

The Role of Entrepreneurship Education in Sustainable Empowerment of Illiterate Widows in Keffi

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Abstract

Entrepreneurship education is a vital tool for the attainment of sustainable transformation and inclusive societal development of widows, to be self-reliant and economically independent in spite of the vacuum created by the loss of their supposedly “breadwinner”. Illiterate widows in Nigeria, most especially in the rural areas, face significant challenges including lack of access to their husband's properties and increased poverty. This paper examines the role of entrepreneur education as a vital tool for empowerment of illiterate widow using FGD and interview method to illicit for qualitative information, using a purposive sampling method to select widows who are privileged to participate in the programmes. 30 women were interviewed and 3 FGD were held. The paper engages primary and secondary sources of data and utilizes human capital empowerment theory, finding reveals the importance of entrepreneurship education to empowers them towards improved financial skill, and the reduction in poverty level. The paper suggested more of such entrepreneurship education of illiterate widow to be able to cater for their family.

Keywords: *Entrepreneurship Education, Economic Empowerment, Challenges/limitation and illiterate widows*

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Background to the Study

Education refers to a structured process of acquiring knowledge, skills, values, beliefs, and habits, typically facilitated through teaching, training, research, or self-learning. It aims to develop individuals intellectually, socially, and morally for personal growth and societal contribution. Education can be formal (schooling), informal (through daily life experiences), or non-formal (community-based programs or workshops). UNESCO (2015): defined Education as "the process of imparting knowledge, skills, attitudes, and values to people through teaching or learning experiences, whether formal, non-formal, or informal.

An illiterate widow is a woman whose spouse has passed away and who is unable to read or write to a level sufficient for basic functioning in society. Illiteracy often limits a widow's ability to access opportunities, navigate legal processes, or manage resources independently, especially in contexts where education is crucial for economic or social empowerment. UNESCO (2020) defines Illiteracy as the inability to identify, understand, interpret, create, communicate, and compute, using printed and written materials associated with varying contexts. World Bank (2021) defines a widow as a woman who has lost her spouse through death and has not remarried.

Oduyoye (2014) asserts that when one's marriage partner dies, the surviving partner, if it's a woman becomes a widow, if a man, a widower. But for either party, the death of a partner is such a traumatic experience that is better imagined than experienced; much more for the widow. On the other hand, education generally concerns itself with the impartation of knowledge in people. As observed by Ali (2016) education ideally trains manpower for the economy. It also helps to fully develop the potentials of individuals and equally helps such individuals consummate employment opportunities, know their right and what they ought to do to improve healthy living both in their everyday life and the entire society at large. Samah and Ndaaji (2013) opines that achieving literacy education is the first step to enabling women to take control over their own lives to participate as equals in the society and to free themselves from economic and patriarchal exploitation. Sanders and Schnabel (2017) agreed on this assertion by stating that economic education creates awareness of and control over financial opportunities and choices since economic education aim to increase access to knowledge of financial resources and to increase women's self-confidence in independently managing and coping with financial and other social related problems.

Furthermore, Oduyoye & Kamyoro (2016) stated that deeply rooted in customs, these practices constitute the greatest threat to the realization of the human rights of millions of widows in Igbo land. According to Ogunyemi (2013) the ordeal of a widow begins with accusations and victimization by the next of kin of her spouse who hold the view that she (the widow) is responsible for the death. She may be forced to swear before a family shrine or to drink water that has been used to wash his corpse in order to prove her innocence. However, a growing concern is the increasing number of widows in Nigeria who are unable to read or write and lack basic skills. Entrepreneur education helps men and women claim their rights and realize their potential in economic, political and social arenas. According to Afolabi (2016) empowerment of women including widows has also been seen as a necessary

condition for sustainable human development. Many people especially women are still excluded from education, this is seen mostly in rural areas.

According to Akamigbo (2016) educated and enlightened widows experience less of the problems when compared to their less educated counterparts. When widows get more schooling most especially illiterate widows, they develop skills and acquire information that prepares them to thrive in a changing world. Empowerment education of an illiterate widows can only be achieved through proper education via entrepreneurship, only then can widows hope to break the strong hold of poverty, culture and age-old tradition which combine to slow down their progress. The education of widows is a tool for their economic empowerment.

Statement of the Problem

Widows in Keffi Local Government Area face significant social and economic challenges, which are further exacerbated by illiteracy. Without access to formal education and entrepreneurship these women are often excluded from opportunities that could enhance their economic independence and social well-being. Illiteracy limits their ability to access information, navigate bureaucratic processes, and engage effectively in income-generating activities. As a result, many widows struggle to provide for their families by depending on others or begging. Therefore, remain trapped in poverty, and face marginalization within their communities. Although efforts have been made to empower women in general, specific programs targeting the unique challenges faced by illiterate widows in Keffi remain inadequate. Despite the critical roles of entrepreneurship education in promoting sustainability, the widows continue to face a lot of problems in accessing or benefitting from the programs due to illiteracy. Cultural norms and societal stigmas further complicate their access to education and economic resources. This perpetuates a cycle of poverty and dependency, hindering their personal development and limiting the socioeconomic growth of their families and communities. Addressing this issue requires a multi-faceted approach that integrates educational initiatives with economic empowerment programs specifically designed to meet the needs of illiterate widows. Without deliberate and focused intervention, the potential of these women to contribute meaningfully to their selves and the development of Keffi Local Government Area will remain unrealized. This study seeks to explore the role of entrepreneurship education in sustainable empowerment of illiterate widows in Keffi and suggest strategies to break the barriers limiting their growth.

Research Questions

The following research questions guide the study:

- i. What is the relationship between entrepreneur education and empowerment of illiterate widows in Keffi?
- ii. Can entrepreneurship education help in empowering illiterate widow?
- iii. What are the barriers faced by illiterate widows in accessing entrepreneurship education?

Research Objectives

The main objective of this paper is to examine entrepreneurship education and economic empowerment of illiterate widow in Keffi Local Government Area. The specific objectives are to:

- i. Assess the importance of entrepreneurship education on economic empowerment of illiterate widow, in Keffi Local Government Area of Nasarawa State.
- ii. Find out if entrepreneurship education can empower the illiterate's widows.
- iii. Examine the barriers faced by illiterate widows in accessing entrepreneurship education in Keffi Local Government Area of Nasarawa State.

Conceptual Framework

Concept of Education

Education is a very important tool for the empowerment of widows, particularly in developing countries. In Nigeria, education is regarded as one of the most effective means of empowering people, widows inclusive to achieve self-reliance and economic independence. This assertion is supported by George and Chukwuedozie (2013). Adult education programs, such as the Widows Training School in northern Nigeria, provide vocational skills (entrepreneurship education) and basic literacy to widows, helping them overcome cultural barriers that often deny them access to education. Usman (2011) supports this argument. (Pragati & Thakur, 2023). Islamic teachings emphasize the rights and dignity of widows, but implementation remains a challenge in countries like Bangladesh, where Government support is limited (Mahmudulhassan et al., 2023). These studies bring into focus the role of education in the socioeconomic upliftment of widows and their children, besides engaging with the cultural and religious contexts that shape their rights and opportunities.

Education is the process of developing the individual's abilities and behavior so that he is useful to the society. Education helps an individual to acquire knowledge, skills, attitude and norms of the society which are valuable to the beneficiary as well as the society. (Davis et al., 2018. Fafunwa (2004) defined education as the aggregate of all the processes in which a child or young adult develops abilities, attitude and other forms of behaviors which have positive value to the society in which he lives.

Baker, (2019) stated that education is the most powerful instrument for social progress. In this respect, it is expected that the victims of widowhood who have basic education, could develop some skills and become economically empowered to cater for themselves and their children. Nguyen, (2021) in her view stated that, if more women were educated, they would be more aware of their rights, the basic law of the land, understand different forms of marriage in the country. This will equip them to determine in time what their rights are, when the rights and benefits are denied.

The offspring of such disadvantaged widow are said to be disadvantaged themselves. UNICEF (2008) acknowledged that children of educated women are most likely to go to school and the more schooling the women have received, the more probable it is that their children will also benefit to an extent from advanced and higher education. Education saves and improves the

lives of girls and women. It provides the platform for women to have greater control over their lives and provides them with skills to contribute to the society. It enables them make decisions for themselves and influence their families. It is also the power that produces all other development and social benefit. Nevertheless, the illiterates and economically dependent widows, in order to survive engage themselves in poor income jobs thereby exposing themselves to health risks, poor working conditions, risk of trafficking, economic and sexual exploitation by men and other forms of abuses (Kumar & Singh, 2022).

Education, in its broadest sense, refers to the ways in which people learn/acquire skills and gain knowledge and understanding about the world and about themselves. Education is concerned with the general acquisition of values, knowledge, skills and attitudes. It is designed to remove the chains of ignorance, superstition and diseases. Education is a precondition for progress in development and reduction of poverty. It helps people to earn more income and become more productive, it also leads to improvements in health, nutrition and people are empowered to transform their own lives and those of their communities through acquiring the basic skills of literacy and numeracy as well as the capacity to utilize knowledge and information (UNESCO (2015). education and entrepreneurship education are two distinct concepts.

Entrepreneurship Education

Entrepreneurship education is important here because most of these illiterate widows will find it difficult to cope going through formal education thus prefers entrepreneurship education. kuratko (2005), Fayolle (2013) defines entrepreneurship education as the process of developing entrepreneurial skills, mindset, and knowledge while GEM (2019) analysis its importance as essential for promoting economic growth, innovation and job creation; Martins and Kay (2013) sees entrepreneurship education as a process that helps individual develop the skill, mindset, and knowledge necessary to start and grow their own businesses.

Importance of entrepreneurship Education and Economic Empowerment of illiterate Widow

Education is the creative and smartest platform for women which can guarantee the positive changes in the life of especially illiterate, unskilled, disabled, and uninformed women. Education gives women entrance to the world's enormous store of knowledge. The procedure of learning develops thought capacity and enhances creativeness, awakens women to the value of their own humanity and enables them to strive for distinction denied by patriarchal cultural norms and backward traditions. . Women are the soul of a society; a society can well be judged by the way its women are treated. An educated man goes out to make the society better, while an educated woman; whether she goes out or stays at home, makes the house and its occupants better (Yadav, 2022; Najaf et al., 2019)

Entrepreneurship education is important in as much as education is to the development of the illiterate women. To GEM (2019) it promotes economic growth by promoting entrepreneurial activity and job creation. Kuratko (2005) opined that it fosters innovation by encouraging innovation creativity and risk taking, leading to the development of new

products, services and businesses while Martin et al, (2013) suggested that it is equally important in the aspect of enhancing employment and career prospects, particularly for young people and those in disadvantaged groups like the illiterates' widows. Fayolle (2013) agreed that entrepreneurship education has an important role to play with job creation which stimulate economic development, particularly in regions with high unemployment rate.

Entrepreneurship Education makes women more confident and ambitious; they become more aware of their rights and can raise their voice against exploitation and violence. A society cannot at all progress if its women weep silently especially if they don't have the weapon of education to carve out a progressive path for their own as well as their families. Entrepreneurship Education is the milestone of women empowerment because it enables them to respond to the challenges, to confront their traditional role and change their life. Empowerment through education is ideally seen as a continuous scholastic process with cognitive, psychological and political dimensions in order to achieve emancipation. Women empowerment is not limited to urban, working women but women in even remote towns and villages are now increasingly making their voices heard loud and clear in society. They are no longer willing to play a second fiddle to their male counterparts. Educated or not, they are asserting their social and political rights and making their presence felt, regardless of their socio-economic backgrounds Najaf et al., (2019).

Empowerment can be viewed as means of creating a social environment in which one can make decisions and make choices either individually or collectively for social transformation. The empowerment strengthens the innate ability by way of acquiring knowledge, power and experience (Hashemi Schuler and Riley, 1996). Empowerment is the process of enabling or authorizing individual to think, act and control work in an autonomous way. It is the process by which one can gain control over one's destiny and the circumstances of one's lives. There are always a number of elements in the society which are deprived of their basic rights in every society, state and nation, but these elements lack in the awareness of their rights. Empowering women has become the focus of considerable discussion and attention all over the world. Today we enjoy the benefits of being citizens of a free nation, but we really need to think whether each of the citizens of our country is really free or enjoying freedom, in the true sense of the term. The inequalities between men and women and discrimination against women are an age-old issue all over the world.

Education is essential in empowering widows and women in general, contributing to their economic independence and social status. Studies in Nigeria and India have shown that education is vital for widows' empowerment, helping them become self-reliant and economically independent (George & Chukwuedozie, 2013; Mukhopadhyay, 2008). Education not only enhances women's ability to manage resources but also enables them to challenge social evils like dowry (Mukhopadhyay, 2008; Jha, 2014). Therefore, illiteracy remains a significant barrier, particularly for rural widows who face economic problems, discrimination, and social neglect (Niswade, 2015). Widows are especially vulnerable, with limited freedom to remarry, insecure property rights, and restricted employment opportunities (Niswade, 2015). To address these issues, there is a need for social, economic,

and policy interventions that support widows' property rights, social security, employment, and participation in society (Niswade, 2015; Jha, 2014).

Widowhood: Challenges and Limitations

Widowhood is a global phenomenon, with all regions of the world recording an increase of 9.0% between 2010 and 2025 (Loomba Foundation, 2016). However, widowhood in Africa is particularly peculiar and often a harrowing experience for women due to various cultural and social factors. Growing evidence suggests that in most African societies, widows are generally stigmatized and marginalized, with their rights frequently unrecognized or unprotected (Lloyd-Sherlock et al., 2016; van de Walle, 2017; Shumbambhini, 2020).

For conceptual clarity, widowhood refers to the state of being a woman whose spouse has died. A widow is defined as a woman whose husband has died, or who has been divorced and is now living without a spouse. With the rising incidences of cohabitation, civil unions, and partnerships, the definition of widowhood has been refined to include women who have lost their long-term partners due to death (Chamie, 2021). However, statistics on widowhood remain challenging for researchers to gather (Ude & Njoku, 2017). Globally, widows account for approximately 258 million people. While disaggregated data on African widows are scanty, estimates suggest there were about 22,153,905 widows in sub-Saharan Africa as of 2017 (Moonga). Fragmented country-based statistics provide a starting point for analyzing widowhood within the African context. For instance, Kenya reportedly had approximately 8 million widows as of 2023 (Odhiambo), and Nigeria accounted for about 15 million widows globally (The Conversation Africa, 2023). Distilling demographic information also highlights the prevalence of child widow's women as young as fifteen—across African countries (Djuikom & Van de Walle, 2018; Watson, 2018; Van de Walle, 2017).

Despite global attention and interventions from the United Nations, African widows appear to benefit the least from commissioned research and initiatives. They frequently face exclusions and oppression from socio-economic, cultural, and psychosocial perspectives. One of the most pressing challenges African widows' encounters is the denial of property rights. In several cultures, such as those in Zimbabwe, Uganda, Kenya, Burundi, and Mali, widows are often prohibited from inheriting their husband's property, leaving them in financially precarious situations without the means to support themselves and their children (Van de Walle, 2017). In extreme cases, widows may be forced to vacate their homes and communities (Dube, 2016).

Additionally, African widows are frequently subjected to discrimination and abuse, with some being labeled as cursed or held responsible for their husband's death. This stigma leads to social ostracism and mistreatment. Widows may also endure harmful traditional practices, such as forced marriage or widow cleansing, where a widow is compelled to engage in sexual acts with a male relative or stranger to "cleans" herself of her husband's spirit. Such practices not only perpetuate abuse but also highlight the deeply rooted cultural and societal challenges faced by widows in Africa.

Theoretical Framework

Human capital Empowerment Theory

The theory suggested that empowering human capital through entrepreneurship education, training and development can lead to reduction in poverty, productivity, innovation which focuses on development and utilization of skills to increase productivity and improve the quality of life.

In the world of labor market, people bring different levels of education, knowledge, skill, and abilities as well as their expectancy to the workplace. According to McConnell et al. (2009): “a more educated, better-trained person is capable of supplying a larger amount of useful productive effort than one with less education and training,” (p.85). The value of human capital theory is widely accepted in order to increase organizational performance, so an organization relies on employees' skill, knowledge, ability as a key concept of value creation. In the eighteenth-century Adam Smith (1776) initiated an improvement in human capability that is important to production, then a term of human capital was introduced by Theodore W. Schultz (1961) “human capital theory” stated that a different level of education and training contribute to a different level of wages and salaries, the more knowledge, skill and ability, the more likely to get a better job (Blair, 2012). According to Gary Becker (1964), human capital is a physical means of production. Organizations invest in human capital via education, training, and health. Later on, Thomas Davenport (1999) advanced that “the component of human capital consisted of abilities, knowledge, skill, personal talent, behavior, and effort, when those three components plus time”, he extended that the knowledge included IQ, intelligence, specific and general knowledge to work. Skill is expertise used in working, including the physical body, and movement of the job. Talent is a personal characteristic which is innate and can be improved by development. Behavior is an expression and observable behavior, norm, ethics and personal belief. Effort is when people try to use their innate or personal resources including their talent, experience, knowledge and ability to work to be successful, and finally there is time. According to Becker (1964), human capital can be accumulated in different forms of education, training, migration, and health. Through such forms, employees gain knowledge, skills and abilities in different ways. Firms invest in human capital because these firms view humans as an asset and expect that what the firm has invested will be returned and provide a positive value in the future. In other words, an individual investment in their schooling or training and anticipate that the knowledge, skill earned will be enhanced to their career advancement. Ulrich (1998) argued that traditionally human resource of labor and business function has been viewed as a cost to be minimized. However, nowadays, human resource is now viewed as human capital which leads to a source of value. Still, Phillips (2005) said that there is a tremendous paradigm shift which has occurred in the concept of human capital from the traditional to the present view. These shifts changed human resource function by moving from an activity-based process to result-based which is more connected and aligned with business strategy and views human capital as a value creation to be used in strategic management. Moreover, Vejchayanon (2005) argued that human capital concept is seen that employees are an asset and should be developed, and integrated with multi-dimensional technology.

Application of the Theory

Human Capital empowerment Theory emphasizes the development of individuals' skills, knowledge, and abilities to enhance their potential to contribute effectively to economic and social systems. When applied to the education and economic empowerment of illiterate widows, this theory offers a comprehensive framework for addressing their vulnerabilities while fostering independence and productivity. Education, as a transformative tool, which plays a central role in human capital development by equipping individuals with the skills necessary to engage in economic activities and improve their social standing.

For illiterate widows, entrepreneurship education serves as the cornerstone of empowerment. Gaining basic literacy and numeracy skills, widows can better manage their finances, understand their legal rights, and explore entrepreneurial opportunities. This foundational education not only equips them with practical tools but also fosters self-esteem, helping them overcome the stigma of illiteracy and achieve a sense of personal accomplishment. Moreover, the knowledge acquired through education enables widows to make informed decisions regarding investments, childcare, and navigating societal challenges. In societies where widows often face cultural and legal barriers, such as the denial of property inheritance, education empowers them to understand their rights, access legal support, and advocate for systemic change.

Building on the foundation of entrepreneurship education, economic empowerment serves as the next critical step in enhancing widows' independence. Investments in skills acquisition and capacity-building programs specifically designed for widows equip them with practical tools for generating income. For instance, training in trades such as tailoring, farming, and small-scale businesses provides widows with avenues for sustainable livelihoods. In addition, financial management training enables widows to budget, save, and access microfinance opportunities, fostering their ability to grow and sustain their businesses. To further strengthen their economic standing, widows can be organized into cooperatives or self-help groups, which facilitate resource pooling, collective bargaining, and mutual support, enhancing their collective capacity to thrive economically.

These efforts, however, require collaboration with Governments, Non-Governmental organizations, and other stakeholders. Such partnerships can ensure that widows are equipped with the necessary resources and employment opportunities to leverage their newly acquired skills and sustain their livelihoods. By addressing both educational and economic challenges, the empowerment of illiterate widows can be realized, setting them on a path toward self-sufficiency and improved quality of life.

The impact of these interventions extends beyond individual widows, creating ripple effects within their families and communities. Educated and economically empowered widows are better positioned to provide their children with access to education, healthcare, and overall well-being, thereby breaking intergenerational cycles of poverty. Their active participation in the economy contributes to increased productivity and economic development. Furthermore, empowered widows serve as role models, challenging cultural stigmas and inspiring other marginalized groups to pursue education and economic independence.

Empowerment of Human Capital Theory provides a robust framework for addressing the dual challenges of entrepreneurship education and the empowerment among illiterate widows. By enhancing their skills, knowledge, and economic capacity, this approach elevates widows from marginalization to self-reliance, enabling them to lead fulfilling lives. Ultimately, these efforts contribute to broader societal development, fostering inclusiveness and social progress for all. This theory is relevant for the empowerment of illiterate widows, through the acquisition of skills, knowledge, and confidence, by developing entrepreneurial mindset, enhancing economic independent by improving socioeconomic status through building resilience and adaptability to community development.

Methodology of the paper

Location of the Study

Keffi Local Government Area of Nasarawa State is situated in the Western part of the state. The Local Government Area, like most of the Local Government Area in the state derived its name from the headquarter, Keffi. It shares boundaries with Nasarawa local Government Area in the south-West, Karu Local Government Area in the Western part, which is the gateway from Abuja to Keffi. Kokona Local Government Area on the East and Jaba Local Government Area of Kaduna State lies on the Northern part.

The Local Government Area has many village areas; the major tribes in the area are the Hausa/Fulani, Afo, Mada and Eggon. Others are Igbos and Yorubas. Culturally, the Local Government area is endowed with rich culture. Each of the tribes mentioned, propagates its culture in its usual festivities. The Local Government area has an approximate population of 142 900 based on the 2022 projection from Naija Details with the current projected population of 150,000 as at 2025

Keffi Local Government Area is attracted by agricultural and commercial activities; the area is generally warm and humid. The Local Government Area experiences two climatic seasons just like most part of middle-belts of Nigeria. The rainy season starts from the month of April and ends early in the month of October, while the dry season starts from the month of October and extends into April when another season commences.

The dry season is characterized by excessive dry winter and severe harmattan. The soil type found in most parts of this local government area is loamy soil and is quite suitable for the practice of tropical agriculture. Apart from farming activities such as blacksmithing, trading and mining are also carried out. Keffi Local Government has ten (10) wards and as thus: Yara, Iya I, Iya II, Jigwada, Liman Abaji, Sabon Gari, Goriya, Gangaren Tudu, Angwan Rimi and TudunKofa.

Keffi Local Government has the Federal Medical Centre (FMC), Nasarawa State University, Keffi, School of Health (SHT), Federal Government College, Nigeria Police Barrack, Medium Security Prison, Nigeria Immigration Service office, Nigeria Fire Service Zonal office, National Orientation Agency, Federal Road Safety Corp unit, Military Barrack, NYSC Orientation Camp, Nigeria Security and Civil Defence Corp Area Command, Government

Secondary Schools and numerous primary schools which include both private and public schools.

Research Design

Survey research design was employed using interview and Focus Group Discussion to determine the entrepreneurship education and economic empowerment of illiterate widows in Keffi Local Government Area of Nasarawa State Nigeria. Wimmer and Dominick (2011) state that the survey research design is the most frequently used in the social sciences when a social scientist is interested in collecting data, measure attitudes and opinions and ask people about their belief, perception, satisfactions and concerns thus the importance of survey research in research concerning illiterate widows.

Population of the Study

The population of the study comprises widow's resident in Keffi Local Government Area of Nasarawa states, who lost their spouses and are single catering for their children alone. The total current population of widows in the study area is not readily available but was 287 widows according to (Local Government Area (LGA) Health Departments 2022).

Sampling Technique and Sample size

Non-Probability sample is a method which allows the researcher to make inferences about the population based on sample. The sample size of the study was purposively selected. For this paper, the researcher purposively selected 30 widows in the 3 clustered and selected study area as Iya II, Sabon Gari and Liman Abaji and 3 FGD, were held.

Method of Data Collection

The data collection tool used in this study is interview and FGD with the aid of a semi-structured questionnaire. A semi-structured questionnaire combines closed-ended questions, which provide quantifiable data, and open-ended questions, which allow for more detailed and flexible responses. This method provides respondents with the flexibility to express their views and experiences in their own words while ensuring that the researcher can focus on key points relevant to the study. It enables the researcher to gather both specific, structured data and rich, qualitative insights. The choice of interview and FGD is necessary because of the subject matter that involves illiterate widows who don't know how to read and write. FGD was conducted with a group of illiterate widows who attended entrepreneurship education.

Discussion of Results

Objective 1: Education and Economic Empowerment

Theme 1: Financial Literacy:

18 widows reported that literacy improved their ability to manage finances. "I now have business and keep a record of my sales in a notebook." Based on the FGD analysis on entrepreneurship education and economic empowerment. The Illiterate widows had this to say, entrepreneurship education helped us develop skills and

knowledge necessary to start and grow their own businesses, leading to economic independence and self-sufficient

Theme 2: Entrepreneurship:

12 widows stated entrepreneurship education helped them start and improve small businesses.

Objective 2: Education and Social Empowerment

Theme 1: Self-Esteem and Confidence:

15 widows shared that literacy in entrepreneurship education improved their confidence. "I am now bold enough to be in the mess of people and talk initially I find it difficult to associate with other women because of inferiority complex,"

Theme 2: Advocacy:

10 widows became aware of their rights through entrepreneurship education. Analysis on the FGD on entrepreneurship education and social empowerment, most of the widows attested to the fact that the initiative has helped them gain their social empowerment by giving them the needed confidence, self-esteem and a voice.

Objective 3: Barriers to Education

Theme 1: Financial Constraints:

20 widows cited lack of money as a major barrier to start up their businesses after acquiring entrepreneurship education, after they were promised to be given a support in terms of finance, sewing machines, grinding machines and farm sprayer but were not given. Although few acknowledged the receipt of some items.

Theme 2: Societal Stigma:

15 widows reported being discouraged by societal attitude thinking they are too old to be educated in any form.

Theme 3: Time Constraints:

10 widows indicated caregiving responsibilities prevented them from attending classes regularly to learn the necessary things. On the FGD analysis on the barrier to entrepreneurship education, a lot of them opined that despite the benefits, we faced a lot of challenges and barriers, including limited access to resources, culture, age barrier in attending school, poverty, household chores and societal attitudes

Discussion of Findings

Findings revealed that the relationship between entrepreneurship education and economic empowerment showed that educated widows experienced improved financial skills, better

income-generating activities, and reduced dependency on others. Those widows who gained basic education reported improved skills in managing household budgets or keeping records for small businesses. Literacy created opportunities for income-generating activities such as tailoring, farming, or small-scale trading. Some widows stated that education helped them secure better-paying jobs or diversify their sources of income. These findings are consistent with those reported by George and Chukwuedozie (2013) and Mukhopadhyay (2008). Education not only enhances women's potential to manage resources but also empowers them to challenge social evils such as dowry (Mukhopadhyay, 2008; Jha, 2014).

On the issue of education's impact on social empowerment, one key finding was that education increased self-esteem and widows' ability to participate more actively in decision-making processes within their communities and in advocacy. Educated widows learned about their legal rights; for example, to inherit property or access social services. One widow shared, "I used to be scared to speak up when my late husband's family took our land, but I learned my rights and fought for what was mine." Education gave widows the impetus to join self-help groups, cooperatives, or advocacy organizations. Another widow stated, "Through education, I learned about widows' groups in our area, and now we work together to support each other." These findings align with studies by Yadav (2022) and Najaf et al. (2019), which emphasize that educated women have a positive impact on society through their contributions at home and in professional fields. An educated man may improve society at large, but an educated woman not only transforms her household but also enhances the lives of its occupants and the wider community.

Findings on the barriers to education faced by widows revealed that many widows cited lack of money, societal disapproval, and limited time due to caregiving as major challenges. Widows who never attended school or had little schooling reported difficulties in managing money and accessing income-generating opportunities. One widow shared, "I am unable to read labels or calculate profits; therefore, I usually incur losses in my small shop." These results are consistent with the work of Singh and Gill (2009) and Tirivayi (2014). Widows face enormous difficulties in single-handedly shouldering child-rearing and household-management burdens (Singh & Gill, 2009). Lack of education exacerbates these challenges, leading to low economic independence and self-reliance among women (George & Chukwuedozie, 2013). Sociocultural factors, such as societal disapproval and harmful traditional practices, further marginalize widows (Dube, 2023). One of the major concerns identified is the limitation of access to health care, with widows being more likely to encounter barriers in seeking medical treatment (Tirivayi, 2014). These issues are compounded by legal barriers, property rights challenges, and inadequate social support systems (Dube, 2023). Addressing such complex problems will require comprehensive strategies, including legal reforms, economic empowerment initiatives, awareness campaigns, and improved access to education and healthcare services (George & Chukwuedozie, 2013; Dube, 2023).

Conclusion

The study examined how education influences economic empowerment among illiterate widows in the Keffi Local Government Area of Nasarawa State, showcasing the

transformative effects education can have on both social and economic aspects of their lives. The results indicate that education is essential for equipping widows with financial literacy, entrepreneurial skills, and enhanced decision-making capabilities. Those who received an education reported better management of their household finances, more opportunities for generating income, and a decreased reliance on external assistance. Additionally, education empowered widows with the knowledge and confidence to advocate for their legal rights, engage in support networks, and take an active role in community decision-making. The influence of education on social empowerment was reflected in the widows' increased self-esteem, their ability to confront societal stigmas, and their heightened participation in cooperative and advocacy groups. This empowerment cultivated resilience and a sense of community among the widows, helping them to face challenges and elevate their social status. These findings are consistent with existing research that highlights the crucial role of education in changing lives and breaking the cycle of poverty across generations. Nonetheless, the study also uncovered significant obstacles to education for widows, such as financial difficulties, societal stigma, and time constraints due to caregiving duties. These challenges not only hinder access to education but also reinforce economic dependency and social exclusion. To overcome these barriers, targeted interventions are necessary, including financial assistance programs, community awareness campaigns, and flexible educational options designed to meet the specific needs of widows.

This study highlights the importance of comprehensive strategies that combine education with economic empowerment efforts. By providing widows with access to education and skills training, we can help them realize their potential to make meaningful contributions to their families, communities, and society as a whole. When empowered, widows can escape the cycle of poverty and dependence, becoming catalysts for change who motivate and uplift others facing similar challenges. The findings underscore the need for collaborative action among governments, non-governmental organizations, and community stakeholders to ensure that widows receive the necessary support and resources to lead independent and dignified lives.

Recommendations

This study suggests several recommendations to tackle the challenges faced by illiterate widows in the Keffi Local Government Area of Nasarawa State, aiming at improving them by empowering them:

- i. The government should set up adult education centers specifically designed for widows, providing essential literacy and numeracy training. This will enable them to handle finances, comprehend legal documents, and participate in small business activities better.
- ii. The Government should offer free or subsidized educational programs aimed at widows, alleviating the financial strain of pursuing education.
- iii. Local Government stakeholders ought to provide training in income-generating skills such as tailoring, farming, crafts, and small-scale trading. These programs should be tailored to the local context and flexible enough to fit around the caregiving duties of widows.

- iv. Financial institutions should ensure that widows have access to low-interest loans, grants, and cooperative savings schemes to help them start or grow their businesses. This support will help lessen their economic dependence and encourage entrepreneurship and monitoring team should be assign to make sure that implementation of such programmes is achieved.

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