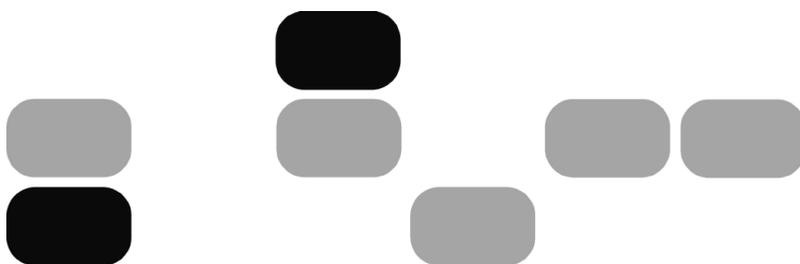


*Social Inclusion of Widows  
in Rural Development Programmes  
(Delta State, Nigeria)*



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## ***Social Inclusion of Widows in Rural Development Programmes (Delta State, Nigeria)***

### ***Highlights:***

1. Widowed women in the African continent are particularly vulnerable, at serious risk of social exclusion.
2. Policies and programmes for the social inclusion of widows are strategic in nature.
3. In Nigeria, various policies for the social inclusion of widowed women are being implemented.
4. Programmes for social inclusion and rural development activities in Delta State are showing very positive results.

*Abstract:* This study was undertaken to assess the social inclusion of widows in rural development activities because of their importance in the culture of many African societies. It focuses particularly on Delta State in Nigeria. The results show that, within the framework of rural development programmes, most widows were highly socially included at both the local community and group levels. In addition to the important role of the rural development programmes, this positive inclusion in rural development was also influenced by the socio-economic attributes of these women. The ultimate result is that the widows have a higher than average welfare status. One of the recommendations emerging from the study is that it should be extended to more women in the same situation, in addition to improving their inclusion in rural development processes, since, as it is shown, many opportunities at different levels arise from this.

*Keywords:* Social inclusion, social exclusion, rural development, rural development programmes, widows' welfare.

## ***Inclusión social de las viudas en los programas de desarrollo rural (Estado del Delta, Nigeria)***

### ***Ideas clave:***

1. Las mujeres viudas en el continente africano son especialmente vulnerables, en grave riesgo de exclusión social.
2. Las políticas y programas de inclusión social de las mujeres viudas tienen un carácter estratégico.
3. En Nigeria se están aplicando diversas políticas para la inclusión social de las mujeres viudas.
4. Los programas de inclusión social y en actividades de desarrollo rural en Delta State están dando resultados muy positivos.

*Resumen:* Este estudio se realizó para evaluar la inclusión social de las viudas en las actividades de desarrollo rural, debido a la importancia que tienen en la cultura de muchas sociedades africanas. Se centra particularmente en el estado de Delta, en Nigeria. Los resultados ponen de relieve que, en el marco de los programas de desarrollo rural, la mayoría de las viudas estaban muy incluidas socialmente tanto a nivel de

la comunidad local como del grupo. Además del importante papel de los programas de desarrollo rural, en esta inclusión positiva en el desarrollo rural también influyeron los atributos socioeconómicos de estas mujeres. El resultado final es que las viudas presentan un estatus de bienestar superior a la media. Una de las recomendaciones que se desprende del estudio es que debe ampliarse a más mujeres en la misma situación, además de mejorar su inclusión en los procesos de desarrollo rural, dado que, como se demuestra, de ello se derivan muchas oportunidades a distintos niveles.

*Palabras clave:* Inclusión social, exclusión social, desarrollo rural, programas de desarrollo rural, bienestar de las viudas.

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## 1. Introduction

Social inclusion (participation) focuses on including the excluded in the society. It is about allowing individuals or group of people to fully participate in their society (Charity Commission, 2001). Ofuoku (2017), describes it as the condition of being included in a community and/or society life or activities. It is the state in which individuals, groups of individuals or communities can contribute to planning and decision making in the activities of a society *vis-a-vis* access the range of available opportunities, services, privileges and resources in the society. It typically results from positive efforts (policies and actions) taken to change the conditions that result to exclusion of individuals or groups of people from their society. In practical terms, it will involve working within a community or society to tackle and avoid conditions and problems that lead to social exclusion (Debenham, 2018). It has to do with mending ruptures in the social fabric which results in a context where some groups of people or individuals being excluded (Smyth, 2017). Thus, social inclusion is an antidote to the occurrences of social exclusion.

As stated by Silver (2015), social inclusion is a multi-dimensional and relational process of increasing opportunities for social participation; promoting capacities to meet up with normatively prescribed social roles; widening social relations of respect and recognition; and enhancing social bonds, cohesion, integration or solidarity. According to Charity Commission (2001), it is multi-dimensional as it affects

economic, political, cultural and social life domains. It is to obliterate the multidimensional deprivations that are created by social exclusion (Krishna and Kummitha, 2017). Social inclusion contributes to the sustainability of humanity, by integrating into society diverse groups of people who have been traditionally excluded from the opportunities, privileges and resources of a healthy society (Bulger, 2018). It is after secured social settings in which a member of a society is assured basic rights and/or opportunities to sustain his/her life. It also needs opportunities and resources that are necessary to ensure the participation of individuals who have been excluded in economic, social, political and cultural life (Krishna and Kummitha, 2017). On its own, according to Amath (2015), the idea of social inclusion is not enough to fully address the issue of social exclusion. The author further stated that in order to bring social inclusion to fruition, there needs to be a vehicle through which the process of social inclusion can be operationalized. These among others include agricultural and rural development programmes and/or projects. Diverse groups of people are socially excluded in developing countries, including Nigeria. The groups among others include the poor, landless individuals, nomad, and individuals with disabilities, mental handicap, aged, single parents, women and widows in the society.

Across most rural communities in developing countries, widowed women of all age categories exist and form a substantial part of the rural population. Widowed women experience somewhat worse conditions than other women (Lombe et al., 2012; World Public Opinion, 2008). Empirical analysis has shown that among women, widowed women are more at risk of experiencing abuse and discrimination in the society (Lombe et al., 2012). Though India and Nigeria have dissimilar cultures and kinship arrangement, widows in Nigeria and in sub-Saharan Africa also have similar experiences and are particularly at risk of deprivation due to lack of access to resources, extreme poverty and discrimination experienced in their communities. Widowed women are inadequately supported by relief efforts, and increasingly face worse economic conditions than other women in Nigeria. The forgoing, suggests that widows are at higher risk of social exclusion among women.

Rural development focuses on improving the economic and social life of the rural population. Inedu (2016) views rural development as the multidimensional process of improving and/or transforming the productivity, income and welfare (in terms of health, nutrition, education and other features of satisfactory life) of rural dwellers. It entails a sustained improvement in the quality of life of the rural populace (Nwachukwu and Ezeh, 2007). It involves creating and widening opportunities for rural dwellers to realize their full potentials with respect to education as well as taking decision and action which affect their lives (Ogidefa, 2010). It is a process of social change in rural

communities as a result of alignment of governments' socio-economic and political goals with those desired by the rural dwellers (Inedu, 2016). Rural Development is part of general development that embraces a large segment of those in great need in the rural sector. According to World Bank (Ekpo and Olaniyi, 1995; Nwachukwu and Ezeh, 2007), it is a process through which rural poverty is alleviated by sustained increase in the productivity and incomes of low-income rural dwellers and households. In Nigeria, rural development efforts are synonymous with agricultural development efforts. This is because of the strong interconnection between agriculture and rural development (Nwachukwu and Ezeh, 2007). This explains why most of the rural developmental approaches employed by Nigeria governments are agriculturally oriented in nature (Inedu, 2016). Empirical analysis has shown that efforts at rural development impact considerably on farmers who are also the focus of agricultural development efforts (Nwachukwu and Ezeh, 2007). It is in this light that the Nigerian government designed and implemented several integrated rural development projects and/or programmes, to guarantee that rural and agricultural development efforts became part of a single package of services rendered to farmers and the rural population. Some of the several efforts (policies, programmes and projects) made by the Nigerian government to bring about rural development, includes the Better Life Programme (BLP), Family support Programme (FSP), Agricultural Development Programme (ADP), Family Economic Advancement Programme (FEAP) and National Special Programme on Food Security (NSPFS). These programmes and/or project laid emphasis on the social inclusion of the socially-marginalised group of people or disadvantaged group of people in the rural areas, to ensure movement of rural dwellers from abject poverty and squalor to economic and social prosperity.

Several studies have been carried out on social inclusion as well as widows in Nigeria. For example, Olanisebe (2015) assessed the plights of widows and widowhood in Nigeria. Edewor and George (2012) assessed widows' population and the challenges of widowhood rites in South West, Nigeria. Ofuoku (2017) assessed social inclusion of women and agricultural activities in rural communities. Ofuoku and Ekorhi-Robinson (2018) investigated social inclusion of landless farmers in extension services. They found different facts ranging from the marginalization to total deprivation of participation in development and empowerment programmes. When Ofuoku (2017) studied the situation of widows in Southern Africa, he found that widows are deprived of participation in rural development projects meant to empower rural dwellers for the purpose of confirmation and generalization. This study was therefore thought of to assess the level of social inclusion of widows in rural development programmes in Delta State, Nigeria. Specifically, this study sought to examine selected

socioeconomic characteristics of the widows; determine the level of social inclusion of widows in rural development programmes at community level; ascertain the degree of inclusion of widows in rural development programmes at group level; extent of social inclusion of widows in rural development programmes at family level, governmental and non-governmental level; ascertain their welfare status; and determine the contribution of their level of social inclusion in rural development programmes to their welfare status. It was hypothesized that socioeconomic character of widows does not influence their inclusion in rural development programmes and the levels of social inclusion of widows do not significantly contribute to their livelihood activities. The outcome of this study will be useful for social and public policy makers, civil societies and other non-governmental organizations.

## *2. Theoretical background: widowhood and the socio-economic welfare of rural women*

Widows all over the world have two widespread experiences. These include loss of societal standing and decreased economic conditions. Across a broad gamut of nations, ethnic groups and religions, on the death of a husband, a widow is frequently left impoverished. Widowhood gives rise to social stigmatisation, limitations and taboos linked with widowhood results to chaste system, austerity and assertive life in societies where chaste system is practiced (Chen, 2000). Though the chaste system is no longer practiced in Delta State, widows are not well treated as they are also forced to comply with taboos and suffer restrictions of various kinds. In their studies, Oloko (1997) and Ahonsi (1997) found that chain of fines and levies released on widows and lengthy time of restriction on their movement, social and economic activities and costly feasting related with the burial ceremonies enhance the poverty level of already poor women among various Nigerian and particularly Delta State ethnic nationalities.

Holden and Kuo (1996) note that widowhood goes with a decreased level on economic welfare of women which is more often than not, very demanding, as traditionally, men are supposed to be the breadwinner and provider of the household needs. Li (2004), in his study found that five years after women were widowed, the family income decline by 9.8 % as against 1.5 % decline among women who were married in the same period of the study. In this case, widows' standard of living

plummeted, as more of them fell lower than the low-income threshold as a consequence of widowhood. Widowhood factors, such as forced restriction and long-period and widespread mourning customs, legal and customary barriers to ownership of or access to land in many rural societies in Nigeria, especially where culture recognizes only males as landowners, adversely affect widows' ability to generate income and their satisfaction with life (World Bank, 2000).

Deng (1995) suggests that a poverty-stricken person lacks primary and secondary basic needs, which make him or her incapable, helpless and not capable of protecting him/herself against economic, social, cultural and political discrimination, deprivation and marginalization. There is a strong correlation between poverty and ill-health. Ill-health is a consequence of poverty; ill-health also leads to poverty, while poverty gives rise to violence (Nnodim, 2012).

In the study area, which is Delta State, there are diverse ethnic groups such as Aniocha, Ika, Oshimili, Ukwuani, Urhobo, Itsekiri and Ijaw. These ethnic groups have similar culture. On the demise of the man, if he was polygamous, the first son inherits the younger or youngest wife if the son is not her son. If however the son is of the woman one of the younger brothers of the deceased is meant to inherit the wife. In cases where the man has no son or the son is still very young, the son inherits the properties of the man, but if they are more than one from all the wives, the properties are shared among the sons. With the oldest son having the lion share, the others accept what is given to them by the kinsmen.

In case the man has no son or the sons are still in their childhood years, the properties are kept in trust by the eldest kinsman till the children come of age. Most times, the kinsmen hold on to the properties of the man and giving properties such as farm land to the widow at their own prerogative. This is where many of those holding the land on trust refuse to allow the widow access to the farmland because of greed and the widow has little or no say. This often leads to depravation of the widow leaving her in a vulnerable state.

Likewise, the woman seeks the consent of the one holding the properties in trust or the man who inherits her before engaging in any form of association apart from religious association. For the widow to participate in any social and economic activity, consent is also sought from the inheriting husband or the man holding the man's properties on trust as the case may be. Thus, the widow may most times face the challenge of social exclusion when she is not allowed to participate in associations and their activities which most times are meant for rural development.

While discussing empowerment in relation to relational autonomy approach, it is obvious that the idea is inevitably tied with the state of disempowerment (being vulnerable), in line with the assertion that disempowered people need empowerment to attain improved outcomes in life (Nussbaum, 2000; Alkire, 2002; Anderson, 2013; Mackenzie et al., 2013). The ethics of empowerment of widows starts with questions relating to the level of vulnerability, and who should be responsible for response to vulnerable widows (Mackenzie, 2013; Mackenzie et al., 2013). These questions imply a course through which widows rise above vulnerability to empowerment, and place emphasis on the agents concerned in the process. People generally consider vulnerability and empowerment as two sides of a coin and have become important concerns for the international community and scholarly literature considering women's development in poor countries (Robynes, 2003). An important message in these information arenas insists on the worth of improving the capability of disempowered women to function as self-agents in transformation of negative aspects that pose as challenges to their wellbeing (Malhotra and Schuler, 2005; Ibrahim and Alkire, 2007). These initiatives focus on the reality that this set of women has aspirations and better understanding of how to act in response to their problems (Nussbaum, 2000).

Vulnerability has been described in diverse ways. One of the commonest descriptions emanates from Kelly and Adger (2000), who conceptualized it as the incapability of individuals or social groups to act in response to, in the sense of coping with, recovering from or adapting to, any outside strain to be found in their livelihood or welfare. Majority write ups that subscribe to the social facet of analysing vulnerability more often than not places focus on topics such as, reliance, peril, disability, victimhood, or pathology (Fineman, 2008, 2010; Shiloh, 2011; Kittay, 2013). For example, groupings of persons (including widows) living lower than the poverty line, or other stressor limits in developing countries, are frequently ascribed to archetypal and compassionate labels in analysing their circumstances and the creation of strategies for ameliorating their distress, in that way other key factors are excluded (Mackenzie, 2013). Other conceptualizations of vulnerability centre on deliberations of the philosophical enquiries to the interpersonal and socio-cultural importance in comprehending the level of vulnerability of persons a given in society (Anderson, 2013; Mackenzie, 2013; Mackenzie et al., 2013). These diverse emphases have produced ongoing debates with regard to how theory, analysis and policy may well be useful to reduction of vulnerability that affects women in different stressor limits.

One major debate revolves around the universality of human vulnerability and stresses embodied weakness, reliance and steady proneness to threat, hurt and peril (Butler, 2004; Fineman, 2008; Mitszal, 2011). These theorists are of the opinion that our common vulnerability (which is characterized with ever-present likelihood of threat and hardship) is an obvious actuality of reciprocal reliance or interdependence and the justification for developing institutions of support in society (Fineman, 2010). The concern of many of these theorists is to encourage a diverse notion that disassociates the vulnerable persons from being exclusively accountable for transformation of their lives, as submitted by traditional liberalists views, but emphasizes the of institutions to guard and support vulnerable individuals.

The theorists assume that the concentration of autonomy (self-competence of individuals) in evaluating people's vulnerability tends to promote the shifts of responsibility of care and support to the vulnerable persons (Fineman, 2008). Taking cue from this, a second school of thought within the relational autonomy theory promoted by Mackenzie (2013), Mackenzie et al. (2013), Anderson (2013) criticized this view that the departure from the individual, from the thesis of human autonomy in vulnerability analysis is a formula for tragedy, since the thought offers a podium for shaping and duties concerned in dealing with precise vulnerabilities people face in societies. This is particularly so as dependency theory has been utilized to support the protection of certain groups of vulnerable people (including disabled, mentally challenged and widows), who may not have the capability to make sane decisions relating to their lives (Shiloh, 2011).

However, this notion cannot be useful to all circumstances of vulnerability, since some people have more capability than others in rationalizing the way to realize personal wellbeing. The argument in utilizing this approach is that the idea of 'dependency' only shows the individual as being incapable of taking personal decisions (using her initiative) which is capable of bringing positive transformations to her life (Mackenzie, 2013). Thus, vulnerability in the purview of this study means deprivation of welfare, and is focused on how the realities of these deprivations inspire change for a better life.

Therefore, as much as the vulnerable individual suffers because of her inborn human nature, which is prone to pain and harm, she can as well make moves to mobilize from vulnerability to a most wanted state of wellbeing. Therefore, the relational autonomy approach offers a structure for solving widows' vulnerability in rural communities rationalizing how harmful interpersonal and social factors impede their welfare in the society (Mackenzie et al., 2013).

### 3. *Research method and data*

This study was conducted between January and August 2019, in Delta State, Nigeria, to evaluate the level of inclusion of widows in rural development programmes. Delta State is located in the Niger Delta Zone of Nigeria. Multistage procedure was used to select the respondents. The first stage witnessed the selection of 20 % of the local government areas that constitute each local government area. At the second stage, 2 typical rural communities were randomly selected from each of the local government areas selected in each agricultural zone. At the third stage, a list of widows who were identified by key informants was made from each selected rural community. The key informants live in the communities used and these small communities everyone knows each other. Thus, identification of the widows was not difficult for them. To constitute the sample size for this study, all of the identified widows were on the list from each community were used, (summing a total of 276 widows), of whom 33 % reside in four communities in Delta North Agricultural Zone (Ogume, Otagbe-Uno, Owa-Ovibu and Ekukwu-agbor), 30 % in another four communities in Delta Central (Orogun, Awirhe, Boboroku and Ugbenu), and the remainder 37 % in two communities from Delta South (Ogbe-Ijaw and Isaba).

Primary data were collected through the administration of questionnaire and interview schedule. Frequency distribution and means were used to address objectives one; while objectives two, three and four were met with frequency counts and percentages, and mean derived from 4-point Likert-type scale (identification of need = 1, planning on the need achievement = 2, implementation = 3 and evaluation = 4) at the community level; (strongly agree= 4), (agree= 3), disagree=2) and strongly disagree=1) at group and family levels same were applied. Objectives five and six were met with frequency counts and percentages and means, while objective seven was addressed with hypothesis one ( $H_{02}$ ). Hypothesis two ( $H_{01}$ ) was tested with Tobit regression model to test the contribution of the selected socio-economic characteristics to social inclusion in rural development programme.

The level of social inclusion of widows was measured as inclusion in need identification = 1, Planning = 2, Implementation = 3, Evaluation = 4. A mean score of 2.50 was used as cut off. Any rural development intervention programme with a mean score of 2.5 and above was regarded as having high level of inclusion.

Hypothesis 1 ( $H_{O1}$ ) was addressed with Tobit regression model.

Hypothesis 2 ( $H_{O2}$ ) was tested with the application of Pearson's product moment correlation (PPMC).

Social inclusion of widows embodies their socioeconomic variables, the internal characteristics (the characteristics of the widows) and the external (institutional characteristics of the community) attributes such that the practical social inclusion of widows is hypothesized to be a consequence these widows' socioeconomic attributes, and these external and internal variables at varying points on the time and inclusiveness continuum.

To accomplish the objectives of this study, the Tobit model was utilised to make the estimation of the influence of the socioeconomic characteristics on the widows' social inclusive behaviour. Tobit model was first created by Tobin (1958) and it is expressed as follows:

$$Y = X\beta + \epsilon$$

Where  $\beta$  is a vector of unidentified coefficients,  $X$  is a vector of independent variables, and  $\epsilon$  is an error term that is implicit to be independently dispersed with mean zero and a variance of  $S^2$ .  $Y$  is a latent variable that is obvious. If data for the dependent variable is above the restrictive factor, zero in this case,  $Y$  is pragmatic as a continuous variable. If  $Y$  is at the limiting factor, it is held at zero. This correlation is offered scientifically in the subsequent two equations:  $Y = Y^*$  If  $Y^* > Y_0$   $Y = 0$  if  $Y^* \leq Y_0$ .

Where  $Y_0$  is the limiting factor. These two equations situate for a masked allotment of the data. The Tobit model can be applied to make an estimate of the anticipated value of  $Y_1$  as a role of a set of explanatory variables ( $X$ ) weighted by the probability that  $Y_1 > 0$  (Tobin, 1958). Maddala (1983) shows that the anticipated strength of social inclusion,  $E(Y)$  is:

$$\epsilon(Y) = X\beta F(z) + \sigma f(z) \text{ and } z = X\beta / \sigma.$$

Where  $F(z)$  is the cumulative normal distribution of  $z$ ,  $f(z)$  is the value of the derivative of the normal curve at a given point (unit normal density),  $z$  is the  $Z$  score for the area under the normal curve, and  $\sigma$  is the standard error of the error (Oladele, 2005). The coefficients for variables in the model,  $\beta$ , do not stand for marginal effects directly, but the symbol of the coefficient will give the researcher information as to the direction of the effect. The definition of variables used in the predictable Tobit model is as follows:

$$Y = \text{Widows' level of social inclusion (high} = 1, \text{ low} = 0).$$

$X_1$  = Age (> 55years=7; 50-55=6; 45-49=5; 40-44= 4; 35-39=3; 30-34= 2; 30 and below=1).

$X_2$  = Marital Status (married = 1, otherwise = 0).

$X_3$  = Level of education (tertiary = 3, secondary = 2, primary = 1, none = 0).

$X_4$  = Source of livelihood experience (> 20yrs = 4; 16-20 = 3; 11-15 = 2; 6-10 = 1; 5 and below = 0).

$X_5$  = Household size (number of persons in the household).

## 4. Results

### 4.1. Socio-Economic Characteristics

Most of the widows were in the age bracket of 40 years and above. They had an average age of 40 years (Table 1). Many had primary education and they form the model class. Some had secondary education; a few had tertiary education, while some of them had no formal education. Majority (64 %) of them took farming as their major or primary occupation, few were traders, a number of them were into sewing of clothes, few were civil servants teaching and working in rural schools and health centres respectively, while very few were hairdressers. The widows had a mean household size of 6 persons, with many (48 %) having household sizes of 5-6 persons. They had a mean of 13 years of experience in their various primary occupations, translating to the fact most of the widows had good number of years of experience in farming. Most (86 %) of the widows subscribed to membership of various groups self-help groups.

**Table 1:**  
*Socioeconomic characteristics of Respondents (n = 143)<sup>1</sup>*

Variables	Frequency	Percentage (%)	Mean/Mode
<b>Age (Years)</b>			
20-29	32	11.19	
30-39	64	22.38	
40-49	84	29.37	
50 and above	106	37.06	
<b>Educational Level</b>			
No formal Education	60	20.98	
Primary Education	128	44.76	
Secondary Education	76	26.57	
Tertiary Education	22	7.69	
<b>Primary Occupation</b>			
Farming	182	63.64	
Trading	44	15.38	
Civil Servant	22	7.69	
Sewing	28	9.79	
Hair Dressing	10	3.50	
<b>Household Size</b>			
1-2	14	4.90	
3-4	66	23.08	6 persons
5-6	136	47.55	
7-8	58	20.28	
9-10	12	4.20	
<b>Occupational Experience (years)</b>			
1-5	20	6.99	
6-10	102	35.66	
11-15	86	30.07	13 years
16-20	50	17.48	
Above 20	28	9.79	
<b>Group Membership</b>			
Yes	246	86.01	Group membership
No	40	13.99	

<sup>1</sup> All tables are sourced from fieldwork carried out as part of this research.

## 4.2. Social Inclusion at Community, Group Rural Development and Family Levels

The most of the widows were included in extension service delivery, had access to their late husbands' land, included in their communities' decisions and policy making, had opportunities to empowerment programme, recommended by their communities for training programme and included in development project process (Table 2). The inclusion index of 0.70 depicts that 70 % of the widows were completely included in rural development programmes at community level.

*Table 2:  
Level of Social Inclusion at Community Level*

Statement	Strongly agree (4)	Agree (3)	Disagree (2)	Strongly Disagree (1)	Score	Mean
I am involved in extension services that can aid my farm productivity	92(368)	90(270)	42(84)	62(62)	784	2.74
I have access to my late husband's land	68(272)	86(258)	62(124)	70(70)	724	2.53
I am involved in community's decision and policy making	94(376)	98(294)	76(152)	18(18)	764	2.94
I have opportunities to participate in empowerment programmes	86(344)	108(324)	42(84)	50(50)	802	2.80
I have been recommended to participate in training programmes	98(392)	116(348)	34(68)	38(38)	846	2.96
I am involved in project process	90 (360)	94(282)	64(128)	38(38)	808	2.83
Total						16.80

Cut-off mean = 2.50, Grand inclusion mean = 2.80

Inclusion index = 0.70

Most of the widows had access to livelihood information and extension services through their respective groups (Table 3). They were also involved in groups' activities, decision making and policy formulation. They had opportunities to exploit credit facilities of the group. They were also enlisted in their various groups' empowerment programmes. They had the right to be voted into executive positions in their

respective groups. They all had the rights to subscribe to membership of functional groups (self-help/development groups), though a few of them had not joined any group at the time of this study. Their level of inclusion was as high. Most of these group opportunities in which they were included were the reasons they subscribed to their respective groups. Their level of inclusion in these groups was high as implied by the inclusion index of 0.80 which translates to satisfactory level of inclusion of 80 % of the widows used in this study.

**Table 3:**  
*Social inclusion of widows at group level*

Statement	Strongly agree (4)	Agree (3)	Disagree (2)	Strongly Disagree (1)	Score	Mean
I have access to livelihood information through the group	82 (328)	64(492)	16 (32)	24(24)	376	3.06
I have access to extension services through the group	104(416)	78(234)	62(124)	42(42)	816	2.85
I am involved in group activities	158(472)	128(384)	70(60)	10(10)	726	3.24
I am involved in decision and policy making and formulation in the group	112(448)	137(402)	23(52)	14(14)	916	3.20
I have access to credit facilities of the group	120(480)	126(378)	16(72)	4(4)	734	3.27
I am involved in group members' empowerment programmes	120(480)	126(378)	36(72)	4(4)	934	3.27
I have the right to participate in group as an executive	104(416)	142(426)	32(64)	8(8)	915	3.20
I have the right to subscribe to membership of groups	110(440)	176(528)	0(0)	0(0)	968	3.38
Total						16.80

Grand inclusion mean = 3.18375 = 3.18; Inclusion index = 0.795 = 0.80

Table 4 indicates that most of the widows were highly included in almost all development programme benefits from their late husbands' family members as almost all their mean responses to the statement met the mean  $\geq 2.5$ . However, that many of them did not benefit from empowerment programmes as this could not meet the

cut-off mean of 2.50 as its pooled mean of 2.48. The inclusion index of 0.67, implying high level of overall inclusion (67 %) in rural development activities.

**Table 4:**  
*Social Inclusion of Widows at Family level Statement*

Statement	Strongly agree (4)	Agree (3)	Disagree (2)	Strongly Disagree (1)	Score	Mean
I have access to my late husbands' landed properties	68(272)	86(258)	62(124)	70(75)	724	2.53
I am recommended for empowerment programmes my late husband's kinsmen	62(248)	82(246)	72(144)	70(70)	708	2.48
I have access to utilities through my late husband's family	86(344)	96(288)	76(152)	28(78)	812	2.84
I have access to useful information through my late husband's family members	84(336)	106(318)	66(132)	30(30)	816	2.85
My late husband's family make move for me to participate in rural development programmes	72(288)	88(264)	74(148)	52(52)	752	2.63
Total						13.33

Cut-off mean = 2.50 (≥ 2.50 = inclusion; < 2.50 = low inclusion), Grand inclusion mean = 2.67  
Inclusion index = 0.67

**4.3. Level of Inclusion in Development Programmes**

Table 5 shows that some of the widows were involved in Better Life Programme up to need identification and planning, while some were involved up to evaluation stage and some were included up to implementation stage. Participation cannot be complete without being involved up to implementation and evaluation stages.

In Family Support Programme, many of them were completely involved, while some others only participated in the need identification and planning stage, and few were included up to implementation stage. In Agricultural Development Programme, many were involved in the stages of need identification and planning, while some

were involved up to evaluation stage. Family Economic Advancement Programmes had many of the widows participating completely (up to evaluation stage) and many, up to implementation stage. The same trend was observed in FADAMA III where most of the widows were completely included-up to evaluation stage and some, up to implementation stage. A similar trend occurred in National Special Programme on Food Security and European Union's Micro Programme Projects. Ofuoku (2004) observed a similar scenario in his study of women's involvements in community development projects.

This is confirmed in Tables 6 and 7, which indicates that the inclusions mean of the widows in different programmes were encouraging (Better Life Programme, Family Support Programme, Agricultural Development Programme, Family Economic Advancement Programme, FADAMA III, National Special Programme on Food Security, and European Union's Micro Programmes Project). They indicate reasonable level of inclusion of widows in rural development programmes, as the inclusion index shows that 80% of the widows were included in them.

*Table 5:  
Level of inclusion in rural development programmes*

Programme	Level of Participation		
	High Level	Medium Level	Low level
Better life programme	90 (31.47 %)	84 (29.32 %)	112 (39.16 %)
Family Support programme	142 (49.65 %)	62 (21.68 %)	82 (28.67 %)
Agricultural Development Programme	84 (29.37 %)	76 (26.57 %)	126 (44.06 %)
Family Economic Advancement Programme	134 (46.85 %)	116 (40.56 %)	36 (12.59 %)
FADAMA III	210 (73.43 %)	66 (20.08 %)	10 (3.50 %)
National Special Programme on Food Security	138 (48.25 %)	126 (44.55 %)	22 (7.69 %)
European Union's MPP Projects	138 (48.25 %)	136 (47.55 %)	12 (4.20 %)

**Table 6:**  
*Level of Inclusion in Rural Development Programmes*

Variables	Frequency	Percentage (%)
<b>Better Life Programme</b>		
High level of inclusion	90	31.47
Medium level of inclusion	84	29.37
Low level of inclusion	112	39.16
<b>Family Support Programme</b>		
High level of inclusion	142	49.65
Medium level of inclusion	62	21.68
Low level of inclusion	82	28.67
<b>Agricultural Development Programme</b>		
High level of inclusion	84	29.37
Medium level of inclusion	76	26.57
Low level of inclusion	126	44.06
<b>Family Economic Advancement Programme</b>		
High level of inclusion	134	46.85
Medium level of inclusion	116	40.56
Low level of inclusion	36	12.59
<b>FADAMA III</b>		
High level of inclusion	210	73.43
Medium level of inclusion	66	20.08
Low level of inclusion	10	3.50
<b>National Special Programme on food Security</b>		
High level of inclusion	138	48.25
Medium level of inclusion	126	44.06
Low level of inclusion	22	7.69
<b>European Union's MPP Projects</b>		
High level of inclusion	138	48.25
Medium level of inclusion	136	47.55
Low level of inclusion	12	4.20

**Table 7:**  
*Widows' level of inclusion in governmental and non-governmental Intervention Projects*

Project	Need Identification (1)	Planning on need (2)	Implementation (3)	Evaluation (4)	Score	Mean
Better Life Programme	42(42)	70 (140)	84(252)	90 (360)	794	2.84
Family Support Programme	30 (30)	52(104)	62(186)	142 (568)	888	3.10
Agricultural Development Programme	82(82)	44(88)	76(228)	84(336)	734	2.57
Family Economic Advancement Programme	14(14)	22(44)	112(336)	134(536)	942	3.29
FADAMA III	0(0)	10(20)	66(198)	210(840)	1058	3.70
National Special Programme on Food Security	6(6)	16(32)	126(378)	138(552)	968	3.38
European Union's MPP Projects	10(10)	2(4)	136(408)	138(552)	974	3.41
Total						

Cut-off mean = 2.50 ( $\geq 2.50$  = reasonable level of inclusion;  $< 2.50$  = low level of inclusion), Grand inclusion mean = 3.18  
Inclusion index = 0.795 = 0.80

#### **4.4. Other key elements linked to the widows' welfare**

##### **4.4.1. Welfare Status of Widows**

Most of the widows have access to all the basic welfare indicators as their mean responses scores were  $\geq 2.50$  (Table 8). The grand mean of 2.65 implies an overall satisfaction with their access to the basic welfare variables capture in the table. A majority of widows (66 %) had access to the basic welfare indicators (were able to have those things that shows wellbeing). This translates to a satisfactory welfare status.

**Table 8:**  
*Access of widows to Welfare Indicators*

Indicator Statements	Strongly agree (4)	Agree (3)	Disagree (2)	Strongly Disagree (1)	Score	Mean
I feed myself and my household adequately	98(392)	104(312)	68(136)	16(16)	856	2.99
I have adequate shelter	66(264)	92(276)	70(140)	58(58)	738	2.58
I cloth myself and my family	76(304)	82(246)	76(152)	52(52)	754	2.64
My household and I have easy access to health facilities	82(38)	96(288)	56(112)	52(52)	780	2.73
I am capable of footing the education bill of my household members	72(288)	88(264)	72(144)	54(54)	750	2.62
I am capable of investing in my livelihood activities as	62(248)	98(294)	76(152)	50(50)	744	2.60
I have access to productive resources	68(272)	86(258)	62(124)	70(70)	724	2.53
I have access to extension services	58(232)	82(246)	92(184)	54(54)	716	2.50
Total						

Cut-off mean = 2.50 ( $\geq 2.50$  = satisfactory welfare status ;  $< 2.50$  = Unsatisfactory welfare status), Grand mean = 2.65  
Inclusion index = 0.66

#### **4.4.2. Influence of Socio-economic characteristics of widows on their social inclusion in rural development programmes**

The level of formal education, household size, occupational experience and group membership status of the widows influenced their level of inclusion in rural development projects (Table 9). Thus, the null hypothesis is rejected. Level of formal education significantly influences their level of social inclusion in rural development activities at 5 % level and the coefficient bore a positive sign. This implies that a unit increase in the level of formal education of the widows led to a unit appreciation in their level of social inclusion in rural development activities.

Household size of the widows also significantly and positively influenced their level of inclusion in rural development process at 5 % level. The higher the household size, the higher the likelihood of their inclusion in rural development activities. The occupational experience of the widows also influenced their inclusion in rural development activities 10 % level. Group membership also positively and significantly contributed to their level of inclusion in rural development activities at 1 % level.

*Table 9:  
Estimation of the Influence of Socio-economic Characteristics on  
Social Inclusion of Widows*

Variables	Coefficient	Standard Error	Z	P < /2/10
Intercept	-14.7978	6.9082	-2.23	0.044
Age	-0.8476	1.6807	1.20	0.383
Level of formal education	0.2273	0.1159	2.51	0.027**
Primary Occupation	-0.2669	1.3225	-0.13	0.904
Household size	0.1951	0.8785	2.50	0.026**
Occupational Experience	3.9429	2.3151	1.85	0.092*
Group Membership	1.5183	0.6415	2.74	0.009***

\* Significant at 10%

\*\* Significant at 5%

\*\*\* Significant at 1%

On the other hand, the level of social inclusion of widows in rural development programmes significantly contributed to their welfare at 5 % level ( $r = 0.783$ ). This implies that their welfare level is influenced by their level of inclusion in rural development programmes. The null hypothesis is therefore rejected. Inclusion in the various rural development programmes activities is encouraging to them.

## 5. Discussion

The sample of studied widows had some form of formal education. Education is expected to shape the behaviour of individuals in order to be able to make a living and as much as possible survive every situation. Armed with education, widows are expected to create a pathway for their survival in a situation of inclusion or exclusion. Their quality of having formal education gives them enlightenment to be able to come together to form a pressure group fighting to enhance their situations in their respective communities positively.

The choice of farming among majority of the widows is not unconnected with the fact that farming is the major occupation in rural areas as agricultural

development is regarded as a component of rural development. This is confirmed in Ofuoku (2017), who found that farming is the major occupation of women in rural settlements. World-wide, women constitute 70 % of farmers (Beall, 2002). They contribute to of farm labour force to the tune of three-fourth of labour needed in the farm (Chandy, 2013). The place of women in agricultural development cannot be over stressed as it is deduced from the aforesaid that women make invaluable contributions to agricultural production. This implies that the most readily available source of livelihood for widows in rural communities is farming. However, in most rural communities, the culture deprives widows of inheritance to their husbands' landed properties, except that if the widows had children with the man. Then they are able to access such properties through the children, especially the male children. Overall, they find livelihood in rural development components through agricultural practices. This has implications for rural development. The male children automatically become the owners of such properties at the demise of their father. However, Arowolo et al. (2017) found that the culture of male dominance in inheritance is gradually changing. This is attributable to the efforts of governmental and non-governmental development organizations.

The widows had large household size. The household included the widow, her children and relatives. This is indicative of having great responsibilities on their shoulders. They have to feed, shelter, cloth and give formal education to the members of their households who are under their responsibilities. Provision of education, shelter among others are components of rural development which enhance access to empowerment which is the essence of rural development. Often times husband's kinsmen leave the responsibility of catering for the children and the widow on the widow. This puts a lot of pressure on the widow physically, psychologically and financially.

They had reasonable number of years of experience. Through the experience gained over the years, they are able to face the challenges involved in these their livelihood activities. Hansen and Jervell (2014) suggest that experience gives opportunities to farmers with respect to developing better capability to surmount challenges. Through their experiences they are capable of contributing to rural development.

Most of the widows subscribed to membership of various groups. These groups are predominantly self-help in nature and are expected to influence their social participation in groups' activities and rural development activities. Their involvement in these groups is capable giving them the opportunities of being involved in rural development process. It is also capable of helping them to improve on their source of livelihood and consequently, welfare in terms of health, food and nutrition, shelter and utilities among others.

The widows were socially included in rural development programmes at the community level. The inclusion of widows in all the rural development inclusion indicators means that the culture of male dominance is fading away. This is also attributed to the welfare of the children left behind with her by their husbands on their demise. In order to be able to cater for her needs and those of the children, most communities now deem it fit to allow the widows in their midst to various opportunities that have reflections on their livelihood sources.

In the area of decision and policy, making, as a result of the democratic practice in communities, before final decisions are taken on issues, views of the women's wing and men's group of community leadership are harmonized. This enhances the prioritization of rural development projects. The situation of widows here is at variance with that found in Rivers State, Nigeria by Nnodim et al. (2012). However, this situation of widows in this study is a confirmation of the assertion of Gotschi et al. (2008) that in a district in Mozambique, men and women have equal rights of social inclusion, as established by by-law in community development process. The challenge here is the refusal of some village male folks to totally agree with the opportunities given to widows because they believe that the deaths of husbands are always caused by the widows.

The level of inclusion of the widows at group level was high. A similar scenario was found by Ofuoku (2017). Through these groups, the members have access to development opportunities that empower them educationally and economically. Thus, the widows subscribed to membership of their various groups in order to achieve their socioeconomic goals. This means that there are various benefits they had opportunities to enjoy, as these benefits are rural development related as components of it. Ofuoku and Urang (2012) suggest that members subscribe to membership of such groups in order to access livelihood information, extension services, empowerment programmes and groups' credit opportunities. The benefits they derive from these groups are linked to their sources of livelihood and eventually, their welfare. Intervention institutions, as a matter of policy, do not do business with individuals directly, but through their various self-help groups. This is to ensure accountability of the individual members of the groups who form the beneficiaries of developmental initiatives. This implies that the inheriting husbands of these widows have had change of attitude as a result of the efforts put into advocacy by development bodies. However, some extremely conservative folks in the villages still kick against the inclusion of their widows in self-help groups. Another problem here is that some of the intervention programmes are not in form of grants, thus the widows put extra efforts towards repayment of micro credits given to them.

Their level of social inclusion at family level was encouraging as well. Most rural development programmes are sponsored by the government and non-governmental organization (NGOs) and people are often recommended in turns to participate in such programmes, especially empowerment programmes. Since most late husbands' kinsmen allow the widows access to utilities; useful information; late husbands' properties; and participate in rural development programmes, it implies that they are taking responsibility for the widows' welfare which is one of the reasons for rural development. This is attributable to the fact that the widows had children, especially male children. As a result of the children, the widows are helped by the late husbands' kinsmen in order to cater properly for their brother's children which ought to be their collective responsibilities.

In African societies and in particular, Nigerian and especially Delta communities, there is an adage that is articulated that children's upbringing is not the responsibility of the biological parents alone but that of the extended family and the community as a whole. In the presence of such care, the children are not tempted to engage in criminal activities which of course are inimical to rural development. This is what informed the encouraging level of inclusion or participation of the widows at the family level. However, there are some greedy individuals in some extended families of the widows' late husbands who, out of greed still go ahead to deprive these set of women and put them in vulnerable positions, especially when the children are still very young. When these men are not given the opportunities of inheriting the widows, as wives on the demise of their husbands. These men are always closely related to the late husband. The rural development activities of governmental and non-governmental organizations in educating the people, especially rural communities also prompted this change in behaviour among the rural folks.

A good number of them were involved in rural development programmes. That the widows were reasonably included in the rural development programmes is indicative of the fact that the society is gradually changing their culture of exclusion of widows from economic opportunities. Their involvement in rural development programmes promotes their economic opportunities and activities which have positive effect on their level of livelihood. Nnodim et al. (2012) found that widows are involved in various rural development projects in order to boost their level of livelihood. This change in cultural attitudes among family and communities is attributable to the enlightenment programmes of governmental and non-governmental agencies. As earlier pointed out, African communities believe that children's upbringing is a collective responsibility of the community and children are owned by the community and not just the parents. Having this at the back of their minds they came to the realization that whatever

treatment given to the widow affects the children, with ripple effects on the communities socially and economically in the future. This is one reason they started changing their attitudes towards widow's exclusion from rural development opportunities. Be that as it may, the problem is in the area of the kinsmen taking all the properties of the deceased in the absence of male children and the culture also forms limitations in the aspect of conservatism among some rural kinship members. These aspects need to be further addressed by legislation and advocacy by the relevant bodies. However, widows in Uganda are yet to have their exclusion position changed, particularly in rural areas (Lombe et al., 2012).

They were mostly satisfied with their welfare status. Their welfare status is directly and indirectly linked with rural development as most of the welfare indicators are components rural development. Such components as health facility provision, education, agricultural extension services, and productive resources are all parts as infrastructures, and rural processing facilities, these components are made available for the rural populace to access.

The outcome of their welfare assessment is an indication that the culture of putting widows in vulnerable conditions is gradually changing. This affirms the findings of Arowolo et al. (2017). However, earlier studies by Aliber et al. (2004) and Topouzis (1998) show that land tenure system has been identified to increase the vulnerability of women to dispossession by patrilineal kin upon death of male household heads. Ofuoku and Emuh (2009) opine that there is widespread exclusion of women from many resources that would allow them to improve their agricultural production capacities. With the result of this study, it has been found that this culture has started changing in favour of widows. The culture of typical African communities does not believe in equal opportunities with women as they believe that women should not be involved in decision making but should just be taking orders from the men. This culture which is found in all the ethnic groups of Delta State has been an age-long one which is very difficult to alter especially in rural communities where the citizens or folks prove to be very conservative. However, the outcome of this study is now showing otherwise which implies that there is already a change or an ongoing change in that aspect of the people's culture.

Their level of formal education, household size, occupational experience and group membership status of the widows influenced their level of inclusion in rural development projects. That there was the influence of formal education on the social inclusion of widows was expected. This is attributable to the enlightenment widows gained from various advocacy efforts in favour of widows and the circular law. These advocacy efforts enlighten widows on their rights and their knowledge of the law of

the state enables them to legally fight for their rights. Nnodim et al. (2012) imply that most widows do not know their rights, thus they are denied access to productive resources in their various communities. As a consequence of the level of formal education, women and widows have developed the courage to fight for and protect their rights to productive resources. George (2013) suggests that women and widows have and are gradually developing the motivation and courage to defend their right to land and other productive resources and opportunities in the bid to pull out of poverty status. Margret (2018) opine that pursuit of education and enlightenment on the part of widows will eventually lead to their knowledge on their rights and hence aid them to fight for and protect their rights to resources and opportunities.

The influence of their household sizes on their inclusion in rural development activities is not unconnected with a push developed as a result of the enormous survival weight to their households on them. In the presence of a large household to cater for, widows tend to get propelled to fight for the opportunities and rights that present themselves before them. The motivation to do this is intrinsically developed as a result of their circumstances of deprivation or exclusion. Kimani (2012) found that women, especially widows have taken the circular law protecting their rights seriously and are taking advantage of it to protect their rights to resources and opportunities in many African nations. This surge of rights knowledge is prompted by the enlightenment campaigns and advocacy by various governmental and non-governmental organizations and their vulnerable context.

Widows with higher levels of experience have the tendency of being included in development activities of their rural communities. The experiences of the widows, when needed in various components of rural development, make the community leaders and the intervention agencies to include them in the process and opportunities there in, in rural development. This is done in the effort to get things right and to avoid failure of such rural development programme.

The influence of their group membership on their inclusion in rural development programmes is attributable to the benefits of subscribing to the membership of such groups. Ofuoku and Urang (2012) and Ofuoku (2017) found that people subscribe to functional groups in order to access the opportunities that are available there in and in the communities, that are presented by government and non-governmental organisations. Functional groups are groupings of people who come together to harness their resources together with the objectives of self-help. Through these groups' members are able to access various opportunities that come to their communities that are meant for their empowerment, as a facet of rural development.

The opportunities that these groups benefit from are rural development based meant to alleviate poverty among the rural populace.

The level of social inclusion of widows in rural development programmes significantly contributed to their welfare. This is so because, as they participate in the rural development activities, they share of the benefits. Zwame (2012) conceptualized rural development as giving enablement to rural populace to place the control of their destiny in their hands, and by that successfully reduce rural poverty by optimally using and managing their natural resources. Inclusion of windows in rural communities holistically in rural development activities give them the enablement to maximally use and manage the natural resources they have access to, thereby reducing their poverty which translates into enhanced welfare and hence, good standard of living.

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## 6. Conclusion

The widows were highly included in rural development programmes and their social inclusion enhanced their welfare status. The culture of deprivation of widows is almost giving way to that of empowerment of this set of women in the study area. This is not unconnected with the fact that people are improving in their level of awareness as a result of the advocacy and legislative efforts of governmental and non-governmental organizations, including civil society organizations in Nigeria. The outcome of this study is an index of the success of the various bodies concerned with alleviation of the situation of this set of vulnerable people. The culture of exclusion of widows has been obliterated in various rural communities in the study area. The inclusion status of widows has changed. The change in their inclusion status in rural development programmes and their enhanced livelihood is rooted in widowhood cultural change. This confirms the benefits of cultural dynamism. A study on the nexus between widowhood cultural change and their inclusion in rural development needs to be undertaken to further this study.

Three main recommendations emerge from the results. First, as widows are among women who form the hub rural development in Delta State (Nigeria), their social inclusion should be increasingly encouraged. This will promote sustained rural development and enhance further, the welfare of widows and lift them out of vulnerable class of persons. Second, families and communities that have not changed

their culture of depriving widows of resources and opportunities should be identified and encouraged to change such culture. This will increase the level of inclusion of widows and promote further sustained rural development. Finally, more widows need to be given opportunities of inclusion in rural development activities.

## 7. Recommendation for further studies

Due to the importance of this problem, similar studies should be conducted in some other states in Nigeria for the purpose of generalization and comparing of findings, as this should form a guide for development policy makers in the future. It is also recommended that studies be executed in other parts of Nigeria and other African countries to pry into cultural changes in widowhood practices in rural areas.

However, some challenges were experienced in this study as administration of questionnaire/interview schedule had some shortcomings of acceptance to participate in the study by respondents as well as precision retrieval of questionnaire. Future studies on this set of population should therefore, apply focus group discussion (FGD) during administration of data collection instrument and collection of data.

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## *Authors' contribution*

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Conceptualization	50 %	50 %
Data curation	50 %	50 %
Formal analysis	50 %	50 %
Funding acquisition	50 %	50 %
Investigation	60 %	40 %
Methodology	60 %	40 %
Project administration	60 %	40 %
Resouces	70 %	30 %
Software	60 %	40 %
Supervision	60 %	40 %
Validation	50 %	50 %
Visualization	60 %	40 %
Writing (original draft)	80 %	20 %
Writing (review & editing)	60 %	40 %

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