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UNDERSTANDING STRUGGLES AND TRIUMPHS OF WIDOWS IN CENTRAL NIGERIA: A PATH TO COMMUNICATION AND ECONOMIC EMPOWERMENT

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UNDERSTANDING STRUGGLES AND TRIUMPHS OF WIDOWS IN CENTRAL
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DISSERTATION
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A dissertation submitted in partial fulfillment of the
requirements for the degree of Doctor of Philosophy in the
College of Communication and Information
at the University of Kentucky

By
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Lexington, Kentucky
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Lexington, Kentucky
2021

ABSTRACT OF DISSERTATION

UNDERSTANDING STRUGGLES AND TRIUMPHS OF WIDOWS IN CENTRAL
NIGERIA: A PATH TO COMMUNICATION AND ECONOMIC EMPOWERMENT

One in ten African women age 15 or older are widows. Approximately 8 million widows
live in Nigeria with many living in extreme poverty. Throughout the nation, widows are
subjected to physical and psychological harm from their families and communities
following the deaths of their husbands. Women are marginalized across Nigeria, but
widowed women often experience ostracization and oppression that leads to poverty.
Most widows rely on informal business and petty trading to survive but these ventures
typically only bring in less than a $1 a day for a family. This dissertation critically
examined the situation of widows in a community in Kaduna State, Nigeria, their
perceptions about the community, and the struggles and triumphs of their business using
community-based participatory research methods. The goal was to identify a path to
communication and economic empowerment for widowed women living in the State.
The social ecological model, participatory communication principles, and positive
deviance were used as conceptual frameworks to conduct one community forum and two
focus groups comprised of a total of 103 women living in extreme poverty who were the
first recipients of a newly formed microfinance program. Qualitative data from the study
show that the widows ranged widely in age and most were HIV+ and had around four
children in their care. Data also suggest that the women relied on petty trading but barely
made 5,000 Naira a month and had poor living conditions.

KEYWORDS: Social Ecological Model, Participatory Communication, Empowerment,
Microfinance, Nigerian Widows, Rural Poverty

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4/13/21
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UNDERSTANDING STRUGGLES AND TRIUMPHS OF WIDOWS IN CENTRAL
NIGERIA: A PATH TO COMMUNICATION AND ECONOMIC EMPOWERMENT

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4/13/2021
Date

DEDICATION

To the extraodinary widowed women in Kaduna, to my loving husband, Stephen Garrison, and to God.

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CHAPTER 1. INTRODUCTION

"Just then [Jesus] looked up and saw the rich people dropping offerings in the collection plate. Then he saw a poor widow put in two pennies." Luke 21:1-2

Mrs. Apuwabi had just given birth to their last child when a mob lynched her husband and set his car aflame (Akure, March 6, 2021). Her husband was an off-duty police officer just stopping through Ondo town, Nigeria, but when anti-police protesters saw him they were quick to take actions. She and two other widows who lost husbands to the EndSARS protests "have cried out that life has been unbearable since they lost their breadwinners" (Akure, March 6, 2021). The three widows from Ondo State now battle the same difficulties of millions of widows around the world. In addition to the pain and grief of losing a spouse, in the developing world, widowhood is typically characterized by malnourishment, loss of social status, and even violence (Olanisebe, 2015). Due to inadequate healthcare and civil unrest, there is a growing population of widowed women living in poverty in Nigeria. Though governmental and non-governmental organizations have made women the focus of economic empowerment programs, widows in poverty struggle to survive. This dissertation examines the lives of over 100 widows living in poverty in central Nigeria and attempts to uncover a path to communication and economic empowerment through participatory communication.

An estimated 115 million widows live in extreme poverty worldwide (Deolu, June 27, 2017). In Nigeria alone, there are an estimated 8 million widowed women, many of whom live in extreme poverty (Ilo & Isiakpona, 2013). Estimates are difficult to attain because widows are "painfully absent from statistics and omitted from the multitude of

reports on women's poverty" (Ilo & Isiakpona, 2013, p. 113). Their absence in statistics is a sign of the deep oppression of widows. Reports suggest that most widows in Nigeria live in "abject poverty," and their children are vulnerable to disease, hunger, and violence ("Nigerian widows live in abject poverty," September 28, 2017). Widows are some of the most marginalized people in Nigerian society. In 2018, an NGO in central Nigeria began a micro-finance fund specifically to address the needs of widows, with the end goal of empowering widowed women in that community. This dissertation sought to critically examine the situation of a community of widows in Kaduna state, Nigeria. The study used a community-based participatory approach (CBPR) to understand how the widows are empowered or disempowered within existing ideological and economic structures.

Background and Significance

Nigeria is the most populous country in Africa (U.S. Department of State, March 15, 2021). Experts say the nation will grow to 400 million people by 2050, making it the third-most populous nation in the world (following China and India; U.S. Department of State, March 15, 2021). Nigeria gained independence from the United Kingdom in 1960, but from 1966 to 1999, the nation experienced several violent coups and a 30-month civil war ending in 1970 (U.S. Department of State, March 15, 2021). Since then, many areas of the country have seen economic gains and significant development. The National Bureau of Statistics released its 2019 report, which stated that 40 percent of the total Nigerian population (83 million people) live under the poverty line of 137,430 Naira a year ($381.75), with an additional 25% of the population considered at-risk (World Bank Brief, May 28, 2020). In February 2021, Nigeria's inflation reached 17.33%, and the food prices rose over 20% from January (Reuters, March 16, 2021). Despite its status as the second

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largest economy in Africa, Nigeria's citizens struggle to overcome poverty, public health concerns, terrorism, and violence (U.S. Department of State, March 15, 2021).

An estimated 150,000 people died from HIV/AIDS in Nigeria during 2017 (CIA World Factbook, 2019). In sub-Saharan Africa, women accounted for 56% of new cases of HIV (UNAIDS, 2017). Nigeria is currently ranked first globally in AIDS-related deaths (CIA World Fact Book, 2019). According to a study conducted in Nigeria by Fagbamige, Adebayo, and Idemudia (2016), formerly married women were two times more likely to be HIV positive than single, married, or cohabitating women. Fagbamige et al. (2016) suggested that formerly married women with HIV were likely widowed due to their former spouses' death due to HIV/AIDS. The HIV/AIDS crisis took a considerable toll on Nigerian families and has left many elderly and youthful widows (Eboiyehi, 2013). Girls are likely to be married young. Because of their youth and many men's premature death to HIV/AIDS, other health concerns, and violence, many girls become widows before reaching womanhood (Genyi, 2013).

1.1.1 Widowhood in Nigeria

Traditionally, widows were cared for by their extended family, grown children, and community (Eboiyehi, 2013). However, research shows that many widows are in areas already plagued with poverty, leaving their communities unable to care for them (Eboiyehi, 2013). The elderly may be left to care for grandchildren in their old age, while the young mothers may have children too young to care for them and provide for them (Eboiyehi, 2013).

A 2008 public opinion survey found that 58% of Nigerians felt that widows faced a "great deal" of discrimination (Milazzo & van de Walle, 2018). The culture discourages

women from remarrying to show respect for the late husband (Olanisebe, 2015). In many cases, the woman might receive the blame for the husband's death. Culturally, many Nigerians do not view death as a natural phenomenon but a spiritual one (Okechi, 2017). Should a middle-aged person die, whether by accident, suicide, disease, or something else, many cultural beliefs posit that person died via a spiritual cause (Okechi, 2017). Across ethnic groups, there is a widespread belief that the deceased sinned, or a relative of the deceased committed a sin that caused God's or the gods' wrath (Okechi, 2017). Thus, when a man dies, his widow is often blamed for his untimely death. In a memoir article published in *Vanguard Nigeria,* one widow said, "some of [my husband's relatives] told me point-blank that I killed my husband…they told the corpse that I was going to join him within three months if I had any hand in the death" (Madugba, August 29, 2015). Because of the cultural beliefs surrounding death, the subject is considered too taboo to discuss, leaving many people misinformed about medical reasons for death (Okechi, 2017).

In some communities, to prove their innocence or devotion to their late husbands, widows may be forced to endure inhumane cultural practices as a sign of spiritual cleansing. These rituals include, but are not limited to: drinking the water used to wash the dead husband or having all parts of the body shaved with a piece of broken glass or sharp object (Jonathan & Inedu, 2009). Igbo culture dictates that the widow's hair should be roughly shaved off, and her clothing and jewelry exchanged for rags (Olanisebe, 2015). More common in Kaduna state is the 40-day mourning and seclusion period, practiced by the Hausa and Fulani ethnic groups (Genyi, 2013). In a study of widows in Niger state, Pak (2010) found that widowhood practices negatively impacted and influenced the widows' emotional and physical well-being.

The women participate in cruel rituals for several reasons, according to Ilo and Isiakpona (2013). First, they comply with damaging practices and rites to preserve tradition (Ilo & Isiakpona, 2013). They might be trying to appease relatives, believe they are somehow responsible for the husband's death, fear banishment for not enduring the rites and rituals, or simply lack knowledge. Illiteracy is incredibly high among Nigerian women (Nelson, 2007). Labeled "girl education," girls' schooling is controversial in many regions, and many girls are married off before receiving an education (Adebayo, May 25, 2019; fieldwork, March 2018). Nigeria passed a Child Rights Act in 2003 stating that girls must be 18 to marry (Adebayo, May 25, 2019). However, the constitution considers any married girl a "full woman" regardless of age (Adebayo, May 25, 2019). UNICEF's (2018) report on child marriage in central and west Africa estimated 22 million child brides in Nigeria.

Until recently, the law did not view women as part of their husbands' estates (Nwaebuni, November 27, 2013). When a man dies, his family often takes the assets, leaving his widowed wife and orphaned children with nothing (Nwaebuni, November 27, 2013). Furthermore, funerals and rituals can be drawn out and expensive (Genyi, 2013). In the end, the widow typically receives nothing, and due to cultural customs, women are unlikely to remarry, at least for a very long time (Genyi, 2013). Given the HIV status of many widows and cultural traditions, they have difficulty remarrying (Beatrice Kadangs, personal communication, March 23, 2018). Furthermore, due to women's status in Nigerian culture, many women do not receive much education. They rarely have the means to start any business ("Nigerian widows live in abject poverty," September 28, 2017). In Rivers state, most widows live on less than 10,000 Naira a month, which is about $28 in U.S. dollars at the current exchange rate (Nnodim et al., 2012).

Cyclical poverty in the developing nation is deeply intertwined with women's inequality and the marginalization of widows. The women, uneducated and with no means, often have to withdraw their children from school to earn money for the family (Genyi, 2013). Among the elderly widows, most rely on begging to provide means to eat (Eboiyehi, 2013). Younger widows with small children, widows with only female children, or childless widows have even fewer provisions (Olanisebe, 2015). Both cases can put children at risk of human trafficking or child labor; at the very least, the children are unlikely to receive a good education. Furthermore, Ambert and Saucier (1984) suggest that children from households headed by widows suffer from psychosocial deprivation. Changing the lives of widows also breaks, what could be, long-term poverty.

1.1.2 Empowerment

Empowering a person to start a small business is popular in the field of development. Self-employment is necessary in some cases; widowed women may start a business as their only source of income (Garba et al., 2013). Hansen (2015) found that women in poverty who participated in 12 - 18 months of a microfinance group had higher levels of internal control beliefs (psychological empowerment) than those who did not. Burra et al. (2005) found that women had increased confidence after starting a small business. Not only does small business help empower women, but it is also a key component in post-conflict development (Tarway-Twalla, 2011). Furthermore, research shows that female-owned businesses have a significant and positive impact on the economy (Margaret & Kala, 2013).

Richardson et al. (2004) state that the environment enables a business as well as constrains it. In a study on ten female business entrepreneurs in developing nations, Stearns

(2013) found that women were motivated by personal goals for health and well-being for their families. Richardson et al. (2004) found that female entrepreneurs were motivated by the same things that motivate male entrepreneurs. Both male and female entrepreneurs desire to work for themselves and provide for their families (Richardson et al., 2004). Many female entrepreneurs have unique circumstances and more education than the average woman in their community (Stearns, 2013). Though education made positive contributions to women's ability to start a business, navigating the business world as a woman is much more complicated (Stearns, 2013). Often, women in the developing world do not feel they have the skills to start a business. One woman in Ghana reported, "Women look at fieldwork to put food on the table and pay school fees. They do not have business skills" (Stearns, 2013, p. 17). A study conducted in Tanzania, Zambia, and Ethiopia found that most female entrepreneurs had some form of training before starting their businesses (Richardson et al., 2004). In addition to training, most women also cited that their family's support was a substantial contributor to their success in starting a business (Richardson et al., 2004). However, many widows in Nigeria do not have significant support from their families.

Unfortunately, according to Okpara (2011), most small business owners in Nigeria have difficulty securing a loan, regardless of gender or education. Difficulty securing a loan is a common problem in developing areas of the world, which is why micro-lending for small businesses has become an increasingly popular way to empower individuals. Evelyn and Osifo (2018) write that women still face staggering barriers in getting a micro-finance to start a business despite significant gains in female empowerment in Nigeria. Widows experience these barriers in more dramatic ways. Micro-lending has been thought

to help an individual in poverty secure a small loan that can be used to help them start their businesses. In central Nigeria, one organization has started a micro-finance fund specifically for the widows in their community. Through the Gweimen Centre's microfinance fund, loans are given to groups of widows, not individuals (fieldwork, July-August, 2018). The support of the non-profit organization and their group and the loan may significantly help women develop a viable business. At the Microcredit Summit in 1997, Former First Lady Hilary Rodham Clinton stated,

> "Although it is called 'microcredit,' this is a macro idea… it is becoming increasingly obvious that this tool not only transforms lives but lifts communities and societies as well… it is not just about giving individuals economic opportunity. It is about community. It is about responsibility. It is about seeing how we are all interconnected and interdependent in today's world… it is understanding how lifting people out of poverty redounds to the benefit of the entire community and creates fertile ground for democracy to live and grow because people have hope in the future" ---(as cited in the African Development Fund, 1998, p. 31).

Scholars have long promoted small-scale business and microfinance loans as a means to empowering women in poverty.

Research around the world has yielded a wide variety of results on the impact of microfinance. The research on micro-finance programs is a mixed bag (Huis et al., 2017). In an extensive study of micro-lending efforts in six countries, Banerjee et al. (2015) found that micro-loans did not significantly increase the income for families in poverty. In fact, while starting a business might bring in more income, it could also come with a substantial

push back. A study conducted in Bangladesh found that women who borrowed money from a microfinance lender were experiencing physical assault and verbal aggression because of their involvement with the bank (Rahman, 1999). Though many microfinance programs yield positive results, the need to understand the role the programs play in an individual's personal, interpersonal, social, and cultural spheres is obvious.

Most studies only focus on the economic barriers that women in poverty face, but it is necessary to look at poverty and injustice issues in social terms. It is vital to understand the development efforts of micro-finance and other economic initiatives as acts of communication. How that communication is perceived and received among the individual's peers and social structures is part of what White (2004) referred to as an ongoing dialogue toward empowerment.

1.1.3 Study Objectives

Previous studies in this area have extensively documented the plight of widows. Many provide brief suggestions and recommendations at the end of the articles, studies, and dissertations, such as the government's need to step up and provide, the church's role, or the need for non-profit aid. However, this study seeks to critically examine the situation of widows in Kaduna state, where several community partners are working to establish a pathway out of poverty for women who have lost a spouse. Based on the social-ecological framework, this dissertation suggests that in order to empower widows, it is necessary to understand all of the various influences and structures that impact their motivation and ability to provide for themselves. The purpose of the study was to document and understand the successes and failures of women-owned businesses and the ways in which women are empowered or disempowered within existing ideological and

economic structures in their communities. Finally, the research will provide some suggestions for integrating communication empowerment strategies into microfinance programs.

1.1.4 Study Design

This dissertation comprises research conducted in July and August of 2018 and baseline data from 103 widowed women registered through a local non-profit organization in Kaduna State of Nigeria. In August 2018, the organization formed groups of women to develop business proposals for micro-finance loan consideration. This study utilized community-based participatory research to understand women's lives prior to the loan program. This dissertation will present the findings from one community forum and two focus groups conducted in Central Nigeria. In early 2019, the non-profit organization dispersed the first loans of the group-based micro-finance program. Ninety-seven women were part of the first group loans. Due to the novel Coronavirus-19 SARS-II, efforts to measure the effectiveness of this program were unsuccessful.

1.1.5 Research Questions

RQ 1: What characterizes the experience of widows in Kaduna state?

RQ 2: What messages about widowhood, female education, and women in business do widows receive from their communities?

RQ 3: What barriers do widows in Kaduna face when attempting to start a business?

RQ 4: How do the widows in Kaduna pose their own problems?

RQ 5: Are there instances of positive deviance among the widows regarding their business success or their perspective on empowerment?

RQ 6: What "spheres of influence" (societal, community, interpersonal, or individual) do widows discuss when they talk about their experiences? What spheres of influence appear the most relevant?

1.1.6 Organization of the Dissertation

This dissertation is organized as follows: Chapter two reviews the current literature on widowhood in Nigeria, empowerment, the social-ecological model, participatory communication, positive deviance, and the research questions. Chapter three covers the methodology. Chapter four presents the results. Finally, chapter five includes a discussion on the impact of COVID-19 on the research, the explicated results of RQ6, the study's significance, the limitations, future directions, practical recommendations for microfinance programs, and final reflections.

CHAPTER 2. REVIEW OF THE LITERATURE

"Learn to do good, seek justice, correct oppression; bring justice to the fatherless, and plead the widow's cause"—Isaiah 1:17

In November 1988, *Off Our Backs, A Women's Newsjournal,* published a story on how Nigerian wives were treated by their in-laws. One woman in Lagos described widows' situation as "a new form of slave trade" (p. 5). Ogundipe-Leslie (1988) said that "the Nigerian widow lives a life of insecurity and dissatisfaction" (p. 5). Recent research tells a hauntingly similar story of the suffering of widows.

The Inequality of Women in Nigeria

Historically, women in Nigeria have had significantly less power than men both inside and outside the home. Some of this power-differential is inherited through colonialism. In many societies before colonialism, a woman shared a complementary rather than a subordinate position to that of her husband (Mba, 1982). Though most tribes did not permit women to hold the highest office or position, women could generally take part in society and handle their own affairs (Mba, 1982). The influence of the British perspective on the position of women in society was profound (Mba, 1982). Products of the late Victorian era, the British leadership in Nigeria in the early 1900s believed that a woman's duty was to her home (Mba, 1982). The British considered the home a refuge from the troubles of public life and felt the man should protect his wife and daughters from the "rigors of public life" (Mba, 1982, p. 39). Women were vital parts of the economy during colonization, but their exclusion from public life and decision-making caused a deep crevasse between the genders in terms of their economic roles (Mba,

1982). Mba (1982) sums up the effect of colonialism on women like this: "colonialism undermined the solidarity of women by introducing new divisions based on education, wealth, and, in some areas, religious affiliation" (p. 291).

A woman's status (at least traditionally) "is a reflection of that of her husband" (Micklewait et al., 1976, p. 11). In 1963, women made up 49% of Nigeria's labor force, including agricultural production (Micklewait et al., 1976). However, the family decision-making was left up to the husband or other male member of the household (Micklewait et al., 1976). By 2010, this was still the case (Idowu, 2013). Women made up 80% of the agricultural labor force in 2010 but were often denied the right to own property (Idowu, 2013). In Northern Nigeria, women were still considered minors in 1976 (Micklewait, 1976). Micklewait (1976) noted that the ethnic diversity in Nigeria "complicates an assessment of the status of its rural women." There is a significant variance between ethnic groups and regions regarding women's status throughout the country. Even in cases where women are considered heads of the house, "they lack the male authority…her views are not respected" (Micklewait, 1976, p. 69). Though this research may seem outdated, the impact of traditional gender roles on widows' experience cannot be ignored.

2.1.1   Violence Against Women

Bello (March 18, 2021) reported in *Vanguard* that 70% of women between the ages of 15-49 reported at least one instance of sexual or physical assault. Furthermore, the culture blames women when they experience sexual violence (Orjinmo, June 5, 2020). In the essay "Critical Appraisal of Domestic Violence in Nigeria," Coker (2013) writes that the laws in Nigeria uphold the antiquated notion that "sees no injury to a wife

when she is violated sexually while cohabiting with her husband" (p. 83). Culturally speaking, the practice of wife-beating is both accepted and normalized within most of Nigeria's ethnic groups (Nwabunike & Tenkorang, 2016). Wife-beating in some cultures has even been interpreted as a husband's love for his wife (Jejeebhoy, 1998).

Nwabunike and Tenkorang (2016) surveyed 33,385 females between 15 and 49 years old from three ethnic groups: Hausa, Igbo, and Yoruba. The Hausa women reported that wife-beating was justified (Nwanbunike & Tenkorang, 2016). Compared with the other two ethnic groups, Hausa women reported lower levels of physical, sexual, and emotional violence in the survey (Nwanbunike & Tenkorang, 2016). Nwanbunike and Tenkorang (2016) postulate this is because the Hausa women view domestic violence as an expected and necessary way for the male to exert his power and position in the family. Of the three groups, the Hausa women were the least empowered; they had lower levels of wealth, education, and employment (Nwanbunike & Tenkorang, 2016).

In a study of Hausa-Fulani women at an antenatal clinic in Zaria, nearly 50% said domestic violence was excusable under some circumstances, while another 14% said it was always excusable (Ameh & Abdul, 2004). Furthermore, 28% of the women reported having experienced one or more of the following abuses: beating, rape, object thrown at them, slapping, and flogging (Ameh & Abdul, 2004). This number may be deflated given that 35.9% of women said they would keep domestic violence a secret, and only 15% said they would report it to a doctor (Ameh & Abdul, 2004).

2.1.1.1   HIV Status and Violence Against Women

Nigeria ranks third globally for people living with the human immunodeficiency virus (HIV) (Awoleye & Thron, 2015). Determinants of positive HIV status include low

socio-economic status, polygamy, wife inheritance, and certain widow rites practices (Awoleye & Thron, 2015). Furthermore, due to women's status in society, they often cannot negotiate condom use with their partners, which puts them at high risk of contracting the disease (Awoleye & Thron, 2015). Several research studies support the correlation between HIV-positive status and domestic violence among Nigerian women (Ezebuka et al., 2015). Pregnant women with HIV are six times more likely to experience physical violence by their husbands during their pregnancy (Ezegwui et al., 2012). Ezebuka et al. (2015) surveyed women at a Nigerian health facility for women with HIV. They found that HIV status disclosure was linked to increased intimate partner violence (Ezebuka et al., 2015). A study conducted at the Nigerian Institute of Medical Research in Lagos found that 65% of HIV+ pregnant women experienced abuse (Ezechi et al., 2008). Of the abused women, 74% said that the abuse only began after disclosing their HIV status (Ezechi et al., 2008). In a study of 502 HIV+ pregnant women at a Nigerian hospital, 43.8 % reported experiencing violence before, during, and after pregnancy (Olagbuji et al., 2010). Spouses and their relations (specifically the woman's mother-in-law) were the perpetrators of violence in 95% of cases (Olagbuji et al., 2010).

The Nigerian Constitution provides that there should be no discrimination between men and women (Kuteyi, 2013). However, Kuteyi (2013) writes that "the reality created by the provision of the constitution is being rendered a myth" (p. 17). Each community's customary laws are more strongly regarded than any law by the federal government (Kuteyi, 2013). Kuteyi (2013) continues by saying that "cultural practices [within Nigeria] … reveal the bastardization of the inalienable rights of the female genders in the name of culture" (p. 22). Even though the federal laws regard women as

equal to men, the cultural practices around Nigeria deny women that right. The "widow rites" or "widowhood rites" are some of the most pervasive and prominent examples of women's marginalization in Nigeria.

Culture Surrounding Widowhood

Mastey (2009) described widowhood as "a tragic moment in a woman's life—one in which her identity is stripped away with the death of her husband" (p. 191). Women are more likely than men to face economic and other consequences of widowhood outside of grief. Ebenezer Durojaye (2013) writes that "Ordinarily, widowhood ought to evoke sympathy, empathy, and support from others. However, the situation of widows in Africa is disturbing due to the harrowing experiences they encounter" (p. 177). The widows' situation is particularly alarming in Nigeria, where patriarchal culture upholds customs that oppress widows (Eboiyehi, 2013).

Income is positively correlated with well-being, according to Nnodim et al. (2012), but widows struggle immensely in terms of economics. Their economic struggles are due to decisions regarding market activities, credit, savings, and other financial decisions made by the husband in most cases (Micklewait et al., 1976). Beyond that, Adebowale (2008) says that widowed women experience more pronounced psychological problems than widowed men because of the socio-cultural attachment to widowhood. Eboiyehi (2013) writes that elderly widows are often isolated, potentially furthering psychological problems. If a woman dies and leaves her husband a widower, the husband will not be expected to mourn her death (Kuteyi, 2013). The difference in the cultural treatment of widows and widowers has vast impacts on their psychological, social,

financial, and physical wellbeing (Adesina, 2014). Dr. Adesina (2014) of Oyo University researched the psychological implications of bereavement of widows and widowers in Oyo Town and found that widows experience significantly more psychological problems than widowers. Dr. Adesina's (2014) findings align with research conducted by Gbenda (2007), Kitzon and Zyganki (1987), and Adesina (2012). Much of the problems women experience related to widowhood are associated with the widely practiced widowhood rites.

2.1.2 Widowhood Rites

The specific cultural practices surrounding widowhood in Nigeria vary widely between ethnic groups, yet across the country, widows are expected to show their mourning through painful expressions. According to Dr. Foluso (2011) at the University of Ado-Ekiti, widows did not experience different treatment because of age or religion. 98% of widows reported discrimination from men, 99% reported hardship, and 97% experienced deprivation (Foluso, 2011).

The widowhood rites are performed to "ensure that the link between the dead and the living is intact" (Durojaye, 2013, p.180). Often, cultural practice dictates that a man could not die from natural causes; thus, his wife must have had some hand in killing him (Durojaye, 2013). The widow rites are to prove the woman's innocence in her spouse's death (Durojaye, 2013). Widows accused of killing their husbands are "subjected to all forms of physical and psychological aggression" (Ogungbamila & Adeyanju, 2010, p. 202). Interviews with 11 childless widows in southeastern Nigeria provided unanimous accounts of the widow being accused of witchcraft (Ugwu et al., 2020). 86-year-old Mgbeke, who lives alone, said, "everywhere they call me a witch… that I have eaten up

the children in my womb" (Ugwu et al., 2020, p. 4). Another widow explained, "even in the market… they don't want anything to do with me… they think I will bring them bad luck and see me as a witch that kills people" (Ugwu et al., 2020, p. 5).

Though the practices vary from state to state, the widow is almost certain to endure psychologically or physically harmful mourning (Kuteyi, 2013). In the Ijaw culture, women flog their widows, believing that incessant wailing on earth will increase the elaborate celebration for the deceased person in the spirit world (Ogungbamila & Adeyanju, 2010). Research conducted in Rivers describes how the widow (or widows) of the husband and his children are beaten on his burial day (Kuteyi, 2013). In Benue, the widow may have to pay back her brideprice (Kuteyi, 2013). In Southeastern Nigeria, the Igbos force the widow to drink the water used to cleanse the husband after death (Durojaye, 2013). Kuteyi (2013) describes that widows must seclude themselves to mourn. They may be expected not to change clothing or bathe for the mourning period (Kuteyi, 2013). Research from Oyeniyi and Ayodeji (2010) suggests that the period that widows are expected to refrain from bathing can last anywhere from seven days to one year, depending on the location. In 1988 *Off Our Backs* reported that this period may last three months and was not in keeping with Islamic law, which profoundly wounds Muslim women at a spiritual level, contributing to the 80% of widows who report very severe psychological abuse (Foluso, 2011).

2.1.2.1 Physical Abuse and Health Concerns

The immediate health concerns related to widowhood practices are significant. The consequences of the mourning period can include malnutrition, anemia, rashes, heart disease, Mellitus, digestive disorders, and in extreme circumstances, death (Edemikpong,

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2005). According to Ogungbamila and Adeyanju (2010), common health problems of elderly widows included heart issues, backaches, diarrhea, indigestion, fever, skin diseases, and swelling of the legs. Ogungbamila and Adeyanju (2010) hypothesized that skin diseases, diarrhea, and other stomach issues were directly related to the conditions of the mourning period. Milazzo and van de Walle (2018) reported that widows have dangerously low body mass index (BMI). According to Foluso (2011), 19% of widows report "very severe" sexual abuse. Some of the widow rites practices are positively correlated with HIV transmission. In some cultures, the family will shave the widow's pubic area and then shave her children with the same razor (Edemikpong, 2005). Because many women are widowed due to their husband's HIV/AIDS, it is not uncommon for the HIV+ widow to pass along the virus to her children in this manner (Edemikpong, 2005). Even more disheartening is that non-married women in rural areas have the least access to healthcare in the entire nation (Ramke et al., 2019).

2.1.2.2   Psychological Abuse and Ostracization

72% of widows report severe cultural abuse from their deceased husband's relatives (Foluso, 2011). All forms of abuse lead to psychological and social concerns. In a study on elderly widows of the Ijaw tribe, 11% of widows reported harassment from their in-laws (Ogungbamila & Adeyanju, 2010). Widows experience decreased social freedom, poor social support, and loneliness (Ogungbamila & Adeyanju, 2010). Widows without children are even worse off. Ugonwa, age 57, said, "my condition disturbs me a lot… no child, husband dead, and I am abandoned by everybody… sleep has eluded me, sometimes I wander from place to place without any destination" (Ugwu et al., 2020 p. 4). Widows and their children are often condemned to a life of poverty and ostracization.

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2.1.2.3 Poverty and Widowhood

Edemikpong (2005) wrote that "the costs and expenses associated with fulfilling traditional rites and obligations usually propel the widow into long-lasting debt and poverty" (p. 35). In almost all cases, the deceased husband's family may repossess the property left to the widow (Durojaye, 2013). The widow's right to inherit property after the husband's death often depends on whether or not another male relative could receive the inheritance instead (Kuteyi, 2013). Again, current laws (as of 2019) now legally allow the widow to inherit property and other possessions; the cultural customs usually trump Nigerian law. The case of *Nezianyan vs. Okegbu* (1967) warranted that upon good behavior, the widow could remain living in her deceased husband's home. However, decades later, this still rarely occurred due to the cultural beliefs surrounding death, which often blamed the widow for her husband's premature passing (Kuteyi, 2013). Even in 1997, in *Akinnubi vs. Akinnubi,* the courts deferred to cultural practices over legal precedent.

When a woman is left widowed in Nigeria, she often is left to care for children or grandchildren in her grieving. Previous studies have shown that most widows have between three and eight children or grandchildren (Eboiyehi, 2013).

A study on elderly widows found that less than 50% of widows had no formal education (Eboiyehi, 2013). Lack of education negatively impacted the widows' ability to provide for themselves (Eboiyehi, 2013). Fabiyi (2007) believed this, compounded with their low economic status, limited their ability to participate in society.

The widowhood rites practices are not in keeping with any religious tradition (*Off Our Backs,* November 1988) though 48.8% of Nigerians identify as Muslim and 49.3% identify as Christian (Pew Research, 2010). Though published in 1988, this report indicates human rights violations against widows in Nigeria. Most research studies support that across ethnic groups and religious groups, the community subjects widows to harmful practices (Foluso, 2011). When comparing the lower class with the middle and upper classes, widows in the lower class are more likely to experience maltreatment (Ali, 2006). Participants assumed that education played a role in this (Ali, 2006). In interviews from Anambra State, widows observed that women are the victims, perpetrators, and enforcers of many of these practices (Ilika & Ilika, 2005). The researchers concluded that women could play a key role in eliminating gender-based violence (Ilika & Ilika, 2005).

The World Bank Group reported that the Muslim community has a stronger safety net for widows than the Christian community (Milazzo & van de Walle, 2018). In the Christian community, widows have even fewer resources and support (Milazzo & van de Walle, 2018). Previous research in rural Nigeria found that most widowed women receive little to no assistance from the government, family, or their communities; instead, they provide for themselves in any way possible (Nnodim et al., 2012; Adeyemo, 2014; Evelyn & Osifo, 2018). The jobs available to women in poverty are often limited and demeaning, offering little chance at upward mobility (Chant, 2006). Many widows, especially the elderly, resort to alms begging, selling personal belongings, petty trading, money borrowing, doing menial jobs (Eboiyehi, 2013). "Searching for a way out of poverty, [the] majority of women take to farming," but the economic constraints and oppression they face inhibits their success (Fabiyi et al., 2007, p. 679). A 2007 study on

female farmers in Nigeria found that most women were involved in land clearing (58%), planting (72%), weeding (80%), transporting produce (82%), harvesting (93%), and processing (93%; Fabiyi, 2007). However, few women had their own land to farm (Fabiyi, 2007). Significant barriers lie in the way of a woman making a living doing agricultural labor.

2.1.3 Conflict in Northern and Central Nigeria

Economic difficulties and social status make it difficult for widowed women to scrape by through farming or other agricultural activities. Notably, in the Northern and Central regions, terrorism threatens most farming communities. The Guardian interviewed one farmer, a father of 10, who lost his entire crop to the Fulani herdsmen in an attack in 2020 (Sunday, January 11, 2021). With the 2020 drought, increased violence from Boko Haram, and the global pandemic, the Fulani are struggling to survive, and the attacks on farming communities have increased (Sunday, January 11, 2021).

In 2015, Nigeria was ranked 3rd as the world's most terrorized country (Nwaoga et al., 2017). In March 2021, Nigeria remains on the U.S. Department of State's tier 3 travel advisory, with many states in the North and Central regions listed at tier 4 (do not travel). On January 22, 2018, protestors lined London's streets over the increased violence in Nigeria from the Fulani herdsmen. Researcher Simeon (2017) states that ethnic tension is at its worst since the civil war, nearly 50 years ago. They had signs written with words like "Stop blood-thirsty Fulani herdsmen now. We don't want another Rwanda" (Ugbede, January 22, 2018).

In recent years, the Fulani herdsmen that herd cattle through Nigeria, Niger, Mali, and surrounding nations, have attacked, raped, and killed dozens of Nigerians,

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particularly in the northern part of the country. The Fulani have been at odds with the farming communities for centuries because both the herdsmen and farmers battle for the same land and other resources. For many decades, the Fulani coexisted somewhat peacefully with their farming neighbors, wielding only staffs, bows and arrows to ward off wild animal attacks against the herds (Simeon, 2017). Now, they are under government protection and often carry AK-47s and other military-grade weapons (Simeon, 2017). Since 2012, experts estimate that nearly 5000 Nigerians have been killed by the Fulani (Itodo, January 18, 2018). The conflict between the Fulani herdsmen and the local farmers dates back to the 1800s (Lott & Hart, 1977). According to Abbass (2010),

> "The continuing Fulani Pastoralists' militancy for the survival of their cattle makes fierce struggle and violent conflicts with farmers inevitable. As Farmers continuously encroach into the grazing routes, they leave the Fulani with no alternative to neither retreat nor surrender. The traditional practices that focus on the close integration between raising of livestock and enhanced farming have posed serious dialectics in the dynamic relationships between pastoralists and farmers in Northern Nigeria" (p. 331).

Given the limited land availability, as the population rises, the conflict between the nomadic Fulani and their agricultural rivals is understandable. The Fulani have been living in the area for several hundred years. They move their herds every three to four days during the dry season (about eight months), and during the rainy season, they stay in one camp (Lott & Hart, 1977). Their cattle often destroy the crops of local farmers, which has kept tension between the two groups, including warfare, since the 1800s, despite the

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Fulani being an ethnic minority in many areas (Lott & Hart, 1977). The conflicts erupted in the violent burning of entire villages in 2002 (Abbass, 2010). Now, the loss of life inflicted by the Fulani is 70% higher than the terrorist group Boko Haram (Simeon, 2017). In Kaduna State alone, extremists killed 409 between January 1 and March 1, 2021 (Vanguard, March 1, 2021).

Beyond the loss of life, the economic impact of the Fulani's attacks totals over 14 million U.S. dollars (Simeon, 2017). Between 2010 and 2015, the Herdsmen clashes cost Nigeria nearly 3% of their GDP, which is significant at a national level (Simeon, 2017). At the local level, the effects are even more severe. The average household involved in one of the conflicts experienced a 67% decrease in their income over the last several years (Simeon, 2017). Small-scale farms require money to recover from these attacks and to build walls, preventing the cattle from eating and trampling their crops. Widowed women in central Nigeria generally do not have the means to rebuild their lives after their husbands' death, much less recover financially from a bad crop or terrorist attacks.

Providing Nigerian women with economic opportunities could benefit their empowerment, according to Nwanbunike and Tenkorang (2016). Nwanbunike and Tenkorang (2016) argue that Hausa women would benefit significantly from economic opportunity. Economic empowerment efforts such as microfinance loans could help "in correcting the power imbalances…that constrain women's ability to seek equality" (Nwanbunike & Tenkorang, 2016, p. 19). Economic empowerment is only one aspect of widows overcoming oppression. In order to provide a pathway to empowerment, it is crucial to understand oppression, ideology, and empowerment from a theoretical perspective.

Oppression

Social justice scholars suggest that oppression is "an interlocking, multileveled system that consolidates social power to the benefit of members of privileged groups" (Adams et al., 2013, p. 27). Anyaegbunam et al. (2004), in their handbook on participatory communication, wrote that rural women "usually feel powerless… they believe development is controlled and decided almost entirely by outsiders and they cannot influence this process" (p. 8).

Young (2013) describes oppression as having five faces: exploitation, marginalization, powerlessness, violence, and cultural imperialism. Young (2013) claims that the experience of any one of the five faces is "sufficient to call a group oppressed" (p. 44). Tilly's (1998) model of categorical inequalities mentions the additional concept of "opportunity hoarding," which is understood as the control of ideology.

Before explicating the empowerment strategies, it is necessary to discuss the role of ideological power. Many social programs fail because they solely focus on meeting the community's financial needs (Corbett & Fikkert, 2009). Too many programs throw money at a community and call it "empowerment" but still fail to break poverty cycles because of a lack of understanding regarding the cultural ideologies at work.

Ideology

Ideology is constantly at work in a community, as it is the subconscious assumptions and reasoning at play in behaviors. Clarke et al. (1981) wrote that the dominant culture "represents itself as *the* culture" (p. 54). However, culture is never homogenous but a layered and complex system complete with competing ideologies (Clarke et al., 1981). Stuart Hall (1986) wrote that ideology was embedded within a

culture as "codes" (p. 29). Ideology is rooted in and legitimized through communication.

Hall (1986) called ideology a "function of discourse" (p. 88). When communicative

behaviors legitimize ideology, it gives birth to ideological power. Hall defines ideological

power as:

> "the mental frameworks— the languages, the concepts, categories, imagery of
>
> thought, and the systems of representation—which different classes and social
>
> groups deploy in order to make sense of, define, figure out and render intelligible
>
> the way society works" (Makus, 1990, p. 29).

It is vital to empowerment that people become aware of the ideologies that influence

them. Mezirow (1978) wrote that our "unexamined cultural assumptions" (p. 104) are

reflections of the ideologic systems in which we live.

Notable Latin American scholar and father of participatory research, Paulo Freire

(1970), believed that when people reflect on themselves and the world, they become

conscious of "previously inconspicuous phenomena" (p. 82). In doing so, they can frame

their problems (Freire, 1970). Freire (1970) wrote that through problem posing, people

develop the critical consciousness to view the world as malleable and able to change.

Through self-reflection, people begin to observe the ideologies around them and realize

that meaning is constructed. They are then able to pose their problems and construct new

meaning from their situation. Essentially, they become active agents in their own stories.

Freire (1970) called this process *conscientization* or "consciousness-raising." Mezirow

(1978) called it perspective transformation.

Terms aside, the immense psychological effort involved in becoming aware of

these pervasive ideologies is a powerful act of resistance. Harro (2013) wrote that the

cycle of liberation begins with elements of resistance. According to Harro (2013), resistance to oppression includes conscientization. Emancipation comes through the process of conscientization (Freire, 1970).

White (2004) suggests that development work, specifically, communication for development efforts and theories, should "systematically 'unmask' these ideological distortions, affirming cultural identity and finding ways of resisting cultural hegemony" (p. 10). White (2004) further argues that development workers need to stress a culture of dialogue. Because "in order to give women a central role it is necessary to remove hierarchical, centralized, one-way patterns of communication…space is opened for a more participatory, dialogical, non-directive and horizontal communication, which enables all in the group to gradually come into the decision-making and make a contribution to collective action" (White, 2004, p. 17). Ultimately, it is crucial to place this conversation in the context of communication and ideology, as they are both the birthplace of oppression and liberalization.

Empowerment

The concept of empowerment has been tossed around haphazardly for decades. Paulo Freire was credited with first discussing empowerment in his book *Pedagogy of the Oppressed* (1970). In many instances, empowerment is given only a vague definition. El-Solh (1999) wrote, "there is little apparent consensus on what empowerment of the poor actually entails" (p. 22). Nevertheless, like so many other scholars, El-Solh (1999) did not define empowerment, which is problematic. Rowlands (1997) wrote that "unless empowerment is given a more concrete meaning, it can be ignored, or used to obscure, confuse or divert debates" (p. 6).

In order to understand the way widowed women in Nigeria find empowerment, it is vital to understand power as a whole. Dr. Kalpesh Patel (2017), a scholar in education, states that "the concept of empowerment flows from the power. It is vesting where it does not exist or exist inadequately" (p. 86). Rowlands (1997) suggested four types of power: power over, poverty to, power with, and power from within. "Power over" is a type of control (Rowlands, 1997). When a person exercises "power over," they can resist manipulation and participate in decision-making at all levels (Rowlands, 1997). "Power to" refers to a person's ability to produce their desired results in the world without domination (Rowlands, 1997). "Power with" infers the power that people gain as a group (Rowlands, 1997). Finally, "power from within" is the unique human strength of every individual, based on self-acceptance and self-respect (Rowlands, 1997). Rowlands believed that "empowerment is the process of dismantling adverse social construction so that people will recognize their ability and right to influence decisions and act" (Ukwueze et al., 2009, p. 5). Empowerment that focuses on power over implies that power can be easily given and quickly taken away (Rowland, 1997).

Wilkins (2000) stated that development research needs to be situated in the context of power. Servaes and Wilkins support the notion that social power is not "the capacity to force others to do something against their will, but as a continual negotiation process in a field of many different resource holders" (White, 2004). Power can be used to oppress or uplift, but both are a discourse between stakeholders. Power is often equated with wealth. Though power and wealth are certainly different, they are difficult to separate. Jacob Viner (1948) discussed wealth as an essential means to power.

Pettit (2012) at the United Nations stated that empowerment and participation "are deeply complementary and can be considered both means and ends, processes and outcomes" (p. 2). This means that neither necessarily precedes the other but that they are interrelated concepts. In fact, Cornwall and Brock (2005) suggest that participation *without* empowerment is little more than tokenism. Sustainable development must include both participation and empowerment. However, definitions of empowerment are varied and somewhat incomplete.

According to Dr. Kalpesh Patel (2017), empowerment of women means: "equipping women to be economically independent, self-reliant, have positive esteem to enable them to face any difficult situation, and they should be able to participate in development activities" (p. 2). While the World Bank defines empowerment as "the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control, and hold accountable institutions that affect their lives" (Parvin et al., 2004, p. 52). Hazarika (2011) further writes that women's empowerment should be defined as a woman's ability to be involved in the decision-making process. Typically, this is thought of as whether or not a woman can make decisions in the household (Hazarika, 2011). Each of these definitions contains essential concepts and ideas pertaining to the vague notion of empowerment. While organizations, like the World Bank, talk about empowerment from a political and economic angle, Hazarika (2011) and Patel (2017) offer definitions that include the language of self-reliance, esteem, and emphasize the ability to make decisions in their personal lives and households.

Perhaps the most robust definition comes from Huis et al.'s (2017) three-tier model for women's empowerment. Huis et al. (2017) stress that empowerment is a

"multifaceted process which involves individuals as well as collective awareness, beliefs, and behavior embedded in the social structure of specific cultural contexts." Margaret and Sheen (2013) suggested multiple empowerment levels: social, economic, cultural, psychological, and political. El-Solh (1999) wrote that empowerment for women includes building women's capacity to challenge the structures that oppress them. Ultimately, from a participatory perspective, empowerment should be defined by the community, who can identify which areas, assets, and capabilities they value and how they believe empowerment should look for them.

Green and Hulme (2005) write that the philosophy on poverty has a long history of looking at the causes of poverty at the individual and household levels while downplaying the more influential but harder to pinpoint societal and cultural issues that lead to long-term poverty. Poverty is usually presented as a lack of immediate resources and a lack of ability to "graduate from poverty" (Green & Hulme, 2005, p. 870). Given that presentation of poverty, the need for financial resources through micro-lending makes sense. However, this fails to take into consideration the multitude of other factors that contribute to a situation. Green and Hulme (2005) suggest that widowhood is more than the loss of financial stability due to the loss of the husband, but that through social practices, a widow is defined by her lack and oppressed through social practices and laws that perpetuate poverty. In short, the success of development work in this area of female empowerment requires more than making starting a business possible at an individual, financial level; but requires understanding the broader cultural and societal constraints.

Economic Empowerment and Microfinance

In their book on microfinance, Faraizi et al. (2011) argue that while Freire's pedagogy is essential in the path to empowerment, "creating awareness through education is not a sufficient condition for social empowerment" (p. 18). This is where microcredit and microfinance institutions come in—to improve the economic empowerment of the poor. Microcredit loans range between $100 to $3000, though there are instances of smaller or larger loans (El-Solh, 1999). Generally, the loans are given to a one-person-owned-operated entity or an entity employing no more than ten people (El-Solh, 1999). In their extensive meta-analysis of microfinance, Brau and Woller (2004) call the microfinance industry "a remarkable accomplishment… [that] overturned established ideas of the poor as consumers of financial services" (p. 2). Unlike traditional financial institutions, microfinance institutions are motivated by poverty alleviation (Brau & Woller, 2004).

According to El-Solh (1999), women's contribution to the economy is easily overlooked, particularly in rural areas. In the 1980s, efforts to develop poor communities focused on women's economic empowerment through micro-finance (Faraizi et al., 2011). The efforts were kickstarted by economy professors in Bangladesh, providing 42 low-income women loans of $27 (Karim, 2011). The idea that poor people were credit-worthy was revolutionary (Schmidt & Thomes, 2016).

Inspired by the feminist movement, organizations focused on improving women's livelihoods to revitalize communities in cyclical poverty (Faraizi et al., 2011). According to Brau and Woller (2004), most MFIs loan primarily or exclusively to women on the "widespread belief that access to financial services empowers women" (p. 11). In a study

of 350 MFIs in 70 countries, researchers found that 70% of all microfinance loans were given to women and at least 25% of the organizations exclusively loaned to women (D'espallier & Guerin, 2011).

Forerunners of the movement believed that microfinance and small loans could alleviate the gender gap and give women a sense of empowerment and economic advancement (Horton, 2018). Not only that, but women tend to have lower delinquency rates on their loans (Faraizi et al., 2011), and MFIs with higher female clientele have lower portfolio risks (D'espallier & Guerin, 2011). The movement gained momentum in the late 90s with the 1997 'Microcredit Summit' and the 2005 'year of microcredit' (Faraizi et al., 2011). Since then, the research on micro-finance programs has been a mixed bag (Huis et al., 2017).

2.1.4   The Case for Microfinance

The notion that microfinance can improve women's social and economic status in poverty is well-supported but with many critiques. According to Karim (2011), microfinance advocates suggest that such programs reduce poverty at the household, community, and national levels and improve health, schooling, income generation, increased women's status within households, and decreased violence to women. In Kenya, experts estimate that 2% of households have been lifted out of poverty due to microfinance's direct impact (*Beyond microfinance: Empowering women in the developing world,* 2017). The impact for households with female heads of house is even more profound (*Beyond microfinance: Empowering women in the developing world,* 2017).

Microfinance programs have both economic and non-economic empowerment-related outcomes. A lack of resources leaves women vulnerable to violence (Cepeda et al., 2017). By improving their economic status and self-confidence, microfinance may play a key role in reducing women's experience of violence over time (Cepeda et al., 2017). Research from 117 low-income women in India suggests that not only do women with microloans gain decision-making power within the home, but they carry that decision-making power outside the home as well (Bansal & Singh, 2020). One loan benefactor in India explained how having a loan improved her husband's respect for her (Wright, 2000). The female entrepreneur said,

> "before, husbands used to earn, and that was how wives ate. But now he gives value; I have bought a loan. I am laboring equally with him, that is why he values me more… the difference between then and now is night and day" (Wright, 2000, pp. 23-24).

Similarly, Wube (45) in Ethiopia reported that his low wages were the cause of severe marital conflict before her husband's retirement, but after her microcredit loan helped grow her business, the relationship with her husband greatly improved (Mayoux, 1999).

The inability to control finances is part of what Cepeda et al. (2017) defined as economic violence. Economic violence includes "controlling and limiting the woman's access to financial services such as credit or savings, medical attention, employment, or education" (p. 5). Cepeda et al.'s (2017) research in rural Guatemala suggests that women with microcredit services reported less economic violence and coercive control than women without microcredit services. Though Cepeda et al. (2017) noted that the women who took part in the microcredit services might have had less controlling or violent

husbands, to begin with, they still stated that microfinance directly impacts economic violence. This research could indicate potentially positive results among the widowed women in Nigeria who experience economic violence from their deceased spouse's family members and their communities.

In addition to the impact on individuals and households, microfinance can provide meaningful community development. Research from post-war Rwanda and Sierra Leone shows that government investment in microfinance programs for women can help reconstruct and revitalize communities post-conflict (Black, 2013). Women play a vital role in community development, particularly in conflict areas (Black, 2013). Microfinance cannot single-handedly fix the problems in under-developed and conflicted regions of the world, but it can help "fill this void in macroeconomic development" (Black, 2013, p. 81).

2.1.5   Critiques and Limitations of Microfinance

While microfinance programs can make significant contributions to empowerment for some women, noted microfinance scholar Mayoux (1999) wrote that "the evidence does raise serious questions about any automatic contribution of micro-finance … to the assumed 'virtuous spirals' [of women's empowerment]" (p. 964).

In an extensive study of micro-lending efforts in six countries, Banerjee et al. (2015) found that micro-loans did not significantly increase the income for families in poverty. Of course, there are incredible success stories that come from micro-lending, but simply having the ability to borrow a small sum of money is not enough to make a dramatic difference in the life of a person in poverty. In fact, while starting a business

might bring in more income, it could also come with a lot of pushback and even physical violence.

A study conducted in Bangladesh found that women who borrowed money from a microfinance lender were experiencing physical assault and verbal aggression because of their involvement with the bank (Rahman, 1999). Instances of violence against women are already frequent, and there is much controversy surrounding educating girls in Nigeria. However, some of these threats can be mitigated by addressing more extensive cultural and societal functions. Instances in which the only positive mode of empowerment was the presence of a micro-loan have more negative results than those in which a micro-loan was only one piece of a larger program or effort. Huis (2017) argues that women's empowerment efforts must acknowledge cultural barriers to success.

Poor women are a target for microfinance because they tend to start smaller businesses that a microloan can support (Evelyn & Osifo, 2018). Some feminist scholars have criticized microfinance programs because women tend to turn the loan money over to the male head of house or use the funds for their family members and not invest in their businesses (Jaquette & Staudt, 2006). Furthermore, women have difficulty moving out of the informal sector (Jaquette & Staudt, 2006). Brau's (2004) meta-analysis of microfinance literature found few women can enter the formal sector because of gender constraints. Reports from Ethiopia, Eritrea, and Zimbabwe note that many women struggle to increase their income because of gender discrimination (Mayoux, 1999).

That said, there are several important factors to the success or failure of microfinance programs for women. First, many microfinance programs and evaluations fail to discuss how responsibilities women have impacted their ability to grow their

businesses. Female entrepreneurs in Ethiopia shared that, even with a microloan, they did

not see growth in their businesses because their household obligations were "major

obstacles" (p. S95) and limited how much time they could dedicate to the business

(Belwal et al., 2012). Household obstacles affect women without support systems even

more profoundly.

Women who receive microloans "enthusiastically jump into any ventures once

they get the loan. They don't even look for professional advice or market research"

(Belwal et al., 2012, p. S96). While this finding from Kirkos, Ethiopia may seem like

women simply lack the sense to research before using the funds, it is likely that they

simply are in such desperate need to provide for their families that they cannot do such

time-intensive research. Furthermore, women often have less mobility and training than

men (El-Solh, 1999). Research from a program in Tunisia found that female

entrepreneurs struggled to get training because the available training was located away

from the women's homes, held at inconvenient times, and did not address their needs (El-

Solh, 1999). Results from a program evaluation in India showed that one of the reasons

for the failure of the microfinance program for women was that the group had a limited

understanding of the marketplace (Leach & Sitaram, 2002). Additionally, female

entrepreneurs usually have to rely on customers within their immediate neighborhoods

because they enjoy less physical mobility than men (El-Solh, 1999).

MFIs and NGOs have touted women as having higher loan repayment than men

(D'espallier & Guerin, 2011; Farazi et al., 2011). However, most women borrow less

money than men and make less risky investments (D'espallier & Guerin, 2011). Research

from Yemen suggests that women build their businesses on traditionally women's skills,

and the culture typically undervalues those skills, which has implications for the income potential (El-Solh, 1999). Female microcredit recipients typically invest in traditionally female activities such as livestock raising, food processing, dress making, and hairdressing (El-Solh, 1999). Some scholars suggest that because this type of work does not generate a high income, the microloans do not always significantly increase economic return. In many cases, the types of businesses low-income women can start are highly seasonal. A women's economic empowerment program in India showed little success because the women were involved with selling silk, which was seasonally volatile (Leach & Sitaram, 2002).

Unfortunately, the type and nature of traditionally female work are not as profitable. This often means that when they do apply for loans, they typically get smaller loans than men. A case study in Tunisia found that because women engage in different ventures than men, the average loan size for women was D 10,000 and the average for men was D 60,000 (El-Solh, 1999). The smaller loans are a reason that women generally have better repayment rates than men. D'espallier and Guerin (2011) argue that "higher repayment rates do not necessarily mean improved welfare for women" (p. 770). Nevertheless, loan size and income generation are not the only factors when it comes to women's economic empowerment. Though many feminist scholars criticize how most female micro-loan recipients continue to propagate traditionally female roles in their businesses, there are some cultural and social implications of this. El-Solh (1999) writes that when women create businesses within the traditional female roles, they are less susceptible to male control. While their businesses may be less profitable, their chances of having more power within their communities may be higher. The impact of

microfinance on women's empowerment is more complex than most researchers measure.

Microfinance institutes (MFIs) focus on "homogenized images of 'disempowered' and 'empowered' women" (Beck, 2017, p. 224). Beck (2017) argues that these views of women are harmful because they fail to consider the "multidimensionality" of women's agency (p. 224). Beck (2017) suggests that women's economic empowerment projects would greatly benefit from understanding microfinance and business as an area of interlocking systems and negotiations rather than a linear path to success. The research conducted by Beck (2017) concludes even well-meaning projects intended to increase female empowerment can be tools of social control and coercion.

2.1.5.1.1 EMPOWERMENT OR COERCION?

Research from feminist scholars Kemp and Berkovitch (2019) suggests that most female entrepreneurs borrowing from microfinance institutions would rather have a job in the labor market than be an entrepreneur. One Israeli NGO director said that "at least 80% of the women who come to us do not want to be entrepreneurs. Their first choice is to be employees; they open a business because they don't have a choice" (Kemp & Berkovitch, 2019, p. 12). Interview data from a microfinance program in Ethiopia echos a similar theme (Belwal et al., 2012). Belwal et al. (2012) call entrepreneurship a "forced choice arising out of family responsibilities rather than ambition" (p. S95). Kemp and Berkovitch (2019) call this "choice" a form of coercion. They note the paradox that microenterprise is still a critical and progressive strategy against inequality and poverty (Kemp & Berkovitch, 2019).

2.1.6   Understanding the Impact of Microfinance

Horton (2018) argues that while microfinance does entrench women in the informal sector, the informal sector also becomes a re-framed space for female entrepreneurs. Wright (2000) wrote, "it is time to vigorously refute the Western-Feminist concerns that giving their loans to their husbands … is intrinsically dangerous… poor Bangladeshi women perceive the situation very differently" (p. 39). Indeed, scholars and practitioners must not overlook the gender differences when it comes to income generation or empowerment. However, it should be the individuals in each community who define their empowerment and not outsider scholars.

The research on microfinance is riddled with dissonant evidence on the programs' effect on women empowerment. Guerin and Agier (2010), from the Center of European Research in Microfinance, warn that the controversies in microfinance and women empowerment are derived both from the results of empirical studies and the methodologies utilized. They attribute the inconsistent findings to inconsistent definitions and parameters within studies (Guerin & Agier, 2010). One of the prominent problems with the research lies in who gets to define empowerment. It is pronounced hypocrisy for the same scholars and NGOs seeking to empower low-income women to also take power from them by failing to ask the members of such communities to construct their own empowerment definitions.

Microfinance and other institutes are facilitators, not bestowers of empowerment (Horton, 2018). The idea is that a woman gaining economic freedom can trigger broader emancipation (Horton, 2018). Cornwall (2016) argues that microfinance can lead to consciousness-raising and, ultimately, transformation. While this can be the case in some

instances, the belief that microfinance is a quick fix to gender inequality and cyclical poverty is nothing short of a falsehood.

Guerin and Agier's (2010) interviews with women in Tamil Nadu, India, demonstrates that women in the low caste have a different perspective on power and empowerment than women in the middle-class. This difference in perspective is because their lived experiences differ based on their caste (Guerin & Agier, 2010). While women in the low-caste suffer from more stringent constraints on their material resources, they actually have higher mobility and decision-making than women in the middle-caste (Guirin & Agier, 2010). This finding is not insignificant in the discussion on microfinance programs or empowerment strategies for widows in Nigeria. Instead, it demonstrates the impact of social structures on individuals' perceptions of power.

2.1.7   Group-Based Microfinance Programs

Microfinance has been hailed as one of the most effective pathways out of poverty, though Banerjee et al. (2015) suggests that much of its success is due to an "inability to separate correlation from causation" (p. 2). Mayoux's (2001) earlier writing indicates a similar tone, saying that the literature on microfinance has frequently ignored the aspect of social capital. She writes that "the interrelationships between social capital, empowerment, and sustainability are extremely complex" (p. 436). Midgley (2010) agrees that microloans are "unlikely to contribute to global poverty eradication unless they are integrated into a wider developmental strategy" (p. 476). It is necessary to understand how social networks are involved and how they can best contribute to empowerment "particularly for the poorest women" (Mayoux, 2001, p. 437).

Historically, microfinance or microcredit was a loan given to a borrower who could not get a loan from a traditional lender due to their lack of collateral (Kar, 2018). In these cases, borrowers could form small groups to make up for their fiscal capital with social capital, allowing other group members to be collaborative guarantors for each other (Kar, 2018). According to Mayoux (2001), in group-based microfinance programs in Cameroon, women reported both an increase in income and a change in their decision-making within their household, which led to renegotiation and questioning traditional gender roles. In the Cameroon study, many female loan recipients struggled with gender role issues due to their husbands being the head of the household (Mayoux, 2001). However, in the case of the widows, one positive side could be that the women do not have to negotiate their income with their husbands, who frequently control finances in these situations (Midgely, 2010). Mayoux (2001) argues for group-based microfinance programs because they build social capital, which is of particular importance when dealing with women. Studies in other underdeveloped nations like Mongolia, Bosnia, and Ethiopia, suggest that group-based microfinance programs are more effective than individual loan programs (Banjeree et al., 2015). In another study on group-based microfinance, researchers found that regular meeting attendance was directly related to loan repayment. (Mkpado & Arene, 2007). Mkpado and Arene (2007) suggest that regular meeting attendance could have a positive psychological effect and contribute to group cohesion. Group-based microfinance has benefits in poverty alleviation and empowerment (Mayoux, 2001).

According to Evelyn and Osifo (2018), "The contribution of women to economic development is well documented. However, there exist several barriers to the full

optimization of women's economic potential. These range from cultural to religious, traditional and legal discrimination amongst others" (p. 43). What affects and is affected by a Nigerian widow with a microcredit loan must be understood within her broader experience. Evaluating and understanding what determines loan repayment will be vital to understanding the broader impact of microfinance loans within the context of communication empowerment among Nigerian widows. One concept crucial to the understanding of empowerment is efficacy.

2.1.7.1   Collective Efficacy

Noted psychologist Albert Bandura (2000) writes that "people are partly the products of their environments, but by selecting, creating, and transforming the environmental circumstances, they are producers of their environments as well" (p. 75). A person's power to produce their environment is largely influenced by their perceived efficacy (Bandura, 2000). The literature often focuses on individual agency or self-efficacy. Self-efficacy is defined as "people's beliefs about their capabilities to exercise control over their own level of functioning and over events that affect their lives" (Bandura, 1991, p. 257). Bandura suggests that perceived self-efficacy is a significant factor in a person's actions and behaviors. It largely determines the types of goals and challenges people set for themselves and how committed one is to following through. Social-cognitive theory, however, defines three forms of agency: personal, proxy, and collective (Bandura, 2000).

In many cases, people do not have the power to change their social conditions individually but can enact change through proxy or collective efforts (Bandura, 2000). Personal efficacy is crucial in agency, but self-efficacy is preceded by culture (Bandura,

2000). Bandura (2000) explains that an individual's ability to change their economic status positively lies in their shared efficacy with the collective. Earley's work in 1994 suggests that individuals from individualistic cultures gather their efficacy cues independently, while those from collectivistic cultures get their cues on efficacy from the group. Earley (1994) stated that when it came to work-related training, people in individualistic cultures gained more self-efficacy from individually focused training, while people from collectivistic cultures gained more self-efficacy through providing group-level information.

Sampson et al. (1997) defined collective efficacy as "social cohesion among neighbors" (p. 918). Sampson et al. (1997) found that collective efficacy was linked to a decrease in community violence. Maclean (2010) wrote that most microfinance programs do not take into account the "complexity of the construction of social capital and its relationship to economic resources" (p. 498). Based on her research in Bolivia, Maclean (2010) concluded that social networks could be destroyed if development work continues to focus solely on financial wellbeing. Given the collectivistic nature of Nigerian culture as a whole and specifically Hausa culture (Hamedani et al., 2012), collective efficacy among the widows could have been a significant factor in the success of the new microfinance program.

2.1.8   Nigerian Female Entrepreneurs

In rural Nigeria, an increasing number of women rely on petty trading to provide for their families. Petty-trading is a small-scale and informal business proceeding that generally yields a small income (Okoro et al., 2020). There are several problems with

petty trading: inadequate finance, lack of skills, lack of information, and lack of track records (Okoro et al., 2020). According to (Okoro et al., 2020), only 11% of rural women engaged in petty trading have any other income. Most female petty traders earn 30,000 Naira per month ($85) for families with five or more members (Okoro et al., 2020). The women use 93% of the money generated from petty trading to provide for their family's immediate needs (food, school fees, hospital bills, and rent) (Okoro et al., 2020). More than half of the rural women involved in petty trading involve their children in the business to make ends meet (Okoro et al., 2020).

Before the Nigerian Civil War in the 1960s, petty trading was not considered differently from other business ventures (Okoro et al., 2020). However, with the rise of oil production, the government gradually began to regulate agriculture (Okoro et al., 2020). According to Okoro et al. (2020), women involved in petty trading struggle to have adequate finances to grow their business. Female petty traders not only lack access to credit but often lack information on credit facilities that could help them (Okoro et al., 2020). Despite that, rural women contribute significantly to their household income when married (Okoro et al., 2020). As widows, the majority of the household income comes from petty trading. Nuratu Mohammed (2014) conducted field work in ten settlements in Jigawa state in 2012 and found that 41% of women were engaged in petty trading. Mohammed (2014) recommended that governments and NGOs recognize the necessity of female petty traders in global development efforts.

Women experience a multitude of barriers when it comes to establishing a successful business. Ethnographic data from Enugu State suggests that female entrepreneurs struggle with a lack of information in marketing, customer relations,

accounting procedures, financing strategies, and formal business training (Amaechi, 2016). After interviewing female entrepreneurs and collecting data around a marketplace in Enugu State, Amaechi (2016) reported several themes that largely fell into two categories: lack of education and financing issues. The women in the market discussed their lack of formal education and business training but did not always see this as a barrier to their success (Amaechi, 2016). One female business owner said, "I learned … aspects of this business by being here on a daily basis" (Amaechi, 2016, p. 136). Another asserted, "I did not need to attend any training because I felt that this type of business could be started without asking anyone for help or going for any training… there is nothing to learn about how to sell tomatoes" (Amaechi, 2016, p. 136). However, all of the business owners indicated that a lack of financing was a substantial barrier to the success of their business (Amaechi, 2016).

A multistate study in south-eastern Nigeria, conducted using the participatory rural appraisal methodology, found that women face considerable constraints on their petty-trading ventures (Okoro et al., 2020). Female petty traders were concerned with a number of challenges, both related to family life and with the business itself (Okoro et al., 2020). 32% of women reported that having a nursing baby was a challenge for their business (Okoro et al., 2020). 28% reported that dealing with their drunk husband was a battle that affected their success in the marketplace (Okoro et al., 2020). Another 32% said that helping their in-laws took considerable time away from the business (Okoro et al., 2020). Even more, women reported that their major challenges in business were lack of capital (65%), wasted product because of low patronages (38%), the cost of transportation (75%), and high government taxation (89%), (Okoro et al., 2020).

According to Dodo et al. (2017), entrepreneurship provides many benefits to Nigerian women, including independence, financial stability, self-fulfillment and self-sufficiency, and flexibility. However, to reap these benefits, female entrepreneurs need financing to grow their businesses (Amaechi, 2017; Okoro et al., 2020). Access to credit is critical in the survival of the business. Nwosu and Orji (2017) used Nigerian Enterprise Survey data from 2010 to study how credit access impacts businesses in Nigeria. They found that businesses with credit constraints had lower productivity, capital, and employment (Nwosu & Orji, 2017). The impact of credit constraints on female-owned businesses was even more pronounced (Nwosu & Orji, 2017).

One of the significant problems for businesses in Nigeria is the lack of access to formal lines of credit. Udry (1991) wrote that "loans in villages are quite informal and made without witnesses or written records" (p. 496). Most female-owned businesses in Nigeria rely on financing from family and friends (Amaechi, 2017). However, widows often do not have the support system that would afford them that luxury.

2.1.9   Microfinance in Nigeria

In 2005, the Central Bank of Nigeria launched micro-finance banks to bridge the gap between formal and informal entrepreneurs (Ogunrinola, 2011). Research from Ogun state found that most microfinance loans for women are used for trading, farming and agro-processing, food vending, or tailoring (Ogunrinola, 2011). According to assessments in Niger, Ogun, and Plateau states, the average microloan granted to groups involved in agriculture is N 68,000 ($708 USD), with loan tenure ranging from 90 days to 6 months (Berhardi et al., 2015). Research from Bayelsa State only reported loans to women between N 9,500 and N 45,000 ($27-130 USD).

Rural women struggle to get access to loans (Fabiyi, 2007). Nalubega (2019) writes that there is a massive difference in expectations for rural women compared to men, and it makes it difficult for women to access resources, particularly financial resources. Evelyn and Osifo (2018) conclude that the challenges for a female entrepreneur in Nigeria include:

> "the inability to find a guarantor, the problem of defaulting, lack of adequate information about financing options, ignorance of financial options available, stereotypes about women, socio-cultural factors, bias from the lending officer, illiteracy, lack of networks, and the limitation on the amount of loans advanced" (p. 40).

Furthermore, non-widows have better income generation due to their protection and support from their husbands (Nnodim et al., 2012).

A dissertation by Comfort Wuraola Adeymo (2014) on vocational skills acquisition and microcredit loans and their impact on socio-economic and psychological adjustments of widows in Southwest Nigeria indicated that microloans were the best predictor of economic adjustment. Adeymo (2014) wrote that most widows said that the vocational skills improved their socio-economic status, but without capital to invest in their businesses, the businesses could not grow. The research also showed that combining a microcredit loan and vocational skills training made a significant difference in a widow's psychological adjustment (Adeymo, 2014). Ultimately, the research suggests that vocational skills paired with a microloan have a higher likelihood of empowerment. However, regardless of vocational skills, widowed women need capital to grow their businesses.

One of the documented struggles with financing in Nigeria is loan payback (Onyaegocha et al., 2011). Surprisingly, education only accounted for 5% of the factors determining loan repayments (Onyaegocha et al., 2011). Research from Onyaegocha et al. (2011) showed that loan payback to banks was only about 56%, where loan payback to a microfinance lender occurred over 80% of the time. Research from Ugbomeh et al. (2008) showed that loan payback to microfinance lenders among female farmers in Bayelsa State, Nigeria, was 83.73%. One of the determining factors in loan payback was the size of the loan (Onyaegocha et al., 2011). Onyaegocha et al. (2011) found that credit delinquency was more likely if the loan was too large. Both women and men had difficulty paying back a loan that was too large (Onyaegocha et al., 2011). However, if the loan is too small, it can be difficult for the recipients to progress on their businesses (Banjeree et al., 2015).

The access to credit, the size of the loan, and other economic factors are not the only essential factors in the success of microcredit lending to women. Social inclusion was named one of four pillars to poverty reduction (Sujuyigbe, 2017). The goal of social inclusion is to promote the well-being of all citizens and build a society "devoid of discrimination" (Sujuyigbe, 2017, p. 20). Ogunrinola (2011) found that social networks were a determinant of the earnings of female micro-entrepreneurs in Ogun state. The study of 275 women in five rural communities found that social capital was more important than human capital in determining earnings (Ogunrinola, 2011). In a study of women-owned businesses in Lagos, Sujuyigbe (2017) found that financial inclusion and social inclusion jointly contribute 42.9% of profit for women-owned businesses. The data from 4,663 micro, small, and medium businesses also indicated that social inclusion was

positively correlated with financial inclusion (Sujuyigbe, 2017). Scholars and NGOs should not ignore the simple fact that social structures vary widely from community to community and affect women differently. Furthermore, social structures can be used to improve the success of microfinance programs.

Communication and Development

Hu et al. (2016) advocate for the increased study and implementation of communication for development in association with microfinance programs in Nigeria. The microfinance industry relies too heavily on business models that do no emphasize communication, according to Hu et al. (2016). Research from the Entrepreneurship Development Center located in Kano, Lagos, Onitsha, and Calabar identified several challenges facing the relatively new microfinance sector in Nigeria (Hu et al., 2016). Challenges included poor financial knowledge, lack of human capital, asymmetrical communication, sloppy work attitude, poor customer relations, and even mistrust by customers (Hu et al., 2016). Because of Nigeria's cultural value of saving face and *ubuntu* (communalism and interdependence), Hu et al. (2016) argue that the "microfinance banking sector must, as a matter of urgency, employ strategic communication programmes in its operations" (p. 720). It is critical that communication remains a part of the discourse on microfinance and development in Nigeria (Hu et al., 2016).

Similar suggestions have been made about microfinance programs in other countries, but most focus on the implementation of information communication technologies (ICTs). In their book on microfinance in Bangladesh, Abdullah et al. (2010)

suggest that introducing a centralized ICT platform would improve outreach to rural areas. A study on the adoption of ICTs by microfinance institutes in Senegal discovered that there was a link between investment in ICT and microfinance services like credit transfers (Fall & Birba, 2015). Fall and Birba (2015) suggested that ICTs could make microfinance services more efficient and effective. Most research concerning communication and microfinance is in reference to technology, with few exceptions.

One notable study on communication and microfinance is a 2017 critical analysis of the innovative online microfinance program kiva.org (Yartey, 2017). Kiva.org is a socially driven financial network that allows regular internet users to lend money to low-income entrepreneurs around the world (Yartey, 2017). The innovative model uses ICT to help facilitate the sustainability of microfinance programs. Yartey (2017) argues that kiva.org uses images of the poor that were created through power imbalances. The images display the borrowers in their places of work, and the subjects of the photos are usually in a passive pose with little to no emotion, similar to the way "Africans in the past were photographed when they had no choice but to submit to the camera lens" (Yarkey, 2017, p. 79). NGOs rely on photographs like these because they promote a sense of reality but are actually manipulated distortions that strip subjects of their power while marketing to the Global North (Yarkey, 2017). Kiva.org's achievements should not be diminished because of the unintentional perseveration of harmful power structures through visual communication (Yarkey, 2017). However, Yarkey's (2017) critical analysis of the visual and textual communication on kiva.org brings into question the nature of communication. Whether in an online context or a traditional development program, it is often the organization (with good intentions) that represents the

marginalized community members, and the community often gets little say in how they are represented. In the quest for empowerment, it is imperative that there be open channels of communication between the community, the NGO, and other stakeholders and that the community members have a say in how they and their strengths and weaknesses are defined and represented. Thus, it is essential to discuss communication for development and participatory communication.

Communication for Development

The goal of development is to liberate and emancipate the marginalized (Servaes, 2001). According acclaimed author and scholar Jurgen Habermas (1984), communication is emancipatory. According to prolific communication for development scholars Anyaegbunam et al. (2004), "communication for development uses participatory activities, media and materials to empower people to articulate and share their own opinons, needs, problems, and abilities… this enables the people to influence the decision-making" (p. 10). The lack of the people's participation and communication in development efforts, is the reason many development efforts fail (Anyaegbunam et al., 2004).

Participatory Communication

Social justice requires participation through communication. Participatory communication is a vast set of principles, methods, and theoretical frameworks, all with the goal of empowering un-empowered or under-empowered communities. Lee Ann Ball (2013) writes that "social justice is a process and a goal. The goal is full and equal participation of all groups in a society… it involves social actors who have a sense of their

own agency." The pursuit of participatory communication is one and the same: the equitable participation of all parties to create equitable shares of power (Servaes, 2001).

Participatory communication promotes empowerment in several ways. By including the marginalized in the development work, the people are given decision-making power. According to Chitnis (2005),

"participatory communication underscores the need to empower communities through communicative means to help gain control over their environment and resources, and importance of involving communities in the planning, implementation, and evaluation of the development program" (pp. 290-291).

Furthermore, based on Freire's (1970) work, through the self-reflection process and consciousness-raising (conscientization), individuals begin to up-end oppressive power structures. Participation's role in the process of empowerment is not insignificant. According to Ben-Meir (2009), empowerment is the central goal of participatory development (p. 292).

UNICEF regards participatory communication as one part of communication for development. Participatory research is a term that has been thrown around in a variety of fields, ranging from communication and public health to agriculture and economics, but it is not always well-defined. Participatory communication has a number of related terms: action research, participatory action research, rural communication appraisal, participatory rural communication appraisal, participatory research, and community-based participatory research. These terms (and others) make up the body of works concerned with communication for development. Though some of the terms are interchangeable, there are some notable differences.

In order to define participatory communication, it is vital to distinguish action research (developing from the northern stream) from participation. Pioneer of action research, Kert Lewin, believed that knowing and doing should go hand-in-hand (Einsiedel, 2001). Action research is research geared toward social action (Einsiedel, 2001). Andrea Cornwall (1995) stated that though some action research may include participation, not all action research is concerned with participation. Cornwall and Jewkes (1995) wrote, "the difference between participatory and conventional research is the location of power in the process" (p. 1667). Community development scholars and communication scholars have said that there are many levels of participation, ranging from manipulative participation and tokenism to self-mobilization. According to Servaes (2001), however, "authentic participation directly addresses power" (p. 18). In true participatory research, community members must be viewed as valuable knowledge holders and have the same power as the "professionals" (Servaes, 2001).

White and Nair (1999), in their book *The Art of Facilitating Communication,* cataloged cases in which researchers rarely consulted their participants for their opinions. This type of research should not be considered participatory. White and Nair (1999) characterized participatory communication as "a two-way, dynamic interaction, which through dialogue transforms 'grass-roots' people and enables them to become fully engaged in the process of development and become self-reliant" (p. 36). Wallerstein and Duran (2006) further explicated this and noted three concepts crucial to participatory communication: participation of both the outside researchers and the community, the production and use of knowledge, and the power relations between researchers and communities.

It is imperative that participatory communication be dedicated to the equitable participation of everyone (Servaes, 2001). Participatory communication efforts should seek to engage the marginalized members of society, as the goal of participatory communication is the empowerment and emancipation of the oppressed (Servaes, 2001). Participatory communication is a function of social justice, and as such, it should prioritize equitable distributions of power. Social justice is both a process and a goal (Adams et al., 2013) and participatory communication emphasizes the communicative process with self-mobilization as a goal (Servaes, 2001).

2.1.10 Participatory Communication and Research

Authentic participatory research is the journey a researcher-facilitator takes with a community. The community should be involved at every stage of the research, from beginning to end (Ben-Meir, 2009; Waisbord, 2003). The participatory development communication (PDC) model outlines four phases: diagnosis, planning, intervention, and assessment. At the diagnosis phase, the community is involved through the discussion and diagnosis of the problems in their community. The researcher should facilitate activities that elicit productive and empowering discussions within the community and collect baseline data. Facilitators must be excellent listeners during this process. It is likely that the community will define their problems differently than outsiders, like the facilitator or even development workers. In a case of working on strategies to help Indian street children in Mumbai, facilitators noted that the children saw pick-pocketing as a way to maintain dignity, while the facilitators had initially believed the action was causing a loss of dignity (White & Nair, 1999). This distinction was significant as they continued to work on ways to support the children. This case and others illustrate that

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cultural humility and cultural competence are of the utmost importance in communication

for development work—namely participatory communication.

Unlike traditional research, during the planning phase, community members

should have equitable inclusion as it pertains to planning ways to solve various issues

they see (Ben-Meir, 2009). This could involve a variety of activities and brainstorming.

Ultimately, the open dialogue between the professionals and the community members is

essential. Community members should also be key players in the

intervention/implementation phase. Finally, community members need to be involved in

the assessment phase. If a researcher thinks a program is working, but the community

does not, then what use is the program? It was Meredith Minkler (2005) who noted that

the participation of community members during data analysis and assessment has been

long-neglected, but it is highly significant.

2.1.11   Participatory Communication and Development

Participatory communication is a function of communication for development

(Servaes, 2001). It involves the equitable participation of all concerned parties, including

researchers, development workers, and the community. According to Servaes (2001),

participatory development is designed to create a conversation among community

members through a variety of communication means. It is a conversation that heavily

relies on local knowledge and expertise, understanding that laypeople are experts in their

own experiences. According to Servaes (2001), participatory communication rejects the

elitism of professionals and respects the local knowledge of the community. As stated by

Ben-Meir (2009), "local communities know better local conditions and are better able to

monitor activities" (p. 189). Participatory communication should emphasize the

empowerment of the local community and co-learning by both the participant and the researcher. The methods used to facilitate the research should support open dialogue between laypeople and professionals, be culturally competent, and allow space for consciousness-raising. Participatory communication should pay special attention to the process of communication as a foundation for community transformation and emancipation for the marginalized.

Participatory communication is not a single theory, method, or model but a body of creative ideas and projects that emphasizes the involvement of community members in developing solutions to the problems they face. Cornwall and Jewkes (1995) wrote that participatory communication was not about the methods, "but the attitudes of the researcher."

2.1.12 Principles

The main principles of participatory communication (PC) come from both the northern and southern streams of scholarship. The first main principle of PC is equitable participation (Servaes, 2001). Participation is in the name, but PC must involve the full participation of the community (Nair & White, 1999). Second, PC should prioritize co-learning by laypersons and professionals (Servaes, 2001). Third, facilitators need to be culturally competent and remain open—one is never an expert on another culture (Servaes, 2001). Fourth, facilitators should be reflective of privilege and power dynamics at play (Servaes, 2001). Researchers need to be aware of the way they are perceived in the community and how their research affects the community members (Wallerstein & Duran, 2003). Fifth, PC must emphasize dynamic dialogue (Jacobson & Kolluri, 1996). Finally, PC must support the empowerment of the local people (Servaes, 2001).

2.1.13 Theories

Theories used in participatory communication have been as varied as their roots. Early work in development communication from the northern stream was based on behaviorism and modernization theories (Ben-Meir, 2009). Everett Rogers' (1962) diffusion of innovations has been widely used in participatory communication research (Servaes, 2001). A persuasion-based theory, development studies using diffusion of innovations may be rooted in social marketing or health communication but have also taken a participatory approach. Diffusion of innovations is a valuable theory in research regarding the adoption of any new thing into a community (Rogers, 1962). This could be the adoption of condom use or family planning methods among a community, new health practices in rural hospitals, or even farming techniques like crop rotation. Other relevant theories of this vein include social learning theory (Bandura, 1971) and social cognitive theory (Bandura, 1989), and theory of planned behavior (Azjen, 1991). Given participatory communication's emphasis on empowerment, oppression, and power, critical theory has also played a prominent role in the field and some scholars have suggested that participatory communication must be conducted from a critical paradigm (Servaes, 2001).

Meta-theories are also utilized frequently in participatory communication research. In addition to modernization theories and dependency theories, participatory communication research has also utilized structuration theory (Friesen, 1996). Structuration theory proposes that structures can both enable and constrain individual action (Giddens, 1986). Chitnis (2005) stated that structuration theory gave participatory communication a practical, theoretical framework for research. According to Friesen (1996), "structuration theory provides a useful analytical framework for building birdges

between theory and practice because it emphasizes knowledgeable human agency and focuses on social practices" (p. 284). Structuration theory is considered a loose theoretical work, but despite its flaws, it has been a basis for several of the popular models in participatory communication.

2.1.14 Models

There are a variety of models used in participatory communication. Three crucial models are the empowerment education model (EEM), the social ecological model (SEM), and the community-based participatory research model (CBPR model).

The EEM is based on Paulo Freire's work and was updated by Downey and Anyaegbunam (2010). The EEM proposes four phases for participatory communication: listening, dialogue, deliberation (added by Downey & Anyaegbunam, 2010), and action. The listening phase elicits stories and information from the community (Downey & Anyaegbunam, 2010). During this phase, the researcher should be focused on investigating and listening to the community (Downey & Anyaegbunam, 2010). The dialogue phase should facilitate a discussion in the community and emphasize problem-posing or the identification of the problem (Downey & Anyaegbunam, 2010). Downey and Anyaegbunam (2010) added the deliberation phase for the community to decide solutions. Finally, the action phase is when the community determines the plan (Downey & Anyaegbunam, 2010). Models like the EEM help organize the participatory approach.

The social ecological model has roots in structuration theory (Giddens, 1986). SEM suggests that action is enabled and constrained at four levels: the individual, interpersonal, community, and societal (Storey & Figuroa, 2008). Related work in social

justice has suggested that oppression can take place at any of these levels (Adams et al., 2013). Models like the SEM recognize the multiplicity of fields of influence that might affect a person's beliefs, values, behaviors, and actions. The SEM is useful in PC because it drives the researcher to examine more than the individual's behaviors or values.

The community based participatory research (CBPR) model gives weight to four important areas that are important in community-based work: contexts, group dynamics, intervention, and outcomes (Wallerstein et al., 2008). This model combines some of the principles of the EEM and the SEM and provides a framework for participatory communication (Wallerstein et al., 2008).

2.1.15 Methods

The methods used in participatory research are widely varied and highly creative. Though some quantitative methodology is used in gathering baseline data or message testing, much participatory research utilizes more qualitative research (Servaes, 2001). Methods might include more traditional qualitative methods like observational data, focus groups, interviews, or ethnographies. According to Ben-Meir (2009), non-traditional and visual means of data collection are often preferred. Anyaegbunam et al. (2004) suggest using a situational analysis framework (SAF) in participatory research. SAF is an analytical and organizational technique that helps to facilitate the communication process (Anyaegbunam et al., 2004). During the communication process, participatory facilitators use a multitude of tools to help elicit problem-posing and dynamic interaction. Some examples of tools used in PC include the problem tree, photovoice, sketch-mapping, entertainment education, drama for change, and other artwork (Ben-Meir, 2009). These tools help facilitate the situational analysis and consciousness raising.

2.1.15.1 Examples of Tools

Photovoice is a popular tool in CBPR. According to Wang and Burris (1997), photovoice is a "process by which people can identify, represent, and enhance their community through a specific photographic technique," (p. 369). Like other tools in CBPR, the goals of photovoice are to empower people to record and reflect on the strengths and weaknesses in their communities, promote critical dialogue between stakeholders, and reach policy makers (Wang & Burris, 1997). Researchers in Appalachia (Downey & Anyaegbunam, 2010) used photovoice to empower local teenagers. Teens were given cameras and used photos to capture and discuss their world and photos were displayed in an art exhibit (Downey & Anyaegbunam, 2010). In this case study, photovoice allowed underpriveledged youth to reflect and discuss their communities and then display their images in a prominent and public location.

Another innovative technique that participatory development practitioners use is entertainment education. According to Emma Durden, theatre is one form of communication that, when informed by theory, can promote behavior change (Francis, 2011). In drama for change methods, a form of entertainment education, messages are co-constructed between experts and laypeople (Francis, 2011). Participation from the community is used in the process of script creation, the performance, and the audience (Francis, 2011). In South Africa, participatory facilitators helped teens write plays based on issues involving sexual health (Francis, 2011). Through writing the play, teens learned valuable health information, and by performing the play, they were able to role-play important concepts like asking to use protection or verbalizing consent (Francis, 2011). Because the process was participatory, health experts were able to provide information to

youth in a meaningful way and youth were able to ask questions they may have not asked otherwise (Francis, 2011). Performing arts and photography are just two examples of participatory methods.

Another common method is mapping. Sketch mapping has been used to conduct everything from asset maps in communities to body maps (White & Nair, 1999). Other studies have facilitated Indian street children illustrating a book to go with videos that taught important information about how to protect oneself from HIV (White & Nair, 1999). Anyaegbunam et al. (2004) advocate for the use of the "problem tree" in situational analysis. The problem tree is a visual problem-analysis tool that uses the imagery of a tree to help participants identify problem cause and effect (Anyaegbunam et al., 2004). Ultimately, these examples are just tools. They are methods to elicit the discussion and empower community members. The key concept of participatory communication does not lie in creative methodology but "in the attitudes of the researcher" (Cornwall & Jewkes, 1995).

According to a 1977 speech by Juan Samanova at the UN, communication is a human need, a delegated human right, a facet of the societal conscientization, and part of the emancipation and liberation process (Servaes & Malikhao, 2000). The communication task involves rights and responsibilities/obligations (Servaes & Malikhao, 2000). According to Adeyamo (2019), communication should be considered at the very core of empowerment research. Additionally, it is essential to note that marginalized voices must be allowed an equitable platform to participate in the conversation on empowerment. White (1999) suggests that participation is a cornerstone of holistic development.

2.1.16 The Social Ecological Model

This dissertation draws from the vast body of literature on participatory communication to promote the empowerment of widows in central Nigeria. Specifically, the social ecological model served as the main theoretical framework for this research. The social ecological model provides the theoretical framework and principles for understanding the complex systems that contribute to human behavior (Stokols, 1996). According to Kelly et al. (2000), individuals monitor their environment and adjust their behavior based on their social environment.

According to Broffenbrenner (1979), individuals are deeply entwined and inseparable from their greater environments and networks. Broffenbrenner's (1979) book *The Ecology of Human Development: Experiments by Nature and Design* provided the basis for the social ecological model (SEM). Though other ecological models and theories predate Broffenbrenner, his model has been widely used and adapted. Broffenbrenner (1979) resisted the idea that the environment was static. Similar to structuration theory, Broffenbrenner (1979) built on the concept that the environment was in motion and interconnected with human development. He wrote, "the ecological environment is conceived topologically as a nested arrangement of concentric structures, each contained within the next. These structures are referred to as the micro-, meso-, exo-, and macrosystems" (Broffenbrenner, 1979, Kindle Location 377).

Storey and Figueroa (2008) called these embedded spheres of influence: the individual, interpersonal relationships, community, and societal levels. These spheres correlate to the contextual "levels" of oppression, discussed by Adams et al. (2013). The

names of these spheres do vary throughout the literature, but the basic principles remain the same.

Figure 1. Social Ecological Model adapted from Storey and Figeroa (2008).
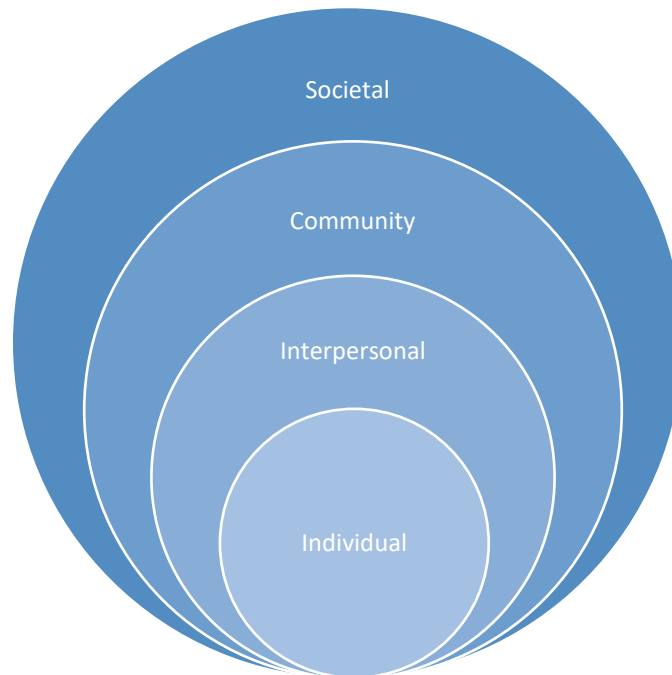
The individual level relates to a person's behaviors, intentions, knowledge, skills, beliefs, values, self-efficacy, and emotions (Storey & Figueroa, 2008). It includes the activities, roles, and immediate settings of the individual (Broffenbrenner, 1979).

Broffenbrenner (1979) called the next sphere the "mesosystem." He wrote that the mesosystem comprised the interrelationship among two or more systems (Broffenbrenner, 1979). Storey and Figueroa (2012) labeled this sphere "social networks." This study identifies it as the "interpersonal level." The interpersonal level references the family relationships, friends, as well as the communication between the two, their trust, power, influence, and even gender equity (Storey & Figueroa, 2008). This sphere is a "system of microsystems," according to Broffenbrenner (1979, Kindle Location 418).

The next level, called the exosystem by Broffenbrenner (1979), is more often referred to as the community level. This level is not a person's immediate setting but the larger setting "in which events occur that affect" the individual (Broffenbrenner, 1979, Kindle Location 422). At the community level lies leadership, social capital, information equity and access to resources, and their level of participation (Storey & Figueroa, 2008).

Finally, the societal level, or macrosystem, involves policies, structures, mass media, and religious or cultural values, as well as gender norms (Storey & Figueroa, 2008). UNICEF discusses the societal level in two separate spheres of influence: the organizational and the policy/enabling environment (UNICEF Regional Office for South Asia, 2018). The societal level of the SEM was loosely based on Marxist-Leninist theories that philosophized that "all fundamental human cognitive activities take shape in a matrix of social history" (Broffenbrenner, 1979, Kindle Location 3488).

For decades, communication for development researchers have utilized the SEM. The model allows researchers to examine the complex systems that influence a person's actions. It has been used in both quantitative and qualitative studies in a variety of contexts. This work has been adapted in several forms. One notable metatheory is the Social Ecology Model of Communication and Health Behavior (SEMCHB) of Kincaid et al. (2007. This adaptation includes communication (Kincaid et al., 2007). Even prior to its adaptation for health-specific contexts, SEM was used to develop physical activity interventions (Fleury & Lee, 2006). In 2009, researchers conducted a quantitative study on SEM examining the condom usage of female sex workers in Mexico (Larios et al., 2009). In the study, they compared women working on the streets and women working in bars and tested individual, interpersonal, and institutional factors that influenced their condom usage (Larios et al.,

2009). They found that women working in bars had more access to condoms and what influenced their usage was individual factors like drug abuse and self-efficacy (Larios et al., 2009). However, women working on the street were less likely to have access to condoms; their practice of safe sex was primarily due to structural or institutional factors rather than individual or interpersonal (Larios et al., 2009).

Tahan and Francis (2019) used the SEM to develop a concept map illustrating the various influences on attitudes toward seeking mental health services among Muslim students. Their findings suggested that mental health professionals need to collaborate within Islamic communities and work with key officials and respected leaders (Tahan & Francis, 2018). Similarly, Kaiser et al. (2019) overlaid the SEM framework with a related model (the three delays framework) to understand barriers women face in going to a health facility to deliver a baby in Zambia. By doing so, the researchers found that it was interpersonal influences that lead to a delay in a decision to seek health care and delay in arriving at the health facility (Kaiser et al., 2019). In both cases, the husband was relevant in the delays due to insufficient knowledge of pregnancy (Kaiser et al., 2019). A study conducted in rural Kenya on family planning used the SEM to develop eight recommendations for practitioners at the individual, interpersonal, community, and societal levels (Coleman & Alonso, 2016). Gruenwald et al. (2013) also found that individual factors were only a tiny part of an individual's alcohol abuse. In their study using SEM as a framework, they found that the availability and prominence of alcohol in a community also played a prominent role (Gruenwald et al., 2013). Batchelder et al. (2015) used the SEM to understand the syndemic risk affecting women with and at-risk for HIV in low-income neighborhoods of New York City. By using SEM, Batchelder et al. (2015) were

able to examine the complex relationships between women's HIV status, their financial hardship, their childhood sexual abuse, violence, drug use, emotional distress, and self-worth.

Though many studies focus on the individual, interpersonal, or organizational/community levels, Nuss et al. (2012) conducted a study on colorectal cancer screening programs in Louisiana that focused on policy factors. Additionally, Lieberman et al. (2015) used the SEM in research to promote policy for environmental change. SEM has also been used for HIV/AIDS interventions (Latkin & Knowlton, 2005). The SEM is used by the Center for Disease Control (CDC), World Health Organization (WHO), United Nations Children's Fund (UNICEF), and other organizations and research projects. All of the research on SEM points to the need to understand how each sphere (individual, interpersonal, community, societal) influences efforts in empowerment.

The current research on economic empowerment for women (EEW) is robust in terms of discussing the individual level. Most studies on EEW focus on the woman as an individual borrower. They discuss the woman's income, her age, her marital status, her business, and her loan repayment. Many studies acknowledge societal constraints to loan repayment, and some discuss familial relationships (primarily that between a husband and wife). However, according to Guerin and Agier (2010), little is known about the influence of the community on EEW. Guerin and Agier (2010) further suggest that there is a concentration of power kept by the MFIs and NGOs despite their efforts to empower marginalized women. To better understand and advance EEW, it is necessary to invite the women themselves to be active participants in the conversation on empowerment.

Green and Holt (2005) write that "poverty is not a natural fact, but a social experience" (p. 869). Poverty is not only the absence of material possessions or wealth but a deep and pervasive experience that affects the individual at every level. Therefore, the discussion of poverty alleviation must not narrow to a discussion on finance alone. A person's birth into or fall into poverty is not an isolated experience that can be reduced to their financial situation alone. Oppression is a multi-faceted experience. According to Adams et al. (2013), "oppression… is maintained and operationalized on three dimensions: a) contextual dimension, b) conscious/unconscious dimension, and c) applied dimension" (p. 23). The contextual dimension has three levels: the individual, institutional, and social/cultural (Adams et al., 2013). Thus, if we can reason that poverty is a form of oppression and oppression is maintained on multiple dimensions, then we should work to understand poverty alleviation in the same manner.

Positive Deviance

Despite the constraints of the culture, some widowed women have succeeded in starting their own businesses, a strong example of a concept known as positive deviance. In starting their businesses, they have overcome a multitude of barriers, one of which is the belief that women cannot and should not start businesses. In a study conducted in Kano state on micro-enterprise, one widow said, "people do not attach much importance to women-owned businesses as compared with the men. Women businesses are mostly considered as petty and supplementary means of getting an income to the family" (Garba et al., 2013). According to Pascale et al. (2010), "the concept is simple: look for outliers who succeed against all odds" (p. 3). Essentially, positive deviance is about looking for

the outliers and their individual differences and regarding them as a "community resource" (Pascale et al., 2010, p. 3).

Positive deviance has been used in research around the world to create successful development programs like reducing child malnutrition up to 50% in communities in over 40 countries, reducing neonatal mortality and morbidity in Pakistan and helping give women a voice, and reducing MRSA transmissions by half in three U.S. hospitals (Pascale et al., 2010). The former director of Save the Children Myanmar encourages researchers to "Look for the positive deviants…those people who are exhibiting the desired levels of performance-and try to understand what's different about their behaviors. That's where you'll likely discover the keys to creating real change" (Sternin & Choo, 2000, p. 15). Finding cases in which widowed women have started their own businesses despite their difficult circumstances will help uncover important information in establishing a program for widows that works.

The social ecological model indicates that the communication through the community and the individual's social networks regarding gender equity is intertwined with the individual's behaviors, knowledge, perceived risk, self-efficacy, and values (Storey & Figeroa, 2008). This study proposes a communication for development or participatory communication framework to understand more about what leads to empowerment of widows in Nigeria, the impact of microfinance groups, and more instances of positive deviance.

Figueroa (2008) suggests that formative research in development is a "conversation" (p. 75) between participants and the researcher. This research invited a conversation of the widows to speak out about their own lives and experiences in a

meaningful way. Anyaegbunam et al. (2004) suggest that one of the major reasons that development efforts fail is due to a "lack of people's participation and inadequate communication between projects and the people" (p. 7).

Nigerian widows struggle physically, psychologically, economically, and socially. The plight of widows is an intricate web that impacts all aspects of the life of the woman and their children but is also impacted and influenced by multiple spheres. Due to the complexities involved, strategies for empowerment need to address all levels of influence and oppression, including the individual level, but also cultural and societal levels. It is clear that the experience of widows varies throughout Nigeria. There is not an absence of research on the experience of widows nor economic empowerment programs for women in the country. Instead, the gap lies in the lack of research surrounding how widowed women's attempts to improve their economic status are affected in the interpersonal, community, and societal spheres. This leads to the following research questions:

Research Questions:

RQ 1: What characterizes the experience of widows in Kaduna state?

RQ 2: What messages about widowhood, female education, and women in business do widows receive from their communities?

RQ 3: What barriers do widows in Kaduna face when attempting to start a business?

RQ 4: How do the widows in Kaduna frame their own situation?

RQ 5: Are there instances of positive deviance among the widows in terms of their education or livelihood?

RQ 6: What "spheres of influence" (societal, community, interpersonal, or individual) do widows discuss when they talk about their experiences? What spheres of influence appear the most relevant?

CHAPTER 3. METHODOLOGY

This study included the gathering of demographic data of widows in Kaduna State and their households, including income, housing conditions, and educational status of those in the home. In addition to demographic information, the research focused on the widows' attempts to provide for themselves and their families, as well as the messages from the community surrounding widowhood and female-owned businesses. The study also included a community forum and two focus groups. The community forum was comprised of questions related to demographic information, barriers to business success for women, and the communication, messages, and culture surrounding widowhood and female-owned businesses. The focus groups additionally included some participatory activities to gain more in-depth discussion on these topics. Observational research recorded in the form of notes and memos also took place.

Context

The research for this study was conducted in partnership with a NGO, the Gweimen Centre, located in the Kwoi township of southern Kaduna State. The Kwoi township is part of the Jaba Local Government Area (LGA) which was estimated to have a population of 210,500 based on census data from 2006 (National Population Commission of Nigeria). Local contacts estimated the Kwoi township to have a population of 50,000 residents. The Jaba LGA is a traditional monarchy state within Kaduna State ruled by His Highness Chief of Ham Jonathan Danladi Gyet Maude (as of May 6, 2021).

Figure 2. The Palace of the Ham King, His Highness Chief of Ham
Jonathan Danladi Gyet Maude. March 20, 2018

This research was conducted in the Jaba LGA. The Jaba LGA is the traditional

monarchy of the Ham Tribe (Aluwong, February 26, 2019). The Ham or Hyam Tribe was

known to the Hausa-Fulani as the 'Jaba' (Aluwong, February 26, 2019). Natives in the

region advocate to change references from the Hausa word 'Jaba' to the native word

'Ham' to describe their ethnic group (Aluwong, February 26, 2019). The Ham Tribe trace

their roots back to the Iron Age Nok civilization who lived between 1500 BC to 500 AD

(Breunig, 2013). Today, the Ham Tribe is 75% evangelical Christian (Aluwong, February

26, 2019). The Ham Tribe recognize the clan of Kpop Ham as their paramount ruler with

Kwoi as the traditional home of their monarchy (Aluwong, February 26, 2019). In order

to better understand the Ham culture, it is necessary to explicate some of the history

concerning the impact of the Hausa and Fulani ethnic groups on the Ham Tribe.

3.1.1 History of Kaduna State

Culture is never a homogenous structure (Clarke et al., 1981), thus it is important to understand some of the hegemonic powers at work in the culture of the research. According to Suberu (1996), ethnic tensions in southern Kaduna State have incited more violence than any other instability in the state in recent history. The root of this violence lies in the historical background of the state (Suberu, 1996). According to John (2017) a number of attacks from the Fulani herders and Hausa traders were documented in the early 19th century. Violence between the tribes has continued to modern day (2021). The arrival of British coloners was said to have ended the incessant slave trading of Ham peoples in the region that Kaduna State now lays claim (John, 2017). Kaduna State was once the Zaria emirate-cum-province (Suberu, 1996). The current structure of traditional governance was derived from the Hausa-Fulani ethnic group which dominated the northern region of the state (Suberu, 1996). Anthropologist M. G. Smith identified the second ethnocultural group of the Zaria kingdom as a pagan population comrised of thirty tribes (Suberu, 1996). Between 1800 and 1950 the so-called pagan tribes were vulnerable to domination by the Hausa-Fulani (Suberu, 1996). Anthropological records suggest that more Ham people spoke Hausa than their native tongue in 1921(). According to Suberu (1996), the Hausa-Fulani have more hegemonic power than the other tribes in the region. Though, the Kagoro, Jaba, and Moroa have experience some more freedom from the influence of the Hausa-Fulani (Suberu, 1996). To this day, the Kagoro, Jaba, and Moroa operate as independent cheifdoms. However, district heads are typically nominated from the Hausa-Fulani group (Suberu, 1996). The political and religious differences between

groups in the Zaria area (now Kaduna State) have escalated into violent disputes that predate colonialism in the country (Suberu, 1996).

3.1.2   Religious Traditions

Islam dominates the Hausa-Fulani culture, particularly in the northern regions (Suberu, 1996). However, traditional animistic worship predates Islam among the people and is still practiced (Suberu, 1996). The tribes in the southern region were receptive to Christianity when missionaries came and the leadership "has been dominated by mission-educated elites" (Suberu, 1996, p. 49). The Kwoi Township received its first missionary in 1910 and the Ham people in this district are 85% professing Christians, though the surrounding areas are primarily Muslim (Aluwong, February 26, 2019). The religious differences have compounded ethnic and political disagreements for many years. The Kafanchan Crisis of March 1987 is a pivotal event in understanding some of the current seniments in southern Kaduna State. In March 1987, a disagreement between Christian and Muslim students at the Kafanchan Teachers College in Kafanchan (located in southern Zaria) errupted and spilled over into the town (Suberu, 1996). What started as a theological disagreement, triggered the rocky relatinoship between the Muslim-dominant Hausa-Fulani political leaders, the larger Hausa-Fulani Christian community, and the non-Hausa-Fulani animists (Suberu, 1996). According to offical reports, nineteen people were killed in violence due to the crisis and 169 hotels, 152 churches, five mosques, and 95 vehicles were destroyed (Ibrahim, 1989). Suberu (1996) noted that the "Kafanchan crisis presaged a new wave of ethnoreligious turbulence and violence in northern Nigera" (p. 54). In 2002, Kaduna signed an ethno-religious peace treaty, however violence in the region persists (Musa, 2016).

3.1.3   Economy

90% of the Jaba LGA's economy comes from agricultural activities (Aluwong, February 26, 2019). Ginger was the tradition crop for the Nok people (John, 2017). Ginger remains a common crop for the community in the Jaba LGA. The region within and surrounding the Kwoi Township is rural.

Figure 3. Traditional Houses in Kwoi.

There are several larger market areas in Kwoi. The one showed in Figure 3, depicts the market area for meat and other foods. This market is located near the chief's palace in the town square. Many residents sell their goods and produce in small roadside.

Figure 4. Market in Kwoi's Town Square. July 25, 2018.

Figure 5. Roadside Market in Kwoi. July 25, 2018.

Kwoi does have a local banking institution through First Bank Nigeria. While the upper class does patron the bank, most of the low-income residents do not (field work, March, 2018). The microfinance fund for widows was established in 2018 through the Gweimen Centre. The fund now partners directly with the bank in Kwoi.

Community Partners

The research was executed with the assistance of a local community partner: the Gweimen Centre in Kaduna State of Nigeria. *Gweimen* is the Jaba/Ham word for peace. The Centre began when Dr. Beatrice Kadangs returned from the United States to her hometown in with some packages that her church had given to distribute to those in need. When she and a friend set up a meeting to distribute the items over 100 HIV+ orphans arrived. This was the summer of 2003. By 2006, the Gweimen Centre officially became a

non-profit. The Gweimen Centre was one of the first non-profit organizations in Kaduna State. His Royal Highness, the Jaba Chief, sent out a surveyor to scout land for the growing NGO and then identified twelve landowners to designate their land for the project's home. In 2006, the Gweimen Centre began building their permanent location, which is still a work in-progress.

The Gweimen Centre continues to feed over 100 orphans and vulnerable children everday. They also provide school fees, transport to the center, educational programming and anti-retrovirals for HIV. Over 500 children receive assistance through the Centre. In addition, the Centre serves 300 widows who are registered through their programs. They offer vocational training through tailoring, knitting, baking, perfume-making, soap making, and other similar trades. Graduates of the program receive the necessary equipment to begin their own business, such as a sewing machine, a traditional oven, or a knitting machine.

Due to the expenses and set backs of the permanent location in Kwoi, the Gweimen Centre began meeting at the Kato International Trading Academy (KITA). The location has several smaller buildings, an outdoor structure, and a playground. The Gwimen Centre had a wall build around the parameter of the area to protect the space from the attacks of the Fulani Herders. They also employ four full-time security guards.

Figure 6. The Current Location of the Gweimen Centre. March 18, 2018.

The director of the center, Dr. Beatrice Kadangs, served as a cultural liaison and interpreter, while community leader Joshua Makori served as a consultant for the project. Both have well-established relationships with persons of influence in the community and work closely with local religious and governmental institutions in the region.

Participants and Recruitment

This study recruited widowed women over the age of 18 who were living in a rural region of Kaduna state. Initially, I attempted to recruit widows who fell into one of four categories for four separate focus groups: 1). Widows who have not had any job training and have not started businesses, 2). Widows who have had job training and have not started businesses, 3) widows who have not had the job training but have started businesses, and 4). Widows who have had the job training and have started businesses. In

reality, these categories proved unclear, and it was not possible to separate the focus groups based on these criteria.

The recruitment strategy relied on purposive sampling using the registered widow list at the Gweimen Center and word of mouth, which included announcements in local religious congregations. Purposive sampling is often used by qualitative researchers to make "informed judgements about… whom to interview" (Lindloff & Taylor, 2011, p. 110). Churches in the region announced the groups on Sunday morning, August 5, 2018, and the intended focus group became a community forum when 79 women arrived for the Sunday afternoon meeting. Fourteen women participated in the first focus group and ten participated in the second, totalling 103 participants.

Procedures

After obtaining IRB approval, I spent three weeks in central Kaduna gathering data through ethnographic focus group interviews and field observation. I worked with local community partners, who were trained in research with human subjects.

Though the intention of the study was to divide the women based on their training and whether they had a business, these categories were unclear. According to the director, Dr. Beatrice Kadangs, most widows participate in "petty" trading when they are able (personal communication, July 31, 2018). The recruitment message simply invited widowed women to join in a discussion about their experiences at the Gweimen Centre. The announcement of the first focus group was shared by word of mouth at several church meetings, and 79 women arrived for the first focus group—which was then conducted as a community forum. Between August 5 and August 11, the researcher

conducted the aforementioned community forum and two additional focus groups,

comprised of 14 and 10 women, respectively. The community forum and the second

focus group took place in the covered courtyard of the Gweimen Centre's main location,

while the other focus group was conducted in a schoolhouse in a nearby village, which is

sometimes used by the Gweimen Centre for activities. Over 100 women participated in

Figure 7. The location of the first focus group in at the school in
the Dura community. August 7, 2018.

the research (n = 103), approximately one-third of the widows served by the Gweimen

Centre.

The focus groups and community forum began with reading the consent form

aloud to participants. Afterward, participants did an icebreaker, usually a song or prayer,

before beginning. The first questions pertained to demographic information. The

following questions focused on aspects of business, perceived barriers to starting

businesses, and messages pertaining to empowerment. Lastly, the participants of the two

focus groups were asked to participate in an activity called "the problem tree"

(Anyaegbunam, Mefalopulos, & Moetsabi, 2004). The problem tree was used to help identify and further clarify the significant issues facing widows in the community.

Community Forum

The research began with a community forum comprised of 79 female participants. A community forum allows community members to participate in an open discussion about the issues that affect them. According to the UCLA Center for Health Policy Research (Carroll et al., 2004), a community forum is best conducted when the research team wants to quickly collect information about a problem from a large number of people, involve residents in solutions to their problems by giving them an opportunity to speak, identify potential partners, or involve residents in an action plan. The community forum was advantageous to this research because it allowed the community to participate in an issue that concerned them and allowed them to identify areas that previous research had not considered (Carroll et al., 2004).

Dr. Kadangs acted as the moderator for the community forum since she was known by the community members and able to make them feel comfortable to speak openly. I acted as the note taker for the community forum. We provided light refreshments during the community forum.

The UCLA Center for Health Policy Research (Carroll et al., 2004) recommends keeping groups smaller than 30-40 people to allow for more meaningful discussion. Since the number of community members was unexpectedly large, we were unable to secure notetakers and moderators for smaller groups. For some questions, we did allow the

participants to break into groups of 10-12 to discuss and then share their thoughts with the larger group.

Focus Groups

In addition to the community forum, I conducted two additional focus groups. As suggested by Lindloff and Taylor (2011), the purpose of using focus grousp was to take advantage of the shared experience of the widows. The focus groups allowed for the widowed women to discuss their similar experiences and reach consensus on problems in their community.

Instruments

3.1.4   Focus Group Interview Protocol

The interview protocol was designed based on guidelines on obtaining baseline income data on poverty from the World Bank (Grosh & Glewwe, 2000). The protocol received input from local community partners for cultural sensitivity and appropriateness. Several changes were made from the World Bank's suggestion. For instance, "describe your housing conditions" was translated culturally as "imagine you have an unexpected guest in your home, how would you feel?" Questions were open-ended in order to garner rich responses. The questions were meant to establish the household's economic situation, and the second part of the protocol pertains to empowerment, small business, and the experience of widows, including the messages they have received about women owning businesses and getting an education. According to White (2011), it is critical to sustainability that the community is involved in developing solutions.

3.1.5 Problem Tree

The problem tree is a way to visualize and analyze problems in the community. This tool involves drawing the problems and root causes in the form of a tree with branches and roots. The technique comes from the *Participatory Rural Communication Appraisal Handbook* (Anyaegbunam et al., 2004). In this portion of the focus group, the group was divided into several sections based on the neighborhood in which they lived. They were asked to identify the problems and needs of widows in the community and then rank those problems. The group identified what they believe the main problem to be; from that, the group worked together to draw a problem tree. The participants were asked what caused the problem; the causes were drawn as the roots of the tree, while the effects were drawn as the branches. After each group finished their drawings, we discussed them together.

Translation and Interpretation

Though English is Nigeria's national language, most women in the region are more comfortable communicating in the local Hausa language. It should be noted that Hausa has been used as the primary language in the Jaba LGA since at least 1921. The current King advocates for Ham literacy, but most people still communicate in Hausa. Due to internet restrictions in the area, consent documents and the interview protocol were translated in-country. Consent forms were read aloud in Hausa for participants with low literacy. Community forums and focus groups were conducted in English and Hausa with an interpreter. Interpretation occurred live, and the interpreter was provided with

the protocol in Hausa (see appendix). Meticulous notes were taken during the forum and focus groups, which were also audio-recorded.

Data Analysis

The English translations were transcribed, and those and the memos were open-coded. Community partners were involved in discussions of emerging themes after each focus group. Transcripts and notes were analyzed through open coding. The "unrestricted coding of data" helped identify specific issues relevant to the participants and the community partners (Lindlof & Taylor, 2017, p. 250).

CHAPTER 4. RESULTS

The Gweimen Centre was always abuzz with activity. The community forum was conducted on a Sunday afternoon in an outdoor structure with several dozen plastic chairs for the women to sit in. Women arrived brightly clothed and brought their children with them in most cases. The children played around the structure and babies cried throughout the community forum. The same was true for the following focus groups conducted at a one-room school house in a nearby community and the same outdoor structure. Each group was lively and had a lot of crosstalk. In many cases, the exact responses of the women were lost in the shuffle and were summarized back in English. Still, a number of significant themes emerged from the conversations regarding the widows experiences and beliefs.

Overall, the conditions for widows in Nigeria are characterized by extreme poverty. As suggested by the socio-ecological framework, widows certainly struggled with poverty at individual, social-network, and societal levels but are working to overcome the barriers. Women varied quite a bit in terms of their age and how long they had been widowed. In almost all cases, the women were the head of the household, and their families relied on their income. Some women lost their husbands during the AIDS crisis of the late 80s and early 90s, but others had become widowed in recent years. A few still had living husbands, but in these cases, the husband was either ill or unable to provide for the family for some reason. The majority had several children (M = 4.8, SD = 3.9), most of whom were in primary school, with a few in secondary school or of adult-age.

The Experience of Widows in Kaduna State

RQ 1 asked, "what characterizes the experience of widows in Kaduna state?" In short, the experience of the widows interviewed in this region was marked by HIV+, poverty, and to a lesser degree, a lack of education. It should be noted that due to the collaboration with the Gweimen Centre, this number of widows living with conditions like HIV or in extreme poverty may appear skewed in relation to the broader population of widowed women in the region.

4.1.1   Income

All of the interviewed women were the sole providers for themselves and their families. As one middle-aged widow put it, *"I cannot survive without my business."* 100% (n=103) of the women interviewed participated in some type of farming. During the rainy season, before the harvest, farmers struggle to have enough to feed themselves or their families (Beatrice Kadangs, personal communication, July 30, 2018). Because agricultural work made up such a large portion of the women's income, most said they had to sell some of their harvests in order to buy items like cooking oil. A number of the women at the community forum sold food items such as tomatoes, onions, or peppers at their neighborhood markets. *"On marketdays, I cook foodstuffs"* said one younger widow. She lived with her family and on the days of the market, she cooked food to sell to the market patrons. One widow shared her story:

"When my husband died, the children were very small. I used to go to the villages and buy cassava and process it to garri [a paste]. I sell it to buy food for my children."

When the food runs out, they resorted to any possible means of sustenance. Their farming is relatively meager in terms of harvest. Some situations are so dire that one

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woman claimed she would go out to the farm every day to dig for worms to eat. On several occasions during my stay with Dr. Kadangs, women would show up at her door, needing food or milk for themselves and their children. Dr. Kadangs said that if the women went to a church or a city official needing food, the leaders would direct them to her home (personal communication, July 30, 2018). She explained that many of the women who came to her had been surviving on a few groundnuts a day, sometimes for several weeks.

In the community forum and first focus group (n = 91), only eight women had any income outside of farming. Five of these women sold some of what they had harvested at the local market at a small table, one also made and sold bean cakes, and three were trained tailors. The first focus group was comprised of women from a nearby community, one woman worked as a caregiver, but the others did petty trading and farming as their primary income. Petty trading included selling/trading some of their harvest for necessary household items. Of the seven widows present at the focus group, none of them had any source of income outside of small farming and petty trading. These means of provision are incredibly inconsistent and unreliable. Though the women whose husbands were still living managed to cook and sell goods at the market, the widowed women did not have enough resources to do so.

Most women said they struggled to make N5,000 ($14 USD) a month. Some said they spend that much in a week on food. Because the majority of their income comes from farming small plots of land, most lack an income of any kind for around three months out of every year. Those who engaged in petty trading earned about N2,000 ($5.50 USD) the previous month—the women who had some type of employment made

about N15,000 ($42 USD). One woman earning a salary as a caregiver said her salary was N15,000, but it lacked consistency, and like the other women, she said that sometimes she had gone up to three months without receiving her salary.

4.1.2   Living Conditions

Contrary to data from other states where local customs may force a widow out of her family home, nearly all of the widows in this sample lived on a family compound. Only eight women reported living in rented homes. Of those living in family homes, the families were typically comprised of several family units. In some cases, the households were comprised of a single-family unit (four to five persons), but in most cases, the households might vary from a widow living in her father's house with several families or with one or two other wives and their children (over 20 persons). The majority of women had between three and five children. A few women were childless and were either married and widowed young or had trouble conceiving. One widow had 15 children and grandchildren in her care.

The question "describe your housing conditions" was translated into Hausa with the essence of "imagine you have an unexpected guest; how would you feel?" One woman said, *"If someone came to my house, I would be frightened. I would worry, 'how will I serve her? How will I entertain her?'"* Another woman who had her own home said:

> *"If you came to my house, I would be embarrassed… I clean…but the living conditions are such that I have no chair for you to sit in. The floor is bare… so I*

would be embarrassed. I wish it were different, but I have no way to afford better conditions."

Still, another woman lamented: *"if an unexpected guest came to my home, I would be frightened… the chairs I have are not suitable."*

One woman sold tomatoes and spoke more positively, saying: *"Even though I am poor, I would not be frightened. If someone came to my house, I would make a good tomato stew. It would not be surprising since they know I sell tomatoes."* This comment is one small instance of positive deviance among the women. This woman felt proud of her talent, even though her resources were meager.

However, most women said things like, *"I would have no seat for them."* Or *"I'm afraid the visitor would not like the food I have to eat."* When a woman would make these types of statements, those around her would verbally or non-verbally agree with head nodding, clicking, or repeating the statement.

4.1.3   HIV/AIDS

Nearly 100% of the women interviewed were HIV+. Though this was not a focus of any of the questions in the protocol, HIV status emerged as a common theme in much of the discussion. Through the Gweimen Centre, most of the women and their affected children were able to take the necessary antiretroviral, but a significant portion of the widows lost their husbands to HIV/AIDS. Commonly, the men contract HIV and develop AIDS before they realize they are HIV+ (Beatrice Kadangs, personal communication, March 28, 2018). This is consistent with research from the *American Journal of Public Health* which suggested marriage itself puts women in Nigeria at risk for HIV (Smith,

2007). It is common practice for men to engage in extramarital affairs while at their jobs in the cities while their wives are at home (Smith, 2007). Discussion around the affairs and the disease are shrouded in shame (Smith, 2007).

During the first focus group in the school in Dura, several of the women mentioned that they still lived with their husbands (n = 8). This was surprising given our criteria for the study, but they explained that all of the widows with living husbands were HIV positive, and their husbands had AIDS, rendering them unable to keep their former jobs. Furthermore, these women were expected to become widowed in the near future and were already registered with the Gweimen Centre. This story from one of the widows is typical of many of the widows in the community:

"My husband did not tell me he was HIV+. He slept with me. When he started dying, I realized he had given me HIV too… now I can't remarry."

Because the husbands contract HIV in the cities where they work during the week, they often do not disclose their status to their wives back in the villages. After the husband dies, the woman cannot get remarried due to her HIV status. One widow said:

"My husband's brother wanted to marry me, but I told him, 'I can't because I have HIV.'…he said, 'don't worry, we'll use a condom,' but I thought it was a bad idea. I didn't marry him. A year later, he died of natural causes. Thank God I didn't marry him. Even if we didn't have relations, people would have blamed me for his death!"

The others proclaimed "*amen!*" after this story. These findings are consistent with research from Fagbamige et al. (2016), which suggested the high prevalence of HIV among widowed women in Nigeria.

4.1.4   Education

More than half of the women attended some secondary school but had not necessarily earned their diploma. 13 out of the 103 had only received education through primary school. A smaller number only had completed first or second grade. Only five women out of the 103 had received no education whatsoever. Given the history of female education, this result was somewhat surprising. All of the widows in the first focus group said that they had the opportunity to go to school, but it was poverty that kept them from being able to continue. Poverty was the contributing factor in women not going further in their education, regardless of when they stopped (primary or secondary). Older women were less likely to have an education than the younger women because, they said, in years past, girls were not encouraged to have an education.

With the help of Gweimen Centre, all of the women with children had them in school. School fees, per child, totaled N3,750 to N 4,000 (about $10-$12 USD) per month. The cost of the fees alone is more than most of the women and their families can afford. This number does not include the exam fee of N 25,000, which is necessary for completion. With the uniform and exams, the average cost of school per child was N 45,000 to N 50,000 (between $125 and $142 USD). The cost of education was a primary concern for mothers.

Themes in the Messages from the Community

RQ 2 inquired, "What messages about widowhood, female education, and women in business do widows receive from their communities?" Women in two separate focus groups answered questions pertaining to this research question. The interviews were open-coded and compared with data from the community forum. Several themes emerged as relevant: neglect from the community and education as empowerment.

4.1.5 Neglect

One theme that emerged from the participants was *neglect*. Only two out of 79 participants in the community forum received any assistance from their families or outside the community (aside from the Gweimen Centre). The assistance only constituted about N 15,000 on an infrequent basis. When Dr. Kadangs asked, "who helps you? Does anyone help you?" the community forum went into an uproar of shouting and laugher. The question caused a commotion that lasted several minutes, and everyone was talking over the other participants trying to respond to the question. The participants found the question outlandish because so few of them had received any assistance from their families. The interpreter, lovingly called 'Mama,' explained that the question was funny because the widows were supposed to be entitled to their inheritance, but it rarely happened. The brother of the deceased spouse is supposed to care for the widow, but it is seldom practiced.

In the first focus group, conducted at the school in Dura, a short conversation between the seven widows took place in Hausa and was summarized by to me in English. *"Unfortunately, most of them [the widows] are met with a lot of, a lot of resistance from,*

especially from other families. The relationship with other men is usually not all that

welcome."

When asked about the message that the community sends about widows, one widow (who lost her husband more than 20 years earlier) said: "*The churches used to help us widows, but now there are too many of us*" another woman interjected, *"And the economy is poor."* This issue was discussed in the community forum and in both focus groups. Some said they had received food from churches but nothing else.

Others talked about how the government had done nothing. One widow said: "*We can't pay taxes, so the government doesn't give us anything."* That is because there are taxes that the men pay that would allow them some government assistance; only men can receive the benefit. Since the widows have no husbands, they cannot receive any of that assistance. When I asked "what messages does your community send about widows?" the women in the second focus group began discussing the failures of the churches and the government in terms of financial support and assistance.

Dr. Kadangs translated some of the situation and crosstalk:

"In the churches, they used to have programs for the widows and different kinds of assistance. But that has stopped. One, because there are too many widows in the churches. The second one is the economy is so bad. Then in the community, like when the government send in some relief materials, um, unfortunately, some of the community leaders, because they have some taxes, some dues that the men pay and because they are widows and they don't pay taxes, they usually don't get any share of those materials. Which is really really sad."

In short, the women discussed a feeling of neglect from the community. While they placed the blame on various entities (churches, the economy, or the government), the ambivalence of the community was a prevalent theme in the discussion. Some of the women spoke in a manner of understanding, saying that the economy was terrible. Unfortunately, some messages hinted at the oppression of widows that previous researchers documented. Ruth, a woman in the final focus group, said: *"some pity us, but others see us as a threat."* She indicated that this was due to a perception that widows are not an asset in the community. The community's lack of resources often leads to a scarcity mentality (Chuck Madinger, personal communication, March 28, 2018). The idea is that if a widow receives aid, then that resource is no longer available to benefit anyone else in the community. This mentality is a potential reason that Ruth said some community members saw the widows as a threat.

4.1.6 Education as Empowerment

Education was viewed as a form of empowerment to women. When asked about the effect that education had on widows, one woman, somewhat jesting, said, *"If I had gone to school and had an education, I wouldn't be a widow in Nigeria; I'd be abroad!"* Her peers roared with a burst of knowing laughter.

The women were interested in business education specifically. They were unable to go back to school because of their circumstances. The women in the community forum talked amongst themselves about how they felt that business education would improve their ability to handle some of the problematic situations in regard to business practice.

The poor perception of widows was in striking contrast to the women's surprisingly positive comments about their community's messages about women in business and education for women. One woman said that: *Education is emancipation for women… the community appreciates educated women.*

When asked about the messages regarding women in business, Esther said, *"When a woman is successful, then she is peaceful."* Most of the women engaged in petty trading, which is consistent with the expected gender roles of women in the region; therefore, the widows did not receive negative messages surrounding being a woman in business. However, while the community did not appear to discourage the women's success, they did not directly support it either. Based on the women's discussion, the community encourages women to be successful but does not give them the resources to make that happen. The discussion on barriers to having a successful business was long and laborious.

Barriers to Business

RQ 3 inquired, "What barriers do widows in Kaduna face when attempting to start a business?" In order to answer this question, the problem tree activity was utilized in two focus groups. Groups were asked to consider the tree as a business. The women looked at how a tree could be affected through the roots and discussed the outcomes. They talked amongst themselves about what causes a business to fail. The issues all surrounding a lack of capital but there were two primary barriers: familial concerns and business practice.

4.1.7   Familial Concerns

Initially, the groups started by discussing the issue of poverty. Not having enough capital to start a business was a significant barrier to most of the women. Most women had made attempts to start businesses, and all participated in some kind of "petty trading." This consisted of anything from selling goods or foods in the market to trading harvested rice for cooking oil. Godiyah was widowed in 2003 and left with a daughter. She sells groundnuts and keeps poultry and pigs. Altogether, her income is only N 12,000 ($34.28) per month. Godiyah said, *"One of the problems is when we have to divert the money from the business to pay for another expense… it's really difficult to make it up."* She went on to say, *"My daughter wants to further her education… but we have no funds. She didn't even write her exam."*

Godiyah's story was far too frequent. Using the money from the business to pay for school fees or hospital bills from illness was a common problem, and it often depleted the ability for the business to continue. Magdalene H. was widowed in 1997 with one daughter. Now she buys and sells grain, making N 22,000 a month ($62/month). Magdalene explained:

> *"I have a daughter who went to university, but I didn't have enough money to pay. So, before the ginger was ready for harvest, I needed money, so I borrowed money. When it was harvested, I had to use all of the money from the ginger to pay back the debt. I had no money to continue the business."*

The magnitude of the cost for basic needs such as healthcare or education was simply more than the women could overcome, in many cases. During the second focus group,

the women agreed that if they got ill or a family member got ill, they had to use all of their income to pay for the hospital bill. One older woman, Malkatu, has five children and grandchildren and does petty trading to bring in N 17,000/month ($48). Malkatu said, *"Tuition fees to universities costs too much, so [we] don't have any money left for the business."* Magdalene agreed that "*There are some children who cannot further their education because their mothers cannot afford it. They ask them to go learn a trade like tailoring… but even there, the tuition is so high they cannot afford to learn a trade."* Similar stories can be found across the literature on women's economic empowerment. A study of 300 small-scale agricultural producers in Rwanda found that many women participated in micro-finance programs to pay for school tuition for their children, health services, or simply to feed their families (Vishwanatha, 2017).

The women discussed some of the adverse outcomes of the degree of poverty. In the second focus group, the women sat in groups based on neighborhood to do the problem tree activity. They noted that some of the youth had resorted to idleness (because they had little to do). Ruth chided that *"Some of the youth refuse to go to the farm. They move around. Stealing one thing or the other. The devil feeds the idle man."* Godiyah added that *"Children are drunkards and smokers. Some women are drunkards and are not taking care of their children… some women are lazy."* Furthermore, another woman interjected that *"The men are no different."*

4.1.8   Business Practice

During the problem tree activity in the Dura focus group, women were asked to think about the problems regarding starting a business in this community. Several problems arose: 1. Lack of capital to start the business, 2. Lack of customers, 3.

Insufficient funds to continue the business after a bad sale or emergency, and 4. Buying and selling on credit.

4.1.8.1 Lack of Capital and Customers

One widow explained, *"The biggest challenge is that of poverty. No capital to start the business. You have to borrow. And even in the borrowing, it's not easy. You can go… and you don't have people who are ready to lend you some money."* We asked, if poverty is the trunk of the tree, then what are the roots and what are the branches? To help illustrate this, Dr. Kadangs had the women discuss what kills a tree and what allows it to grow. They discussed, *"if the roots are affected, there are times that the tree will suddenly die. But for some trees, it takes time. It's a gradual death. Eventually, the trees will lose their leaves and they will die"* one woman said. Then Dr. Kadangs said, "*so in business, what can we equate to those undisree?"* The following discussion ensued.

"When customers borrow and don't pay back."

"I sell food on market days. If I get this money and I cook the rice, cook the red stew, cook these foods, but people don't buy, so I am going to lose because the money I used in cooking that food is lost."

"Imagine you are selling firewood, and day after day after day, you don't have enough customers to patronize your business. So since you are not having enough customers patronizing you, whatever little money you get from the previous sales you will be using, you will be taking from it and before you know it, you've dipped into the main capital. And at the end of the day you don't even have enough money to go back and replace your business."

After finishing her explanation the widow and the others in the group started to chuckle knowing they had all experienced the same problem.

Still, another added: *"I cook food to sell at the market. But if people don't buy what I make, then I have lost."* Yet another said, *"One of the problems is that during the rainy season, people who offer to buy the chickens, don't offer enough money to compensate. It all goes back to poverty."*

4.1.8.2   Buying on Credit

One central theme amidst the barriers' discussion was that of buying and selling on credit. This topic was discussed at length in both focus groups and the community forum. The problem was obvious:

"When customers borrow and don't pay it back."

"Some will buy on credit and never payback."

"they buy on credit and don't pay back."

"Credit."

During the discussion in the Dura focus group, a woman stood up to share her experience. She had a customer come to buy the food she was selling. The customer asked to buy on credit, and the woman obliged. The customer never repaid. *"That is how businesses are killed. You cannot continue,"* said another woman.

One of the women who does petty trading in a nearby community explained:

"There is a phenomenon around here with the Ibos… If you see any viable shop—it belongs to an Ibo man. Not someone from this area. If [we] don't have any money, then [we] go to sisters and friends and neighbors and buy from them on credit…but then there is the problem to pay back. But, if there is cash, then [we] go to the Ibo shops (because they do not sell on credit). The question is: 'why are we being wicked to ourselves?'"

One of the widows, who sells bean cakes at the market, elaborated with the struggles of her business:

"Sometimes people will come and say 'okay, give me N100 bean cake.' And they won't even tell you they don't have the money to pay you. After you are done giving it to them, they will say, 'okay, I will come back and pay.' And it will take days, weeks, months, or even a year."

 Dr. Kadangs summarized some of these comments by saying: *"because of the culture, you don't want to go and confront them. You don't want people to think badly of you… But we are saying that when you start a business, you need to leave sentiments aside."*

The study results showed a multitude of hardships and barriers that widows face in their daily lives. Poverty is pervasive in the area, but the women continue to display insurmountable resilience despite the odds.

Problem Posing

RQ 4 asked, "How do the widows in Kaduna pose their own problems?

The problem tree was the primary tool used to answer this question. Though, throughout the conversations, the women discussed poverty as an evident and prominent

problem. Poverty was discussed as a root of most of their problems. At several points during the community forum and focus groups women stated *"it all goes back to poverty."* As the conversation progressed, though, they were able to engage on topics related to problems embedded in the culture. The women in the Dura focus group on August 6, 2018 discussed the issue of insufficient capital, customers, and buying/selling on credit at length during the problem-posing activities. The women in the Kwoi focus group on August 7, 2018, talked more about the other concerns in their communities, such as the issue of alcoholism among the youth, their struggles to continue their businesses after health emergencies or education bills, in addition to the issues regarding lack of capital and credit.

During the problem-tree activity in Kwoi, one group of women presented how some of the women in their neighborhoods were *"Drunkards and smokers"* and that they could not care for their children. As a result, drinking and smoking had become a problem among the youth in that region. *"The children have taken to drunkenness"* said a woman named Ester. The other women in the focus group agreed this was a significant problem in the community. Notes from the problem tree activity (see figure 2) explain the complex relationships between how there is not enough provisions for the children and the problems with alcoholism in the area. Previously, the women discussed the lack of available jobs for themselves and the youth. One woman explained how some of the youth go to find farm labor jobs, but some just go from place to place aimlessly. *"The devil feeds the idle hands,"* she said. Toward the end of the final focus group in Kwoi, a woman said:

"Some children are not able to finish their education, their mothers cannot afford

it. They try to get them to learn a skill like tailoring, but the charges are too high

and they cannot afford it, considering the present predicament of the country."

Her statement explains why some of the children have taken to alcohol or smoking.

The women had some difficulty identifying which of these problems were the roots and which were the branches, but ultimately they agreed poverty was the main problem and felt that the lack of jobs led to the drunkenness. The women in the neighborhood called Ngumkparo said that there were no jobs available in that community and they believed that is what had led to so many of the youth taking to alcohol.

Ngumkparo

Nia daya yara sun shiga sayeyaye
— mazele basu biya kuɗɗin yara
— matuaye duk sun shiga shan giya
— samari duk sun lai noma don shan kaya
— matasa kuma duk sun shiga sana'a
wasu makanike da tailo Ayukan Ekilisiya
wasu sukan ɗi noma
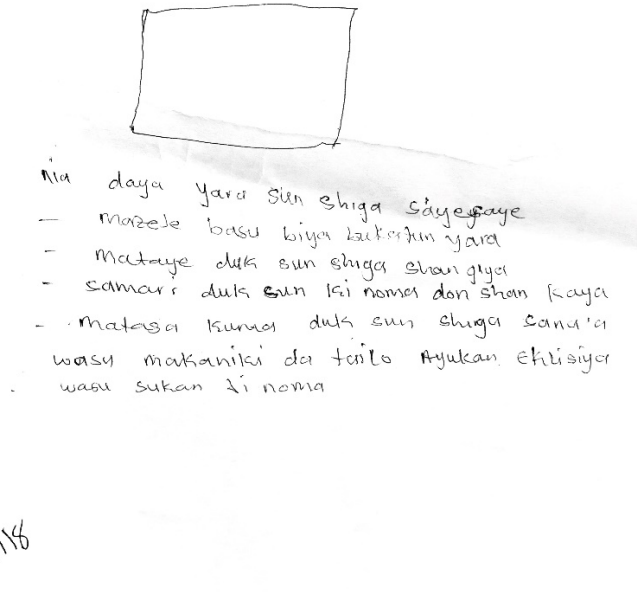
Figure 8. Notes from the Problem Tree in Hausa.

Again, the issue of buying and selling on credit was a topic of much discussion. As seen in figure 3, some of the women first identified "credit" as a root problem, along with "lack of money," and "sickness." After some discussion, however, they agreed that the lack of money is what caused the credit problems.
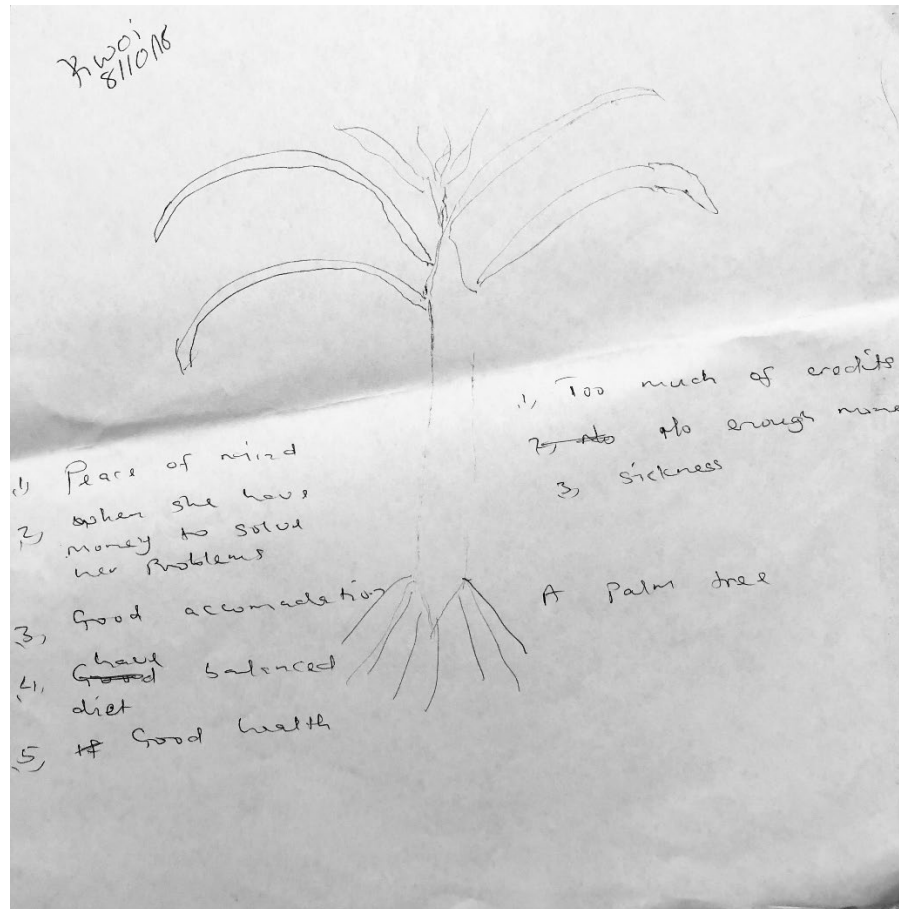
Figure 9. Problem Tree in English.

The women discussed ways to navigate these complex cultural issues that put their business in jeopardy. Toward the end of the community forum, the women discussed a possible solution:

> "*Don't give anything on credit. If someone comes, who needs assistance. Assist that person. If she comes back tomorrow, show her how to do it… you don't need to fear; it's your property.*"

By the end of the community forum, the women agreed that they should stop allowing customers to purchase from them on credit. They felt it was their right as business owners to not sell on credit.

Positive Deviance

RQ 5 inquired: Are there instances of positive deviance among the widows in terms of their education, livelihood, or their approach to business?

Despite the challenges, the efforts of the women studied show their involvement in their community. Wallace (2014) interviewed Muslim Hausa women working with NGOs in Kano State in 2010 and 2011. Wallace (2014) argues that women are not passive benefactors in NGO programming but active participants in development. The results from this study indicate the same. Widows in Kaduna State working with the NGO were making enormous efforts to better the circumstances for themselves and their children. Although the widows face incredible hardship, they were willing participants in creating solutions for themselves, their children, and their community.

The first focus group was conducted with women who relied heavily on petty trading; they brought in an average income of about N 2000 a month ($14). There were 14 women present in the first focus group, and half of them had only completed primary school, with three having only completed the second grade. They felt that there was much resistance from those around them to help. Furthermore, none of them received any kind of assistance from family members or their churches. Their stories were characterized by negative messages from the community.

On the contrary, the second focus group comprised widows who had more viable businesses (bringing in more than N15,000 per month, which is what the typical skilled worker would make in a month). The widows in the second focus group had higher education, with all of them having completed secondary school. Half of the widows (n = 6) in the second focus group had also completed their National Certificate of Education

(NCE). Their level of education may have been a reason that the second focus group revolved around the cost of education for their children. The first focus group said little about education.

Though both groups talked about the barriers to starting a business, women in the second group were more hopeful about overcoming them. Godiyah, who buys and sells ginger and grain, said, *"[because of] the national financial depression… all businesses are coming to a standstill… we are trying to come up with a way to overcome it, but it's difficult."* She said that the problems seemed too big to solve. Despite this, she said, *"We are being counseled to refrain from immorality and corruption in our businesses."* Her peers agreed that they were being encouraged to refrain from buying and selling on credit.

When the participants were asked what messages the community sent about widows, women in business, and women getting an education, their answers were generally positive. The results of these questions were surprising given the extensive research on gender inequality and the oppression of widows in Nigeria. Though the community forum and the first focus group did not discuss those topics at length, the second focus group had a lot more to say. In the second focus group, the women reached a consensus that while the community's views on widows were not always positive, the community supported women-owned businesses and education for women. Ruth said: "*They [the community] encourages it… they support it.*"
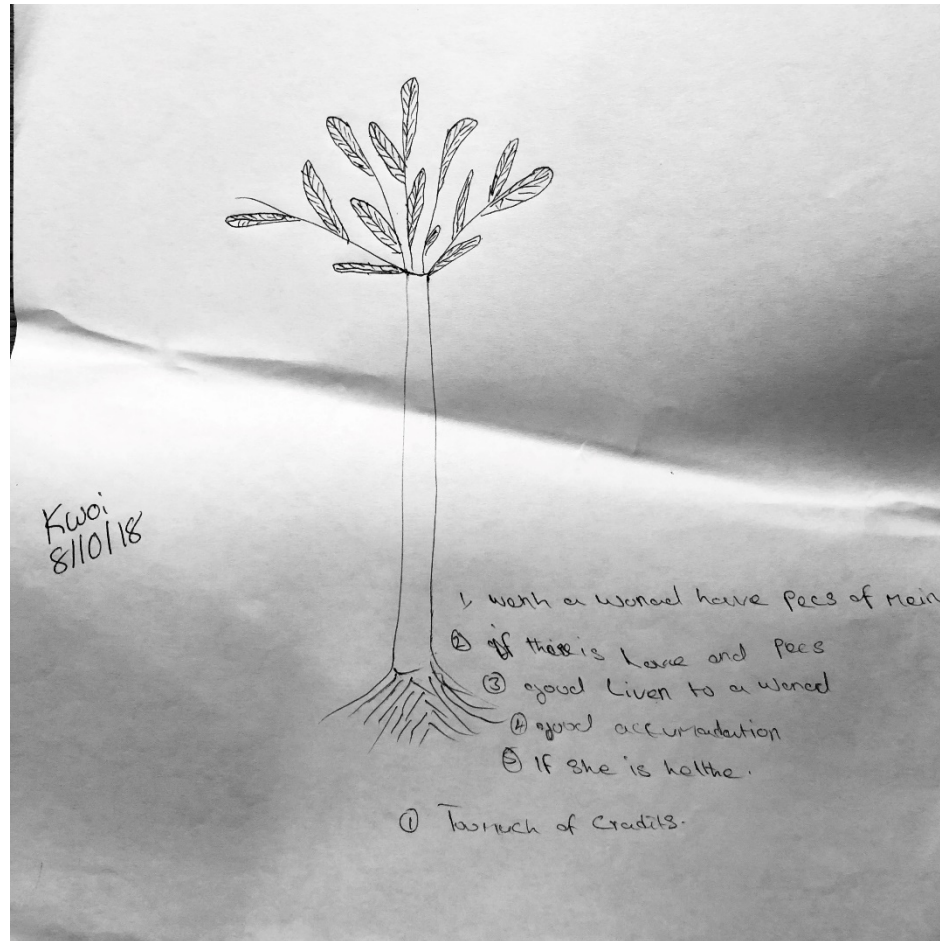
Figure 10. Problem Tree Notes for a Successful Woman.

One characteristic present in the women with more viable business was the belief

that, though they were not sure how to solve the problems, they were pushing forward

with the belief that they could overcome those barriers. Figure 4 displays some of the

common ideas among the women, concerning how a woman could be successful. Most of

the women in the second group talked about several "roots" to help grow a successful

woman. They suggested that through peace of mind, love, good relationships, and good

health, they could find success. This displays immeasureable hope to overcome difficult

circumstances.

The connection between the individual and society was also evident in their concern for their children's welfare and education. The women's extreme attempts (even those with no avail) to put their children through university displayed their belief that the cycle of poverty could end. The President of Fahe (a non-profit working to stop systemic poverty in Appalachia) suggests that one of the toxic themes of cyclical poverty is not just a lack of financial resources, but "a lack of hope that anything could ever change" (Jim King, personal communication, June 10, 2016). This group of women, though, displayed a hope that things could change. At the end of the final focus group, Godiyah said, *"I have something else I want to say. The government does nothing… the churches help sometimes but very little… that is why we hope God will provide a way for us."*

The Social Ecological Model

The previous statement by Godiyah indicates how many of the widows understood their spheres of influence. RQ6 inquired, "What "spheres of influence" (societal, community, interpersonal, or individual) do widows discuss when they talk about their experiences? What spheres of influence appear the most relevant?" The women showed individual motivation, felt they could navigate difficult circumstances interpersonally, and felt that their community was doing its best to support them given the poverty of the region. Though not as frequently discussed, the societal level constraints appear the most relevant in terms of why their businesses were struggling. The influence of the societal level is particularly clear when examining the state of the microfinance program in 2021. Though it was not possible to formally evaluate the program due to the impact of terrorism and the coronavirus pandemic, it is still necessary

to discuss. Because of its relevance to the SEM, the results of that research question will

be further explicated in chapter five.

CHAPTER 5. DISCUSSION

This study sought to examine the situation of widows in Kaduna State critically. By using the social ecological framework, this dissertation proposes that in order to empower widows, it is necessary to understand all the various influences and structures that impact their motivation and ability to provide for themselves. The purpose of the study is to document and understand the successes and failures of women-owned businesses in Kaduna State and the ways in which the women are empowered or disempowered within existing ideological and economic structures in their communities. Before further discussing this study's findings, it is essential to discuss the microfinance program that began in this region in 2018.

The Microfinance Program in Kaduna State

In early 2018, the Gweimen Centre received a grant of $10,000 (USD) to provide microloans to widows to start businesses. As part of their vocational programming, the Centre formed small groups by district of approximately ten widows (totaling 94 women). Each group elected a leader and submitted a business plan or proposal. Each group got a separate bank account, and each member had to pay a joining fee equivalent to about $2.00. Each group was eligible to receive a loan of approximately $200 in January 2019 and was expected to pay the loan back after six months. $2300 was dispersed as a pilot with the first groups. The hope was that the Centre could expand the microloan program to become widow-run and self-sustaining.

5.1.1 The Impact of Virus and Violence

The program started strong, and many women made progress on their businesses (Beatrice Kadangs, personal communication, June 5, 2019). Unfortunately, the plan to evaluate these efforts came to a halt when terrorism, violence, and kidnapping rose significantly, prohibiting travel in 2019. The U.S. Department of State warned that having a white American woman (myself) involved with a microfinance program in rural Kaduna could draw terrorists' attention to the Centre and put everyone at risk. I hired a local researcher to carry-out the in-country research on my behalf. However, by the time the project was approved through the IRB, the world was already suffering from the COVID-19 pandemic.

COVID-19 has left many widows in its wake due to Nigeria's flawed healthcare system. The virus and the lockdown exacerbated violence in many areas of the country as food became difficult to come by. In Spring 2020, the Kwoi market was only open two days a week and the food supply was limited (Beatrice Kadangs, personal communication, April 3, 2020). Dr. Kadangs reported that she had to travel through 14 government checkpoints to get to Abuja in order to buy food (personal communication, April 3, 2020). The price of a 25k bag of milk was 33,000 naira in february 2020 but by March 2020 the same bag was 45,000 naira (Beatrice Kadangs, personal communication, April 30, 2020). Dr. Kadangs noted that they could not find any milk in Kwoi at that time (personal communication, April 30, 2020). Furthermore, armed robbery was on the rise. In March 2021, Dr. Kadangs reported that food and fuel prices were continuing to increase and the travel even to local markets was dangerous due to robbers (personal communication, March 11, 2021).

Global News Alliance (2020) reported a story about Athat Abigail (name changed for security) in Central Nigeria, who lost her husband to an attack by Fulani herders in April 2020. This was not an isolated case. In Plateau State, Rose's husband Matthew was killed by Fulani herdsmen (Missions Box, August 28, 2020). Rose said that there was no money, and they could not trade because the markets were shut down due to the pandemic (Missions Box, August 28, 2020). Furthermore, when the government announced food aid, the widow Rose and her family did not receive anything (Missions Box, August 28, 2020).

Terrorism in the region has been on the rise for some time (as outlined in chapter 2). Over one weekend in February 2021, terrorists killed six and kidnapped 19 people in one village in Kaduna (Dadjuma et al., February 22, 2021). In March 2021, terrorists abducted 39 forestry students from a local school (Akhaime, March 21, 2021). The Kaduna State PDP Publicity Secretary, Abraham Alberah Catoh, stated

> "The current level of insecurity in the state, where people find it difficult to sleep
> with their eyes closed, parents are scared of sending their children to school,
> while economic and social activities are threatened and hampered is appalling and
> unprecedented" (Akhaime, March 21, 2021).

The country has been battling the Islamic extremist group Boko Haram for a decade (Kishor, August 9, 2020). Boko Haram aims to develop an Islamic caliphate in Nigeria, and its violent methods have led to the death of approximately 30,000 people, with millions displaced (Kishor, August 9, 2020). According to Dr. Kadangs, recent kidnappings of school children have kept parents from sending their children to school

and in some cases, they are marrying off their girls as young as 12 (personal communication, March 11, 2021).

According to Oluwole Ojewale (February 18, 2021), reporting for *Brookings,* "the lingering conflict between herders and farmers in north-central Nigeria has been rated six times deadlier than the Boko Haram insurgency." Though the government officials often report the conflicts as "banditry," the Fulani herdsmen of West Africa were named the world's fourth-deadliest terror group in 2015 (Ojewale, February 18, 2021). The Fulani herdsmen have been part of life in the Jaba lands of Kaduna State, where the Gweimen Centre lies, for many decades. In recent years, they have become more militant and violent. On my first trip to Kaduna, I stopped at a village called Ambam and spoke with the widows in that community. In 2006, the widows in Ambam gathered together to grow ginger for profit, but Fulani herders burned their fields to the ground. The larger buildings near Kefenchang bore the smoke marks of the event. Not all of the Fulani herdsmen are violent terrorists. I had many encounters with them during my trips to Nigeria. On one occasion, I was alone in the house when I saw a Fulani herdsman bring his cattle, and they surrounded the house. An automatic rifle was positioned on his back, but he was fully engaged in tending to his cattle. On other occasions, though, the herdsmen allowed their cattle to destroy the Gweimen Center's crops. One morning we came to the center and found that the herders had come through the gate and destroyed one of the mango trees.

In 2020, the outbreak of COVID-19 in the country exacerbated violence and terrorist activities. Nigeria reported its first coronavirus case on February 17, 2020 (Kishor, August 9, 2020). By August 3, 2020, the country had 800 confirmed COVID-

related deaths (Kishor, August 9, 2020). The impact of terrorism has been even worse. On April 18, 2020, Boko Haram killed a healthcare worker serving in a camp for internally displaced persons (Kishor, August 9, 2020). Since the beginning of the pandemic, Boko Haram has exploited the situation (Kishor, August 9, 2020). While the world watched the virus, Boko Haram and other terrorist organizations spread misinformation and preyed upon underemployed young people, promising them up to $800 to join the cause (Kishor, August 9, 2020). The pandemic did not cause national security breakdown, but it certainly made it more obvious (Campbell, June 11, 2020). Open Doors, a religious organization protecting persecuted Christians, expressed public concern that the COVID-19 lockdowns would allow terrorist groups to expand their stronghold territories (Ochab, May 18, 2020). According to a journalist for *Forbes,* terrorists have capitalized on the pandemic's hardship (Ochab, May 18, 2020).

According to the COVID-19 data repository by the Center for Systems Science and Engineering at Johns Hopkins University, as of March 24, 2021, Nigeria has reported 162,000 cases of coronavirus and 2,031 deaths. John Madeira (May 6, 2020) said that given Nigeria's 214 million people, the country had been relatively spared from COVID. Still, coronavirus spread quickly throughout Nigeria, particularly in the camps for internally displaced people (Kishor, August 9, 2020). Due to the lack of healthcare infrastructures in many areas, hospitals quickly ran out of space (Mbah, May 4, 2020).

To curb the spread of the virus, most states shut down the markets (Mbah, May 4, 2020). Dr. Kadangs reported that restricted travel made it nearly impossible to get food supplies to provide to the widows and orphans at the NGO in Kaduna (May 22, 2020). Amadasun (2020) suggests that despite the public health concerns, citizens in countries

like Benin, Nigeria, and Zimbabwe were more concerned with hunger. One Nigerian widow who is a petty-trader said:

"What good is it asking us to stay indoors when we are dying of hunger and no money for us? Does government want us to feed on ourselves? This sickness [covid-19] is nothing compared to the hunger virus that my children and I face . . . I am a widow, I have no support from anyone" (Amadasun, 2020).

COVID-19 has "complicated the psycho-social and economic challenges of widows in Nigeria—a phenomenon not being talked about" (Abdul Rasaq & Lukman, 2020). During the pandemic, widows experienced severely negative impacts due to the virus and the government's response (Abdul Rasaq & Lukman, 2020).

Because of their involvement in informal business (petty-trading), they were left out of formal social protection offered to employed workers (Abdul Rasaq & Lukman, 2020). In the wake of the Coronavirus pandemic, Mrs. Agnomanini, in Lagos, relied on her brother to pay for a single room's rent because she did not have any income from her hairdressing business after it was closed during the lockdown (Kabir, July 6, 2020). Mrs. Agnomabini reported on June 24 that she had no food to feed her two daughters (Kabir, July 6, 2020). Similarly, widow Abike Sani was dismissed from her job as a janitor at a school in Sangotedo when schools shut down (Kabir, July 6, 2020). Mrs. Sani pleaded that just because she is a widow should not mean she should starve, "we eat just once in a day" (Kabir, July 6, 2020). Ganiat Oyebade, a widow with four children, lost her husband eight years ago and was left with nothing (Oladeinde & Omarejedje, June 28, 2020). Oyebade recounted being arrested by Nigerian law enforcement for working late to make ends meet (Oladeinde & Omarejedje, June 28, 2020). Lawyers Abdul Rasaq and Lukman

(2020) conclude that the plight of widows in Nigeria during the pandemic is difficult to estimate accurately; however, more needs to be done to ensure their welfare.

5.1.2   State of the Microfinance Program in Kaduna

According to the director, Dr. Beatrice Kadangs, the first loans should have been paid back in July 2019. Several women were able to repay, and it was to the success of their businesses. Unfortunately, the majority of the women were unable to pay back the loans. Because of the travel restrictions and the pandemic, the exact reasons for the defaulted accounts are unknown. However, the loan defaults are almost certainly due to the impact of COVID-19 restrictions. It is known that two of the loan recipients died during the pandemic. One of the ladies was HIV positive and chose to discontinue taking her anti-retroviral medication. The hardship of the widows in 2018 was only increased with the onset of the pandemic.

Dr. Kadangs said that the entire program was put on hold during the global pandemic. Several of the original loan benefactors were able to "get serious" about their businesses, and the loans gave a tremendous boost to their income. The program was able to secure a relationship with the local bank and leaders plan to distribute more loans in 2021.

Social Ecological Model Revisited

The theoretical framework for this study was the social ecological model. The struggles and triumphs of widows are best understood when examined through the multiple spheres of influence that enable and constrain them. RQ 6 asked: "What "spheres of influence" (societal, community, interpersonal, or individual) do widows

discuss when they talk about their experiences? What spheres of influence appear the most relevant?" The following sections will discuss the societal, community, interpersonal, and individual levels that emerged during the study.

5.1.3 Individual Level

The individual level of the SEM contains a person's behaviors, intentions, knowledge, skills, beliefs, values, emotions, and self-efficacy (Storey & Figueroa, 2012). Discussion at the individual level revolved around the women's efforts in their businesses. Results of the study showed they were motivated to make their businesses profitable in order to survive. They expressed a desire to conduct their businesses ethically by refraining from buying and selling on credit. A significant theme during the focus groups and community forum was the women's high regard for education. Some of the women had taken advantage of the business training that the Gweimen Centre provided. Most of the women wanted further education, either for themselves or for their children. To a certain extent, lack of knowledge was discussed as a limitation to success but to a lesser degree than other issues. At the individual level, the women were dedicated to the success of their businesses. They sought education, counsel and used whatever means they could to make their businesses viable but struggled to overcome the barriers they faced at the interpersonal, community, and societal levels.

5.1.4 Interpersonal Level

The interpersonal level of the SEM includes an individual's relationships, peer influence, gender equity, and normative influence (Storey & Figueroa, 2012). Though previous research suggests that a primary struggle of women in business is their inability to make decisions for the household or business, but since most of the women

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interviewed were heads of their house, this was not a topic of discussion. There were, however, three prominent struggles that the women faced at the interpersonal level: lack of interpersonal support, the struggles to provide for their children, and customer relations.

First, few of the women received any assistance from their family or close interpersonal connections. This study did not focus on the well-documented discrimination against widows, but the women still brought up issues related to how they were treated as a threat by some. That said, one theme discussed during the problem tree activity was that the children in the community were trying to help their parents, working on their education, or looking for jobs. *"Some of the children are helping their parents by giving them food"* said the spokeswoman for one of the problem-tree activity groups. During the problem-tree activity, the women agree that having a stable home was necessary to their success. However, anecdotal evidence suggests that most widowed women in this community do not enjoy a stable home environment or much support from their social networks. In March 2021, the Gweimen Centre relayed the story of two orphaned children who went to live with their grandmother and were accused of witchcraft by the community (Beatrice Kadangs, personal communication, March 11, 2021).

With little support from those around them, the widows had to provide for their households. Previous research on women's economic empowerment shows that women often divert the income needed to grow their business to pay for their families' immediate needs. The diversion of income is simply necessary, given the meager income of the widows. Women in this study spoke of the difficulties they had providing for their

children's education. One woman said: *"I had to pay for my child's university books. Then I had no money left for my business."*

By far, the discussion of buying on credit was the most significant at the interpersonal level. The women felt a social responsibility to allow customers in their neighborhoods to buy from them on credit. In many cases, these customers were known by the business owner. Women who were able to avoid selling on credit were likely better off in their businesses because the issue of having customers never pay for the goods was pervasive. Ultimately, the issue of credit was not because the community was full of dishonest people. Virtually all of the women in the community forum admitted to having bought on credit from a vendor and not paid back the loan. The problem of buying and selling on credit is not an issue of dishonesty but poverty. The majority of the time, people simply failed to have the means to repay, even a small amount like N100.

5.1.5   Community Level

The community level contains the level of participation individuals have in their community, leadership, access to resources, collective efficacy, social capital, and shared ownership (Storey & Figueroa, 2012). The responses of the women regarding the messages they received from their community was dissonant. On one hand, the women said they experienced neglect from their community, but on the other hand, the women reported that the community supported women's education, business, and success. There are two competing narratives I would like to explicate.

In order to understand these clashing responses, it is important to recall the complex cultural background of the Jaba LGA. The Ham or Jaba people are descendants of one of Africa's earliest civilizations, the Nok (John, 2017). When the Hausa settled in

the region, they developed "Hausaland" which had seven states (University of Iowa). The Ham Tribe became part of Zaria, which was known as the "Chiefs of Slaves" (University fo Iowa). The Hausa, descended from Middle Eastern traders and became the largest ethnic group in West Africa, have wrestled for political and ideological control against the Fulani for two centuries (University of Iowa Stanley Art Museum). As previously stated, the tribal religion is often at odds with the superimposed Christian and Muslim faiths. Because of the cultural differences within the community, it makes sense that there would be competing messages of support for the widows.

Due to the previous documentation of the oppression of women across West Africa, it was surprising to hear that the women felt that the community had positive messages regarding education and entrepreneurship for women. The source of the positive messages likely came from the Ham Chief's advocacy for the widows and the the Gweimen Centre's work among the widows to increase their collective efficacy.

In this specific community, the Ham Chief advocated on behalf of the widows in the region. His advocacy increased the status of the Gweimen Centre, the only NGO operating in this region. Dr. Kadangs had built relationships with influential members of the community. During my stay in Summer 2018, Dr. Beatrice Kadangs was invited to attend the new King's turbaning ceremony. She brought her daughter and me. We entered the royal hall as the only women present at the esteemed ceremony. Her presence at the otherwise male-only event is just one example of how she had gained community leaders' trust.

Though the widows had little social status, the community's trust in Dr. Kadangs allowed the Gweimen Centre to operate in ways it otherwise would not be able. It could

be a reason that so many of the women agreed that the community encouraged women's education and success, despite the neglect and oppression they experienced in a multitude of ways. The consensus in the groups was that the community was doing what they could to support the widows but as one woman pointed out *"it all goes back to poverty."* Their framing of this issue suggests that while the societal level structures (such as culture and religion) continues to oppress the widows in many ways, the presence of advocacy at the community-level changes the way the widows think about themselves and understand their situation.

The community was deeply entrenched in poverty but was allowing space for women's empowerment. Furthermore, the community's high-level leaders were involved in the development of microfinance funding for the widows in the community. For instance, the Gweimen Centre was able to gain the partnership of a local bank to continue the program in future years. According to microfinance scholars Schmidt and Thomes (2016), informal linkages between traditional banks and NGOs, such as the aforementioned, increase microfinance programs' sustainability.

5.1.6   Societal Level

According to Storey and Figueroa (2012), the societal level includes the policies, structures, mass media, and religious and cultural values. This level was of great constraint on the women's lives. In the community forum and focus groups, women discussed the societal level related to their poverty to an extent. They mentioned some issues with the government not providing any kind of assistance to them. Though the societal level was not discussed as extensively, it certainly had a tremendous impact on women's business. The most prominent example of the societal-level impact on women's

lives would be the impact of COVID-19 and its aftermath. The policies that shutdown marketplaces put great constraint on the women's ability to have success in their business or repay their loans.

Furthermore, though the religious and cultural attitudes were not explicitly mentioned in most cases, their influence was significant. Based on dress, most women who participated in the research considered themselves Christian, though there were some Muslim-Fulani widows present at the community forum. The traditional cultural ideologies put widowed women at a disadvantage and lead to ostratization. However, the women mentioned that the churches had tried to help before the need became to great. Generally speaking, they attributed the church's neglect to poverty in the region, rather than a lack of concern.

Results from the focus groups and the lack of access to financing to grow the business suggested that microfinance programming would be a good fit in this community. The women were motivated at the individual level, and results from the focus group showed they were learning to navigate some of the interpersonal and community barriers. However, with the lockdown, economic downturn, and increased violence in the region, the women's businesses stood little chance, even with the loans. In this case, the societal constraints, including the political and health concerns, played an enormous role in the success of the widows' business ventures. Many scholars have postulated that for these types of reasons, microfinance programs fail.

The Role of Communication in Empowerment

Previous studies have demonstrated the poverty and oppression of widows in Nigeria. Though subtle, this study suggests that while societal level constraints may

present significant barriers to the success of widowed women through cultural, religious, and governmental structures, the advocacy of community actors can make a difference. The presence of the Gweimen Centre and their support through financial, educational, and social means, as well as the advocacy on behalf of the Ham Chief, was likely a factor in why the women, despite the abuses they faced, still reported positive messages from the community in regard to women's empowerment.

Empowerment requires participation. People don't participate if they have low self-efficacy. The Gweimen Centre attends to the physical needs of the widows, but also helps build their self-confidence through communication. At one point while Dr. Kadangs was helping to facilitate the focus group, she started talking with the women and then turned to me and said *"I'm just trying to tell them that what you have is what you have… don't beat yourself up if you want to cook rice but cannot afford it… be proud of what you have."*

The widows in the Dura focus group, talked about the resistance they experienced as widows, as well as their struggles to earn any income. They did not report any positive messages from the community in regard to widows, women in business, or women's education. That group had little discussion on education, the future, or possible ways to overcome their problems. However, the widows in the Kwoi focus group shared both their struggles and the ways they were trying to overcome them. They shared that the community encouraged education for women and for women to be successful. This suggests a link between community messages and the women's hope (or lack of hope) in the future and thus, their empowerment.

Psychologist Victoria McGreer (2008) at Princeton University writes that scholars acknowledge a direct tie between hope and agency. Furthermore, hope can elicit empowerment (McGreer, 2008). The women in both focus groups had received assistance from the Gweimen Centre, however the women in the Kwoi focus group had interacted more with the staff at the center and some of them had participated in various programs that the Centre offers. The womenin the Kwoi focus group appeared to have more hope in the future and perceived agency. This suggests that while economic empowerment is necessary, empowerment through communication makes a meaningful difference in a widow's perceived agency.

Limitations

I acknowledge a few notable gaps as limitations for this study. As aforementioned, one struggle of the study laid in participant recruitment for the focus groups. Often, researchers strain to have enough participants; in this case, I was unprepared for the number of women who came to the first group. When 79 women showed up, my intended focus group became a community forum, and while this did help to paint a picture of a widow's typical circumstances, I was unable to gather as much detail from the community forum. Furthermore, due to the community forum's size and the lack of clarity in what constituted a business, I did not ask as many follow-up questions as would have been preferable. Also, due to lack of time, it was not possible to conduct in-depth interviews with widows who did have successful and viable businesses.

Several widows at the community forum came to the Gweimen Centre for the first time and were not previously registered with the center or receiving services. However,

given that the participants mainly came from the Gweimen Centre, widows unaffiliated with the center participated in fewer numbers, potentially skewing the data. It should be noted that this data is not representative of other regions in Central Nigeria where an NGO is not present.

The translation and interpretation could also be considered a limitation. Since the focus groups were conducted bilingually and translated live, cross talk was challenging to record. In cases where participants were talking overtop one another, their comments were often summarized back in English. It is possible that some nuances were missed due to this factor.

Lack of time did limit the results, both in terms of the focus groups' depth and in terms of saturation. This study was the first to examine barriers to the business success of widows in Nigeria. While the plight of widows in Nigeria is well-established, few studies have gathered significant household data. There are no numbers available for Kaduna State on the number of widows, or average household income, education, occupation, or other relevant items. This study barely scratched the surface of these issues in Kaduna.

Finally, the results of this study were meant to be formative research for a more extensive study. As aforementioned, the impact of violence and the virus tremendously impacted the ability to conduct further research. The inability to evaluate the microfinance program and further investigate the role of communication in overcoming some of the women's barriers to success is lamentable.

Future Directions

Future studies should seek to add depth to the literature on widow empowerment through microfinance and participatory communication. Asset-mapping and other participatory methods would be beneficial both to the research and to the community, as the widows reflect on ways to overcome the barriers they face. Additionally, future research should include in-depth ethnographic interviews with more female entrepreneurs in Kaduna State, as this region is mainly unstudied. Further research in this area could lay the groundwork for future interventions.

An important direction for future research is that of positive deviance in the face of societal constraints. Though this study was able to document some positive deviance at the individual and interpersonal levels, it is clear that the community and societal levels are the most impactful when it comes to enabling and constraining action. In order to build a path to economic and communication empowerment, future research should focus on interviewing women who were able to find success, however small, during the coronavirus pandemic, economic turmoil, and violence of recent years.

Finally, there needs to be more longitudinal research on microfinance and empowerment programs. Results of such programs may look much different five or ten years after the loan disbursement than only one or two years later. Research on a microfinance program for women living in extreme poverty in India found that in the early days of their business, women expressed enthusiasm about the program but several months into the loan, they were resentful of the NGO and were struggling financially and socially (Leach & Sitaram, 2002). When the researcher returned to interview the female entrepreneurs three years later, she found that the women had primarily returned to living

their previous lives before the loan (Leach & Sitaram, 2002). There is a lack of literature that discusses the long-term impact of microfinance on individuals, especially when looking at non-economic terms. Future studies should seek to understand how marginalized women have been empowered or disempowered through their participation in microfinance programs and other development programming over the long haul.

Final Statements on Microcredit, Participatory Communication, and Empowerment

Even though I could not formally evaluate the microfinance loans given to the groups of widowed women in 2018, the outcome of the loans is not uplifting news for microfinance. Many NGOs "propagate the ideas that credit is a human right and credit is somehow able to miraculously empower women… these proponents of microcredit suggest that development is ultimately a responsibility of individuals" (Faraizi et al., 2011, p. 12). Hundreds of evaluations of microfinance studies show conflicting results. In some cases, microfinance loans lead to positive outcomes and increased business growth for women who own small businesses. In many cases, the increased income is menial at best, and at worst, it actually has a negative impact. Why? The data collected from the widows in Kaduna State and the anecdotal evidence suggest that microfinance programs may be successful when the societal and community levels allow the businesses' growth. However, when the societal or community level constrains the individual, little can be done to overcome those barriers.

Microfinance alone may increase the economic status of some participants, and this is not insignificant. However, when massive natural or political disaster strikes, the programs may prove ineffective. There are several possible ways to continue to see

positive results in a region, even in the face of societal constraints. When Hurricane

Mitch hit Nicaragua in 1998, the country was already in turmoil due to the civil unrest of

the 1980s (Blandon et al., 2017). A microcredit program launched in 1997 in Los Cuatro

Santos, along with a home gardening program, technical training programs, information

communication technology, and environmental protection (Blandon et al., 2017). Early

on in the microfinance program, the primarily female loan-takers struggled with

repayment (Blandon et al., 2017). The borrowers' inability to repay was likely due to the

hurricane's impact. In many ways this scenario is similar to the borrowers situation in

Kaduna State, who could not repay their loans due to COVID-19's impact. However,

NGOs in the community started reconstruction and water programs to provide relief, and

in 1999, the NGOs added more community programming to alleviate poverty (Blandon et

al., 2017). Though the microfinance program was unable to increase the income for

families immediately, the impact of the microfinance program and other community

development programs saw the abolishment of extreme poverty in the region over 10

years (Blandon et al., 2017). The community development programs relied on bottom-up

approaches to poverty alleviation and focused on local ownership throughout the process

(Blandon et al., 2017).

 Though the microfinance program's immediate results in Los Cuatro Santos did

not show success, the longitudinal report indicates that microfinance did have a positive

effect in the region (Blandon et al., 2017). Results from a meta-analysis on microfinance

show that it effectively alleviates poverty and promotes empowerment in the long term

(Çetin & Keser, 2018). Further research on microfinance in Central America suggests

that though "microfinance is not a remedy for poverty" (p. 72) and has a negligible

impact compared with structural factors, there is a positive correlation between microfinance lending and poverty reduction (Sica, 2019). Though the snapshot provided in this dissertation seems bleak, the presence of a local NGO working with local government and using participatory methods indicates that positive change is still to come for the widowed women in Kaduna.

Empowerment strategies that rely solely on economic avenues are hit or miss. True empowerment requires participation from the individual. In a dissertation on microfinance and women's agency, Sanyal (2008) interviewed women in rural India. One loan benefactor in a group-based microfinance program said this:

> "Change occurs from the mind; money can't make the change! If this sari of mine gets soiled, I have to clean it and only then it'll change. In the same way, if my mind is soiled and I have to change it, I've got to mingle with other people. Only then the dirt will be washed away and it'll change. Everything is in the mind"— Saleya Bibi (Sanyal, 2008).

Saleya's words echo Paulo Freire's concept of "conscientization." Over four years, Saleya took out three loans totaling 9000 rupees (Sanyal, 2008). At first, she was able to improve her economic well-being through investing in her rice farm, but in 2004 the monsoons waterlogged all the fields, and there was no work available (Sanyal, 2008). Her meager economic improvements were quickly shattered by external forces (Sanyal, 2008). The lack of improvement in Saleya's finances may make microfinance programs seem meaningless in the grand scheme of things, but Saleya had a different conclusion. "My economic condition hasn't improved all that much, but my social experience and capacity have improved a lot" (Sanyal, 2008, p. 112). By participating in the

microfinance program, Saleya experienced increased empowerment, not because of the monetary gains but because of the agency that the loan gave her. This demonstrates the power and necessity of participatory communication.

Participatory communication can create resistance against societal and community-level constraints. A longitudinal study in South Africa indicates that participatory communication training paired with microfinance programs increased women's empowerment (Kim et al., 2007). The program implemented a participatory learning program with women living in poor communities with high degrees of intimate partner violence (IPV) and HIV (Kim et al., 2007). Two years after the intervention, women reported an increase in their self-confidence, financial confidence, ability to challenge gender norms, autonomy in decision-making, household communication, partner relationships, social group membership, and collective action against HIV/AIDS (Kim et al., 2007). Similarly, in Tanzania, researchers implemented a participatory training program on IPV and gender-related violence in an already established group-based microfinance program (Harvey et al., 2018). The study found that women involved in the participatory training had more time with their loan groups, increasing their chance of business success while also increasing their social networks and support for non-economic related issues (Harvey et al., 2018).

Implications

This formative research has documented the struggle and resilience depicted in the stories of 103 women in Nigeria. By recording the voices of widows, this research has brought to light the circumstances of a largely invisible population. Previous research has

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documented the plight of widows throughout Nigeria, but to my knowledge, this is the only study that has documented the lives of widows in Kaduna State. The community studied was unique due to the leaders' dedication to improving the lives of widows in the region and because of the cultural influence of the Ham Tribe, rather than the dominant cultures of the Hausa or Fulani. This study also documented women in the violent Kaduna State, in the early stages of forming micro-credit groups. The women in these groups were varied in their ethnic and religious backgrounds. The fact that some of the community's most vulnerable members are working past their differences to empower themselves and each other is notable.

Additionally, by working with one of the only NGOs in this region, while the results of the study may include outliers, their positive deviance is meaningful and helps scholars better understand the impact of NGOs in empowerment efforts. This study demonstrates the need for communication in empowerment efforts. Furthermore, this study included valuable insight on positive deviance, communication, and the interrelationships of individual, interpersonal, community, and societal spheres on the struggles and triumphs of widows in this community.

Recommendations for Practitioners

Based on the research provided in this dissertation, there are several recommendations for practitioners.

1. Allow the community to define empowerment for themselves.

2. Development efforts should be community driven.

3. Consider how the individual will be enabled or constrained by their interpersonal, community, and societal spheres of influence.

4. Microfinance should be part of a multi-pronged approach.

Personal Reflective Statement

As I left Nigeria, nearly one hundred marginalized widows were beginning the process of changing their communities through starting or revitalizing their own businesses with a micro-finance loan. Reading the headlines of economic turmoil, violence, and public health conditions from afar was heart-breaking. When I read that the markets had been shut down due to COVID-19, I knew I did not need a formal evaluation to know the extent of devastation on the lives of widows and their families. In the face of global-level problems, it seemed impossible to find a sustainable way out of poverty for this community, especially when it appeared that the microfinance program had utterly failed. However, it did not fail. Dr. Kadangs reported that while the majority of the widows were unable to repay their loans, a few women "got serious" and were able to grow their businesses. While I was unable to learn how the women were able to overcome these obstacles, these signs of positive deviance indicate, at the least, the resiliency of the human spirit.

Concluding Remarks

Despite all the odds, a small group of widows in Nigeria are affecting their environments and sending a message to future generations that sheds a positive light on the role of women in Nigerian culture and society. Though the results of this study do not show a clear path out of poverty, the voices of widowed women discussing their struggles and triumphs cannot be taken lightly. The widowed women in Kaduna exemplify

astounding resilience, and their stories may provide the building blocks for a life outside of poverty for future generations.

[Jesus] said, "The plain truth is that this widow has given by far the largest offering today. All these others made offerings that they'll never miss; she gave extravagantly what she couldn't afford—she gave her all!" Luke 21: 3-4 (The Message)

Interview Protocol

Hi, I'm Meredith Garrison and I am doing some research on the experience of widows that will be used to improve services to help women like yourself. I will keep your information private and if any question makes you feel uncomfortable we can stop the interview or you may skip the question.

COMMUNITY FORUM

Part 1: Demographic Information

1. How many people are in your household?
    a. *Clarify any relationships.*
    b. What are their ages?
2. *If there are other adults in the household:* Who makes the decisions for the household?
3. Have you ever attended school?
    a. What grade did you complete?

If there are other members of the household

4. Which of the other members of your household have attended school or are currently attending school?
    a. *If children are currently in school ask:* What are the expenses associated with their education? (Fees, materials, uniforms, etc.)
5. What is your primary source of income? How do you make a living?
6. On average, how much money does your household earn each month?
7. Does a member of your family own your dwelling?
    a. How much do you pay to live there?
8. (If the interview is done outside the home): Describe your housing conditions

9. How much money does your family spend on food and other living costs?
10. Have your received any assistance from family, neighbors, the government, or other programs like Gweimen Center?
    a. (if yes) In what ways has that helped you?
    b. (if no) how did that feel?

Part II
11. What ways have you tried earning a living since your husband's passing?
12. What messages does your community send about widows?
13. What messages do they send about women starting business?
14. What messages do they send about women getting an education?
15. How do you think that affects widows like you?

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FOCUS GROUP

Part 1: Demographic information.
1. How many people are in your household?
       a.   Clarify any relationships.
       b.   What are their ages?
2. *If there are other adults in the household:* Who makes the decisions for the household?
3. Have you ever attended school?
       a.   What grade did you complete?

If there are other members of the household

4. Which of the other members of your household have attended school or are currently attending school?
       a.   *If children are currently in school ask:* What are the expenses associated with their education? (Fees, materials, uniforms, etc.)
5. What is your primary source of income? How do you make a living?
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7. Does a member of your family own your dwelling?
       a.   How much do you pay to live there?
8. (If the interview is done outside the home): Describe your housing conditions

9. How much money does your family spend on food and other living costs?
10. Have your received any assistance from family, neighbors, the government, or other programs like Gweimen Center?
       a.   (if yes) In what ways has that helped you?
       b.   (if no) how did that feel?

Part II: Business

11. What barriers did you face starting your own business? Talk about that process.
12. How did you overcome those barriers?
13. What messages does your community send about widows, girls getting an education, or women starting businesses? What are your thoughts on that?
14. What convinced you to start your own business?
15. What things did people tell you that helped you make the decision to start your business?
16. Why do you think you were able to start a business when so many other women don't?
17. What do you think would help them be able to start their own business?

Part III: Problem tree

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Publications and Papers

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Garrison, M. A. (2017). "Commie" Dancers: A Survey of Ballet as Non-verbal Communication in Mao's China, the Former Soviet Union, and Castro's Cuba and its Influence on Culture, the Individual, and Diplomacy. Paper presented at the annual meeting of the Kentucky Foreign Language Conference, Lexington, KY.

De la Serna, A., **Garrison, M. A.**, Sheng, X., & Radway, N. (2017). Racial and Ethnic Microagressions in the College Classroom. Paper presented at the MOSAIIC 2017 Know Your Rights: Democratic Citizenship and Juvenile Justice, Lexington, KY