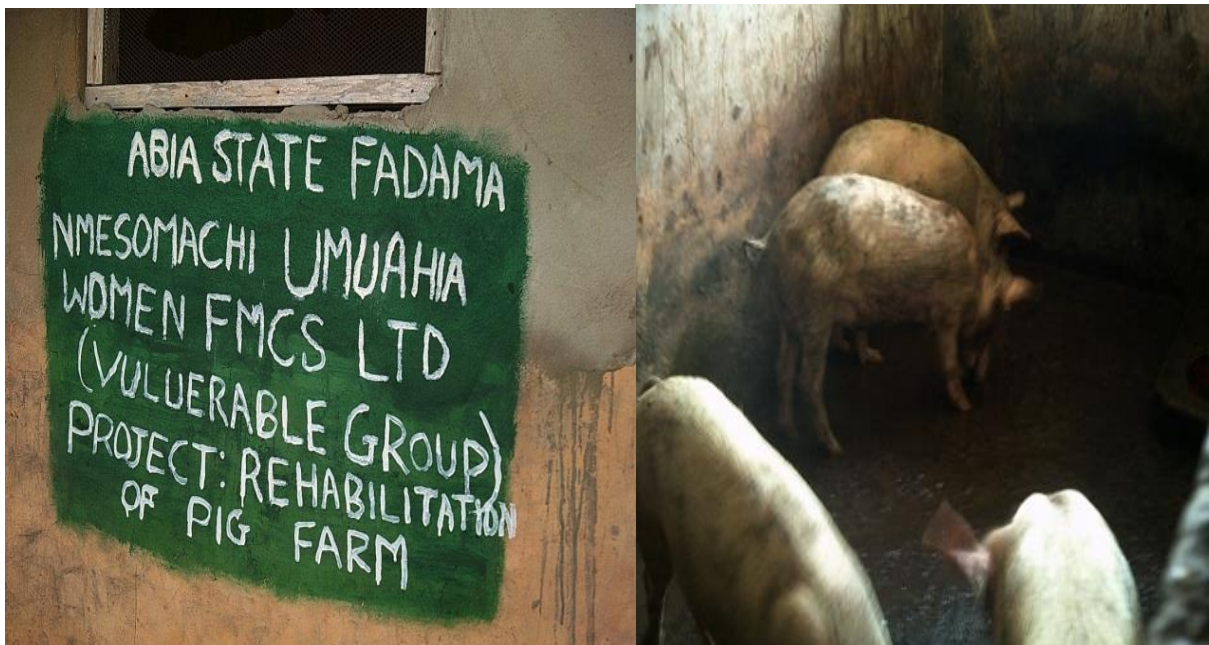
Fig. 6- Cooperative group project– building economic capacity of the beneficiaries

Fig. 7 - trade fairs conducted by FADAMA in cities to support the rural women to market their products

Fig. 8 - Self-sustaining projects of one of the FBOs, which is absent in the SBOs

Fig. 9 – Indiscriminate grouping in the cooperative groups– women and men grouped together

Fig 10– Structure of *nsusu* groupings – only widows are members

Fig.11 - The **PRA** is a community driven approach and as such not specific to any group

Fig. 12 – Exemplifying inclusion and participation – the Vote casting mechanism of the *nsusu groups* specific to widows

Fig 13 – Some of the collective projects of the widows

Fig. 14 –Resource Centre and skills acquisition training centre for vulnerable women

APPENDIX 6

INTERVIEW TYPE – A (FOR WIDOW BENEFICIARIES)

INTERVIEW TYPE A (FOR WIDOW BENEFICIARIES)

AID ORGANIZATION –

INTERVIEW CODE NO.:

COOPERATIVE GROUP –

GROUP/ PERSONAL PROJECT –

SECTION 1 - ORGANIZATIONAL CAPACITY/ METHODS OF SERVICE DELIIVERY AND RELATIONSHIP WITH AID ORGANZATION

I will like to ask you questions concerning your experiences of the supports/services you have received from this aid organization.

1. Why did you seek the services of the aid organization?
2. How long have you been receiving the services from the aid organization?
3. What type of supports have you received or receiving now from the aid organization?
4. Is the service you received or receiving now what you expected from the aid organization?
   A. Yes   B. No C. it is what they could provide at the time   D. Other please specify-------------

   4a. If yes, why do you do say it is what you expected from the aid organization?

   4b. If no to Q4, what support(s) or service(s) did you expect from the aid organization?

5. How did the aid organization provide the services to your group?
6. Do the staff of this aid organization monitor or supervise the progress of your project(s)?
   a. Yes b. No c. Others specify---------------------
7. Is the fund granted to your cooperative group by the aid organization sufficient for running your group's project?
   a. Yes   b. No   C. Other specify.....

   7a. If yes to Q7, why do you say the fund is sufficient for running your group's project?

   7b. If no to Q7, why do you say the fund is not sufficient for running your group's project?

8. Do you think there are other services that would improve your wellbeing of widows in your community which the aid organization has not provided?

a. Yes   b. No   C. others please specify

8a. If yes to Q8, what are these services?

8b. Can you explain how these services would help improve the wellbeing of widows in your community?

9. How would you describe your relationship with staff of the aid organization during service delivery?
10. Did the aid organization ask questions about your needs before they started helping you?
    A. Yes   B. No.   C. Other

10a. If yes, how did they carry out the needs assessment?

11. If you are in need of more supports and you have opportunity of getting help from another source would you prefer the services of this aid organization?

    A. Yes   B. No   C. Others specify-------------

11a. If yes to Q11, why would you prefer to seek the services of the aid organization again?

11b. If no, what other sources would you seek help from, and why would you prefer to seek help from these other sources?

12. Do you think that the presence of the aid organization is important in your community?
    a. Yes   b. No   C. Others please specify--------------------------

12a. If yes to Q12, why do you think the presence of the aid organization is important in your

    community?

   12b. If no to Q12, why do you think that the presence of aid organization is not important in

    your community?

SECTION 2 – EXPERIENCES OF VULNERABILITY, AND CONSEQUENCES OF SERVICES PROVIDED BY THE AID ORGANIZATION

Now I will like to ask you questions concerning condition of widows in your community and the consequences of services provided by the aid organization on your wellbeing (this includes the impact on your livelihood and how it has affected your role in your community and family)

13. Are there challenges widows are facing in your community that affects their wellbeing?
    a. Yes   B. No

 13a. If yes, what are the challenges widows are facing in your communities

13b. what are your experiences as a widow in the community?

14. Are there specific supports provided by the aid organizations in responding to challenges facing widows in your community?
    A. yes   B. No. C. Other specify------------

14a. If yes to Q14, what are the supports provided by the aid organization to respond to the challenges facing widows in your community?

15. Have you noticed any improvement in your livelihood since you started receiving services from the aid organization?
    a. Yes   B. No   C. others please specify-----------------

15a. If yes to Q16, please can you describe the noticed improvement(s) in your livelihood?

15b. If yes to Q16, how has this improvement(s) in your livelihood affected your role in your family?

15c. If yes to Q15, how has this improvement(s) in your livelihood affected your role in your community?

15d. If no to Q15, why would you say there is no improvement in your livelihood?

16. Would you say that joining your cooperative group has benefited you in any way?
    A. Yes   B. No.   C. Others please specify-------

16a. If yes to Q16, can you explain how your cooperative group benefitted you since you became a member?

16b. If no to Q16, why do you say you have not derived any benefit from joining your cooperative group?

SECTION 3

PERSONAL INFORMATION/BIODATA

1   What is your religion?
    a.   Christianity
    b.   Islam
    c.   African Traditional Religion (ATR)
    d.   Atheist (I don't believe in God or gods/ancestral beliefs)
    e.   Others please specify......
2. What is your age bracket?
    a.   (25-29)
    b.   (30-34)
    c.   (35-39)
    d.   (40-44)

e. (44-49)

f. (50 and above)

3. What is the nature of your agricultural occupation?

    a. Farming

    b. Animal husbandry

    c. Fishery

    d. Poultry

    e. Palm oil milling

    f. Cassava milling

    g. Palm/Cocoa/plantain plantation

    h. Other please specify-------

4. Highest Level of education

    a. Primary Education

    b. Secondary Education

    c. Tertiary Education

    d. Vocational learning

    e. Not educated (illiterate)

    f. Other specify------

5. How many children do you have?

    a. None   b. (1-4)   c. (5-8)   d. (9-12)   e. other specify----

6. How many dependent do you have children?

7. What is the size of your house hold

    a. 2 – 6   b. 7 – 11   c. 11 – 15   d. 16 and above

8. How much do you receive from all sources of income in a month?

9. Do other members of your family contribute to income generation in your household

    a. a. Yes   B. No   C. others specify--------

APPENDIX 7

INTERVIEW TYPE B (FOR STAFF)

INTERVIEW TYPE B (FOR AID ORGANIZATION STAFF)

NAME OF AID ORGANIZATION –

INTERVIEW CODE NO. –

DESIGNATION OF STAFF –

SECTION 1:

ORGANIZATIONAL CAPACITY, METHODS OF SERVICE DELIVERY AND OUTCOME OF SERVICES

I would like to ask you some questions on the methods used by your organization in delivering poverty alleviation services to widow beneficiaries in communities and the outcomes of these services

1. How does your organization do selection of its beneficiaries?

1a. Does gender influence selection of beneficiaries in your organization?

a. Yes   b. No   c. Other please specify

1b. If yes to Q1, how does gender influence selection of beneficiaries in your organization?

2. What are the services provided by your organization to help reduce poverty affecting rural widows in communities you service?
3. In what ways does your organization deliver these services to the widow beneficiaries?
4. Does your organization have a procedure for conducting community needs assessment before poverty reduction services are delivered to the beneficiaries?
   a. Yes b. No   c. Other specify........................

4a. If yes to Q4, who are the participants in the needs assessment performed by your organization?

4b. If yes to Q4, how is the needs assessment of the community conducted with regards to reducing poverty affecting the widows?

4c What is the importance of the community needs assessment in your organization's service delivery?

4d. If no to Q4, why is the needs assessment of the community not conducted by your organization before services are provided to beneficiaries?

5. How does your organization mobilize financial and material resources for the operation of your services in beneficiary communities, especially in remote communities?

5a. Does your organization have accountability measure(s) in the use of financial resources for service delivery in the communities?

a. Yes   b. No   c. Other please specify

5b. If yes to Q5a, what are the measures your organization use in ensuring accountability of financial resources used in service delivery in the communities?

5c. If no to Q5a, why does your organization lack accountability measures in the use of financial resources for service delivery?

6. Does your organization have a procedure for monitoring and evaluating impact of services delivered to beneficiaries?
   A. yes   B. No   C. Others please specify----------------------------

6a. If yes to Q6, in what ways does your organization monitor and evaluate the impact of services delivered to beneficiaries in their communities?

6b. If no Q6, why does your organization lack a system for monitoring and evaluating impact of services delivered to beneficiaries?

7. Has there been any situation in which services failed to meet the programme expectations or objectives?
   a. Yes   b. No   C. Others specify------------------------------

7a. If yes to Q7, what were the causes of these failures?

7b. if yes to Q7, What did your organization do to resolve the problems?

8. Has your organization collaborated with other aid organizations in delivering poverty reduction services to women in rural communities in Abia state?
   a. Yes   b. No   C. Others please specify

8a. If yes to Q8, using one or two examples of the collaborations, how many communities and widows benefitted from the collaboration in Abia state?

8b. If no to Q8, why has your organization not collaborated with any other aid organization or government institution in providing services to support poor rural women?

9. Has your organization ever experienced community or group conflict(s) during service delivery?
   a. Yes   b. No   c. Others please specify

9a. If yes to Q9, How does your organization resolve group conflict issues?

10. Does your organization have measures for ensuring long-term sustainability of the poverty reduction programme in the communities if your donors stop funding the programme?

    a.   Yes   b. No we depend solely on our donors   c. others specify

10a. If yes to Q10, how does your organization ensure long term sustainability of the poverty reduction projects in beneficiary communities?

11. What is the outcome (s) of your services to the widows?

 11a. How did your organization determine this outcome?

SECTION 2 – RESPONSE TO NEEDS OF WIDOW BENEFICIARIES (INCLUSION AND PARTICIPATION)

Now I would like to ask you some questions concerning the response of your organization's services to needs specific to poor rural widows in beneficiary communities

12. What do you perceive as the major challenges facing rural widows in their communities?

12a. In what ways has your organization addressed these challenges facing these women?

13. How are the needs specific to rural Widows articulated in your organization's service delivery?

14. Are there programmes specially designed by your organization for widow beneficiaries?

    a.   Yes   b. No   C. Others specify-----------------------------

 14a. If yes to Q13, can you explain how these programmes are conducted?

14b. How have these programmes affected the roles of these women in their communities?

14c. How have these programmes affected the roles of widows in their families?

15. Are there forums created by your aid organization where women (including widows) can deliberate on issues affecting them? A. yes   B. No c. Others specify------------------

15b. If yes to Q15, how are these forums organized,

15c. what are the objectives of the forum?

15d. Do you participate in the forum?

SECTION 3:

PERSONAL INFORMATON OF STAFF

1. Gender of staff
   a. Male   b. Female
2. Age of staff
3. Designation and role of staff
4. Highest Level of education
5. Years of service in the aid organization
6. Years of experience in rural development /poverty reduction programme
7. Reason for working with the aid organization
8. Do you have special trainings in your area of work in the organization?
   A. Yes   B. No   C. Others Please specify

11a. If yes to Q11, how many times in a year do you have capacity development trainings in your

 area of work?

11b. If no to Q11, why have you not been trained since you started working for the organization?

APPENDIX 8

University *of* Leicester

<u>PARTICIPANT INFORMATION SHEET</u>

Title of Project*: FROM VULNERABILITY TO EMPOWERMENT: FAITH BASED AID ORGANIZATIONS, SECULAR AID ORGANIZATIONS AND WELLBEING OF RURAL WIDOWS IN ABIA STATE NIGERIA*

Note: <u>Please read carefully through all the information before making a decision on your</u>

<u>Participation in this study</u>

My name is Chioma Vivienne Nwokoro and I am a Doctorate/research student at Leicester University, United Kingdom. I am conducting a research on the poverty alleviation services delivered by Faith Based Organization and secular NGO in some communities in Abia state to rural widows, and the outcome of these services. If you agree to take part in this research, I will ask you to provide me with answers to some questions am going to ask you in an interview. The interview should take approximately an hour. Your participation in this research is completely voluntary. If at any point you wish to no longer take part in the research you have the right to withdraw from the participation and there will be no pressure to stay.

All the information you give **<u>will be anonymous and confidential</u>**. It will only be used for the purposes of this research and will only be accessible to me. No third parties will have access to any of the information you provide. The discussions I have with you will be recorded using an audio device, and all recordings will be destroyed once they have been transcribed and anonymized. The data will be collected and stored in accordance with the Data Protection Act 1998 in the UK and will be disposed of in a secure manner. The information will be used in a way that will not allow you to be identified individually. You will have the opportunity to discuss your participation and be debriefed on the research once it has been conducted and analysed. If you are not sure about anything mentioned above please do not hesitate to ask me. If you agree to take part you will be asked to sign a consent form. The consent form will not be used to identify you. It will be filed separately from all other information.

Thank you very much for your time and support.

CHIOMA NWOKORO

APPENDIX 9

University *of* Leicester

PARTICIPANT CONSENT FORM

BACKGROUND INFORMATION

Name of Researcher – Chioma Vivienne Nwokoro

Name of Department and school – Sociology Department, University of Leicester, U.K

Title of Research – *FROM VULNERABILITY TO EMPOWERMENT: FAITH BASED AID ORGANIZATIONS, SECULAR AID ORGANIZATIONS AND WELLBEING OF RURAL WIDOWS IN ABIA STATE NIGERIA*

Reason for the research – This research involves studying the service delivery of Faith based and secular aid organizations to widows in rural communities in Abia state Nigeria, with the aim of exploring the outcome of these empowerment services on the widows.

Details of Participation – You will either take part in the pilot or main interview comprising of a few number of questions. The session will take about 1 hour, please feel free to ask any question now. You may be approached at some time for further information about your livelihood and other aspects of the services provided to you by the aid organization.

CONSENT STATEMENT

1. I understand that my participation is voluntary and that I may withdraw from the research at any time, without giving any reason.

2. I am aware of what my participation will involve.

3. I understand that there are no risks involved in participating in this study.

4. All questions that I have about the research have been satisfactorily answered.

I agree to participate ☐

I do not agree to participate ☐

IF AGREED - Participant's signature: _____

Participant's given name (please print): _____

Date_____

252

Appendix 10

THE CONSOLIDATED PUBLIC SERVICE SALARY STRUCTURE (CONPSS)

PER ANNUM

CONSOLIDATED PUBLIC SERVICE SALARY STRUCTURE (CONPSS)
(EFFECTIVE FROM 1ST JULY 2010)

CONPSS	1 N	2 N	3 N	4 N	5 N	6 N	7 N	8 N	9 N	10 N	11 N	12 N	13 N	14 N	15 N
01	204878	209347	213816	218285	222755	227224	231693	236162	240631	245101	249570	254039	258508	262977	267447
02	208206	214049	219893	225736	231579	237423	243266	249110	254953	260796	266640	272483	278327	284170	290013
03	211048	218230	225412	232595	239777	246959	254142	261324	268506	275689	282871	290053	297236	304418	311600
04	221072	229701	238329	246958	255587	264215	272844	281472	290101	298729	307358	315987	324615	333244	341872
05	250498	260522	270546	280570	290595	300619	310643	320668	330692	340716	350740	360765	370789	380813	390837
06	305429	317648	329867	342086	354305	366524	378743	390962	403181	415400	427619	439838	452057	464276	476495
07	507165	525918	544671	563423	582176	600928	619681	638433	657186	675938	694691	713443	732196	750949	769701
08	655384	677704	700024	722344	744663	766983	789303	811623	833943	856263	878583	900903	923223	945543	967863
09	769856	796430	823005	849579	876154	902728	929303	955877	982451	1009026	1035600	1062175	1088749	1115324	1141898
10	903711	932934	962157	991381	1020604	1049827	1079050	1108273	1137496	1166719	1195942	1225166	1254389	1283612	1312835
12	1042408	1087737	1133065	1178394	1223722	1269051	1314379	1369708	1405036	1450365	1495693				
13	1163433	1211355	1259277	1307199	1355121	1403043	1450965	1498887	1546809	1594731	1642653				
14	1285018	1336609	1388199	1439790	1491381	1542971	1594562	1646152	1697743	1749334	1800924				
15	1767816	1840882	1913947	1987013	2060078	2133144	2206209	2279275	2352340						
16	2186877	2274689	2362501	2450313	2538125	2625937	2713749	2801561	2889373						
17	4172800	4331367	4489934	4648501	4807068	4965635	5124202	5282769	5441336						

Source: http://community.vanguardngr.com/photo/consolidated-public-ser