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ELDERLY WIDOWS AND POVERTY: EMPIRICAL EVIDENCE FROM RURAL NIGERIA

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Abstract

Poverty among elderly widows in Nigeria is one of the most pervasive and yet the least recognized social problem. The cultural belief that it is the responsibility of the extended family members to cater for their needs contributes greatly to their neglect. Consequently, there is no formal established welfare programme in place to fill this gap. Drawing on data from in-depth interviews (IDIs) and focus group discussions (FGDs), the study investigates the impact of poverty on elderly widows and their coping mechanisms in selected rural communities in the six geo-political zones in Nigeria. In-depth interview and focus group discussion results indicate that spousal loss, poor health, lack of property inheritance, the present socio-economic climate, illiteracy, low level of occupation and income contribute greatly to the poverty status of elderly widows in rural Nigeria. The various coping strategies adopted included petty trading, farming, selling of personal property, and alms begging. The policy implication of the paper is also discussed.

Keywords: Elderly, widows, Poverty, Rural, Nigeria.

Introduction

Losing a spouse in later life is known to have profound effects on well-being of an individual. The situation is compounded especially if it is combined with poverty. Poverty among elderly widows is one of the most serious, persistent and pervasive social problems and yet the least recognized in Nigeria. Over the life cycle, both needs and potential change in income do transform the probability of falling into poverty. In most developing countries, poverty increases with age and is particularly prevalent among elderly women principally those who are living without their spouses. Thus, widowhood plays a significant role in poverty of elderly widows. It is an event that provokes important life changes (Stroebe, Stroebe, & Schut, 2001). As pointed out by Hurd (1990), the issue of poverty is particularly troublesome for this population segment since they have fewer possibilities to recover from a drop of income.

In the traditional African society, elderly poverty, deprivation, malnutrition, neglect or isolation was not common as children, members of the extended family and community members provided care and support for them (Fajemilehin, 2000; Eboiyehi, 2008). This responsibility of

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caring for the old was seen as a collective responsibility and expectation of the entire society ((Fajemilehin, 2000). Thus, upon the death of a husband, a widow relied on her children and members of the extended family for her well-being (Eboiyehi, 2009). The social relationship and structure of the extended family were such that they promoted closeness among members, thus reducing the problems of poverty and deprivation among elderly. The wellbeing of an elderly widow is often defined in terms of space (co-residence), material (e.g. provision of money and goods) or time (e.g. provision of household assistance or care) and transfers (National Research, 2001). Thus, co-residence between an elderly widow and her children or members of the extended family has remained an important source of poverty alleviation in the traditional African society. By this arrangement, their physical, economic, social and emotional needs were met through this informal network (Fadipe, 1970). Even when the widow has no surviving children, she was sure that other members of the extended family would give necessary support to alleviate her poverty (Fajemilehin, 2000).

Correspondingly, elderly widows play significant roles in the family and community as a whole. While the children and extended family members become their primary caregivers, the elderly widows provide some help to the younger members of the family as midwives and pediatricians, baby sitters and informal teachers to their grandchildren when they are too weak to engage in trade or agricultural work (Udegbe, 1990). This pattern of reciprocal duties and obligations in an extended family protected the elderly widow in traditional African society. At this age, she is well respected and held in high esteem, enjoyed a high status position in the family (Fajemilehin, 2000). The young members of the society looked up to her or sought advice from her on important matters (Faniran-Odekunle, 1978).

However, the intergenerational relationships as described briefly above are changing. What we find nowadays is that the elderly widows are currently among the most vulnerable and marginalized group in the rural areas. Unlike in the past, they are now confronted with a quadruple danger of being old, poor, widowed and alone. In some cases the custom that was used to protect them in the past are now used to oppress and exploit them as majority of them are now being accused of witchcraft activities. It will therefore important to link poverty experienced by elderly widows to discrimination in inheritance custom, the patriarchal nature of the Nigerian society and the supremacy of repressive traditional practices and customary rules. For instance, in most rural communities, "chasing off" and "property grabbing" are common feature of widowhood as a widow's husband's brothers are greedy and deceitful as they deprive elderly widows of their homes, agricultural land and assets. Thus, the death of a husband means a loss of income and property that the deceased spouse received or owned. Among the rural Esan of Nigeria for instance, inheritance is strictly by primogeniture where the first son in a family inherits his father's property provided he performed the proper burial ceremony (Okojie, 1994). Thus, women in Esan culture do not have inheritance right in both their family of orientation and procreation. This cultural practice exacerbates poverty situation among widows in later life (Eboiyehi, 2008). The World Bank's report of 2001 affirms that majority of elderly widows struggle alone to make ends meet on a meager income. Being older therefore, implies that they are more likely to be in poor health, are either childless or do not have a son or daughter nearby to provide assistance when needed (Fajemilehin, 2000).

Despite the growing concerns for the poverty situation of rural elderly widows, little is known about factors influencing their vulnerability to poverty. Furthermore, the ways in which they survive in the midst of dwindling Nigerian economy have not been documented. The assumption that elderly widows are cared for and supported by extended families is unfortunately, no longer the case as the current socio-economic change due mainly to nucleation; urbanization and western influence have contributed tremendously to the poverty status of elderly widows

(Eboiyehi, 2008). It is not surprising therefore that in spite of the increasing number of poor elderly widows, no successful policy prescriptions are yet to be adopted. It is against this background that this study was carried out to provide a framework within which issues relating to elderly widows' poverty and how they cope in rural Nigeria are addressed.

Statement of Problem

The key focus of the Millennium Development Goals (MDGs) agreed to at the Fifty-fifth session of the General Assembly of the United Nations and subsequently adopted by leading development institutions is to reduce to half the number of people living in less than a dollar a day by 2015 (UN, 2005). The whole essence therefore, is by focusing on the issue of poverty reduction amongst the most poor and meets the needs of the world's poorest people. In spite of this motivation, the 2003 estimates suggest that between 300 million and 420 million people in the world are living in chronic poverty (McKay and Lawson, 2003) majority of whom are the elderly widows. This figure is expected to increase by 2020 (Eboiyehi, 2008). Evidence from pilot study conducted prior to this study has shown that 7 out of 10 elderly widows in the study area lives below the poverty line (pilot study conducted by the author between February and June, 2012).

In recognition of the challenges facing women, the United Nations held four World Women's Conferences (Mexico 1975, Copenhagen 1980, Nairobi 1985 and Beijing 1995) and the ratification by many countries of the 1979 UN Convention on the Elimination of All Forms of Discrimination against Women (CEDAW). In spite of these conferences and recommendations emanating from them, elderly widows are barely mentioned in the literature of gender and development, except in the context of aging. Yet the issues of widowhood cut across every one of the twelve critical areas of the 1995 Beijing Platform for Action, covering poverty, violence to women, the girl child, health, education, employment, women and armed conflict, institutional mechanisms, and human rights.

Although the family forms the cornerstone of care and support for the elderly, recent studies have shown that the quality of life, meanings, opportunities and future perspectives for most elderly widows in rural areas in Nigeria are those of poor, marginalized and generally dependent (Fajemilehin, 2000, Eboiyehi, 2008; 2009). Coupled with this, is the fact that most of these elderly widows are concentrated in rural areas where there are infrastructural deficits. In such situation, an elderly woman without a husband and support from children will find it difficult to purchase water, firewood, paying for tilling of land, sowing and harvesting of crops. In addition, with low agricultural output, it is not easy to have savings for old age support as a subsistence farmer of mostly arable crops with a few cash crops. In addition, the fact that women's economic activities are concentrated in the informal sector and at home makes them more vulnerable in old age: the social security created for the benefit of wage earners, often, does not recognize the value of the informal sector and household work in Nigeria (Udegbe, 1990; Eboiyehi, 2008). The result is the inability of the elderly widows to support themselves when they are too old or too weak to work. This unfortunate situation has led many them to delve into many unimaginable areas such as begging, destitution to mention but a few (Togonu – Bickersteth, 1997).

A potentially worrisome issue is that the past decade has witnessed a continuous decline in multi-generational family model, in which the number of elderly widows who lived as dependents declined, while the number of those who lived alone or in households with only elderly increased (UNFPA, 2007). Coupled with this, is the process of rapid demographic and socio-economic change which is due mainly to urbanization and modernization which have contributed to the weakening of the extended family and communal ties. For instance, the quest for educational and employment opportunities has led to massive out-migration of young family members (including women, who are the primary caregivers of the elderly). As more and more people move to cities,

the rural elderly widows are losing traditional family supported social networks, and are increasingly at risk of marginalization. This aggravates their problems as they now eke out a living by themselves with dwindling ability. More specifically, the consequences are enormous. The sporadic drop of financial and material resources being remitted by migrant children who themselves are struggling with their own needs, those of their immediate family and their elderly parents is documented. Many offspring are more likely to face the problem of their immediate family when resources are scarce. Over the years, the resultant effects of modernization and the continuous imbibing of western culture of individualism generates social, economic and psychological problems to the extent that the elderly widows are now exposed to neglect, abandonment and poverty. Thus, the concept of cradle-to-grave security is fast disappearing.

Lastly, the emergence of the much dreaded HIV/AIDS and its high death toll on the youths has further increased the possibility that the young family members may not be readily available to undertake the traditional care and support responsibilities for their widowed mothers. Sadly, as the young adults die from HIV/AIDS, the elderly widows lose the caregivers, while often simultaneously becoming caregivers of their orphaned grandchildren (Kakwani and Subbarao, 2005). In many sub-Saharan African societies, the elderly widows shoulder the burden of caring for large number of orphans ranging from 12 to 17 (HelpAge International (HAI, 2000); Nhongo (2004, Eboiyehi, 2008). Against all odds, they make enormous efforts to send their grandchildren to school in the midst of poverty. Their responsibilities among others include borrowing money to pay school fees, buy books and school uniforms which further push them deeper into poverty (Pruchno, 1999; Eboiyehi, 2008). The cost of feeding, clothing and paying school fees for the orphaned children have proven to be major concerns for the elderly widows across African continent (Gyarko, Kalache and Kowal 2000). The elderly widows in this situation oftentimes compromise their own nutrition in order to accommodate the needs of their orphaned grandchildren. Little wonder that Ferreira, Keikelame, & Mosaval (2002) describe them as "those walking a tight rope between survival and starvation". In most cases, some of them "tie their stomach" with belt and go to sleep without food provided their grandchildren are fed. Ostensibly, the nutritional sacrifices made by the elderly widows who are trying to support orphaned grand children in a situation of lack of financial and material support may cause increased health problems and, eventually decrease in their life expectancy (Griffin, 1995:17). It is therefore most depressing that at a time in their lives when they might normally have expected to be recipients of care and support, many of them have no option but to become 'African's Newest Mothers (Nhongo, 2004). The above implies that a happy, productive and "successful" ageing seems to be elusive under the present economic situation and HIV/AIDS epidemic. Thus, AIDS has significantly altered the family structure, the role the members should play and relationships in the family (ibid). Unlike in the developed countries where social security for the aged is a priority, there are no policy or government welfare systems for the elderly in Nigeria not to talk of elderly widows. This paper is an attempt to fill this gap.

Despite all the dynamic changes affecting the lives of rural elderly widows, relatively little attention have been paid to poverty of elderly widows in rural Nigeria. This great diversity in their socio-economic fate then poses a persistent question as to how they survive in the face of harsh economic climate, spousal loss, diminishing extended family network and emerging nuclear family structure in a country where there is no formal social security in place for the elderly widows.

Objective

The overall objective of the study is to examine poverty situation among elderly widows in rural Nigeria using purposively selected rural communities in the six geo-political zones in Nigeria, as case studies. The specific objectives are to:

1. Examine the socio-demographic characteristics of poor elderly widows in rural Nigeria;

2. Explore the factors influencing poverty among rural elderly widows;
3. Investigate coping mechanisms they employed to sustain themselves;
4. Suggest what can be done to improve their living conditions.

Conceptual Clarification

The following concepts are defined within the context of this paper.

Elderly widow: For the purpose of this paper, the term elderly widow implies a woman aged 60 years or older whose has lost her husband through death and has not remarried.

Poverty: By our definition, being poor means having an annual income that is inadequate to meet basic expenses. Thus, when we say someone is "poor" we imply that such a person's annual income is below the amount considered to be the annual minimum of cash income required to support a family of a given size. In this paper, we define poverty as being income and asset poor.

Poor Elderly Widows: By this, we mean widows aged 60 years and above without sufficient means of livelihood. They are those who survive on income that is less than one dollar (\$1) a day (income poverty) and had liquid assets that are less than one-quarter of national median income (asset poverty).

Rural area: For our purpose, the term rural area refers to the countryside with low population density or a sparsely populated or agricultural community with infrastructural deficit.

A Brief Review of Literature

Much is made in the academic literature of the poverty of elderly women. All evidence suggests that a large number of them live in rural areas and earn their livelihoods as communal farmers in developing countries and that they are either poor or at serious risk of poverty (Schwarz, 2003). An important consensus in the literature on poverty is that poverty is a rural phenomenon (World Bank, 1990; Fields, 2000; World Bank, 2001; Cawthorne, 2008). By this, it is acknowledged that rural communities are worst hit by poverty and that elderly people living in rural areas have higher rates of poverty than those who live in the urban areas. Unfortunately, the dimension of rural poverty is not always understood, partly because the urban poor are more visible and more vocal than their rural counterparts, despite the predominance of rural sector in the country (Olaniyan & Bankole, 2005). World Bank (2000) data show that the incidence of poverty is twice as high in rural areas as in urban areas and that elderly widows (the majority of over half of rural women) are living below the nationally defined poverty line, lacking access to basic education, decent nutrition, adequate health and social services (FOS, 1999; United Nations, 2001).

As in other countries, elderly widow's poverty in Nigeria is directly related to the absence of spouse, economic opportunities and autonomy, lack of access to economic resources, including credit, land ownership and inheritance, lack of access to education and support services and their minimal participation in the decision making process. Statistical evidences suggest that poverty and malnutrition are gender based with consequences for the elderly widows. It is obvious from the above that the gender disparities in economic power-sharing are an important contributing factor to poverty of elderly widows in Nigeria. According to World Bank (2001), the rigidity of socially ascribed gender roles and women limited access to power; training and productive resources and increasing scarcity leads to economic insecurity in later life. Hence, poverty is often described as having a feminine face and usually perceived as a state of deprivation and is manifested in illiteracy, lack of access to water, poor housing and declining purchasing power (ibid).

Poverty is increasingly understood to be multi-dimensional and the result of multiple deprivations. According to the UN estimate, nearly 10 percent of the world's population, or over 600 million persons are over the age of 60, and this number is expected to double by 2050 (Schwarz, 2003). Nearly two-thirds of elderly people live in the rural areas in sub-Saharan Africa where formal arrangements for old age support unlike like developed countries are rare, and the traditional care and support systems for the elderly are diminishing principally. The continuing susceptibility of elderly widows to poverty in nineteenth-century England has also been forcefully argued by Pat Thane. According to Pat Thane (1978, 2000), the 19th century English women's vulnerability to poverty was due to the following reasons: firstly, they tended to live longer; secondly, they were more severely affected by marriage breakdown than men; thirdly, they were more single and widowed mothers than fathers with children to support; fourthly, they were less likely to re-marry; fifthly, their work opportunities were more limited; and sixthly, when they could work, their wages were generally much lower than those of men, most commonly one-half or even one-third (Thane, 1978; 2000).

Literature indicates that elderly widows in sub-Saharan Africans and south Asians are among the poorest in the world, both in real income in access to social services. The World Bank (1996) reports show that about 45% of the approximately 590 million people in sub-Saharan Africa live below the National Poverty Line. The Millennium Development Goals Report of 2008 also indicates that the proportion of the population in sub-Saharan Africa living below the World Bank's new international poverty line of \$1.25 a day was 50.3 per cent in 2005. Poverty rates among elderly widows in sub-Saharan Africa are increasing. Kabeer (1994) observes that despite improvements in global economic growth, the number of elderly widows living in absolute poverty has increased disproportionately in developing countries. In their studies, Hungerford (2001); Burkhauser, Bulert & Holden (1991); and Zick & Smith (1991) associate decline of economic well-being of elderly widows with the loss of a spouse and his economic resources. Hungerford (2001) also notes that the death of husbands results in lower financial status for wives, many of whom become impoverished following bereavement. Choudhury & Leoesio (1997) and Cawthorne (2008) found that most elderly poor are women and that elderly widows have higher poverty rates. Poverty studies have also singled them out as one of the groups that are worst hit by poverty and described them as chronically poor because of their stage in the life style (World Bank, 2000; Kimberly, 2003). In his study of elderly poverty in the United States of America, Cawthorne (2008) shows that poverty among elderly widows is a global phenomenon. He found that even in more developed country like America, over 2.3 million women over the age of 65 (11.5%) live at or below the poverty line; nearly one in five (19%) are single, divorced or widowed women over the age of 65 are poor and those ages 75 and above are three times likely to be living in poverty as men in the same age range.

Coupled with the above is the massive migration, predominantly of younger family members, which exacerbates age-structure imbalances by removing young adults at the very time the number of elderly widows is growing. Studies have shown that out-migration has led to an increase in poverty and solitary living of elderly widows and a reduction of an important source of care and support for them (Korboe, 1992; Apt, 1996, Uzuegbu, 2000).

In the past decades, HIV/AIDS pandemic has been identified as a contributing factor to poverty status of elderly widows. The disease has recorded high death tolls on significant numbers of the working age population in sub Saharan Africa (Eboiyehi, 2008). This situation has further increased the possibility that the young family members may not be readily available to undertake the traditional care and support responsibilities for its older members. Disney (2003) observes that conflicts in most African countries have also increased the probability of death among prime age

adults (the supposed care givers of the elderly). Obviously, these have generated perversities in life expectancies at different ages. Eboiyehi (2008) argues that as the young adults die from HIV/AIDS, the aged lose their caregivers, while often simultaneously becoming caregivers of their orphaned grandchildren with meager income.

Unfortunately, the traditional extended family system which is an important agent of care and support for the elderly in African society is diminishing at the time the number of elderly widows is growing. In the past, elderly widows experience little or no poverty, deprivation, malnutrition, neglect or isolation, as it was culturally imperative for children, members of the extended family and community members to support them (Caldwell, 1982; Orubuloye, 1987; Okore, 1987; Fapohunda and Todaro, 1988; Ebigbola, 2000; Bankole, 2000; Oladosu, 2001). Ebigbola (2000) for instance, stresses the importance of children in the financial support of parents in Nigeria. According to him, because majority of Nigerians live at the subsistence level with the result that they are unable to support themselves in their old age, children continue to give economic support to their parents whether or not they have moved away, have married or have children of their own. The importance of children is what the Caldwell (1988) refers to as 'a logical output of lineage system'. It is therefore, not surprising that in the absence of formal social security, the elderly widows relied on their children, members of the extended family and community members for their well-being. Oyeneye (1983) points out that the social relationship and structure of the extended family were such that they promoted closeness among members, thus reducing the problems of poverty, isolation and loneliness among them.

Schwarz (2003) however, argues that the extended family is not, and was never, a perfect safety net especially when their own children are too poor to support their parents and this situation has led to elderly widows emerging as an increasingly visible vulnerable group. As a result some countries are beginning to experience "skipped generation" households, where prime age adults are dead, and the responsibility of raising children has fallen on the elderly widows. This situation is compounded by the changing patterns of urbanization and globalization which has further exposed elderly widows to the risk of poverty. According to Kakwani and Subbarao (2005) in most countries in sub-Saharan Africa, the elderly widows have become the prime breadwinners and/or caregivers.

Approaches Used in the Study of Widowhood

Previous studies by scholars on widowhood and economic well-being have commonly employed one or two approaches. The first approach looks at the connection between widowhood and poverty. Morgan (1981) for instance, utilized the national Longitudinal Survey (NLS) sample of middle-aged women (ages 30-44 in 1967) to investigate how widowhood changes subsequent financial resources. When the cross-sectional incomes of widows were compared to those of married women, Morgan's findings demonstrated that widows had higher likelihood of being poor. Likewise, Hurd and Wise (1987) established that the loss of the husband was a strong predictor of poverty of the surviving household. These results pointed out that transition to widowhood is, itself, associated with increase in poverty rates.

The second approach examines how financial positions and other prior attributions such as, living arrangement, physical health, change after widowhood. Hurd and Wise (1987) established that substantial wealth loss accompanied the husband's demise. They pointed out the motive for being poor widow after husband dies was the loss of wealth because the prior private pension wealth of poor widows was almost totally lost when their husband dies and their prior wealth accumulation was relative insufficient. Zick and Holden (2000) estimated the wealth holdings of recent widows and then concluded that they have fewer assets than intact couples. In sum, these findings indicate that the bereavement of a spouse promotes widow's poverty.

Methods

Taking into consideration the socio-cultural and environmental diversity in the Nigeria, the study drew a sample that covered all the six geo-political zones of the country. It was conducted among widows aged 60 years or older in purposively selected rural communities in aforementioned zones. The selected rural communities are Yawi in Bornu State (North East geo-political zone); Ungogo in Kano State (North West geo-political zone); Jarawa-kogi - Plateau State (North Central geo-political zone); Awo Mbieri in Imo State (South East geo-political zone); Uwessan in Edo State (South-South geo-political zone) and Ikoyi in Osun State (South West geo-political zone).

The study relied primarily on data collected through in-depth interview (IDI) and focus group discussion (FGD) to respond to the issues raised in the paper. These methods complemented each other as well as providing ethnographic details. Data collected through IDIs and FGDs were in respect of the respondents' socio-demographic characteristics, factors influencing poverty among elderly widows; coping mechanisms employed by the elderly widows to sustain themselves and suggestions on what can be done to improve their living conditions.

In all, sixty (60) in-depth interviews (10 per geo-political zone) were conducted with poor widows aged 60 years or older. There was no rigid sampling process. In-depth interviews were conducted as elderly poor widows were found and agreed to partake in the study. The study also utilized snowball sampling techniques whereby a poor elderly widow assisted in providing information leading to the identification of another poor elderly widow in the study area. In-depth interviews were conducted with the aid of a guide. The in-depth interviews required an average of two formal meetings to conclude. The fieldwork was conducted between February and June, 2012. At the entry into the communities, community meetings of the elderly widows were held during which the researchers introduced the research agenda and also got an insight into problems confronting the elderly widows in the selected communities. In the course of these meetings, the poor elderly widows were identified with guidance of the community leaders in order to facilitate the formation of the focus group discussions.

All together, 18 FGDs (3 per zone) were conducted. The FGDs required an average of 1 hour formal session to conclude. Each session involved between eight and ten participants whose consents were sought (*a priori*) before inviting them for the discussion. These were constituted on the basis of age in each of the study area (1 for elderly poor widow aged 60 - 70 years old, another for the elderly widows aged 71-80 years and third group consisted of participants aged 81 years or older) were conducted.

Because of the low level of literacy among the study population, all the interviews and focus group discussions were conducted in local dialects. Each FGD was facilitated by a trained indigenous moderator, assisted by a recorder who monitored the tapes and note-takers who jolted down the responses of participants. All of them were postgraduate students of humanity-based disciplines from nearest University in each of the zones. They were also trained in FGD methodology before the commencement of data collection. Both the FGDs and IDIs were conducted in a very relaxed, unrushed atmosphere and relevant notes were taken by the interviewers. The information provided by the interviewees and FGD participants were tape-recorded and later translated and transcribed for further analysis. Analysis of the data followed two approaches, namely ethnographic summary and a systematic coding via content analysis to accommodate verbatim quotations.

Findings

Table 1: Socio-Economic characteristics of aged women heads of households

Variables	N	%
Age		
60-65	17	28.3
66-70	16	26.7
71-75	15	25.0
76 years and above	12	20.0
Religious Affiliation		
Christianity	27	45.0
Islam	19	31.7
African Traditional Religion	14	23.3
Level of education		
No education	34	56.7
Primary school	14	23.3
Secondary school drop-out	12	20.0
Occupation		
Farming	24	40.0
Petty trading	26	43.3
Retiree	10	16.7
Level of Income		
N0 - N20,000	7	11.7
N21,000 - N40,000	12	20.0
N41,000 - N60,000	18	30.0
N61,000 -N80,000	12	20.0
N81,000 -N100,000	7	17.7
Above N100,000	4	6.7
Number of co-residence children		
1-2	15	25.0
3-4	21	35.0
4-6	15	25.0
7-8	9	15.0
Above 8		

Table 1 presents the socio-demographic characteristic of In-depth Interviewees. (Source: Fieldwork 2012)

Age

The age distribution of the interviewees shows that more than a quarter 17(28.3%) of the interviewees fall within 60 -.65 years age bracket. This was followed by those within the age range of 66 - 70 years 16(26.7%), 71 -75 years 15(25.0%) while those within 76 years and above were 12 (20.0%).

Level of Education

Education is a basic socio-economic variable and to a great extent determines individual social status. For instance, it influences the kind of occupation an individual will be engaged in and determines life after retirement. The result showed that interviewees were disadvantaged in terms of education. The results are consistent with the 1998 National Population Commission report (NPC, 1998). It was therefore not surprising that more than half of the interviewees 34(56.7%) has no formal education. Only 14(23.3%) attended primary school while the remaining ones 12(20.0%) were secondary school drop-outs. There is no doubt that 14(23.3%) of in-depth interviewees attributed their poverty status to low level of formal education and ignorance. Lack of education was found to have negative impact on their ability to provide adequate care for themselves and those co-residing with them.

Occupation

Occupation as a socio-economic variable refers to economic activities from which one earns a living. It depends on certain variables such as education and determines the individuals' income, socio-economic status and outlook. The study showed that, 24(40.0%) of the interviewees are subsistence farmers. Rural farming was found to be a very tasking profession that demands a lot of physical energy. Hence, the poor elderly widows whose subsistence depends on agriculture, income and food security were highly precarious. Results from in-depth interviews indicate that more than half, 35(58.3%) of the interviewees do not have access to farmland. Consequently, they eked out livelihood on small and fragmented plots due to their inability to secure or owe farmlands. This finding is linked to the fact that, in most Nigerian communities, customary law often denies women their inheritance and property rights. However, elderly widows seldom if ever enjoyed the same property rights as men, systems of extended family support and customary practices that granted them user rights over portions of their male relatives' lands traditionally provided them with some measure of security. It was found that these customary sources of support have been substantially weakened by effects of modernization such as migration, urbanization and western influence.

Religious Affiliation

Religious affiliations of the interviewees show that majority of them practised Christian religion which is more dominant in the southern communities. This was followed by those who subscribe to Islamic religion which is predominantly found in the north. The former constitutes 27(45.0%) of the sampling and the latter comprises 19(31.7%). Except for a few communities, African traditional religion was not a strong factor to be reckoned with. The few 5(10.0%) who subscribed to it combined it with Islamic religion. Majority of these interviewees were found in both southern and northern parts of the country. The higher prevalence of Christians in the southern communities was traceable to the history of Christianity introduced by the Missionary in the early twentieth century; the first to come to the area was Catholic Mission and later followed by Pentecostal churches while Islamic religion in the north was traced to Usman Dan Fodio an Islamic preacher, reformer, scholar and statesman who expanded the religion across the Hausa countryside in the 19th century. Religious affiliation was found to be one of the major coping strategies employed by the widows in absence of husbands.

Income

The interviewees' level of income was extremely low. This was traceable to their low level of education, occupational status and the patriarchal nature of the Nigerian society. The majority of them, 18(30.0%) earn between N1, 000 and N60, 000 per annum. This is followed by 12(20.0%) of those earning between N21, 000 and N40, 000 and N61, 000 and N80, 000 respectively. While 7(11.7%) of them earned between N81, 000 and N100, 000, only 4(6.7%) of the interviewees earn above N100, 000. The income situation of pensioners was found not to be better as they reported that their pensions were not regularly paid resulting in their inability to obtain good medical care/services for their failing health. Some of the interviewees complained that they spent their meagre income on their health which further pushes them deeper into poverty.

Number of co-residing children/ living arrangement

The percentage distribution of respondents by number of co-residing children/grandchildren indicated that majority 21(35.0%) of them co-resided with between 3 and 4 children/grandchildren. A quarter 15(25.0%) of them lived with between 3 and 4 and between 7 and 8 children/grandchildren respectively. Only 9 (15.0%) lived with more than 8 children. Although age of housing was not necessarily an index of physical condition, it did not bear a

relationship to functional obsolescence and ease of maintenance. About one third 20(33.3%) of the interviewees live in dilapidated houses, which, at first impression, required maintenance work. Some of them 5(8.3%) lived in rented apartments. Over half 35(58.3%) of the interviewees lived in houses belonging to their spouses or other family members. Other relatives whom they shared households with included children, grandchildren and occasionally their sisters' children (nieces). It was observed that the interviewees were actively involved in caring and nurturing of their grandchildren and in return, the children/grandchildren assisted in daily household activities such as cleaning, washing, laundry, running of errands and in farm work.

Factors Influencing Poverty among Elderly Widows

To develop a comprehensive understanding of elderly widows and poverty, the study investigated factors influencing poverty among them. In this regards the interviewees were asked to state the major reasons contributing to their poverty status. In one of the focus group discussions conducted in Uwessian community in Edo State (South-South, Nigeria), the participants attributed their vulnerability to poverty to the spousal loss. According to a focus group participant, "this situation has contributed to our inability to procure food and medications". Another widow aged 69 years old in the focus group discussion had this to say:

The death of my husband is responsible for the situation I find myself today. When my husband was alive, there was nothing like poverty and want. A woman without a husband is like a car without engine. Such a car cannot move. It is most painful to find myself struggling to procure food to eat. You can see how malnourished I am. It is due to hunger.

Lack of property inheritance was also identified by interviewees and focus group discussants as a contributing factor. A childless widow in Uwessian community in Edo State (South-South), aged 75 years, during in-depth interview remarked:

Most of us are poor today because our custom does not recognize widows' right of inheritance. In most cases, a widow is driven away from her husband's house especially, if she does not have a surviving son. I have to rent a room apartment in the midst of poverty when my husband's first son asked me to vacate the house I struggled to build with my husband.

Furthermore, the FGD participants and in-depth interviewees at Yawi village in Bornu State (North East) consistently mentioned poor health resulting in reduced involvement in paid work as a factor contributing to their poverty in old age. In the words of an 82 years old widow:

Ill health is the major reason why I am poor. I no longer have enough strength to work in the farm as I used to. Because I cannot work as before I found it difficult to get money to buy necessary medications whenever I fall ill. If not for my daughter, Vero, I would have since died.

Yet, another FGD participant aged 78 years remarked thus:

Lack of job is the major cause of poverty. Because of this, I do not have money for regular medical checkup or to eat properly. The Nigerian economy is not helpful. I have no husband and my two-surviving sons have no job. How can they take care of me when there is no job for them?

Childlessness was also identified by discussants and interviewees as a major cause of poverty in old age. The study found that the cultural practice whereby every member of the extended family rallied round a childless widow had declined due to urbanization, modernization

and social change. A childless widow in the in-depth interview aged 75 years in Awo Mbieri village in Imo State (South East) stated thus with deep sorrow:

My son, I have no father, I have no mother, and neither do I have children of my own to take care of me or support me. This is the eleventh year since my husband died. His family members threw me out of his house because I did not have children for him. They call me a witch because I don't have a child. I am a poor widow who has no child to rely on.

Yet, another childless widow added:

Poverty is a serious problem at least to those of us who do not have children. How to feed is a problem, what to wear is a problem and where to get money to take care of my failing health is a problem. Assuming I have my own children, they would have lifted me above poverty.

Some of the widows whose children have migrated to urban areas were in the same situation as the childless. Not only were they deprived of the presence of their children, but were also deprived of their support. They need, more than ever before, to continue to work to earn an income, since remittances from their children struggling with life in the cities have become smaller and irregular. All the FGD participants and in-depth interviewees attributed their poverty situation to migration of children to urban areas. For example, an FGD participant aged 76 years at Awo Mbieri village in Imo State (South East) remarked:

The cause of our situation is that our children who are supposed to take care of us have gone to the cities in search of jobs that are not there, leaving us to fend for ourselves. Unfortunately, some of us are too weak to engage in agricultural work.

Correspondingly, another said:

Like me now, I have not received anything from my children for the past four years. This is because they do not have job.

During the FGD at Ungogo in Kano State (North West) a participant aged 70 years blamed children's inability to support their widowed mothers on Nigeria's present economic climate. She affirmed:

If these children tell you how much they receive, you will pity them. Don't forget that they have family too. They have to eat, buy clothes for their children and send them to school.

Similarly, another widow aged 76 years also remarked:

Our children need jobs to be able to take care of us. Government should provide jobs for them if they want us to survive. Lack of jobs for our children is the major reason for our poverty.

Yet another participant stated thus:

Things are hard. Even our children are as poor as we are. It is only someone who has eaten to his or her satisfaction that will remember another person.

Some of the interviewees attributed their poverty status to low level of education. A widow aged 78 years during in-FGD in Ikoyi in Osun State (South West) affirmed:

We are poor because we did not go to school. We would not have been where we are today if we had gone to school. Some of us who did are receiving pensions.

But a pensioner aged 78 years disagreed and said:

Our pensions and gratuities are not paid as at when due. Sometimes, we go to bed with empty stomach.

Since some of the participants did not engage in economic activities, scarcity of food and malnutrition were found to be the major problem confronting them. An interviewee in her late 70s during in-depth interview in Uwessan community in Edo State (South-south) stated:

Struggling to procure food to feed is my major challenge. Can't you see for yourself that I am malnourished? It is because the government I worked has forgotten me.

Coping Strategies

In this section, the major coping strategies employed by the widows were examined. During data gathering, the following coping strategies were identified by respondents: engaging in "small scale farming", "daily or weekly contributions" and "support from offspring and their spouses". In the words of an in-depth interviewee aged 76 years at Uwessan:

My family is of immense assistance to me. My children support me according to their capability although some of them are trying to survive in a situation of high unemployment and scarce resources. They are really trying their best for me. Nobody can blame anybody nowadays because the country is hard. I am a farmer though on a small scale. I sell vegetables, yams, and cassava from my farm.

It was found that economic downturn and non-availability of caregivers had a remarkable impact on the widows' vulnerability to poverty to the extent that they increasingly added "masculine" roles to those traditionally associated with women. Some of the widows reported planting yams, maize, cassava and vegetables and sometimes worked on people's farms. An FGD participant aged 67 years at Ikoyi - Osun State (South West) remarked thus:

I work in other people's farms for food or money. Any person who does not want to die of hunger and poverty will have to look for an alternative means of survival. Most of us are farmers. We plant crops that were traditionally planted by men. On my farm, I plant yam, cassava, vegetables and maize.

The results show that majority of the interviewees were economically active well beyond retirement age of 60 years. In communities where literacy level among interviewees was very low and where remittances from offspring were sporadic and intermittent, it is not amazing that people are economically active until they can no longer perform. An interviewee aged 63 years at Ungogo in Kano State (North West) FGD stated:

I wash other people's clothes in exchange for food. I also engage in petty trading of kerosene, pepper, tobacco and akara (bean cake).

Three of the widows in the focus group discussion at Uwessan said they sold their personal belongings while six of them said they relied on their church members. One of them aged 72 stated sorrowfully:

Since I do not have any food to eat, I have to sell some of my clothes and kitchen utensils. Who am I keeping them for? Some of my church members have been

assisting when they see that the suffering is getting too much. Apart from their regular visitations, they always bring food, money and clothes for me. Sometimes, they send their children to assist me.

Informal networks of support were also found to be a common strategy employed by the elderly widows for dealing with poverty. The majority of the FGD participants said they relied on mutual support and community mobilization. For instance, participants at Jarawa-kogi - Plateau State (North Central) and Uwessan community in Edo State (south-south) stated:

We mobilize ourselves to work on each other's farm. Some of us that do not have enough strength benefit a lot from this arrangement.

The study also revealed that these social networks also assisted some of the widows in obtaining formal health services that ordinarily, would not have been able to obtain such services. These networks provided support- emotional and practical – and assisted them in having access to formal services. The essence of the social solidarity is particularly manifested in the event of unexpected ill health. A widow aged 66 years had this to say:

When I suddenly fell ill, it was my association that came to bail me out.

It was found that those who had never worked in the formal sector had more limited income opportunities to survive on than those who retired from formal organization. It was observed that these sets of widows were forced by economic and family circumstances to work well beyond the age of 70 years. Many of them worked to be able to themselves and others. A widow in the in-depth interviewee at Uwessan aged 71 years explained:

I depend on the proceeds from my farm to feed two of my grandchildren. Their mother died when they were barely three years. I am over 70 years of age but I still manage because I do not want us to die of hunger. I did not go to school. Therefore, I am not expecting anything from Government.

Alms begging were found to be very common with participants in the north. Alms begging are strongly supported by Islamic religion and majority of participants who practised this religion saw it as a calling from Allah. An interviewee at Ungogo – village in Kano State (North West) aged 70 years remarked:

Suffering leads to frustration. When you do not have food to eat and no money to spend, one will become restless. An average human being will like to survive. In trying to survive in the midst of this economic hardship and there is no child to lean on and when family members are not willing to assist, one would have no option than to beg. I do not want to die, so I beg to survive.

Discussion

That poverty among rural elderly widows in Nigeria is becoming an important issue, is obvious from the growing number of the rural elderly widows who have fallen below the poverty line in a country that is blessed with both human and natural resources. They can be best be described as people living in poverty in the Midst of Plenty As the study has demonstrated, elderly widows in rural Nigeria suffer chronic poverty and are living in poor and vulnerable conditions. Their poverty status has been linked to spousal loss, the breaking down of extended family system, poor health, lack of employment opportunities for sons and daughters, lack of property inheritance, the present socio-economic climate, low level of occupation, irregular income and pensions. Coupled with the above, is that over 80 per cent of the interviewees lack basic education which could have given them the opportunity to free themselves from the shackles of poverty. Lack of

education was found to influence on occupation and income. A potentially worrisome issue is the neglect of Nigerian traditions and norms caused by the continuous decline of extended family support system, in which the number of the elderly widows who lived as dependents declined. These factors were found to be accountable for their inability to rely on themselves when financial and material supports are not forthcoming from migrant children. No wonder that the high rate of poverty among the rural elderly widows has propelled majority of them to innovate means of survival such as alms begging, selling of personal belongings, petty trading borrowing money and doing menial jobs.

Conclusion and Recommendations

The study has demonstrated that the number of elderly widows falling under the poverty line is increasing in rural Nigeria. Apart from the obvious fact that poverty among elderly widows is emerging as a social malaise, studies into the problem of poverty among elderly widows appears to have been jettisoned amongst scholars in Nigeria. This may be responsible for the failures to provide effective solution to the menace. Poverty among elderly widows is a social problem and its understanding, explanation, and prediction require a thorough knowledge of the social forces that promote it. Any attempt to confront the problem in isolation of social measure is not likely to yield positive results.

Based on the findings, the following recommendations are offered:

- The Nigerian culture emphasizes the reverential treatment to be given to the elderly persons in the family. It is therefore necessary that efforts must be made to strengthen family support for the elderly generally and elderly widows in particular.
- For elderly widows to live a happy and healthy later life, priority should be given to them in all the intervention programmes;
- Government should take it as part of its responsibilities to provide employment opportunities for young family members. This will enable them to provide care and support for their poor widowed mothers;
- For children to be able to perform the above roles effectively, government should make rural areas more attractive by establishing industries where the young family members could work. In this way, they will stay in the rural areas to take care of their elderly widows;
- Furthermore, government should make agriculture more attractive to the youth by way of mechanized agriculture. This will keep them in rural area where poor elderly widows are concentrated;
- Pensions and gratuities of the retirees particularly those of the retired elderly widows should be paid as at when due. This will enable them to take care of themselves;
- To make remittances less intermittent to the elderly widows, payment of offspring salaries to should be a priority by employers of labour;
- Physical aids should be made available to the elderly widows who are below the poverty line as a result of loss of a spouse;
- Programmes like Better life for Rural Women should be revived;
- Widows should be given legal security against all forms of discriminations particularly those that have to do with property inheritance.

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