

Does Social Enterprises Empower Widows In North-West Nigeria?

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Abstract: Widows are neglected by both social and economic policies of government at all levels, and consequently even by women's movement. As a result, widows now require an urgent attention at all levels of the Nigerian society considering the severity and degree of discrimination they experienced. This urgency is increased by the fact that in all the Nigerian communities, widows far outnumber widowers due to communal clashes, kidnapping, terrorist attack (Boko Haram), armed robbery and banditry, among others. Therefore, this study is carried out to highlight the areas of empowerment and intervention commonly offered to widows by social enterprises (Ummulkhair Foundation) in Northwestern Nigeria. The study concludes that social enterprises are essential in the empowerment of widows. It is recommended that social enterprises should not relent in their efforts to empower the less-privileged in our society and should ensure the sustainability of their projects and programmes.

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I. Introduction

According to British Council (2017), globally, women make up half the world's population and yet women and girls are at greater risk of poverty, violence and abuse than boys and men. They are more likely to be malnourished and less likely to be educated (<http://www.un.org/womenwatch/daw/beijing/platform/poverty.htm>). Furthermore, working women invest 90 per cent of their income back into their families, whereas men invest only 30-40 per cent. Even in developed economies like the United Kingdom (UK) and United States of America (USA), women experience an average wage gap of over 15 per cent and are under-represented in business in both leadership and management positions. Meanwhile, the United Nations' Sustainable Development Goal (SDG) 5 is aimed to achieve gender equality and empower all women and girls (<http://reproductivehealth.aspeninstitute.org>). According to the United Nations (UN) (2001), there is no group more affected by the sin of omission than widows. They are painfully absent from the statistics of many developing countries, and they are rarely mentioned in the multitude of reports on women's poverty, development, health or human rights (UN, 2001). In addition, although widows make up a significant proportion of the female population in all societies, with a few laudable exceptions comprehensive research concerning their status in developing countries is lacking (UN, 2001).

In Nigeria, widows are neglected by both social and economic policies of government at all levels, and consequently even by women's movement. As a result, widows now require an urgent attention at all levels of the Nigerian society considering the severity and degree of discrimination they experienced. This urgency is increased by the fact that in all the Nigerian communities, widows far outnumber widowers due to communal clashes, kidnapping, terrorist attack (Boko Haram), armed robbery and banditry, among others. Therefore, this implies that the majority of the widows will require support. Considering the implications and importance of the aforementioned statements, there is the need to put intervention in place to reduce the risk of poverty and well as the abuse of widows in our society. At this juncture, it is imperative to point out that social enterprises is one of the intervention in supporting widows empowerment. In Nigeria, we have well-meaning individuals and associations that are supporting and empowering widows through skills development, for example; Ummul-Khair Foundation Kaduna, Jamiyyar Matan Arewa, Mallam Garba Foundation Kaduna, among others. Some social enterprises engaged widows in income generating activities through the production and/or distribution of goods they learnt to produce during the skills development training usually offered by the social enterprises. Such initiative results in economic empowerment of the widows and becomes a channel for social and societal change. Against the backdrop of the importance of the intervention of social enterprises in widows economic empowerment, this study is carried out to examine the ways and manner through which social enterprises can empower widows economically in northwestern Nigeria with particular reference to Ummul-Khair Foundation, Kaduna-Nigeria. the motivation for this research hinged on the special role played by social

enterprises in addressing the social problems of widows in the study area with objective of identifying the contributions of the UmmulKhair Foundation in economic empowerment of widows in the study area. This paper is divided into five sections as follows; section one is the introduction, section two is the review of literature, section three is the methodology, section four is the presentation of results, and section five is the conclusions and recommendations.

II. Literature Review

2.1 Conceptualising Women Empowerment

Women's empowerment is a broad concept which can be defined as the multidimensional social process that occurs at different levels and come with the relation to others (Hur, 2006). According to Narayan (2006) in Kafle (2015), empowerment is the granting the voice of empowered agents which assumed to be muted before so that influence the overall wellbeing. In addition, Pandey (2014) sees empowerment as a relative process of enhancing the capabilities of an individual, group and community as a whole that assist people to realize and understand their own inner capabilities and exercise it for the welfare of themselves and others. There is a significant number of literature discussing about the women empowerment, as it is one of the frequently cited goals in development intervention and it has been contextualized accordingly (Pandey, 2014).

Conceptualizing women empowerment, Kabeer (2005) argued that empowered women can organize themselves to enhance their own self-reliance to claim independent ability to make choices, and to control resources that ultimately assist to challenge and eliminate their own subordination. Similarly, Kabeer (2001) suggests that to understand empowerment one has to understand the concept of disempowerment. Disempowerment denotes lack of freedom to make choices.

Therefore, one who can make choices cannot be empowered because she/he is never disempowered. Women empowerment is a process of expansion of women's ability to make strategic life choices in a context where this was denied them before. The process of expansion of ability is composed of three parts: agency, resource and achievement (Kabeer, 2010).

In the context of empowerment, agencies is understood as an individual's capabilities to make choices in the social setting, expanding the ability to act to the self-defined goals so that to live own life actively in a desired way (Kuosmanen, 2013). In any institution certain members have authorities to make decision by virtue of their position and the resources are the medium for to exercise agency (Kafle, 2015). The distribution of resources is based on the ability to enforce claims as well as the terms and condition on which resources are made available (Kabeer, 2010). In terms of empowerment, achievement refers to the realization of potential of living of people's lives. It is the exercise of agency and its consequences (Kabeer, 2010). Empowerment of women primarily consist three dimensions, the enhancement of bargaining power at household and in community; providing visible foundation for income generation and meaningful participation at institutional and policy level (Khadka, 2014).

Similarly, women empowerment is all about transformation of the power relations between individuals and social groups (Batliwala, 2007). But it is very critical and a challenging process as it is deeply rooted in social norms and values. To shift social power relationships one has to challenge patriarchal ideology. Because it justifies gender discrimination and social inequalities, prevailing unequal pattern of access and control over resources; and the social structures which enforce unequal social relations (Kafle, 2015).

Based on the foregoing, this study viewed women empowerment as the enhancement of bargaining power of women at household and in community, and providing visible and sustainable foundation for income generation.

2.2 Perspectives of Empowerment

Many scholars define empowerment as a process of social transformation. The perspectives advocated by feminist scholars present women's empowerment as a basis for social transformation and give primary focus to women's demand for political change (Abdullah & Fofana-Ibrahim, 2010). This perspective argues cultural practices based on patriarchal ideology perpetuate gender discrimination and social inequalities that are assumed as barrier for economic, social and political development of women. Similarly, this perspective advocates increased access and opportunities for empowerment. They argue that social norms and values play crucial role in the management of resources as well as division of household chores (Sarumathi and Mohan, 2011). Moreover, gender is central structuring component in social norms and values, but social norms and values are greatly distinct between geographical locations (Haile et. al, 2012 in Kafle, 2015).

According to transformation perspective, women's empowerment does not denote taking the control of power previously controlled by men, rather the transformation of the nature of power relations which may be understood as „power within“ that refers to capacity to organize for common purpose, and „power to“ involves capacity to decision making (Revees & Badel, 2000 in Kafle, 2015). As argued by feminist, women's access on financial activities confer them freedom over saving, household expenditure,

ownership of assets that ultimately reduce the domestic violence against women because they become less dependent on male members of family (Sarumathi and Mohan, 2011).

However, it is very hard to realize gender transformation and social equality due to many institutional constrains (Kafle, 2015). Specifically, because of strong gender norms the division of household chores may remain intact though women take up new responsibilities that ultimately increase the burden of responsibility (Berglund, 2007). According to the development perspectives empowerment is people's participation in development and its benefit distribution (UNDP, 1995 in Kafle, 2015). Further, UNDP (1995) presents five points agenda on how women can be empowered which include "legal reform; better employment opportunities for women; a minimum 30 percent of women in politics and public decision making spaces, universal female education, improved reproductive health care and increase credit facilities; and increased international and national support for programs that will create more economic and political opportunities for women" (Abdullah & Fofana-Ibrahim, 2010).

According to Robert Chamber (2004) in Kafle (2015), participation and social inclusion of institutions is a key to empowerment of individuals. Similarly, capitalism, top-down model of development and poverty itself are the root of disempowerment which must be challenged by participating grass-root poor from policy making, its implementations and benefit sharing; participatory development intervention as well as the growth of civil society at macro and micro level. Likewise, right based development approach of empowerment views equality, rights and development as fundamental elements to achieving empowerment (Porter, 2013). Human security is the context in which empowered individuals can oppose persisting vulnerability, inequalities and discrimination and this is based on the ideology that every individuals have universal and inseparable rights which are achieved by obligations to protect and respect those rights (Porter, 2013).

Further, this approach demands structural and political change to overcome subordination, oppression; and coercive power relations and also for social transformation with positive development outcomes. Similarly, International development agencies such as USAID, UKaid and DFID has emphasis an girls' education, maternal and child health and micro-credit loans, security and justice, education and livelihood as a necessary apparatus for gender equality and women empowerment (Porter, 2013). They argue that gender equality and women's empowerment as center of economic prosperity and human development which can be realized through improving economic opportunities, equal participation in decision making spaces and improved educational and health services.

Researchers have differ in their thoughts about the processes of empowerment occurrence. These processes have many different ways of occurrence, for example; Carr (2003) focuses on three dimensions of empowerment occurrence, these are; critical consciousness, agency and identity.

2.2.1 Agency

Freir (1974), argues that agency cannot be defined universally; its construction is based on geographical, religious and social context. True exercise of agency means that the choices made are individual's own not conferred from the outside (Freir, 1974). Despite Freir's argument, Kabeer (2001), assert that agency is the ability of a person to define his goals and act upon them. It involves the ability to make choices and transfer these choices according to desired actions. In the context of empowerment agency is understood as an individual's capabilities to make choices in the social setting, expanding the ability to act to the self-defined goals so that to live own life actively in a desired way (Kuosmanen, 2013).

The significance of human agency is in the core of paradigm that recognizes the role of social actors (Mores & Clark, 2001). According to Giddens (1994) the notion of agency attributes to the individual actor the capacity to process social experience and to devise ways of coping with life, even under the most extreme forms of coercion. Within the limits of information, uncertainty and other constrains that exist, social actors are knowledgeable and capable (Long, 1992 in Mores and Clark, 2001). Actors are not merely individuals rather socially constructed in the relations with each other. Every individuals have own choices. Choices that merely reflect others expectations do not enhance individuals' ability to control and shape her/his own life ultimately disempower (Narayan, 2006).

2.2.2 Critical consciousness

Researchers sees the emergence of critical consciousness as important to empowerment, for as maintained by Freir (1974), critical consciousness plays an important role during transition and social change, because it makes people to be aware of what is happening in their context and act as change agent despite unpredictability of the times.

Accordint to Diemer & Li (2011), critical consciousness represents the way oppressed individuals critically read and act to change their social conditions, and consists of critical reflections and critical action component. It involves the critical analysis of structural oppression based on social, economic and political conditions that ultimately limits individual's access to opportunities and perpetuate injustice.

2.2.3 Identity

Identity refers to the sense of self worth which tells us who we are and what we do (O'Hagan, 2009). An individual would make important and conscious life decisions and choices when he knows who he is and what he wants. Developing critical consciousness does not mean that people see the world around them differently, rather finding new ways of defining who they are and what is their position in the society (Diemer & Li, 2011).

2.3 Situational Analysis of Widows

According to United Nations, globally, widows share two common experiences: a loss of social status and reduced economic circumstances. Even in developed countries the older generation of widows, those now over 60, may suffer a dramatic but subtle change in their social position (UN, 2001). African widows, irrespective of ethnic groups, are among the most vulnerable and destitute women in the region. While in some instances, the widow may have no rights to ownership of her husband's property, she is usually expected to fulfil obligations towards her deceased husband through her participation in traditional practices. In return she would be allowed to remain in her home and to have rights to cultivate land (uits.edu.bd/research/journal/v1i2/10-Widows.pdf in UN, 2001).

According to the World Health Organization (WHO) (1998), in Nigeria, family law permits certain widowhood practices which discriminate against women, particularly women married according to customary rather than statutory law. In a study in Imo State, Nigeria, interviews and discussions were held with traditional rulers, leaders of women's organizations and widows. Five factors that have an impact on the health and economic status of widows were identified: a long period of incarceration during mourning; an obligatory poor standard of hygiene; deprivation of the husband's property and maltreatment by his relatives; the enforcement of persistent wailing; and the practice of demanding that a widow sit in the same room with her husband's body until burial (WHO, 1998).

2.3.1 Problems faced by Widows

According to UN (2001), the status of widowhood is exacerbated by conditions of poverty, armed conflict, and a lack of access to services and resources. Each of these points is discussed below.

2.3.1.1 Poverty

Widows make up a sizeable percentage of the world's poorest people. Many widows in traditional societies have no rights, or very limited rights. The Convention on the Elimination of All Forms of Discrimination against Women, the Beijing Platform for Action and the Outcome Document of the Beijing+5 special session, require Governments to design and enact legislation to remove gender inequality in inheritance. In addition, there has been little political will to intervene in traditions and customs which abuse widows and pauperize them (acelebrationofwomen.org/2013/06/international-widows-day-celebrated-june-23/).

The poverty of widows is further exacerbated by illiteracy, and a lack of education and training. Widows' access to land, credit and income generating opportunities are severely restricted. Furthermore, cultural taboos and negative stereotyping, as well as the burdens of childcare, may impede younger widows from participating in projects or working in the public domain (UN, 2001).

2.3.1.2 Armed conflict

Armed conflict is another problem causing widowhood. It can be said that civilian deaths in conflict areas such as Borno, Yobe, Adamawa, Kaduna, Plateau, Taraba, among others have given rise to a great number of widows. According to *The World's Women 2000*, in some countries such as Angola, Bosnia and Herzegovina, Kosovo, Mozambique and Somalia, due to the great numbers of men who have been killed, widows now make up more than half the population of all adult women. In several war-ravaged countries in the post-conflict years, more than 70 per cent of children depend on widowed mothers as their sole support (UN, 2001).

Widowed grandmothers care for orphaned and sick grand-children. Many widows have remained hidden in refugee camps, for there is no male relative to accompany them back to repair their homes. Often all of their informal support systems have vanished through death, disappearance or forced migration. Yet widows are primarily only seen as "victims" in need of emergency relief, rather than seen as women whose special responsibilities as the sole supporters and breadwinners of their families merit far greater attention (UN, 2001).

Widows must be specifically singled out and targeted if their basic long-term, as well as emergency, needs are to be met and their potential contribution to the future of their communities realized. They need training, employment, housing, protection from violence and, most of all, proper representation (UN, 2001).

2.3.1.3 Lack of education and training

A common consequence of widowhood in traditional societies is the withdrawal of children from school. Girls are likely to be the first affected; they are needed to care for younger siblings while the widowed mother begs or works; or they must find work themselves. Girls who leave school too soon are more likely to become child brides and child mothers, potentially causing damage to their reproductive health and limiting their chances for economic autonomy (UN, 2001).

2.3.1.4 Violence

According to UN (2001), widows of all ages are vulnerable to violence. In Africa and Asia, widows are often the victims of violence in the context of inheritance, land and property disputes. Widows have been killed so that their bride price or dowry could be retained. A Ghana widows' NGO reports that many widows commit suicide because of the beatings and rapes to which they are subjected.

The forcing of widows to have sex with designated individuals in order to exorcise evil spirits, forced widowinheritance, scarification and shaving are all violent acts, which should be criminalized. Only two countries, Ghana and the United Republic of Tanzania, have legislated to outlaw harmful mourning rites. The forcing of widows to have sex with designated individuals in order to exorcise evil spirits, forced widowinheritance, scarification and shaving are all violent acts, which should be criminalized. Only two countries, Ghana and the United Republic of Tanzania, have legislated to outlaw harmful mourning rites (UN, 2001).

2.4 Brief about UmmulKhair Foundation

UmmulKhair Foundation is a non-governmental charitable organization that was established on the 21st July, 2008 by Hajiya Maryam Yahaya Sani for purpose of promoting the welfare of poor children, widows, orphans, and the needy. The organization is registered with the Corporate Affairs Commission on the 21st July, 2010 vide registration number CAC/No/39644. The mission of UmmulKhair foundation is "To propagate and teach Islamic religion through the daawah", while the vision of the foundation is "To propagate Islam as religion of peace".

- I. The objectives of the foundation among others are;
- II. To empower poor people through vocational training, skills acquisition, and entrepreneurial development,
- III. To pay regular visit to prisons, hospitals, orphanages and reformatory homes and offer material assistance especially during the month of Ramadan,
- IV. To provide portable drinking water in remote rural areas through sinking wells,
- V. To provide education to the indigent children especially in remote rural areas,
- VI. To provide free legal assistance and services to the less privileged whose fundamental human rights are violated
- VII. To provide assistance to internal displaced persons (IDPs)
- VIII. To sensitize youth on the dangers of smoking, drug abuse and alcoholism, and
- IX. To carry out health awareness campaign especially HIV/AIDS, maternal mortality.

Over the years of its existence the UmmulKhair foundation have provided assistance to widows, orphans, pilgrims, prison inmates, trainees, the needy, destitutes, indigent, poor households, rural dwellers, among others. The foundation have dug about 800 local wells in remote rural areas and assisted over 1500 indigent children. In addition about 400 widows and youth have been trained in various skills by the foundation.

III. Methodology

The data for this study is primary in nature. The study adopts a descriptive research design. The survey design is used to gather data in order to highlight the contributions of social enterprises (UmmulKhair Foundation) in empowering widows in north-western Nigeria. The study area is Kaduna State, Nigeria and UmmulKhair Foundation is the case study. The population of the study consists of the beneficiaries (1,500 widows) of UmmulKhair Foundation empowerment programmes (such as skills acquisition and sponsorship).

In an attempt to gather data for this study a sample of 306 respondent is randomly selected from the 1, 500 widows that benefitted from the UmmulKhair Foundation empowerment programmes. In addition, the descriptive is used to analyse data collected.

IV. Results and Discussins

In this section the data collected for this study is presented, analysed, and discussed. Table 1 below shows the demographic characteristics of the respondent including the types of empowerment (skills) they acquired from UmmulKhair Foundation.

Table 1: Frequency of responses by Beneficiaries

Parameter	Frequency	Relative frequency (%)
Apprenticeship area:		
Shoe and bag	91	29.74
Curry powder	54	17.65
Catering services	105	34.31
Soap making	56	18.30
Total	306	100
Counselling & Support Services:		
Clothing	131	42.81
Feeding	80	26.14
Educational sponsorship	20	6.54
Health care awareness	53	17.32
Settling disputes	21	6.86
Total	306	100

Source: Field survey data, 2018

Table 1 above depicts the frequency of responses by the beneficiaries of Ummulkhair Foundation skills acquisition programme. From the Table it can be seen that majority (34.31%) of the respondents learnt the skills of making curry powder, similarly, 29.47% of the widows specialised in making shoe and bag. In addition, 18.30% of the widows learnt soap making, and only 17.65% of the widows learnt catering services.

Table 2: Frequency of responses to the Questionnaire items

Questionnaire item	Most Adequate	Adequate	Fairly adequate
How do you consider the Ummulkhair's empowerment programme?	189	85	32
How do you consider the Ummulkhair's feeding programme?	165	80	61
How do you consider the Ummulkhair's health care awareness campaign?	209	80	17
How do you consider the Ummulkhair's sponsorship programme?	178	92	36
How do you consider the Ummulkhair's dispute settlement programme?	198	79	29
How do you consider the Ummulkhair's clothing programme?	234	56	16

Source: Field survey data, 2018

Table 2 above depicts the frequency of responses to Ummulkhair Foundation's interventions and empowerment programmes. From the Table it can be seen that in all cases the widows rated the Ummulkhair Foundation's empowerment programme as mostly adequate.

Findings

From the data presented in Tables 1 and 2 above, it can be seen that the activities of social enterprises (Ummulkhair Foundation) do empower widows in Northwestern Nigeria and the followings are some contributions of social enterprises to the empowerment of widows;

- i. Provision of education
- ii. Counselling and support services
- iii. Provision of healthcare
- iv. Developing skills
- v. Creating jobs/employment
- vi. Poverty reduction
- vii. Settling disputes

V. Conclusion and recommendations

Based on the findings of this study, the following conclusions can be drawn;

- i. The activities of Ummulkhair Foundation result in the economic empowerment of widows in the North-West Nigeria;
- ii. Ummulkhair Foundation is engaged in creating jobs and employment for widows in the North-West Nigeria;
- iii. Ummulkhair Foundation participates in settling disputes among widows in the North-West Nigeria
- iv. Ummulkhair Foundation participates in providing education to widows in North-West Nigeria; and
- v. Ummulkhair Foundation assists in healthcare awareness for widows in the North-West Nigeria, among others.

Based on the above conclusions, it is recommended that social enterprises should not relent in their efforts to empower the less-privileged (most importantly widows) in the society and should ensure the sustainability of their projects and programmes.

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