

# The Effect of Widowhood on the Income Generation and Well-Being of Rural Women in Rivers State, Nigeria

Nnodim, A. U \*, Albert, C.O \*\* & Isife, B. I \*\*

\* Department of Science and Technical Education

\*\* Department of Applied Agricultural Economics/Extension

Rivers State University of Science and Technology, Port Harcourt, Nigeria

## Abstract

The Study examined the effect of widowhood on the Well-being of rural women in Rivers State, Nigeria. Specifically the objectives were: to determine the livelihood activities of rural women in Rivers State, and ascertain the level of income from such livelihood activation and determine their level of satisfaction and wellbeing. The sample population used for the study was 300 rural women (155 widows and 145 non-widows) sampled using multiple sampling techniques. Primary data were gathered using structure questionnaire in the pattern of Likert 4–point rating scale of Very High, high, low and Very Low and recorded responses during Focus Group Discussions (FGD). To elicit responses in answer to objectives 2 and 3. Data were analyzed using percentage, mean and Standard Deviation while the hypothesis were tested using Z–test and Pearson Product Moment Correlative coefficient. The findings include: that majority of the rural women earned their living from varied livelihood activities, with low level of income, too meager to satisfy their basic needs. That non-widow enjoy better livelihood than widows due to all manners of support from their spouses; which widows do not enjoy. Also that widowhood limits the livelihood opportunities of widows, reduce their income earning capacity, thereby negatively affecting their well-being. It was therefore, recommended that rural women should be economically empowered through deliberate policies of government at all levels to adequately prepare them for the challenges of widowhood.

**Key words:** Effect, widowhood, well being, Rural Women.

## 1. Introduction

Religion and culture are two inseparable and interrelated practices that guide everyday activities of people in all races and language throughout the world (Shehu, Onusanya, Uthman and Baba, 2010). Upon these practices predicate the norms and values of a group of people, which are observed in their mode of worship, marriage, burial rites, dances, social ceremonies and even the way children are reared. Shehu et al (2010), define marriage as a delicate social relationship between a man and a woman or women that involve living together permanently with contract that defines the obligation between them and any child/children that may emerge. It could also be defined as a socially recognized, durable, though not necessarily life-long relationship between a man and a women or woman (Oniye, 2000).

This socially sanctioned union enables the individuals involved to come together and reason to provide for physiological, social, economic and spiritual needs of the family. Every enduring marriage ends with the death of either the husband, wife or both. The demise of one of the partners produces one of the two categories of people the widower and widow (for the masculine and feminine genders) respectively, thereby causing a permanent deprivation of mutual relationship with a loved one. This circumstance leads to widowhood; a status for women of either a monogamous or a polygamous marriage who have not remarried after the death of their husbands.

Meara (2008), describes widowhood as both a crisis as a result of its suddenness and the sea of changes that it wrought in the life of a woman and a problem as the woman tries to cope with the implications, which are almost always economic. It represents a life phase bedeviled with problems and losses faced by widowed woman, who by certain circumstances, is in distress yet in the middle of the ocean of life, struggling to survive (Oniye, 2008). In River State, like any other patriarchal society, to be a widow is a tragedy and it is exclusively a woman's problem which resigned women into the group of the marginalized defenseless and invisible beings that invariably affects their well-being (Nnodim, 2012). Poverty is not all about income alone. When one is poor his/her good life or well-being becomes multidimensional, including material and psychological dimensions. Well–being is peace of mind, it is health, it is belonging to a community, it is safely, it is freedom of choice and action, it is dependable livelihood and steady source of income, and it is food (World Bank, 2000).

## 2. Statement of the Problem

Owen (2001), observes that in any patriarchal society such as Rivers State, women are perceived as second class citizens and widows as third class. Compounding the problems of these classes of people is their inaccessibility to the resources of education, legal services, and material resources among others. In this vein therefore, widowhood becomes a tragedy. In Rivers State, especially the rural areas widows are found among the poorest of the poor and are least protected, not even by any statutory law, because their well-being is determined by local patriarchal interpretation of tradition and custom.

Unlike the married and unmarried women that enjoy one form of protection or the other from husbands or parents, widows are left out and no longer enjoy protection. Many of them are treated with disdain and are often vulnerable to physical, sexual and other forms of abuses. Aside not enjoying protection, which include economic, another major issue of widowhood practices is disinheritance and lack of access to production resources. In many communities of Rivers State, widows are denied access to land, a vital production resource and stripped-off of all inheritance from their spouses, except those having male children. When these occur, it becomes imaginable how such widows could cope with the vagaries of life. The question now is, does widowhood affects the income and well-being of rural women in Rivers State? Answer to this question warrants a study of this nature.

## 3. Objectives of the Study

The broad objective is to determine the impact of widowhood on the income and well-being of rural women in Rivers State. Specifically, the study objectives include to:

1. determine the livelihood activities of rural women in Rivers State
2. ascertain the level of income from their livelihood activities
3. determine their level of satisfaction with livelihood and well-being

## 4. Hypotheses

The following null hypotheses were tested to determine whether widowhood impacts on the income and well-being of rural women in Rivers State

1. There is no significant difference in the level of income between widows and non-widows in the study area.
2. There is no significant relationship between income from livelihood activities and the well-being of rural women in Rivers State.
3. There is no significant different in the rating of well-being between widows and non-widows in the study area.

## 5. Literature Review

Related literatures were reviewed to substantiate the result of findings under the following sub-titles:

### 5.1 Widowhood and the Socio-Economic Well-Being of Rural Women

Widow across the globe share two common experiences—a loss of social status and reduced economic circumstances. Across a wide spectrum of countries, religion and ethnic group upon the demise of a husband, a widow is often left destitute. Widowhood results to social stigma, the restrictions and taboos associated with widowhood lead to chaste system, austerity and assertive life (Chen, 2000). Studies by Oloko (1997) and Ahonsi (1997), showed that series of fines and levies paid by widows and long period of restriction on widows movement, social and economic activities as well as expensive feasting associated with the burial ceremonies make already poor women poorer.

Holden and Kuo (1996), noted that widowhood is accompanied by a drop in economic well-being of women which is usually very stressful, as traditionally men are suppose to be the breadwinner and provider of the household. A study by Chris Li (2004), shows that five years after women were widowed, median family income decline by 9.8% as against 1.5% decline among women who remained married during the same period. In this case, not only did the standard of living of widows dropped, rather more of them fell below the low income threshold as a result of widowhood. Encyclopedic of Death and Dying (2008), reported that in countries where there is no security, no pensions and where the traditional family network have broken down, widows have few options of survival except to surrender to the whims and caprices of the male relatives; which may include levirate, widow inheritance, remarriage etc. In some conditions, there is no alternative to begging, except involvement into the most exploitative and unregulated areas of informal sector labour. This may include domestic

services and sex work, withdrawing children (especially females) from school and sending them to work as domestic servants or sacrificing them to early marriages.

Widowhood factors, such as imposed restriction and extensive mourning customs, legal and customary barriers to ownership of or access to land in many rural societies in Nigeria, especially where culture recognized only males as landowners affects widows ability to generate income and their satisfaction with life (World Bank, 2000). Deji et al (2005), also observed that about 60% of the female headed households in Osun state of Nigeria, found it difficult to get planting materials, about 66% found it difficult to market their produce and about 63% found it difficult to get farmland to farm. Another serious factor is disinheritance of widows. Disinheritance heightens widows lack of access to both materials and financial resources and further incapacitate them in their efforts to ensure the general well-being of their families. The result is lowered self-esteem, economic insecurity and feelings of inadequacy (FAO,2006).

Deng (1995), asserts that a poor person lacks primary and secondary basic needs, which makes him powerless, helpless and unable to protect oneself against economic, social, cultural and political discrimination, deprivation and marginalization. Widowhood and its attendant consequences does not only affect the widow alone, but also her entire household (Nnodim, 2012). The impact varies from bad to worst depending on the status of the family so affected. It is capable of causing, not only social dislocation, but also economic and which becomes detrimental to the well-being of the widow and her dependants.

The decline in family income as a result of loss of the major income provider (husband), implies that the children have less of what they were used to have. The absence of the man (masculine influence) may have adverse effects on children discipline and morality. Where the environment is less enriched, the woe of the widow is compounded, as her problems would not only be socio-economic but also emotional and psychological problems.

## **5.2 Widowhood, Health and Psychological Well-being of Rural Women**

There is a strong relationship between poverty and ill-health. Poverty results to ill-health, ill-health leads to poverty, while poverty breeds violence (Nnodim, 2012). Section 93 of the Beijing Women Conference Platform for Action did not note that some dehumanizing widowhood practices such as traditional mourning and burial rites could endanger the health of women and girls while articulating some traditional discriminatory practices in some countries of the world. However, Owen (1998), recognized that widows through poor nutrition, inadequate shelter, a lack of access to health care and vulnerability to violence are very likely to suffer not only physical ill-health, but stress and chronic depression as well. According to Owen, the widows reproductive and sexual needs are often ignored also. And the fact that widows could be sexually active, they often become victims of rape which are usually overlooked.

United National Division for the Advancement of Women (2001), reported that African Widows are vulnerable to HIV/AIDS infections due to ignorance in most cases about the cause of their husbands death or late information about it, which may also result to ill-health of the widow. According to the report, in many traditional societies, mourning rites may involve sexual relationship with husband's male relatives, or forced into levirate or second marriage with an infected heir or brother – in – law. Sex work may also be the only means of getting money or food for themselves and their families.

In some cases, a widow may have spent all she has on treating a dying husband and on the subsequent funeral rites and may have nothing to pay for drugs if she eventually fall sick of similar disease (Ishrat, 2000). Some widowhood practices such as been unkept, hunger and starvation during mourning period, brutality and denial of husband's property by his relatives could result to physical health problem (Shehu et al, 2010). Lack of personal hygiene and seclusion of widow without movement at all time could predispose the widow to overweight and cancer (Nzewi, 1989). Connidis (2009), asserts that lost of a husband would obviously create problems of finances, loneliness and unfamiliar duties for the widow.

On the issue of social health problem, Shehu et al (2010), opine that neglect, abandonment, humiliation and marginalization of widows would have negative effect on their lives. According to them, the inability to feed and provide the basic human needs for herself and her children could lead to malnutrition and diseases. The biggest challenges' facing widows and widowers respectively is loneliness, which may last beyond the normal period of mourning. This could result to depression and decreased life satisfaction (Wells and Browning, 2002). In a study by Atoyebi and Adeoye (2007), it shows that poverty reduction was positively related to the psychological well-being of rural women in Iwo Community, Osun State Nigeria. The study also shows that rural women perceive themselves as inferior to their urban and literate counterparts.



**6. Methodology**

The study was carried out in Rivers State, Nigeria. It is a state with a very diverse ethnic composition, among which are Kalabari, Ikwerre, Okrika, the Igbanis and Ekpeye. Others include Ogba, Etche, Ogoni, Andoni, Ndoni and Abua/Odual groups. Politically, the State is partitioned into 23 Local Government Areas. In selecting the respondents, multiple sampling technique was adopted. Firstly, the 23 Local Government Areas were grouped into six clusters based on ethnic and cultural affinity. Thus Kalabari, Igbani Ogoni, Ogba, Ikwerre and Etche clusters. Secondary, two Local Government Areas were purposively sampled from each cluster (those with predominant rural features). Thirdly, two communities were randomly sampled from each Local Government Area, giving a total of 24 communities.

Finally, two methods were used in sampling the respondents. Systematic sampling technique was used to sample seven widows from each community bearing in mind the duration of bereavement which was not less than three years, while 7 non-widows were randomly. A total of 336 women were selected but 300 (155 widows and 145 non-widows) women participated in the research.

Data were obtained using structure questionnaire and responses recorded during Focus Group Discussion (FGD) sessions using interview schedule. Data obtained were analyzed descriptively using percentage, mean and standard deviation, while the hypotheses were tested using Z-test and regression analysis.

The model expressed thus:

$$Y = F (X_1, X_2, X_3, X_4, X_5 \dots \dots \dots e)$$

Where Y is the dependent variable (well-being), X is the vector explanatory variables and e is the independent distributable error term.

**7. Result and Discussion**

**7.1** The livelihood activities of rural women in Rivers State were determined. This is necessary as through these activities the rural women earn income for living.

**Table 1: Distribution of Respondents Based on their Level of satisfaction with Livelihood.**

Livelihood Activities	Widows (155)		Non-widows (145)	
	Frequency	%	Frequency	%
Crop farming	132	85.2	120	82.7
Produce processing	101	65.2	75	51.7
Livestock farming	53	34.2	50	34.5
Trading/marketing	42	27.1	95	65.5
Salaried work	22	14.2	30	20.7
Fishing	51	33.0	40	27.6
Fish processing	45	29.0	43	29.7
Gathering of no-timber forest Products	52	33.5	38	26.2
Hired labour	56	36.1	41	28.3
Pottery/ceramics	5	3.2	-	-
Hairdressing/beauty salon	20	12.9	40	27.6
Dressmaking/Fashion designing	15	9.7	35	24.1
Local brewing/selling	30	19.4	15	10.3
Fuel wood collection	80	51.6	40	27.3
Traditional birth attendance	10	6.4	15	10.3
Nanny	5	3.2	-	-
Income from spouse	-	-	55	37.9
Transportation	10	6.4	25	17.2

\*Multiples responses recorded

Source Field Survey, 2012

The data in table 1 shows that rural women engaged in varied livelihood activities, majority agricultural and natural resources based to earn their living. The table shows that about 85% and 83% of widows and non-



widows respectively are engaged in crop farming, 65% and 52% process farm produce 34% and 35% are into livestock farming and those into artisanal fishing 33% and 28% among widows and non-widows respectively. Other activities include fish processing 29% and 30%, gathering of non-timber forest products 33.5% and 26.2%, fuel wood collection (51.6% and 27.3%) among other income generating activities.

The multiple responses recorded was an indication that rural women, especially in developing nations of the Sub-Saharan Africa engage in varied income generating activities in their efforts to make ends meet. The study corroborated those of Amao et al (2005), Deji et al (2005), and Adubi and Jibowo (2005) that rural women in Nigeria engaged in varied income generating activities with crop farming and other agricultural activities and trading being the major income generating source for rural women, irrespective of status. Also, Udoh and Omonona (2002), considered the multiple sources of household income as a determinant factor when considering the well-being of rural women in Sub-Saharan Africa and in line with the descriptions by Loubster (1995) and Arnold and Bird (1999), that livelihood is the totality of means by which people secure a living or acquire the requirements for survival and satisfaction of needs.

**7.2 Average Monthly Income from Livelihood activities**

The determination of respondents average monthly income was considered necessary in view of the relationship between income and satisfaction of needs of individuals.

**Table 2: Distribution of Respondents Based on their Average Monthly Incomes**

Income Per Month (₦)	Widows (₦155)		Non-widows (145)	
	Frequency	%	Frequency	%
< ₦10,000	80	51.6	35	24.1
₦10,000 – ₦15,999	51	32.9	40	27.6
₦16,000 – ₦20,999	15	9.7	50	34.5
₦21,000 – ₦25,000	7	4.5	15	10.3
>₦25,000	2	1.3	5	3.5

Source: Field Survey Data, 2012

The data in Table 2 shows that about 52% of the widows and 24 % of non-widows earn less than ten Thousand Naira monthly. About 33% widows and 28% non-widows earn less than Sixteen Thousand Naira monthly respectively. This is indicative of the level of poverty among rural women and corroborated the United Nations report (2001) that many people in the rural societies of the Sub-Saharan Africa and other third world countries live below the poverty live of minimum expandable income of two US Dollars a day. This low level of income from livelihood activities of rural, led to their inability to acquire the basic necessities of life which is detrimental to their well-being.

According to Omonona (2001), lower income leads to lower consumption and heightens the poverty level of the people concerned vis-à-vis their well-being. To improve income and consumption through poverty reduction, Remy (1975), advised that women should be economically and independently empowered outside their husbands and families resources to reduce exposure to the risks of accelerated impoverishment when their spouses die, which impacts negatively on their well-being.

**Table 3: Satisfaction and Well-being of Rural Women**

Factors	$\bar{X}_1$	SD	$\bar{X}_2$	SD
	Livelihood activities	1.54	0.85	2.35
Monthly income	1.28	0.96	2.23	0.07
Number of hours spend on livelihood activities	2.66	0.97	2.62	0.99
Quality and quantity of food in the house	1.97	0.90	2.39	0.87
The house where they live	1.95	0.93	2.38	0.87
Help from spouse	0.00	–	1.90	0.92
Money from spouse	0.00	–	1.72	0.98
Health facilities available to you	1.52	0.97	1.52	1.07
Traditional governance of your community	2.27	1.23	2.37	1.27
How people see you as a women	1.53	1.02	3.53	0.89
Relationship with neighbours	3.21	0.87	3.32	0.78
Relationship with God	3.60	0.87	3.44	0.95
Security of live and properties	2.05	1.23	2.17	1.24
Relationship with spouse	0.00	–	3.44	1.11
Pooled mean	1.68		2.53	

Source: Field Survey, 2010.

X1 = Mean response of widows (N=155)

SD = Standard Deviation

X2 = Mean response of non-widows (N=145)

Midpoint mean = 2.50,

Any mean value < 2.50 suggests low level

Any mean value > 2.50 suggests high level

Data in Table 3 shows that rural women were satisfied in very few aspects of livelihood such as; the number of hours they spent on livelihood activities (2.66 and 2.62), their relationship with neighbours (3-21 and 3.32) their relationship with God (3.60 and 3.44) among widows and non-widows respectively. However, livelihood activities (1.54 and 2.35), monthly income (1.28 and 2.23), quality and quantity of food (1.97 and 2.39). The house where they live (1.95 and 2.35) among other s were rated unsatisfactory by both widows and non-widows respectively. With pool means of 1.68 and 2.53, the widows other than the non-widows practically were not satisfied with life. During the FGD sessions, the respondents complained of low income from livelihood activities and would have preferred alternatives that would be more rewarding.

They argued that income from their livelihood activities was very meagre and could not provide the basic necessities of life. They complained of pain from the stranglehold of poverty and believed that the panacea is a higher income which translates to a better well-being.

This corroborated with the findings Asa (2008) that about 56% of rural women in Akwa-Ibom State South-South Nigeria live in mud houses. The type of houses people live in is an indication of their socio-economic (Udoh, 2005). The issue is that rural women need better shelter, a situation where a household of six is holed up in one or two-room apartment is unsatisfactory.

The crux of unsatisfactory life especially among widows is the intrusion of gender issue in family well-being. Agricultural activities in many patriarchal societies are divided between sexes. The women in the study area experience gender stereotype when it comes to farming their primary occupation. In some societies, women are not considered when apportioning land for forming. In a situation like this, widows are denied access to production and income earning activity, coupled with other traditional practices such as disinheritance, seclusion expensive burial rites among other, widowhood therefore, becomes not only a tragedy but also a cancer that gradually erodes the well-being of widows.

In measurement of dispersion of responses between widows and non-widows shows that widows response were slightly more dispensed than those of non-widows in all the factors tested. The implication is that more non-widows than widows felt more satisfied and enjoyed a better well-being.

### 8. Test of Hypothesis 1

There is no significant relationship between income and well-being of rural women.

Table 4: Multiple regression estimates of relationship between income and well-being of rural women in Rivers State.

Variable	Double -log	Semi-log	Exponential	Linear
Constant	1.444 (278.623)	1.419 (300.225)	27.055 (55.741)	24.580 (58.573)
Income	0.269 (30.131) ***	0.042 (38.172)***	23.343 (27.887)***	3.723 (37.985)***
R <sup>2</sup>	0.753	0.832	0.723	0.829
F-ratio	907.853	1457.086	777.660	1442.892
N	300	300	300	300

Source: Field Survey Data, 2012

\* \* \* = Significant at 1%

Values in first row are coefficient

Values in parenthesis are t – ratios.

The data in table 4 shows that income is significant and positively related to well-being at  $P < 0.01$  level of probability in all the functional models tested. The implication is a unit increase in income translate to an increase in the livelihood performance vis-à-vis the well-being of rural women in the study area. This means higher and steady income could guarantee peace of mind, afford quality health care, socio-economic safety, freedom of choice and action, dependable livelihood, quality food and housing and boost self esteem and belongingness to the society. This corroborated the findings of Atoyebi and Adeoye (2007), that the income generating activities of rural women in Ogun State, Nigeria were closed linked to their psychological well-being. Also Asa (2008) and Rao and Latha (2006), believe that high income could negatively affect poverty status of rural women and enhance their well-being only if women would have opportunities, social and economic status like men.

### 9. Test of hypothesis II:

There is no significant difference in well-being between widows and non-widows in Rivers State.

This hypothesis was tested to ascertain if rural women experience decline well-being as a result of the demise of their spouse unlike the non-widows.

Table 5: Z-test analysis of differences in well-being between widows and non-widows

Well-being	N	Mean	SD	Decision Rule
Widows	155	43.4336	7.45544	Z – Cal. = 12.932
Non-widows	145	33.9931	4.98121	Z – Crit = 1.960
<b>Total</b>	<b>300</b>			

Source: Field Survey data 2012.

$P < 0.05$

Df = 298

Significant (reject Ho)

The data in Table 5 shows that non-widows enjoy better well-being than widows. With calculated Z-value of 12.932 greater that critical Z-value of 1.960; the hypothesis of no significant difference in well-being was rejected. The implication is that non-widows enjoy better opportunities to generate income, better security, help income, better status and other supports from their spouses which widows lost the day their spouses died. The result corroborated the opinions of Subramanian et al (2009) that married women benefit from emotional support, spousal promotion of healthy behaviour, economic stability and possibly quality health care utilization which widowed individuals do not benefit.

### 10. Conclusion

Based on the findings, the following deductions were made:

1. That rural women generate income from varied livelihood activities which are majority agricultural and natural resources based.

2. That income generate from lively activities are very meagre to satisfy their physiological needs.
3. That widows problems of insufficient income were further compounded by some widowhood practices which further erodes their livelihood opportunities.
4. That non-widows generate more income and enjoy other forms of protection and supports from their spouse, hence better well-being than the widows.
5. That income is positively correlated to well-being therefore, when a source of income is negatively affected, well-being is simultaneously affected.

### 11. Recommendations

The results of study prompted the following recommendations:

1. Women and girl – child education should be a priority in government educational policy. When a women is educated and empowered she becomes more prepared to faces the challenges wrought by widowhood when she is eventually widowed.
2. Government at all tiers scheme, through which widows, especially the elderly could be financially assisted and provided with basic necessities of life.
3. There should be effective enforcement of legal instruments and charters on women rights, especially those that protect women from abuse, maltreatment, discrimination and other forms traditions and culture that impinge negatively on their well-being.
4. Skills acquisition and entrepreneurship development centres should be built in the local councils and women encouraged to learn skills that could guarantee them regular income. This could be the only way illiterate and poor women could be assisted and their well-being.

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