

## Chapter 1

# Economic empowerment as a protective factor against mental health challenges among Nigeria widows

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## 1 Introduction

In Nigeria, as in many other regions, widowhood represents a pivotal life event often accompanied by significant social, economic, and psychological consequences (Nwanozie, 2023). Widows frequently encounter numerous challenges rooted in cultural traditions, gender inequalities, and systemic barriers, which intensify their vulnerability and limit their capacity to achieve independence (Zounr et al., 2023). Among these difficulties, mental health concerns are particularly pressing, with widows experiencing elevated levels of stress, depression, and anxiety following the loss of a spouse (Oikonomou et al., 2023). In response to these struggles, economic empowerment initiatives have emerged as effective strategies to alleviate the mental health burdens faced by widows in Nigeria. Widowhood carries unique cultural weight in Nigerian society, where traditional customs and societal expectations heavily influence the lives of bereaved women (Nwadiakor & Agunwa, 2021). Historically, widows in Nigeria have been subjected to practices that often undermine their autonomy and increase their vulnerability (Muoghalu & Abrifor, 2020). These practices may include widow inheritance, where widows are expected to marry a relative of their deceased husband, and widow cleansing rituals, which can involve harmful and degrading acts. Additionally, widows frequently face social exclusion and discrimination, as they are often viewed as bearers of bad luck within their communities (Ojilere et al., 2021). This marginalization deepens their sense of grief and isolation, leaving them with few support systems or opportunities for economic and social progress.

The experience of widowhood in Nigeria is closely linked to significant mental health struggles, which can severely impact widows' overall well-being. Studies show that Nigerian widows are at a higher risk of developing mental health conditions such as depression, anxiety, and post-traumatic stress disorder (PTSD) compared to married

women and other groups (Shekwolo et al., 2020; Gunarathne et al., 2023). These mental health issues are often worsened by factors such as poverty, social isolation, and gender-based violence. Many widows face barriers to accessing mental health services due to financial limitations, societal stigma, and a lack of awareness about available resources (O'Dare et al., 2024). Consequently, numerous widows endure their psychological pain in silence, lacking the necessary support or interventions to address their distress.

Given the substantial mental health challenges faced by Nigerian widows, this study seeks to investigate the role of economic empowerment as a protective measure against these issues. Economic empowerment involves various initiatives designed to improve widows' financial independence, such as access to microfinance, skills training, vocational education, and entrepreneurial opportunities. By exploring the connection between economic empowerment and mental health outcomes among Nigerian widows, this research aims to uncover how financial autonomy can mitigate the psychological impact of widowhood. Ultimately, the findings of this study will enhance understanding of the interplay between gender, poverty, and mental health in Nigeria, providing insights for evidence-based interventions that support the comprehensive well-being of widows in the country.

## **2. Literature Review**

Intersectionality theory, introduced by Kimberlé Crenshaw, emphasizes the interconnectedness of social identities such as gender, race, class, and ethnicity, and how these overlapping factors shape individuals' experiences of privilege and oppression (Duran & Jones, 2020). Widows frequently hold multiple marginalized identities, facing compounded discrimination and disadvantage due to the intersection of their gender and marital status (Trochmann, 2021). Applying an intersectional framework to the study of widowhood enables a more nuanced understanding of the varied experiences and needs of widows across different cultural and social contexts. Gender is a pivotal factor in shaping widows' lives, as patriarchal systems and cultural norms often dictate women's societal roles and rights. Widows may encounter gender-based discrimination and social stigma, which heightens their vulnerability and restricts their access to resources and opportunities (Fasanmi & Ayivor, 2021). Adopting gender-sensitive approaches is essential to address the unique challenges widows face and to advance gender equality and empowerment.

Poverty is both a cause and a consequence of widowhood, as the loss of a spouse's financial support often plunges widows into economic hardship (Gerona, 2021). Economic inequalities further exacerbate widows' vulnerability, limiting their access to

critical resources such as healthcare, education, and housing. Tackling poverty requires comprehensive strategies that address systemic inequalities and provide widows with pathways to economic empowerment and social inclusion (Barron et al., 2023). The link between poverty and mental health is well-established, with individuals experiencing financial instability being at greater risk of mental health disorders such as depression and anxiety. Widows, who often grapple with both economic insecurity and the emotional toll of bereavement, are particularly susceptible to mental health challenges (Carr, 2020). Understanding the intricate relationship between economic factors and mental health outcomes is crucial for designing effective interventions to support widows' well-being.

Numerous studies have explored the effects of economic empowerment initiatives on the mental health of widows globally. Research shows that access to economic resources and opportunities can significantly enhance widows' psychological well-being, alleviating symptoms of depression, anxiety, and psychological distress (Abbas et al., 2020; Jiang et al., 2023). Programs such as microfinance, vocational training, and income-generating activities have been found to boost widows' sense of agency and control over their lives, mitigating the adverse mental health impacts of widowhood.

Empirical evidence strongly supports the positive correlation between economic empowerment and mental health among widows (Streeter, 2020). For instance, studies in Sub-Saharan Africa have shown that participation in microfinance programs is linked to reduced depressive symptoms and improved self-esteem among widows. Similarly, research in South Asia has highlighted how access to income-generating activities and social support networks positively influences widows' mental health, underscoring the need for holistic approaches that address both economic and psychosocial dimensions (Fagan et al., 2021; Shah et al., 2023). These findings have important implications for policy and practice, emphasizing the need to invest in economic empowerment initiatives to enhance widows' mental health and overall well-being (Nutakor et al., 2023). Policymakers and practitioners should prioritize interventions that economically empower widows while addressing the structural and cultural barriers that perpetuate their vulnerability (Nosheen et al., 2023). Collaboration among government agencies, non-governmental organizations, and community-based groups is vital for implementing sustainable interventions that support widows' economic and mental health empowerment. In Nigeria, the diverse cultural landscape influences widows' experiences in distinct ways, with traditions and customs varying across ethnic groups and regions (Udoh et al., 2020). In many communities, widows face social stigma and exclusion, as widowhood is often associated with impurity and misfortune. Widows may be barred from social events and denied inheritance rights, further deepening their marginalization and isolation. Gender norms and societal expectations constrain widows' autonomy and

agency, often prioritizing male authority and control (Urhibo, 2023). Widows may face resistance when asserting their rights or pursuing economic opportunities, highlighting the need to challenge patriarchal norms and promote gender equality to empower widows and support their well-being.

Nigeria's high poverty rates and economic inequalities worsen widows' vulnerability, especially in rural and underserved areas (Ogebe et al., 2020). Widows often lack access to formal employment and financial resources, leaving them in precarious economic conditions. Tailored economic empowerment initiatives are critical to addressing these disparities and fostering sustainable livelihoods that enhance long-term well-being (Nutakor et al., 2023). A multidimensional approach is necessary to understand the intersection of economic empowerment and mental health among widows, considering the complex interplay of socio-cultural factors, gender norms, and economic inequalities (Aartsen et al., 2021). Empirical research on the relationship between economic empowerment interventions and mental health outcomes offers valuable insights for policymakers and practitioners aiming to support widows' well-being (Niemiec, 2023; Aldabbas et al., 2024). By addressing the structural and systemic barriers that perpetuate widows' vulnerability, stakeholders can promote inclusive and equitable development, empowering widows to thrive despite adversity (Bryan et al., 2024).

### **3. Methodology for Investigating Economic Empowerment and Mental Health Among Nigerian Widows**

A mixed-methods research design to comprehensively investigate the complex relationship between economic empowerment and mental health among Nigerian widows (Ngwu *et al.*, 2023). This approach allows for the integration of quantitative data, providing statistical analysis of trends and relationships, with qualitative insights, capturing the nuanced experiences and perceptions of widows participating in economic empowerment programs.

Quantitative surveys are administered to widows enrolled in economic empowerment programs across different regions of Nigeria (Agboeze *et al.*, 2020). The surveys include standardized measures of mental health outcomes, such as depression, anxiety, and stress levels, as well as indicators of economic empowerment, such as income levels, asset ownership, and access to financial resources. Additionally, demographic information, including age, education, marital status, and household composition, is collected to provide context for the analysis (Ibrahim *et al.*, 2024).

Qualitative interviews are conducted with a subset of widows participating in the economic empowerment programs to explore their lived experiences and perceptions in-depth. Semi-structured interview protocols are developed to elicit rich narrative data on the impact of economic empowerment on widows' mental health, coping strategies, challenges faced, and suggestions for improvement (Mobasseri *et al.*, 2024). Interviews are audio-recorded and transcribed verbatim for thematic analysis.

The quantitative and qualitative data are triangulated to provide a comprehensive understanding of the relationship between economic empowerment and mental health outcomes among Nigerian widows (Olohunlana *et al.*, 2023). Quantitative findings are used to identify patterns and associations, while qualitative insights offer depth and context to the quantitative results, enriching the interpretation of findings.

Widows eligible for inclusion in the study are those who have experienced spousal loss and are currently enrolled in economic empowerment programs in Nigeria. Economic empowerment programs encompass a range of interventions aimed at enhancing widows' financial autonomy, Illustrated in Figure 1 including microfinance initiatives, skills training, vocational education, and entrepreneurship opportunities (Ranabahu and Tanima, 2022).

Purposive sampling is employed to select participants from diverse geographical locations and economic empowerment programs across Nigeria (Olonade *et al.*, 2022). Program coordinators and community leaders assist in identifying eligible widows who meet the inclusion criteria and are willing to participate in the study. Efforts are made to ensure representation from urban and rural areas, as well as different ethnic and cultural backgrounds, to capture the diversity of widows' experiences.

The sample size for the quantitative surveys is determined using statistical power analysis to detect meaningful associations between economic empowerment and mental health outcomes with adequate precision. For qualitative interviews, data saturation guides the sample size, ensuring that a sufficient depth of information is obtained to explore the research questions in-depth.

The quantitative surveys are developed based on validated scales and measures of mental health outcomes, such as the Depression Anxiety Stress Scales (DASS), and indicators of economic empowerment, including income levels, asset ownership, and access to financial services. The surveys are pre-tested and piloted to ensure clarity, reliability, and cultural appropriateness before administration (Jiang *et al.*, 2023; Bieliński *et al.*, 2023).

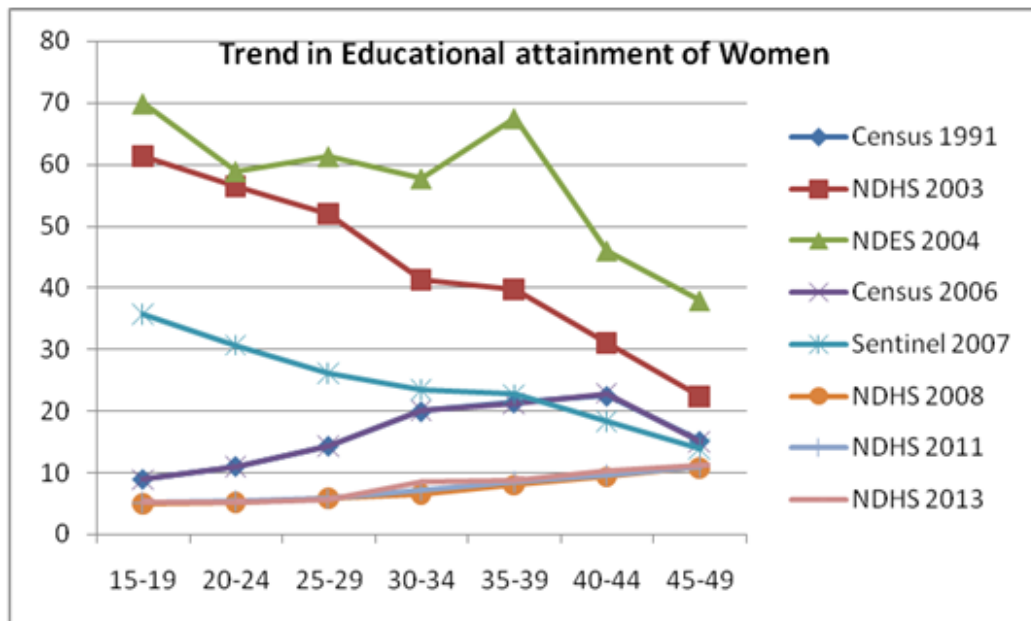


Figure 1: Trend and level of women empowerment in Nigeria (Acha, 2014)

Ethical approval is obtained from relevant institutional review boards prior to data collection, ensuring adherence to ethical principles and guidelines for research involving human subjects (De Sutter *et al.*, 2020). Informed consent is obtained from all participants, and measures are implemented to protect participants' confidentiality and privacy throughout the research process. Additionally, efforts are made to minimize potential risks and ensure the voluntary participation of widows in the study.

#### 4. Economic Empowerment Programs for Nigerian Widows

Economic empowerment initiatives aimed at widows in Nigeria have become vital tools for addressing the socio-economic challenges faced by this often-overlooked group (Okeke *et al.*, 2023). These programs, which include microfinance schemes, skills development, and resource access, are designed to boost widows' financial independence, encourage sustainable livelihoods, and strengthen their economic resilience (Choudhary and Jain, 2023; Saluja *et al.*, 2023). Despite their potential, these initiatives often face hurdles such as accessibility issues, sustainability concerns, and questions about their overall effectiveness.

The Nigerian government has launched several programs to economically empower widows, such as the National Poverty Eradication Programme (NAPEP) and the National

Directorate of Employment (NDE) (Okah et al., 2020). These efforts provide widows with microfinance loans, vocational training, and entrepreneurial support to improve their economic prospects and reduce poverty, as illustrated in Figure 2.

Non-governmental organizations (NGOs) also play a pivotal role in delivering economic empowerment initiatives for widows in Nigeria, as shown in Figure 3 (Unanam, 2020; Omang et al., 2022; Al Hakim et al., 2022). Groups like the Widows Empowerment Scheme (WES) and the International Federation of Women Lawyers (FIDA) offer services such as microcredit programs, skills training, and legal aid to help widows achieve financial independence and social empowerment. At the grassroots level, community-based organizations (CBOs) and local associations are actively involved in empowering widows economically (Gbadegesin et al., 2021). These groups focus on fostering social networks, mobilizing local resources, and providing targeted assistance through income-generating projects, cooperatives, and community development efforts (Khalid et al., 2022).

Microfinance programs are another key component, offering widows access to small loans, savings options, and financial services tailored to their needs (Ranabahu and Tanima, 2022). These initiatives enable widows to launch or grow small businesses, invest in income-producing activities, and build financial stability to withstand economic challenges. Skills training programs provide widows with practical expertise in fields such as tailoring, catering, agriculture, and crafts. Vocational training initiatives offer formal education and certification in specific trades, improving widows' job prospects and earning potential (Buvinic et al., 2020). Skills training programs offer widows the opportunity to acquire practical skills and competencies in various trades, including tailoring, catering, agriculture, and crafts. Vocational education initiatives provide formal training and certification in specific occupations, enhancing widows' employability and income-earning potential in the job market (Buvinic *et al.*, 2020). Economic empowerment programs facilitate widows' access to essential resources, including land, credit, markets, and technology. By improving access to productive assets and market opportunities, these initiatives enable widows to maximize their economic potential, generate sustainable incomes, and improve their living standards over time (Agarwala *et al.*, 2022).

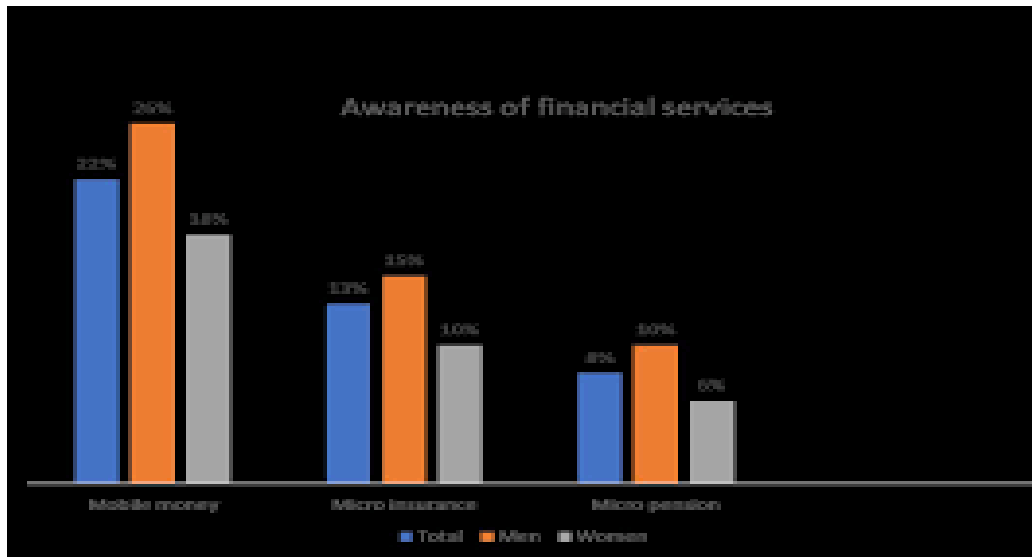


Figure 2: Awareness of financial services (Okah *et al.*, 2020)

Economic empowerment programs facilitate widows' access to essential resources, including land, credit, markets, and technology. By improving access to productive assets and market opportunities, these initiatives enable widows to maximize their economic potential, generate sustainable incomes, and improve their living standards over time (Agarwala *et al.*, 2022). Economic empowerment initiatives often encounter obstacles related to accessibility, such as geographical limitations, insufficient awareness, and inadequate outreach to underserved communities. Widows living in remote or conflict-prone regions may struggle to access program services, which restricts their ability to participate in and benefit from economic opportunities (Lake *et al.*, 2023). The long-term viability of these programs hinges on several factors, including funding stability, institutional capabilities, and the dedication of stakeholders (Crespo-Gonzalez *et al.*, 2020). Constraints such as limited financial resources, reliance on donor funding, and organizational capacity issues can undermine the continuity and scalability of these efforts, potentially diminishing their impact and sustainability over time (He *et al.*, 2022). To evaluate the success of economic empowerment programs, it is crucial to implement strong monitoring and evaluation systems that measure outcomes, track progress, and pinpoint areas for improvement (Mottet *et al.*, 2020). However, challenges such as inadequate data collection, weak monitoring frameworks, and unclear performance indicators can hinder the accurate assessment of program effectiveness, making it difficult to refine program design and implementation (Parsamehr *et al.*, 2023).



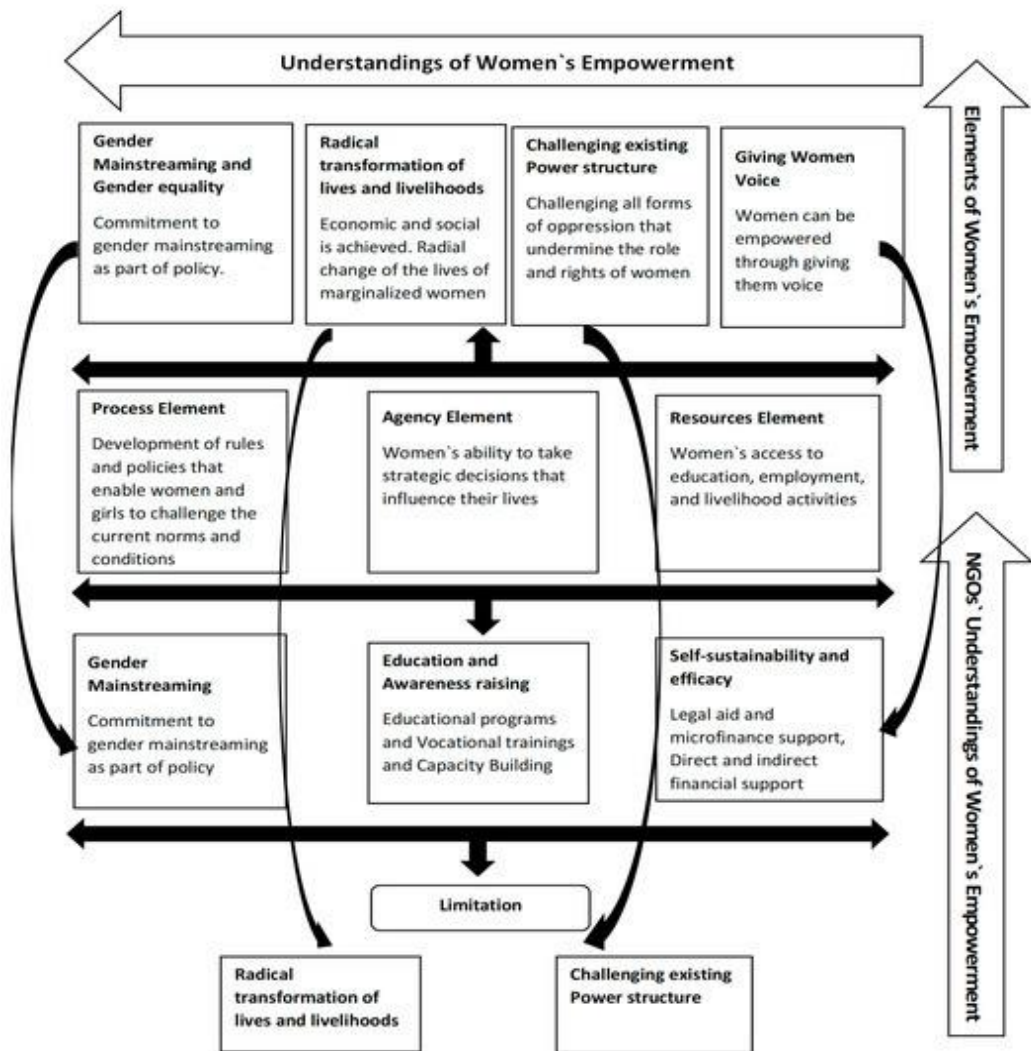


Figure 3: Conceptual framework of understandings for women's empowerment: insights and limitations from NGOs' work. (Al Hakim *et al.*, 2022)

## 5. Understanding Mental Health Challenges Among Nigerian Widows: Implications for Service Provision and Policy Interventions

Mental health issues among widows in Nigeria pose a serious public health challenge, arising from a intricate mix of socio-cultural, economic, and psychological factors, as depicted in Figure 4 (Abdulmalik *et al.*, 2013; Chukwuma-Offor, 2023). Despite their

heightened vulnerability, widows frequently encounter obstacles in accessing mental health care and support, which intensifies their emotional struggles and impedes their ability to manage grief and loss. Research shows that widows in Nigeria are particularly susceptible to mental health conditions such as depression, anxiety, post-traumatic stress disorder (PTSD), and prolonged grief (Hilberdink et al., 2023). The impact of these mental health challenges is worsened by additional factors like poverty, social isolation, and limited availability of mental health resources.

Mental health struggles among widows in Nigeria often present through symptoms such as prolonged sadness, feelings of hopelessness, sleep disruptions, recurring thoughts about their deceased spouse, and challenges in carrying out everyday tasks (Reynolds 3rd et al., 2022). These issues can worsen due to the pressures of managing household duties, financial difficulties, and navigating social dynamics without the support of a partner. In Nigeria, widows frequently encounter social stigma and prejudice rooted in cultural attitudes toward widowhood (Ejim, 2021). They may be shunned, marginalized, or even held responsible for their spouse's death, which can lead to emotions of shame, guilt, and low self-worth. This stigma often isolates widows, discouraging them from seeking assistance for their mental health needs (Kirkbride et al., 2024).

The death of a spouse often leaves widows socially isolated, as their social circles shrink and their participation in community activities diminishes. Many widows feel abandoned by friends and relatives, resulting in loneliness, alienation, and emotional pain (Motsoeneng and Modise, 2020). This isolation can worsen mental health conditions and hinder their ability to adapt to life after losing their partner. Additionally, the loss of a spouse often means the disappearance of vital support systems, including emotional, practical, and informational assistance. Without the backing of their partner, friends, or community, widows may find it difficult to cope with grief, leading to feelings of helplessness and despair (Kepic, 2020). The lack of such networks can prolong mourning and increase the risk of mental health disorders. Widows in Nigeria are also at heightened risk of experiencing gender-based violence, including physical, sexual, and emotional abuse (Mshelia, 2021). They may be targeted for exploitation, harassment, or property disputes, which intensifies their trauma and threatens their safety. Such violence further aggravates their mental health struggles, leaving them feeling fearful, anxious, and powerless (Joseph and Doon, 2021).

Discrimination against widows based on their marital status, gender, and socio-economic standing is another significant issue. They often face obstacles in accessing education, employment, and healthcare, which restricts their opportunities for personal and economic growth. This discrimination undermines their self-esteem, independence, and dignity, fostering feelings of inadequacy and exclusion that negatively impact their mental health

(Wessells and Kostelny, 2022). Poverty is both a cause and consequence of widowhood in Nigeria, as many widows face financial instability after losing their spouse's income. This economic hardship increases their susceptibility to mental health issues, as they struggle to provide for themselves and their families (Kirkbride et al., 2024). Poverty also limits their access to mental health services, deepening their distress and perpetuating a cycle of hardship and hopelessness.

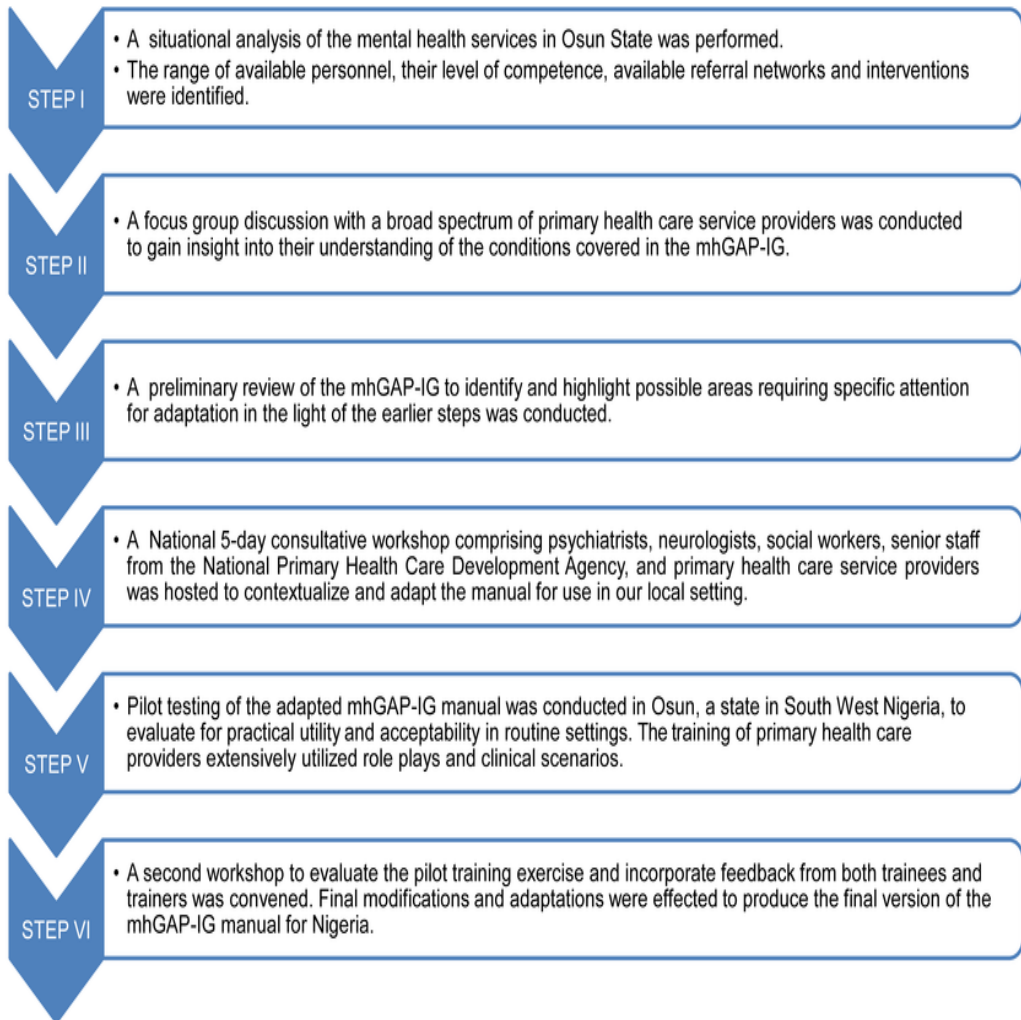


Figure 4: Flowchart describing the mental health gap action programme – intervention guild contextualization process in Nigeria (Abdulmalik *et al.*, 2013)

To address these challenges, there is an urgent need to integrate mental health services into primary healthcare systems, making them more accessible to widows. Training healthcare workers in culturally sensitive mental health care and screening for common disorders can help identify widows in need and connect them with appropriate support (van den Broek et al., 2023; Gerber et al., 2024). Community-based initiatives, such as support groups, peer counseling, and outreach programs, can offer widows psychosocial support, coping strategies, and information about available mental health resources (Snider and Hijazi, 2020; Dückers et al., 2022). These efforts can foster social connections, reduce isolation, and encourage widows to seek help within their communities.

Tackling systemic issues such as gender-based violence, discrimination, and poverty is crucial for improving the mental health and well-being of widows in Nigeria (Ibrahim et al., 2023). Policy measures aimed at addressing these root causes can create a more supportive environment, enabling widows to access resources and participate fully in social and economic life. The mental health challenges faced by Nigerian widows are complex and deeply rooted in social, economic, and cultural factors (Mensah et al., 2023). Addressing these issues requires a holistic approach that acknowledges the overlapping vulnerabilities widows face and implements evidence-based strategies to enhance their mental health and overall well-being. By prioritizing mental health services, addressing psychosocial stressors, and tackling systemic inequalities, policymakers and practitioners can help widows overcome adversity and rebuild their lives after loss (Garnier et al., 2020; Bryan et al., 2023).

## **6. Empirical Findings on Economic Empowerment and Mental Well-being Among Nigerian Widows**

Studies examining the link between economic empowerment and mental health among Nigerian widows offer critical insights into the efficacy of programs designed to boost their financial independence and psychological resilience (Omang et al., 2022; Olohunlana et al., 2023). Statistical analyses demonstrate a strong positive relationship between income levels and mental health outcomes, with widows earning higher incomes reporting fewer symptoms of depression, anxiety, and psychological distress compared to those with lower incomes (Syrda, 2020). Similarly, research highlights a positive connection between asset ownership and mental well-being. Widows who possess assets such as land, homes, or livestock exhibit greater self-esteem, resilience, and life satisfaction than those without such resources (Park et al., 2022). Owning assets acts as a concrete indicator of economic empowerment, enabling widows to accumulate wealth,

plan for the future, and maintain stability and security during challenging times. Qualitative studies reveal that economic empowerment initiatives enhance widows' sense of control and autonomy over their lives. Participants often express feelings of pride, independence, and confidence as they gain financial knowledge, develop income-generating skills, and establish their own businesses. These programs allow widows to make independent decisions, set personal goals, and pursue aspirations, fostering a sense of purpose and fulfillment that positively influences their mental health (Chatterjee et al., 2022; Bernabe et al., 2024).

Economic empowerment efforts also help widows build social support networks, offering peer mentorship, solidarity, and emotional encouragement (Borkman et al., 2020). Qualitative data emphasizes the role of social connections in alleviating feelings of loneliness, isolation, and stigma commonly experienced by widows. By participating in these programs, widows can connect with others facing similar challenges, share experiences, and access emotional support, fostering a sense of community and belonging that strengthens mental resilience (Tang, 2022). These findings highlight the need for a comprehensive approach to empowerment that addresses both economic and psychosocial aspects of well-being. Economic empowerment initiatives should extend beyond income generation to include skill-building, social support, and strategies that enhance widows' resilience, agency, and self-efficacy (Kaushik, 2021; Mangili et al., 2023). By addressing the diverse needs of widows, such programs can achieve sustainable empowerment and promote long-term mental health. Interventions must also be tailored to the unique socio-economic, cultural, and environmental contexts of widows, considering intersecting factors such as gender, age, ethnicity, and socio-economic status (Tavener et al., 2022). Recognizing and addressing these overlapping barriers can ensure that empowerment efforts are inclusive, equitable, and just.

The research has significant implications for policy development and implementation aimed at improving the overall well-being of widows in Nigeria (Oke et al., 2023). Policymakers should prioritize funding for economic empowerment programs that tackle the root causes of poverty, gender inequality, and social exclusion faced by widows. Additionally, mental health promotion and psychosocial support should be integrated into existing programs and services, ensuring widows have access to holistic support systems that address their economic, social, and emotional needs. By combining quantitative and qualitative insights, this research deepens our understanding of the intricate relationship between economic empowerment and mental health outcomes among Nigerian widows. These findings provide a foundation for evidence-based interventions and policy recommendations aimed at enhancing the holistic well-being of widows in Nigeria (Stutterheim and Ratcliffe, 2021).

## 7. Barriers to Economic Empowerment and Mental Health Resilience

In many societies, including Nigeria, widows confront a range of interconnected challenges that hinder their economic empowerment and mental health resilience, as depicted in Figure 5 (Nosheen et al., 2023). Structural obstacles, cultural expectations, policy shortcomings, and institutional inefficiencies combine to create significant barriers for widows striving to enhance their well-being. Recognizing and addressing these challenges is essential for designing impactful interventions that cater to the diverse needs of widows and foster inclusive economic and mental health programs (Imperiale and Vanclay, 2021).

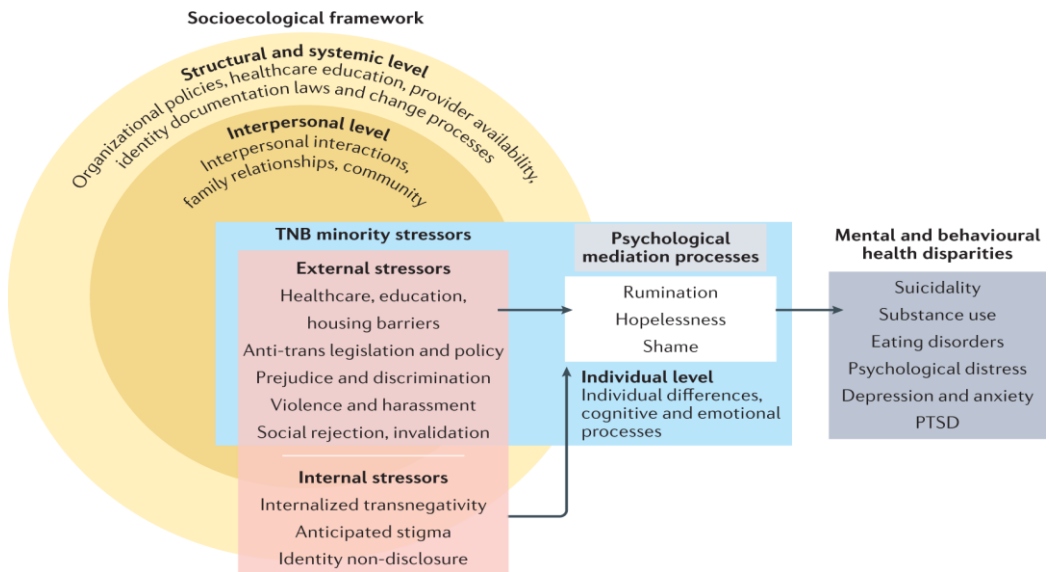


Figure 5: Factors that drive mental health disparities and promote well-being (Nosheen *et al.*, 2023)

Widows frequently face systemic barriers that restrict their access to vital resources such as land, credit, and employment. Discriminatory practices, bureaucratic complexities, and inadequate legal recognition often prevent widows from obtaining the resources necessary to sustain themselves and their families (Ray et al., 2023). Consequently, many widows experience economic instability, poverty, and reliance on others for survival.

Legal systems governing inheritance, property rights, and marital status often place widows at a disadvantage, especially in patriarchal societies where women's rights are insufficiently safeguarded. Widows may be stripped of marital assets, denied inheritance, or pressured by male relatives to forfeit their property rights (Bibi et al., 2021). The lack

of robust legal protections exposes widows to exploitation, disinheritance, and economic exclusion. Cultural norms and gender-based expectations shape women's societal roles and status, often limiting widows' independence and decision-making power (Idris and Margaret, 2023). Widows may be compelled to adhere to traditional roles, such as caregiving and household responsibilities, which restrict their ability to engage in economic activities and exercise autonomy. Additionally, gender stereotypes can diminish widows' perceived credibility and competence, reinforcing their marginalization and exclusion from meaningful participation in decision-making processes.

Widows frequently face social stigma and exclusion due to cultural beliefs that link widowhood to misfortune or impurity. This stigmatization often results in social isolation, discrimination, and alienation from community activities, intensifying feelings of loneliness, shame, and low self-worth (Tosangwarn et al., 2023). Such stigma can also discourage widows from seeking assistance for their economic and mental health challenges, further deepening their vulnerability and marginalization. In many nations, including Nigeria, there is a lack of targeted policies and programs that cater to the specific needs of widows (Akhter-Khan et al., 2023). Current social welfare initiatives often fail to address the unique vulnerabilities of widows or consider the overlapping factors that influence their experiences. Without tailored interventions, widows remain at risk of being overlooked by social support systems, encountering ongoing obstacles to achieving economic independence and mental well-being. Additionally, institutional issues such as bureaucratic inefficiencies, insufficient funding, and limited expertise can impede the successful execution of policies and programs designed to assist widows. Government bodies, NGOs, and local organizations may struggle with inadequate coordination, resources, and knowledge to provide holistic services for widows (Dube, 2021). These institutional shortcomings can also foster corruption, bias, and unequal access to services, further marginalizing widows and undermining their rights and quality of life. Legal changes are essential to reinforce widows' rights to inheritance, property, and marital assets, ensuring they are legally recognized and protected (Ezeilo, 2021). Advocacy campaigns can increase awareness of widows' rights and generate support for legislative reforms that advance gender equality and combat discriminatory practices. Legal aid services can offer widows the necessary support and representation to defend their rights and address violations.

Economic empowerment initiatives should embrace a gender-sensitive approach that acknowledges and tackles the overlapping challenges widows face. Programs should focus on enhancing women's economic rights, decision-making power, and independence while challenging societal norms and stereotypes that sustain inequality (Ali and Kamrajum, 2023). Training and skill-building programs can empower widows with the

tools, knowledge, and resources needed to achieve financial independence and engage actively in economic opportunities. Addressing the multifaceted needs of widows requires collaboration among government agencies, civil society groups, and other stakeholders across sectors such as health, education, and social services. Multi-sectoral strategies can improve coordination, resource allocation, and knowledge exchange to create comprehensive interventions that address widows' economic, social, and mental health needs (de Salas et al., 2022). Collaborative efforts can also amplify widows' voices, ensuring their involvement in decision-making processes and the creation of interventions that align with their priorities and preferences.

Community-driven initiatives can empower widows by offering social support networks, peer mentoring, and access to local resources. Programs that mobilize community resources, build social connections, and foster solidarity among widows can enable them to collectively advocate for their rights and interests (Tarpeh and Hustedde, 2021). Peer support groups, community centers, and women's networks can provide widows with a platform to share experiences, access resources, and build resilience in the face of adversity

## **8. Conclusions**

A study exploring the economic empowerment and mental health resilience of widows in Nigeria offers valuable insights into the complex factors influencing their overall well-being. By examining empirical data, identifying obstacles, and proposing intervention strategies, this research emphasizes the necessity of tackling the diverse challenges widows encounter and advocating for inclusive policies and initiatives that enable them to flourish despite adversity. The findings from this study reveal that economic empowerment plays a crucial role in alleviating mental health issues among Nigerian widows. Statistical analysis indicates a strong link between financial factors like income and asset ownership and improved mental health, highlighting how financial stability and independence can enhance resilience and coping abilities. Additionally, qualitative data sheds light on how economic empowerment boosts widows' sense of control, social connections, and self-worth, equipping them to better handle grief, loss, and societal stigma. To ensure their economic security and autonomy, it is vital to implement and enforce laws that protect widows' rights to inheritance, property, and marital assets. Legal reforms must tackle discriminatory practices and advance gender equality within the legal system. Economic empowerment initiatives should adopt a gender-sensitive approach, addressing the overlapping barriers widows face, such as cultural norms, societal expectations, and systemic inequalities. These efforts should focus on strengthening



women's economic rights, decision-making power, and leadership roles while challenging stereotypes that fuel discrimination and marginalization. Comprehensive service models that integrate economic empowerment with mental health and psychosocial support are essential for addressing the wide-ranging needs of widows. Partnerships between government bodies, non-governmental organizations (NGOs), and local community groups can enhance coordinated efforts to deliver holistic services that improve widows' well-being across various aspects of life. Educational programs and awareness campaigns targeting widows, their families, and communities can foster financial literacy, mental health awareness, and skills for building resilience. Equipping widows with knowledge and tools enables them to make informed choices, access necessary services, and effectively advocate for their rights. Long-term studies are needed to assess the enduring effects of economic empowerment programs on widows' mental health, financial stability, and social inclusion. Tracking the progression of widows' well-being over time can help design targeted interventions and policy measures.

Future research should embrace intersectional perspectives to account for the varied experiences and needs of widows across different cultural and social contexts. Intersectionality offers a framework for understanding how overlapping factors like vulnerability, privilege, and discrimination shape widows' lives and well-being. Encouraging widows to take leadership roles in community-driven initiatives can amplify their voices, strengthen social bonds, and drive grassroots advocacy for systemic change. Community-led research and empowerment projects allow widows to define their priorities, gather resources, and develop sustainable solutions tailored to their specific circumstances. Advocacy efforts should aim to influence policy reforms at local, national, and global levels to dismantle structural barriers and systemic inequalities that perpetuate widows' vulnerability. Collaborative advocacy campaigns, policy discussions, and strategic alliances can harness collective action to advance widows' rights and well-being and support inclusive development goals.

Enhancing the economic empowerment and mental health resilience of Nigerian widows demands multi-faceted strategies that address systemic obstacles, cultural norms, and policy shortcomings. By prioritizing gender-sensitive programs, integrated services, and community-driven initiatives, stakeholders can create inclusive environments that empower widows to thrive and contribute to sustainable development. Ongoing research, advocacy, and collaboration are critical to advancing widows' rights and well-being, promoting social justice, and achieving gender equality in Nigeria and beyond.

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