

Economic Empowerment, Financial Security and the Well-Being of Women in Nigeria

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ABSTRACT

This study explores the convergence between economic empowerment, financial security, and women's well-being in Nigeria. Using the mixed method, a sample of 660 women and their caregivers is drawn from Yakurr, Cross River State. The probability and non-probability research approach is used to reach the respondents. Questionnaire and in-depth interviews are instruments for data collection. Data is analysed using descriptive statistics such as percentages and frequency tables, while Chi-square (X²) is used to test the significance of the relationship in the two hypotheses stated. Findings reveal that access to economic empowerment has resulted in financial independence and improved well-being for women in the study area. The study recommends that the vulnerable and marginalised members of society be considered first in all economic empowerment programmes. Policymakers should formulate all-inclusive and participatory policies to allow women better access and utilise all the available empowerment programmes to develop self and society.

KEYWORDS: *Economic empowerment, financial security, well-being, women, socio-economic development, small scale businesses, unemployment*

INTRODUCTION

The need to strike an equilibrium in the gender balance between men and women has made some schools of thought argue that women are considered to be better managers of economic, social and political resources if empowered and given the right platform (Biswas, 2010; Nkpoyen & Bassey, 2012; Onwubiko, 2012, Omang, Okpa, Okoi, & Iniama, 2020; Nnana, Okpa & Omang, 2021). Studies have demystified the misconceptions and falsehoods that have existed in the society, especially across Africa, for a long time that women are for the kitchen and the bedroom (Otu, Eja & Yaro, 2012; Datta & Kornberg, 2012). Studies (Anyebe, Nkpoyen & Bassey, 2012; Onwubiko, 2012, 2017; Omang, Okpa, Okoi, & Iniama, 2020) have scientifically proven that they are essential drivers of sustainable development, as was the case in Liberia with Ellen Johnson Sirleaf as the war-torn country's president. Given the opportunity (being empowered), aside from their roles in the

home, women can contribute immensely to the transformation of their communities, regions, and the country at large. All over the world, empowered women have transcended the boundaries reserved for them by their male counterparts as ordinary housewives, home keepers and second-class citizens (Bisnath & Elson, 2003). Many self-empowered or collectively-empowered women have excelled in their various careers. Women have become presidents, governors, senators, captains of industries, employers of labour, and professionals in various fields of endeavours. Some women have been outstanding in Nigeria, such as Funmilayo Ransome-Kuti, Professors Grace Alele Williams, Dora Akunyili, Mrs Alakija, Dr. (Mrs.) Ngozi Okonjo-Iweala, Chimamanda Ngozi Adichie, Florence Ita Giwa, Genevieve Nnaji, Beni Lar, Kemi Adeosun, not to mention great women across the world. Even though most women with an equal opportunity with their

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male counterparts have become outstanding, and some have achieved in their various areas more than some men, there still exist stigmatisation and deprivation of women in Nigeria society (Biswas, 2010; Nkpoyen & Bassey, 2012).

Across many African economies, Nigeria inclusive, the female folks have contributed remarkably to the advance of the economic and socio-cultural fortune of the society. According to Onwubiko (2012:69) “the overwhelming majority of women provide labour that produces life-sustaining food, cooking daily meals, raising children, caring for the elderly, keeping the house, and fetching water”. In many families across the world, women bear the burden of ensuring that their children are educated and have access to good healthcare with little or no support from their husbands. There are conditions, too, that force women into take up responsibility of meant for the men. This is often the case when the male figure is late or he is financially incapacitated (Onwubiko, 2012; Ukwai, Okpa & Akwaji, 2019). The demands at the home front have challenged most women into taking paid jobs in order to raise money to take care of the family needs. Ingwu and Okey (2013) argued that in Nigeria, “women are found in the informal sector, such as artisanal mining, petty trading, hawking of food, and various food crop cultivation, fishing, and tailoring”. Increasing number of women are getting actively involved in economic activities to meet up with the demands from the home, however, much success has not been recorded.

Most women, especially those who do not work in the formal sector, cannot meet their needs and fulfil other family responsibilities (Ingwu & Okey, 2013). According to Nwodoh (2011), “these women work two-thirds of the world's working hours, yet they cannot generate enough income”. These groups of women are not educated and do not access to empowerment programmes (Agetue & Nnamdi, 2011). Therefore, it is presumed that they lack the requisite skills and knowledge needed to improve their productive capabilities and secure their financial independence. This has consigned these families to a perpetual cycle of poverty (Ingwu & Okey, 2013; Ayevbuomwan, Popoola & Adeoti, 2016). Women have over time been relegated to the background in many societies of the world. All over the world, women have suffered various degrees of deprivations, abuses, discriminations, marginalization and deliberate denial of their rights, but the dimension differs from society to society (Fiderikumo, Bredino, & Adesuji, 2017; Okeke, 2018; Omang, Okpa, Okoi, & Iniama, 2020). Women have also been exposed to different kinds of violent attacks, they have

experienced poverty and have suffered malnutrition (Anyebe, 2017; Omang, Okpa, Okoi, & Iniama, 2020). When women are not adequately empowered on all fronts, the effects are multi-faceted. First, the woman as an individual is hindered and short-changed to fully exploit her full potentials (Agetue & Nnamdi, 2011; Ibok, Ekanem & Umoh, 2015). Second, on the family front, the woman as a mother will be deprived of sound education, good health, and a buoyant economy, for herself and her family, especially in the absence of a male helper. Eventually, this lack of reasonable educational empowerment robs most women of the opportunity to contribute to the community and national development (Ezeibe, 2011; Idike, 2012).

To alleviate the suffering and enhance the well-being of widows and women in Yakurr Local Government Area of Cross River State, Nigeria, non-governmental organisations, community leaders, philanthropists, and individual politicians have launched several empowerment programmes. These include but are not limited to Ekor Women Development Programme (1997); Livinus Ofem Foundation and Women Empowerment Programme (1999); Idomi Women Empowerment Programme (2000); Community Women Empowerment and Development Programme (2007), Nkebere Women Community Development Association in Mkpani (2006): as well as Save the Children and Women Empowerment (2010). According to Ifenkwe and Kalu (2012), these programmes are meant to ameliorate the sufferings of the women and other women by providing them with micro-credit facilities, employment opportunities, and establishing small scale businesses to enable them to establish and develop themselves. Arguably, there is an increasing scholarly focus on the issues of women deprivation, marginalisation and empowerment. However, this expanding attention has its spotlight on areas such as the empowerment of rural women in Nigeria, women as policymakers; the role of women in rural Nigeria, women empowerment and development, and the role of women in agricultural development (for example, Akita (2010), Anne (2011), Adebayo (2011), Duflo (2012), Idike (2012), Osirike and Egbayabo (2012), Patel (2012), Prasad (2012), Mandal (2013), Steffe (2014), Adelaja (2014) and Ayevbuomwan, Popoola and Adeoti (2016)). It is on the limitations of the aforementioned that the vista for this research is opened. Little scholarly attention is channelled toward determining the connection linking economic empowerment, financial security, and the well-being of women. The knowledge gap identified in this study imposes severe limitations to efforts to design and carry out a genuinely scientific and systematic approach to studying women

empowerment and its policy implications. Thus, this paper examines the nexus linking economic empowerment, financial security, and women's well-being in Nigeria. The following research questions were formulated to guide the study (i) what are the available economic empowerment programmes in Yakurr Local Government Area? (ii) what are the types of economic empowerment programmes women have benefited from in Yakurr Local Government Area? (iii) what are the impacts of economic empowerment in Yakurr Local Government Area?

Materials and methods

The study design is the cross-sectional survey research design. The design involves the observations of a sample or a cross-section of a population or phenomenon which are made at one point in time (Eboh, 2009; Babbie, 2010; Okpa, Ajah, & Igbe, 2020; Okpa, Ilupeju & Eshiotse, 2020). The study is carried out in Ugep, Asiga, Idomi, Ekor and Mkpani communities in Yakurr Local Government Area of Cross River State, Nigeria. The inhabitants are predominantly Ejagham, with a significant presence of people from other tribes and nationalities. The people are heterogeneous, and their dominant language in Yakurr. Generally, the people cherish their culture and tradition. Like all patriarchal societies, the area enjoys a rich cultural heritage elaborately manifested in their traditional dances, marriage, customs, chieftaincy, age grades and festivals. The people of Yakurr LGA celebrate the new yam festival, and the most pronounced festival in Yakurr is the "Leboku New Yam Festival". The area is chosen because Yakurr Local Government Area has enjoyed immense empowerment programmes from different individuals, non-governmental organisations, philanthropists, government and religious organisations (Ebingha, Eni & Okpa, 2019; Omang, Okpa, Okoi, & Iniama, 2020).

The population of the study is 158,674 women aged between 20 to 45 years residing in Yakurr LGA. The decision to select this group of women is born out of the assumption that these respondents have been impacted personally or are familiar with other women who must have had their lives impacted by existing economic empowerment programmes in Yakurr Local Government Area (LGA). The Local Government is delineated into wards and households. Respondents aged 18 to 45 years are randomly selected across the various households. From each selected household, a widow is selected. Where there is no widow, the next household is considered. By the nature of this study, only women and their caregivers are selected for the study. The caregivers were chosen

because they are the closest companions of these widows and their helpers. A sample size of six hundred and twenty-two (622) respondents was purposively selected for the study. The sample size was determined using Taro Yamane's (1967) sample size technique. The Taro Yamane method for sample size calculation was formulated by the statistician Tara Yamane in (1967) to determine the sample size from a given population. In order to avoid arbitrary selection of sample size Taro Yamane is usually adopted.

Qualitative data is collected from six participants, purposively selected from households for In-depth Interview (IDI), and thirty-two participants were selected purposively for Focus Group Discussion (FGD), giving 660 respondents. The qualitative study is rich and insightful and is used to corroborate the results of the quantitative study. The researchers get approval from the clan heads, the village heads and the chiefs before collecting data from their subjects. The researchers comply with all known ethical principles guiding Social Sciences research. These include disclosure policy, informed consent, safety protocols, anonymity and confidentiality. Ethical clearance was obtained ethical committee of the University of Calabar Teaching Hospital. Before the main instrument is administered, ten per cent (10%) of the sample size is used to conduct a pre-test in different locations not selected for the study. The instrument is also subjected to content and face validity. The researcher administers the questionnaires with the help of four research assistants who are fluent in English and Yakurr dialects. To determine if the responses are reliable, the test-retest reliability is adopted.

This study employs both quantitative and qualitative methods of data analysis. The quantitative data from the questionnaire were coded, computer-processed and analysed using version 20 of the Statistical Package for Social Sciences (SPSS). Descriptive statistics such as percentages and frequency tables are used in presenting the results. The qualitative data are transcribed first in the local language and translated into the English language. The local language versions and the English language version carry the same meaning. In going through the transcription, phrases with special meanings were identified. They served as illustrative quotes to complement the statistical data.

Results and discussion

A total of six hundred and twenty-two (622) copies of the questionnaire are distributed in the selected communities of the study area (Yakurr L. G. A.), 612 copies of the survey instrument are validly filled and

retrieved, which amounts to a 98.4% response rate, the 1.6% are unusable because they are not completed, and some are not returned. 50.2% of the respondents are from the Ugep community. Other communities sampled are Mkpani (12.6%), Asiga (12.6%), Idomi (12.4%) and Ekorì (12.3%). The implication is that most of the respondents sampled are from the Ugep community, the only urban area sampled. Their location makes it easier to distribute and retrieve the questionnaires. Also, most urban women have had access to economic empowerment programmes. 52.0% of the respondents are 45 years, 19.9% were within 36 – 44 years. Aged 27 – 35 years (17.8%), while those aged 18 – 26 years are the least (10.3%). Data regarding the educational qualification of respondents reveal that 33.8% of the respondents have completed their tertiary education, 27.1% have obtained their secondary education certificate, while 25.3% are done with their primary education, and 13.7% have no formal education. This finding infers that most of the respondents are literate enough to make an adequate and meaningful contribution to the relationship between women empowerment and the well-being of women in the study area. 50.2% of the respondents were urban dwellers, while 49.8% were rural dwellers. The occupational distribution of the respondents shows that 31.5% of the respondents are traders while 24.5% are public servants. Others are farmers who account for 20.6%, the artisans account

for 19.0%, and the least is entrepreneurs, who constitute 4.4% of the respondents.

Types of economic empowerment programmes available in Yakurr Local Government Area

The women was asked to choose the type of empowerment programmes available in their respective communities. Data in Table 1 reveals that the most commonly mentioned empowerment programme is providing agricultural input (31.9%). Followed by adult education programme (29.4%) also, 25.3% mention the clearing of farm roads, followed by 24.5% who identify the establishment of small-scale businesses, while 21.7% mention financial literacy skills and 14.5% of the respondents say it is entrepreneurship skills, 12.9% mentioned the availability of business skills, 5.9% said there is the availability of micro-credit facilities, while, only 1.5% had other views. These programmes were designed to empower women who are unemployed or are living in poverty by providing them with resources for education, agricultural materials, small business set-up and training for financial literacy skills. The available empowerment programmes are critical for enhancing the well-being of women. Women need to be made aware of their rights and entitlements, equipped with skills to make informed choice and negotiate for their rights and have access to resources for their development.

Table 1: Percentage distribution of respondents by the type of economic empowerment programmes available in their community

Available programmes	Mentioned	Not mentioned	Total
Provision of agricultural input	195 (31.9)	417 (68.1)	612 (100%)
Adult education programme	180 (29.4)	432 (70.6)	612 (100%)
Clearing of farm roads	155 (25.3)	457 (74.7)	612 (100%)
Help in establishment of small-scale businesses	150 (24.5)	462 (75.5)	612 (100%)
Financial literacy skills training	133 (21.7)	479 (78.3)	612 (100%)
Entrepreneurship skills training	89 (14.5)	523 (85.5)	612 (100%)
Business skills training	79 (12.9)	533 (87.1)	612 (100%)
Micro-credit facilities	36 (5.9)	576 (94.1)	612 (100%)
Others	9 (1.5)	603 (98.5)	612 (100%)

Source: Fieldwork (2020)

An indication of the availability of economic empowerment programmes as reported in the study is evident from the response of this widow:

Empowerment programmes such as microcredit facilities (loan) and agricultural support programmes have been in existence in Yakurr, and many have been beneficiaries of these programmes. (*IDI/Female/35/Urban/Chairperson of Cooperative society*)

An excerpt from the view of a participant of the availability of economic empowerment programmes is transcribed below:

Widows in my community have had access to different empowerment programmes, which have boosted their productivity, increases economic diversification and income equality. Agricultural inputs products like fertilisers and farm seedlings have been provided to women farmers, especially the vulnerable. Training has also been organised for widows on how to increase their yields and apply the fertilisers and other chemicals given to them.

Money has also been distributed to widows to hire labour and get other services, which they may need during planting season (*FGD with a 43-year-old Civil servant in Mkpani community*).

Access to economic empowerment programmes

The result in figure 1 reveals that a significant percentage of the respondents (58.3%) indicate that they have benefitted from economic empowerment programmes. However, only 39.5% state that they have not benefitted from economic empowerment programmes, while as little as 2.1% mention that they do not know if what they have benefited from in the past was an economic empowerment programme or not. This finding suggests that many women have benefitted from the available economic empowerment programmes in their respective communities. Access to any of the available empowerment programmes is a function of the individual age or status, or their community, as well as the type of available programmes. Access to economic empowerment programmes have help to enhance the well-being of the beneficiaries and their dependants. Beneficiaries of these empowerment programmes are self-reliance from their skills that they have learn, they can have jobs which they will use to take care of their family.

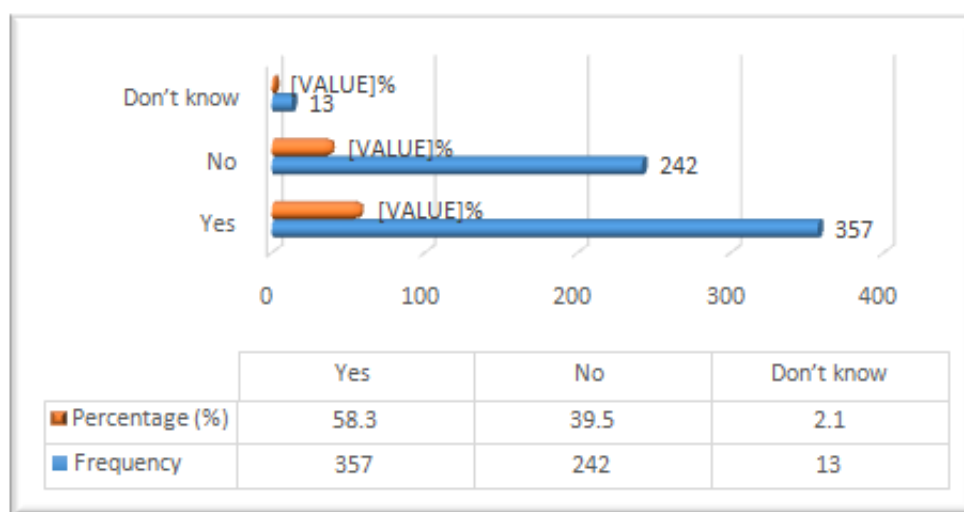


Figure 1: Percentage distribution of the respondents on whether they have benefited from economic empowerment programmes

Source: Fieldwork (2020)

Congruently, the IDI with a widow from Ijom ward is a testimony that widows from this community have benefitted from economic empowerment programmes. She said:

As for me, the only economic empowerment programme I have benefited from is that of the micro-credit facility sponsored by the Microfinance bank. As I am talking to you now, I collected fifty thousand naira with a low-interest rate of one hundred naira per month. I used that money to open a restaurant where I sell foodstuffs like garri and soup, rice, beans, etc. And I have been making much profit out of the business. In fact, that money has helped me take care of my children significantly regarding their feeding, education, and medical care (IDI/ 41-year-old trader/ Ijom ward)

Additional data from the FGD has a contrary view. Of the eight participants, five indicate that they are yet to benefit from any economic empowerment programme in their community. Below are excerpts of their responses:

These programmes, when they come, are only shared among the women executives and their friends. We have not benefitted from any free skill acquisition training or other types of economic empowerment programmes. We only hear about these things on television, but in reality, I have not seen or benefited from any of these programmes. The last time they asked us to pick up forms from the secretariat for skill acquisition programmes, I did, but no one called me. Even my application for a loan to help my business has not been attended to (FGD session/ 39-year-old trader/ Idomi community).

A woman participant during the FGD session stated that:

Although I have not benefited from any economic empowerment programmes directly but there is a widow close to my house who has benefited from micro-credit facilities from Ugep microfinance bank, “there is a woman in our street who benefited from the loan that was given to women in our community and today this woman is doing very well” (FGD session/ 37-year-old self-employed woman/ Mkpani community).

Types of economic empowerment programmes women have benefited from

In Table 2, the various types of economic empowerment programmes mentioned are, micro-credit facilities (15.0%), financial literacy (0.3%), clearing of farm roads (5.6%), establishment of small-scale businesses (2.0%), business skills (0.8%), adult literacy (10.0%), provision of agricultural inputs (24.0%), and entrepreneurship skills (0.7%). This finding implies that, although most of the respondents initially indicated that they are aware of economic empowerment programmes and that a reasonable number of them have had access to all the existing economic empowerment programmes in Yakurr LGA. Though the proportion of access is not even, their responses indicate that they have had access to economic empowerment programmes at one point or the other. Factors such as individual age, individual status, the community one reside, as well as the type of programs determine access to economic empowerment.

Table 2: Percentage distribution of respondents' access to economic empowerment programmes

Available programmes	Mentioned	Not mentioned	Total
Provision of agricultural products	147 (24.0)	465 (76.0)	612 (100%)
Adult education programme	61 (10.0)	551 (90.0)	612 (100%)
Micro-credit facilities	92 (15.0)	520 (85.0)	612 (100%)
Clearing of farm roads	34 (5.6)	578 (94.4)	612 (100%)
Establishment of small-scale businesses	12 (2.0)	600 (98.0)	612 (100%)
Business skills	5 (0.8)	607 (99.2)	612 (100%)
Entrepreneurship skills	4 (0.7)	608 (99.3)	612 (100%)
Financial literacy skills	2 (0.3)	610 (99.7)	612 (100%)

Source: Fieldwork (2020)

Through the additional data from an FGD session on the various types of economic empowerment programmes accessed by women in Yakurr, a 35-year-old widow from the Idomi community had this to say:

I have benefitted from one or two economic empowerment programmes. For instance, there was this loan scheme for rural women called “Sharp-Sharp” by Ugep community micro-finance bank and financial literacy training for women, in which I took part. I benefited from the loan; in fact, I got thirty-five thousand naira to set up a small business in the market. I sell tomatoes, onions, Maggi cubes, as well as crayfish. I have been in this business for about five years, and now as I am speaking to you, I am the highest supplier of this product in this community, and I have been able to expand the business. Now from this business, I have trained two of my siblings in secondary school, and I have also made adequate provisions for my family needs without my husband. So I am urging the people of goodwill, especially those who can always render help to people, especially those who have lost our husbands (FGD/35-year-old widow/ Idomi community).

Another participant, while explaining how she had access to the adult literacy programme, described how such empowerment has helped most women to know how to read, speak and write in the English Language and also secured jobs. Her submissions are presented thus:

Many women in my community can read and write due to exposure to formal adult education sponsored by Richard Foundation. Today, with such exposure, some of them are working in the local government local council. (IDI/ Women leader/ Ugep community/39 years old).

Areas of positive impact

Further elicited data on the positive impact of economic empowerment programme on women reveals that 14.2% say that it improves their finances, 0.9% mention skills development, 24.0% of the respondents say it helps in improving their farming career, 4.6% indicate that it improves self-literacy, 5.6% say it improves their business, while, another 9.0% said it helps in improving their children's education. When people are empowered they are equipped with skills and knowledge with which they will be able to earn a living. In this way, they will both be able to get paid employment or start up a business and earn an income. Earning income is the first step towards poverty eradication and enhanced well-being. Helping marginalized groups such as women, to develop income-generation activities is probably a starting point, but efforts should go beyond economic considerations to explore sound mechanisms for increased and inclusive participation, including monitoring accountability of decision-makers.

Table 3: Percentage distribution of respondents on the areas the programmes impacted positively in their lives

Positive impact	Mentioned	Not mentioned	Total
Improvement in my business	34 (5.6)	578 (94.4)	612 (100%)
Improvement in my farming business	147 (24.0)	465 (75.9)	612 (100%)
Improvement in my finances	87 (14.2)	525 (85.8)	612 (100%)
Improved opportunities for my children	55 (9.0)	557 (91.0)	612 (100%)
Skills development	6 (0.9)	606 (99.1)	612 (100%)
Improved self-literacy	28 (4.6)	584 (95.4)	612 (100%)

Source: Fieldwork (2020)

Test of hypotheses**Hypothesis one**

Substantive hypothesis (H_1): Women with a higher level of education are more likely to feel the positive impact of micro-credit facilities than those with a lower level of education

Null hypothesis (H_0): Women with a higher level of education are less likely to feel the positive impact of micro-credit facilities than those with a lower level of education

Table 4: Percentage distribution of respondents by the level of education and impact of micro-credit facilities

Level of education	Feelings/impact of micro-credit facilities		Total
	Positive impact	Negative impact	
Lower education	154(64.4%)	85(35.6%)	94(100 %%)
Higher education	203(54.4%)	170(45.6%)	373(100 %%)
Total	357(58.3%)	255(41.7%)	612(100 %%)

$$\chi^2 = 6.007^a \text{ df}=1, p014. \angle \text{critical/table value}=3.841$$

Source: Fieldwork (2020)

To test hypothesis one, the level of education is cross-tabulated with the feelings of the respondents to test the impact of micro-credit facilities on women. The result presented in Table 4 revealed thus: the majority (64.4%) of respondents with a lower level of education felt the access to micro-credit facilities had a positive impact on them, while just 35.6% of those with low education felt that access to micro-credit facilities had a negative impact on them. Furthermore, 54.4% of respondents with higher education indicate that their impact was positive, while slightly below half (45.6%) of the respondents mention that the impact on them is negative. The Chi-square test result shows that computed χ^2 is 6.007, while the critical/table χ^2 value is 3.841 and $df = 1$. Thus, the test shows that there is a statistically significant relationship ($P < .014$) between the level of education and access to micro-credit facilities and the well-being of women. From the decision rule, since the chi-squared calculated (6.007a) is greater than the chi-squared tabulated (3.841), we accept the substantive hypothesis, which states that women with a higher level of education are more likely to feel the positive impact of micro-credit facilities than those with a lower level of education, while the null hypothesis, which states that women with a higher level of education are less likely to feel the positive impact of micro-credit facilities than those with a lower level of education is rejected.

Hypothesis two

Substantive hypothesis (H_1): Older women are more likely to feel the positive impact of small-scale businesses than younger women

Null hypothesis (H_0): Older women are less likely to feel the positive impact of small-scale businesses than younger women

Table 5: Age and impact of small scale business on the well-being of women

Age	Feelings/impact of small scale businesses		Total
	Positive impact	Negative impact	
Younger women	226(76.9%)	68(23.1%)	94(100%%)
Older women	131(41.2%)	187(58.8%)	318(100%%)
Total	357(58.3%)	255(41.7%)	612(100 %%)

$$\chi^2 = 79.995^a \text{ df}=1, p000. \angle \text{critical/table value}=3.841$$

Source: Fieldwork (2020)

To test hypothesis two, the age of respondents is cross-tabulated with the feelings of the impact of small-scale businesses. The result presented in Table 5 reveals thus: the majority (76.9%) of younger widows feel that the small-scale businesses positively impacted them, while only a few 23.1% of them feel that the small-scale businesses have a negative impact on them. Furthermore, 41.2% of the older widows indicate that the impact is positive, while over half (58.8%) of the older respondents mention that the small-scale businesses are negative in their impact. The Chi-square test result shows that computed χ^2 is 79.995^a, while the critical/table χ^2 value is 3.841 and $df = 1$. Thus, the test shows that there is a statistically significant relationship ($P < .014$) between age, small scale businesses and the well-being of widows. From the decision rule, since the chi-squared calculated (79.995^a) is greater than the chi-squared tabulated (3.841), the substantive hypothesis which argues that older widows are more likely to feel the positive impact of small-scale businesses than younger widows is hereby accepted, while, the null hypothesis which states that older widows are less likely to feel the positive impact of small scale businesses than younger widows is hereby rejected. In this study, 18-35 years are considered younger while 36-45 years are considered older. The classification is unique to the study.

Discussion

Among the various types of economic empowerment programmes available to the marginalised widows in the study, the provision of agricultural inputs stands out at 31.9%, making it the most common type of economic empowerment programme available to widows in Yakurr Local Government Area of Cross River State, Nigeria. On the other hand, 58.3% acknowledge that they have benefitted from other economic empowerment programmes. 15.0% indicate that they have benefitted from micro-credit facilities, while 58.3% reveal that economic empowerment programmes have positively impacted their financial security and well-being as widows. It has been discovered that access to micro-credit facilities offers flexible, convenient, and affordable financial services that empower and equip marginalised widows to make their own choices and create wealth that helps reinforce their financial security, which consequently enhances their well-being. Similarly, the study shows that having access to established small scale businesses reduces their vulnerability to everyday life predicaments, improve their nutrition, access to appropriate healthcare services, increase their household income, and guarantees their financial security and well-being. This finding is in accordance with the earlier work of Zeller (2000), who reveals

that women who had access to micro-credit are socio-economically empowered to provide for their own personal and family needs, send their wards to good schools, and access quality healthcare. Zeller (2000), therefore, concludes that women's empowerment through micro-credit has multiple implications on society like financial sustainability not only at the household level but also on the national level, hunger and poverty alleviation. For Al-Hassan (2011), micro-credit facilities primarily reach low income and moderately poor micro-entrepreneurs with financial support, which has enhanced their socio-economic well-being over the years.

The findings of this study support the submission of Mojammel, Raihan and Uddin (2018), who affirm that micro-credit affects women socio-economic development in Bangladesh. Mojammel, Raihan and Uddin (2018) assert that the provision of small loans for poor women facilitates their socio-economic development and improves their livelihood (in terms of increased self-esteem, decision-making capability and new income-earning opportunities) in rural areas. In the same vein, the findings of this study also support the findings of Gangadhar and Malyadri (2015). These scholars stress that micro-credit is a powerful tool for enhancing the socio-economic development of women in terms of increased legal awareness, mobility, economic/financial security and full involvement in the decision-making process of their families. Studies have shown that small scale businesses positively affect the well-being of rural dwellers (Onugu, 2005; Okpa, Eshiotse, Ofem, Sylvester & Andrew, 2021). Carter (1999) observes that small scale businesses have acquired a significant status in the general well-being of rural women. The study shows that widows who have small scale businesses enjoy a better life in terms of reduced poverty and enhanced well-being than those who do not have such businesses. Cook and Nixon (2000) argue that small scale businesses play the role of employment generation, facilitator of economic recovery and promote rural development. On women generally, economic empowerment affects their financial security and well-being, as indicated by the majority of the respondents (58.3%). Again, 24.0% of the respondents assert that when women are exposed to economic empowerment, they experience improvement in agricultural enterprises. Other positive impacts of economic empowerment include improved self-literacy (4.6%), improved opportunities for the children (9.0%), business improvement (5.6%) and also it enhanced skills acquisition (0.9%).

Conclusion

Economically empowering women, especially women, helps in the optimal realisation of their rights

and well-being. In addition, it will reduce household poverty, increase economic growth, increase productivity and enhance their efficiency. Empowering women, particularly women economically, affects their capacity to succeed and advance financially and the power to take and act on economic decisions. Having realised that the surest way of achieving gender equality, poverty reduction and inclusive economic growth for women is through economic empowerment, organisations, government, and individual philanthropists have committed themselves to women's economic empowerment in Yakurr Local Government Area of Cross River State, Nigeria. These actors realise that economically empowering women is a win-win situation that can guarantee their financial independence and enhance the well-being of the women and the entire society as a whole. The implication for most beneficiaries is that it reduces poverty, enhances economic power and financial security. A major systemic constraint to the economic empowerment of marginalised widows is the adverse social and cultural norms that dictate the unequal status of women, their roles in society, and control over their fertility and bodies. These adverse norms propel the expectations of women's roles as primary caregivers, perpetuate gender bias and stereotypes in the workplace, and contribute to women being kept in the informal labour market, which is largely unrecognised. The study recommends that vulnerable members of society should be considered first in all empowerment programmes. Financial institutions should invest more funds, government and philanthropists to expand economic empowerment programmes for marginalised and vulnerable women. A mechanism should be developed to ensure that beneficiaries of these funds judiciously invest them in ventures that would guarantee their financial independence/security and enhance their well-being.

Conflict Interests

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