ACCESS AND UTILIZATION OF INFORMATION FOR ECONOMIC EMPOWERMENT BY WIDOWS IN ZARIA LOCAL GOVERNMENT AREA, KADUNA STATE

BY

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DECLARATION

I declare this dissertationtitled “Access and Utilization of Information for Economic Empowerment by Widows in Zaria Local Government area, Kaduna State” has been carried out by me in the Department of Library and Information Science. The information derived from the literature were duly acknowledged in the text and lists of references were provided. No part of this work has been presented for another degree in any institution.

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Name	Signature	Date

CERTIFICATION

This dissertationtitled “Access and Utilization of Information for Economic Empowerment by Widows in Zaria Local Government area, Kaduna State” by Ja’afar Sakinat has met the requirements governing the award of degree of Master in Library Science of Ahmadu Bello University Zaria and was approved for its contribution to knowledge and literary presentation.

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DEDICATION

This dissertation is dedicated to my parents Ja'afar Suleiman, and, Aishat Suleiman, my children, Muhib Balarabe, Anila Balarabe, Ashraf Balarabelate Aslam Balarabe and to my husband, Professor Musa Balarabe.

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ABSTRACT

This study focused on access and utilization of information for economic empowerment by widows in Zaria local government area, Kaduna state. Five (5) research questions and two (2) null hypotheses were formulated. The research sought to find out the types of information for economic empowerment by widows, how widows accessed information for economic empowerment, extent of utilization of information for economic empowerment, purpose of utilization of information for economic empowerment and challenges in accessing information for economic empowerment. Quantitative method was used. The research design adopted was cross sectional survey. The population of the study comprised of all widows who registered under the NGO's of Zaria Local Government which are under thirteen wards totalling 1280. Simple random sampling technique was employed to select the sample. 30% of the wards was selected and also 30% of the widows from each ward were selected randomly arriving at 128 widows. Structured questionnaire was administered to 128 widows and 126 copies of the questionnaire were returned. The data collected from the research questions were organized, analysed and presented using frequency distribution tables, percentages, mean and standard deviation, while one way Anova was used to test hypotheses. It was discovered that, majority of the widows access the type of information on entrepreneurship and information on contribution group for economic empowerment within the local government. Radio and women leaders were the most frequent sources of accessing information by the widows; information on entrepreneurship was the most utilized type of information among them. However, the purpose of utilizing information for economic empowerment was to improve well-being, reduce poverty, educational Upliftment and to be financially independent,whereas, all of the widows in all the wards face the challenge of cost, lack of training on acquisition skills and inaccessibility. The study recommends the assistance of information providers to establish community information centres and to design awareness campaign programs on other types of information for economic empowerment through NGO's, religious places and profit making organisations. Training programmes should be organised by development agencies.

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LIST OF ABBREVIATIONS

ANOVA	Analysis of Variance
NGO	Non-Governmental Organization
S.D	Standard Deviation
SDG	Sustainable Development Goals

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Information is essential in all facets of life; it is such an important raw material in decision making, policy formulation, as well as implementation for growth and survival of an individual, societies and the nation. But, the information must be reliable, because, reliable information is the cornerstone for building the awareness, expertise and practical strategies necessary to improve the world we live in, in terms of health, physical, technical, mental, social and scientific development of humanity (Adetoro, 2010). Without adequate information, not much can be achieved especially when it comes to decision making or acquisition of knowledge (Adekanye, 2013). Information is conceived as an important resource that contributes immensely towards the development of a nation. Ideally, information brings about knowledge, and a knowledgeable community is also an informed community. This signifies that a community cannot develop without knowledge, and a community can only become knowledgeable if they recognize and use information as their tool for development (Kamba, 2009). Access to the right information by widows can help them to acquire the skills, knowledge and confidence to participate fully in community affairs.

Access to information allows the general public to access information held by governments, and often, by private entities that perform public duties or receive public funds. Access to information is critical to the exercise of other rights, the reduction of poverty, and meaningful participation and voice. Access to information helps citizens to better understand government policies and decisions taken in their name, engage in setting

government priorities, and serves to increase trust and confidence between government and its citizens (Universal Declaration of Human Rights). Informed citizens are better equipped to take advantage of opportunities, access services, exercise their rights, negotiate effectively, and hold state and non-state actors accountable. Without information that is relevant, timely, and presented in forms that can be understood, it is impossible for poor people to take effective action. Laws about rights to information and freedom of the press, particularly local press in local languages, provide the enabling environment for the emergence of informed citizen action. Timely access to information in local languages from independent sources at the local level is particularly important, as more and more countries devolve authority to local government. Widows are the least likely to demand and receive access to information, yet are perhaps the most in need of this powerful tool. Widows often face the double burden of income generation and caring for their families. Increasingly they are the key decision makers as the number of female-headed households has risen due to high rate of widows. Women represent an estimated 70 percent of the world's impoverished and two thirds of the world's illiterate as economic and educational opportunities for women remain limited. With genuine access to information, widows can take advantage of opportunities to transform their lives, families, and communities (The carter centre).

Information utilization is making use of the information retrieved from its source. It is the accurate use and proper dissemination of information to others who will need the information for decision making. This includes information handling such as storing, processing and retrieval for use. The value and impact of information utilization refers to the new conditions that re-established after the information has been used. The role of

information includes ability to make relational decisions and take appropriate actions, it increases the capacity to see things more widely and become focused. Utilization of information is actualizing the information received into a workable knowledge. According to Ikoja (2004) although reading and writing play an insignificant role in rural peoples' life; Use of information and its contribution on how people handle information is relevant, he vividly describes how information is constrained stored, interpreted and communicated in an oral culture as quite illuminating and serves as its standard of comparison with the developers' approach. While market women largely depend on oral and translator of written information, the literate people are always accurate in utilization of information and the facts may be misunderstood by the users, thereby the interpretation of the translated facts may be misapplied. In utilizing the supplied information, education and training is very important, Rogers, (2002) said both formal and informal education is needed, the literate user may easily catch up with the application of the equipment's used for the supply of the information, but for the development of new projects, he still needs to go for training.

There are several important reasons for promoting the level of widow's economic empowerment, household responsibility is generally in the hands of women. Therefore, women's economic empowerment is necessary for ensuring the welfare, as well as well-being of their households. Empowerment of women is also important for the development of a country, because it enhances both the quality and quantity of human resources available for development (Kishor and Lekha, 2008). Another fundamental reason for promoting the economic empowerment of women is that failing to empower women to reach their full potential is a violation of their basic human rights. (Alonge, 2014).

Economic empowerment is described from the viewpoint of a widow as being financially independent through her engagement in income-generating activities, these include having access to productive facilities that would enhance her income- generating capacity, having control over the income generated by investing in personal properties, having personal savings either through thrift or bank accounts and contribute to the financial upkeep of her household, a household decision-making on issues that affect her livelihood, such as choice of health care facilities, children's school, and having improved self-worth gained through awareness and ability to negotiate and voice out concerns on issues that infringe on her rights as a person and as a woman (Adekanye 2013). In Nigeria, the empowerment of widows has in the recent years come to be recognized as a central issue in determining the status of women. Thus, in 1989 the National Commission for Women, charged with the responsibility of safeguarding the rights and legal entitlements of women, was established. It later metamorphosed into the Ministry of Women Affairs in 1996. Recently, the Ministry evolved a National Gender Policy (2006), which highlights the rights and privileges of women within the Nigerian State. Nigeria has also ratified various international treaties on women's rights, such as Committee on the Elimination of Discrimination against Women (CEDAW) committed to securing equal rights for women. Similarly, the National Economic Empowerment and Development Strategy (NEEDS, 2004) recognizes the need to integrate women into the development process by enhancing their capacity to participate in the economic, social, political and cultural life of the country through measures such as mainstreaming women's concerns and perspectives in all policies and programmes, and promoting women's access to micro-finance and other poverty alleviation strategies.

Widowhood has continued to bring great hardship to widows and their children all over the world, particularly in northern part of Nigeria. Widows are impoverished by the demise of their husbands who are the major contributors to household income. Studies have shown that when the father as the head of the family dies, the source of provision for the family is closed and widows and the children begin to suffer from financial hardship, Okoye(1995); Oloko (1997); Ogundipe, (2009) and Olaniyi,(2010). From that point, widows are faced with lots of problems which includes: poor financial status, low standard of living, disinheritance, frustration, loneliness and poverty. This involves the women now taking over roles that are traditionally carried by men, such as feeding, clothing, Payment for house-rent, electricity and the general household maintenance, etc. The difficulty of paying the school fees and providing essential school materials have been found to be more stressful for widows. In addition to coping with the increased burden of raising children without the help of the husband, widows are often deprived of moral and financial support when needed. Ogundipe, (2009) stressed that the economic hardship of widows include; loss of marital expectations and security, especially with respect to maintaining and raising the children, which should have been a joint responsibility of the couple. (Nwachukwu, 1993) viewed a widow from the perspective of her plight as a person who, by certain circumstances is in distress. Thus to him a widow is one who find herself in the middle of the ocean of life, struggling to survive. Technically, a widow is a woman who survives her husband and has not remarried (Oniye, 2000).

1.2 Statement of the Problem

Despite rapid advances in the standard of living of people worldwide, the condition of widows still remains deplorable, (UN division for advancement of women, 2000). Death of

the spouse, affect both the sexes in different ways. It can be said that no group is affected by the sin of omission than are 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 published in the last 25 years (UN Division for the advancement of women, 2000). It was reported that in sub-Saharan Africa, widows were estimated at about 22million which represent 8.6% with a regional estimates of widows in extreme poverty at 9million globally (United Nations Population Division,2015) The Loomba foundation report that Nigeria is among the top 20 countries with the highest number of widows as 3million which represent 7.7%. In 2006 population and housing census of Nigeria, shows that about 2 percent of the same population i.e. (those aged 10yrs and above were widowed, when disaggregated by sex, only 0.5% were widowers while 3.5% were widows. However, the proportion of widower and widow in Nigeria in 2006 was still as high as 230,609 and 1million respectively (National Population Commission, 2009). Evidently observed by the researcher, some widows in Zaria local government area lack opportunities to develop themselves economically. This makes them feel inferior to their other women counterparts. While widows tend to bear the heaviest burden in many households in Zaria local government area, the level of information accessibility and use is relatively low. It is assumed that economic welfare of widows can improve tremendously when relevant information is provided to them. Besides the fact that the researcher is a woman, understanding very well the position, experiences, burden and responsibilities of widows, the way widows from other places in Kaduna and nationwide are trying to uplift their standards of living, and expose themselves to opportunities that would help them develop themselves, their families and their communities.

Consequently, lack of information will present a myriad of economic, social and psychological problems, particularly in the first year or so after the death of the spouse. A major problem for some widows is economic hardship. Also, for many widows in Nigeria, the implication of economic hardship includes withdrawal of children from school, and the adoption of coping strategies such as engaging in exploitative informal work, engaging the children in child labor and hawking, begging and sex work (George 2013).

However, it is in the light of the aforementioned problems that this research was set to investigate the access and utilization of information for Economic Empowerment by widows in Zaria local government area.

1.3 Research Questions

The following are the research questions the study sought to answer

1. What types of Information do widows access for Economic Empowerment in Zaria Local Government, area Kaduna State?
2. What are the procedure through which widows in Zaria Local Government, area Access Information for Economic Empowerment?
3. For what purpose do widows utilize Information for Economic Empowerment in Zaria Local Government area Kaduna state?
4. To what extent do widows utilize Information for Economic Empowerment in Zaria Local Government area, Kaduna State?
5. What challenges do widows face in accessing Information for Economic Empowerment in Zaria Local Government area, Kaduna State?

1.4 Hypotheses

The research sought to answer the following null hypotheses:

HO1. There is no significant difference among widows on the types of information they access for Economic Empowerment in Zaria Local Government area, Kaduna State.

HO2. There is no significant difference among widows on the procedures through which they access Information for Economic Empowerment in Zaria local Government area, Kaduna State.

1.5 Objectives of the Study

The following are the objectives of the study:

1. To determine the types of Information widows access for Economic Empowermentin Zaria Local Government area, Kaduna State.
2. To determine the procedures through which widows access Information for Economic Empowerment in Zaria Local Government area, Kaduna State.
3. To determine the purpose for which widows utilize Information for Economic Empowerment in Zaria Local Government area, Kaduna State.
4. To determine the extent at which widows utilize Information for Economic Empowerment in Zaria Local Government area, Kaduna State.
5. To determine the challenges widows, face in accessing Information for Economic Empowerment in Zaria Local Government area Kaduna State.

1.6 Significance of the Study

The study will be of significance to the Widows in Zaria Local Government area, Kaduna state and other Widows in Nigeria. This is because it is hoped that the recommendations of the study will help them in improving access to the sources of information and proper utilization. The study will bridge the gaps of accessing and proper utilization of information and ensure continuity of information use. While on the other hand, the findings of this study will help to provide and create awareness to other widows about the significance of information from various non- governmental organizations. It will also assist the government and the non-governmental organizations to identify the possible challenges and opportunities of encouraging access and use of information to widows in Nigeria for economic empowerment. In the same vein, the study will be of importance to widows in the achievement of economic sustainable development. It will improve access to secure livelihoods, economic resources and raise social awareness through effective programs of education and mass communication. It will enhance decision making capacity of the widows.

1.7 Scope of the Study

The study covered only widows in thirteen wards of Zaria local government area of Kaduna state namely;Kwarbai “A” ward, Kwarbai “B”, Anguwan Juma, Kaura, Limancin Kona, Tudun Wada, Gyalesu, Dambo, Wuciciri, Dutsen Abba, Anguwan Fatika and Kufena ward. Only widows who registered with the non-governmental organizations in the above wards were used as respondents.

1.8 Operational Definitions of Terms

The following concepts are defined operationally within the context of the study:

Access to information: the opportunity by widows to use information held by governments, and often, by private entities that perform public duties or receive public funds.

Economic empowerment: the capacity of widows to participate in, contribute to and benefit from growth processes in ways that recognize the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth.

Empowerment: the ability of the widows, in particular the least privileged to have an access to productive resources that enable them to increase their earnings and obtain the goods and services they need and participate in the development process and the decision that affect them.

Information: a basic need that required fulfilling the usefulness of widows needs such as shelter, food, and cloths. It is regarded as a resource of survival.

Women empowerment: the process to acquire the ability to make the strategic life choices restricted through poverty particularly and societal or religious norms generally.

Widow: a woman whose husband has died and who has not married again.

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CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.1 Introduction

This chapter was organized under the following subheadings:

2.2 Concept of Information

2.2.1 Significance of Information

2.3 Concept of Empowerment

2.4 Types of Information for Economic Empowerment

2.5 Access to Information for Economic Empowerment

2.5.1 Access to information and sustainable development goals

2.6Utilization of information for economic empowerment

2.7 purpose of utilization of Information for Economic Empowerment

2.8 Challenges to access and utilization of Information for Economic Empowerment by widows

2.9 Summary of the Review

2.2 Concept of Information

Information is needed in all spheres of life to facilitate decision making and engender progress. People need information about new development and techniques on different fields. Information was defined by Okwilagiwe (1995) as the knowledge accumulated by people in different forms and from various sources, used in making rational decision by individuals, group of individuals, civil, organization, government etc. The definition given by Okwilagiwe affirmed that no decision can be made under the planet earth without adequate information. Bunch and Garry (1990) Information involves the communication and reception of intelligence or knowledge. Furthermore, Martin (1988) says that information constitutes that which adds to our understanding of awareness of some topic, problem or event. The stance of Martin was further enhanced by Popoola (2006) who opined information as facts, news, opinions, messages, symbols, signals and processed data that are capable of improving the knowledge state of a user on a random phenomenon. Martins (1988) stressed further that information is a resource whose generation consumes time and money, whose use conserve time and money, whose cost and value are not known to management direction. Anjorin (2007) relates the definition of information to decision making. She defined information as data that reduce the alternatives available to the manager. An uninformed manager can do anything, and informed manager is likely to have fewer rational options, this definition relies on the role of information in changing manager's decision. It is observed from the above definitions of information that information starts with the generation of ideal, which could come in the form of text, messages, symbol, opinion, data, etc, with the sole aim of helping the recipient to make the right judgment, and decision on phenomena. Abdulsalami (2013) stated that information is

essential to any organization as it directly supports economic activities of both the management and operational levels; similarly, O'Brien (2006) observed that information supports every aspect of economic activities. As such, Abubakar (2008) postulates that current information is needed to make decisions. The economic world, he notes is such a competitive type which requires information professionals to generate. Carey (2000) wrote that information is the back-bone of every society, any society without means of communication or where people don't pass out ideas' he said of course such society would have problems of development, Suleiman (2002) also said information is knowledge about a subject, something that can be used to improve the performance of other activities; it does not include acts and entertainments for others, he said, information is something that is manually processed and consumed, either to improve other peoples performance of other activities (such as production) or for personal enjoyment. It would include anything that has to do with sensation. Directives, exposure and ways of doing things made available in records or oral form. Information sourcing among women most especially widows can be sourced in two major ways; they are formal sources and informal sources.

Bouaza (2000) described formal sources of information as the category that includes the printed sources such as books, journal, and report etc. while the informal sources include conversation with colleague, telephone call, attendance of conference or meetings. Information source refers to person, place or theory from which the information is obtained. Apunachalam (2004) noted that information resources are important ingredient and its contributes to success while its nonuse leads significantly to failures. Feather and Pratchall (2005) sees information sources as materials in any format, whether in open access or held, or which have been developed either as general or special resources in terms

of coverage or depth. Abdulsalami identified information sources in any organization as those materials generated within the organization such as: research, report, technical material collections from external environment, inform of books, pamphlet, patent, trade literature, government report, and newspapers. Aina (2005) identified sources of information to include ephemeral enduring non-scientific, enhancing scientific primary and enhancing scientific secondary. She described ephemeral as constituting local and national press release, whether reports forecast and disease intelligent report. Information sourcing includes searching through information resources. Information resources are any organized facility or individual willing and able to give authoritative response to scientific or technical inquiries out of an existing store of knowledge or expertise. According to Artifadele (2002) information sourcing include primary source i.e., the original manuscripts contemporary record or documents, which are used by an author and other sources of information such as words of mouth, personal experience, friends, relatives, print media, opinion, orientation, tours, educational institution, religious institutions, cultural ceremonies, libraries etc. The amount of information sourced and utilized determines the amount of economic empowerment for widows that are produced in a society.

2.2.1 The Significance of Information to Individuals

Information plays a very significant role in the lives of people, irrespective of their place of living, level of study, exposure to new development, age or gender. The era, in which people are living, demand new strategies and skills from them. People have to respond to change in order to manage and cope with future demands. Therefore, they have to be exposed to relevant information. The importance and role of information is felt by many

people. The access to information act deals with the right of access to information and establishment of voluntary and mandatory mechanisms or procedures, to give effect to that right in a manner which enables persons to obtain access to records of public and private bodies as swiftly, inexpensively and effortlessly as is reasonably possible (Koekemoer, 2001). The widely held view is that through information, meaningful decisions can be taken. It exposes a person to the various creative talents and ability of innovation, which help in personal advancement and community development. Information creates current awareness and one is always up to date with what is taking place in the world around him. Several authors have discussed the vital role that information plays in the development of people and societies. In paper presented at the 66'" IFLA Council and General conference held in Jerusalem, Nwalo (2000) associates the development of African countries with information. Nwalo recognizes information as the entity that is wanted in order to develop and provide a degree of self-esteem and freedom for people who could be denied such by poverty (Nwalo, 2000). Glenrose, (2002) stresses that African countries have a challenge to effectively and efficiently manage information in the 21st century in order to facilitate technology transfer, support teaching, learning and research, and project. Africa's achievements and potentials to the rest of the world for benefits. Nwalo however, laments that there are bottlenecks that are encountered by African countries, such as apathy and inadequate funding by governments and their officials, underdeveloped information infrastructure and shortage of technical manpower, but suggests the need to share information resources between information rich and the information poor across cultures for mutual benefits, (Nwalo, 2000). This is in line with Kagan'n views, although his emphasis is on electronic information. According to Kagan (1998) electronic information is

a commodity or public good that influences the development of library services, and the basic assumptions should be examined, concerning the provision of electronic information in order to address the growing gap between the information rich and information poor both within and between countries.

2.3 Concept of Empowerment

The term empowerment has a different meaning, interpretations, definitions, and disciplines. According to Sughosh's India foundation (2010) and Dasarathi, (2006), empowerment is the process of obtaining basic opportunities for marginalized people, either directly by those people, or through the help of non-marginalized others who share their own access to this processes. Empowerment connotes a range of activities from individual self-assertion through collective resistance, protest to mobilization that challenge basic power relations. For individuals and groups, where class, caste, ethnicity and gender determine their access to resources and power, their empowerment begins when they not only recognize the systemic forces that oppress them, but act to change the existing power relationships. Empowerment, therefore, is a process aimed at changing the nature and direction of systemic forces which marginalize women and other disadvantaged sections in a given context (Sharma, 1991–1992). Empowerment is defined as the ability of the people, in particular the least privileged to have an access to productive resources that enable them to increase their earnings and obtain the goods and services they need and participate in the development process and the decision that affect them. (Khan and Noreen, 2012).

Women empowerment is the women's increased control over their lives, bodies, and environments. Women empowerment emphasis is often placed on women's decision making roles, their economic self-reliance, and their legal rights to equal treatment,

inheritance and protection against all forms of discrimination, in addition to the elimination of barriers to access such resources as education and information. (Germaine and Kyle, 1995; United Nations 1995). Women empowerment is the way by which an advice is given to women on how to access information on education, finance, programmes on entrepreneurship, sourcing financial aid. Kutty (2003) defined that empowerment of women means developing them as more aware individuals, who are politically active, economically productive and independent and are able to make intelligent decisions in matters that affect them and their nations. Women's empowerment also refers to the ability of women to transform economic and social development when empowered to fully participate in the decisions that affect their lives through leadership training, coaching, consulting and the provision of enabling tools for women to lead within their communities, regions and countries. Kabeer (1998) stressed that women's empowerment is the process to acquire the ability to make the strategic life choices restricted through poverty particularly and societal or religious norms generally. Their ability to exercise choice incorporates three interrelated dimensions, that is, resources, agency and achievements. Duflo (2012) defined women's empowerment as improving the ability of women to access the constituents of development—in particular health, education, earning opportunities, rights, and political participation. Here, empowerment can, in other words, accelerate development.

2.4 Types of Information for Economic Empowerment

Information on Entrepreneurship

According to Ogundele, Akingbade and Akinlabi, (2012), the contribution of entrepreneurship training and education on poverty reduction through widow's empowerment and social welfare service improvement will be much significant if

entrepreneurship is encouraged at all the level in the state especially at local and community level.This position approximate Ohize and Muhammad, (2009), who opined that non-governmental organizations, can play a vital role in poverty alleviation.Adeyemo (2014) reports that 77% of widows engaged in entrepreneurship like petty trading to take care of themselves and the children This is evident from the success story of YES project as the findings revealed that the scheme has contributed to the economic Upliftment of the widows by providing them with vocational skill acquisition and counseling services aimed at reorienting their attitudes towards self and societal development. Akpama, Esang, Asor and Osang, (2011), observed that acquisition of vocational skills leads to a significant reduction of poverty among widows, and participant's age on skill acquisition programmes significantly influenced poverty reduction. Entrepreneurial studies are inter-disciplinary training that focuses on the tools needed to start a new business or vocation.

Information on Micro-credit

Information on micro- credit is one such measure to reduce the burden of poverty among households in many of the developing countries including Nigeria. By micro-credit, I mean the easily repayable small loans that low income earners get informally from friends, relatives and people in the same network, and from formal credit lending institutions like banks and micro finance institutions. (Mugabe 2010). Micro-loan is a financial innovation which originated in developing countries where it has successfully enabled extremely impoverished people to engage in self-employment projects that allow the poor and the voiceless to generate income begin to build wealth and exit poverty. Access to micro-credit by women is also regarded as enhancing women's participation in economic development and thereby elevating the socio economic status of women (Mayoux 1998, Pitt and

khandker 1998). Mayoux (1998) holds the exposition that micro finance is an entry point in the context of a wider strategy for women's economic and socio-political empowerment. Other gender lobbyists have also advocated credit, targeting women because of higher levels of female poverty and women's responsibility for the household well-being (Alejo, 1993). The assumption by Alejo is that increasing women access to micro-credit enables women to make greater contribution to household income. Kuntala&Samanta, 2006) also argued that women's access to credit does not only empower women, but also opens new opportunities to master financial skills and create economic enterprise. Credit unions currently serve an estimated 120 million members in 87 countries around the world, helping members increase their incomes, build wealth and security and provide homes for their families (Mwakajumilo, 2011). Cain, 2007 reports, the poor have little or no access to credit as a means of improving their livelihoods.

Information on Cooperative Societies

Information on cooperative societies help the vulnerable group to unite voluntarily to meet their economic, social and cultural needs and aspirations through a jointly owned and democratically controlled business. (Komolafe, 2013) pointed that cooperative societies are powerful groups especially in eradicating poverty and improving welfare of the citizens. Fully exploited, cooperatives can enhance job creation and national productivity. For the individuals, especially low income earners (widows), it is perhaps the least stressful and risky ways to save, invest, and improve personal welfare. The aim is to eradicate poverty, welfare protection and improvement.A co-operative society is an association for the purpose of joint trading, originating among the weak and conducted always in and unselfish spirit, on such terms that all, who are prepared who assume the duties of

membership, may share in its rewards, in proportion to the degree in which they make use of their association. It occurs when, by emitting activities to one another, or by emitting activities in concert to the environment, at least two men achieve a greater total reward than either could have achieved by working alone. Cooperation is a way of life whereby people unite democratically in the spirit of mutual aid to get the largest possible access to things and services they need. Cooperation is a joint or collaborative behavior that is directed towards some goal in which there is common interest or hope of reward.

A cooperative society is an enterprise formed and directed by an association of users, applying within it the rules of democracy and directly intended to serve both, its own member and the community as a whole. Cooperation is a special form of economic organization in which people work together for definite business purpose under certain definite business rules. Mr. W. P. Watkins, a former director of the International Cooperative Alliance, defined cooperation as a "system of social organization based on the principles of unity, economy, democracy, equality and liberty". The International Labor Organization defines cooperative society as "an association of persons usually of limited means who voluntarily joined together to achieve a common economic end and through the formation of a democratically controlled organization making equitable contribution of the capital required of accepting a fair share of rights and benefits of the undertakings".

Information on Financial Education

The current global and economic crisis has sparked a heightened awareness of the importance of financial literacy and the need for financial education. The rapidly changing economic climate, coupled with the increasing complexity of financial decisions, make personal money management more challenging than ever before. Financial education is the

process by which people improve their understanding of financial products, services, and concepts, so as to be empowered to make informed choices, avoid pitfalls, know where to go for help and take other actions to improve their present and long-term financial well-being. Financial education can help a widow to increase her knowledge and reduce her stress. Widow's need is understanding of financial matters which is from financial planner, rather than present piece-meal financial education, the content of a program should step the widow through the main parts of a financial plan. Developing an adequate financial plan is critical for women due to their longer life expectancies, greater chances of becoming widowed and higher probability of ending up in a nursing home (Clark, d'Ambrosio, Mc Dermed& Sawanti,2003). Financial planners and educators should be aware that there are barriers to financial decision making from an older person's perspective to include low financial skills level, lack of knowledge, mistrust of suppliers and psychological barriers including confidence (NIACE). The education program should assist in reducing these barriers as it informs the widow and enables her to get organized, work with a financial planner, set financial goals, evaluate cash flow, manage risk, control debt, invest wisely, reduce taxes and plan her estate.

Information on financial education is increasingly important to the widows, and not just for investors, it is becoming essential for the average widows trying to decide how to balance its budget, raise fund for the children's education and ensure an income when the father dies. Widows will not be able choose the right savings or investment for themselves, and may be at a risk of fraud, if they are not financially literate. But if individuals do become financially educated, they will be more likely to save and to challenge financial service providers to develop products that truly respond to their needs, and that should have

positive effect on both investment levels and economic growth. (OECD, 2006). Empowered with authoritative resources, libraries, educators and advocates are positioned to play an important role in the advancement of financial education. Building a solid foundation in financial literacy not only benefits an individual's quality of life, but also contributes to a nation's stability in the global economy.

2.5 Access to Information for Economic Empowerment

Information remains a very crucial commodity for any person or groups of persons and its use in making decisions has been noted. Though everyone needs information, women particularly need information on issues affecting their health, that of their babies during and after pregnancy, and for their businesses. Access to information (ATI) for women is often limited due to cultural, religious and sometimes sociological factors. As noted by Fasola (2011) myriads of difficulties are faced by women in developing countries in gaining access to information (e.g. unawareness of microfinance institutions), resulting in much of the resources available to them remaining untapped. Women even face discrimination policies of society at large when sourcing for financial aid from financial institutions despite research proving that women are more reliable in refunding of loans (CTA, 2001). Brush et al., (2004) found that there is no gender discrimination in the issuing of loans but rather some banks are more concerned with the owner's credit risk and prospect rather than gender, and if any gender differences exist, it is because of women's disadvantaged status in lacking assets. A contradictory result was recorded from a study conducted by Adesua-Lincoln (2011). The result of her study showed that many of the women entrepreneurs (76.0%) lacked information and advice on how to access finance and this was a very serious constraint affecting their business start-up. In addition, 61.0% of the female

entrepreneurs stated that lack of avenues for business networking was a very serious constraint on firm growth. Information networks that are supposed to make Access to Information easier for women remain out of their reach especially in rural areas where physical access is difficult due to bad roads and poor infrastructure. Atinmo (2012) in considering the exclusion of the visually impaired saw access to information as access to everything and advocated that libraries for special persons especially the visually impaired be given attention by governments, Associations and people who had the vision for inclusion of the less privileged. Studies indicate that men are more likely than women to use the Web to read news, seek financial information and trade stocks online, participate in online auctions, access government web sites and search for sports news. Women, on the other hand, are more likely to seek health information and play online games, and are more inclined than men to get religious information and research new jobs (Pastore 2000).

Uganneya and Umaru (2008) found that women farmers in Benue State, Nigeria own various types of information and communication media, particularly radio set (53.0%) and television sets (37.0%). Majority of the women's access to information and communication media was not impressive due to high cost of the media and high rate of illiteracy. Sibanda (2001) reiterated the fact that in Africa, radio is and will continue for a long time to be the most appropriate communications technology that is available to the majority of people in developing countries, particularly the disenfranchised communities, women, children and the youth. Since the rural populations, the urban poor, the illiterate and the marginalized are at the greatest risk of being left out of the information and knowledge revolution, the radio is usually the communication media most used.

According to Nkachi (2011) the concept of information is very complex and difficult than ordinarily meets the eyes, it is evident in the various definition and attributes of the concept notwithstanding the fact that information is as old as man, and that it affects and is affected by all aspects of human activities. The foregoing according to Ajewole (2001) had led to the categorization of information definition into three (3) strands. The first is the scientific and technical information (STI). It is within the domain of scientific and technological communities. Utor and Utor (2007) opined that information is vital to the rural dwellers in that it will not only make for better understanding and appreciation of government programmes, it will also encourage a closer link between the initiators and beneficiaries of the developmental efforts. It is in realization of this amongst others; Idoka (2003) asserted that nothing then is important for mankind than to bring within reach all what can widen his horizon, making discoveries and literacy transformation that can make the individual a more valuable member of the society. It is clear that information is vital in daily life, information is an essential part of a nation's resources, and access to it is a basic fundamental right. Information is not only vital for technological, scientific and economic progress as erroneously seen by some people; it is also a medium of social transformation and communication. Therefore, in order to get people to participate fully in government programmes and community development, they must have good access to information. The uses of information vary among individuals, groups and society. According to Krikelas (1983) in Williams (2009) edition defined information need as the recognition of the existence of uncertainty in decision making. Information need also refers to the extent to which information is required to solve problems as well as the degree of expressing satisfaction or dissatisfaction with the information (Ehikhamenor, 1990).

Wilson (2000) perceives information seeking behaviour as the purposive seeking for information as a consequence of need to satisfy some goals. He added further that in the cause of seeking the individual might interact with several information sources available. Information seeking behaviour is usually affected by some factors as pointed out by Boyol (2006). He stated that information seeking is situation dependent activity where a seeker's action is influenced by access to information perceived quality and trust in the information sources. Information seeking behaviour is expressed in various forms, from reading printed materials, to ask friends or colleagues. Information seeking behaviour is a basic activity indulged in by all people and manifested through a particular behaviour. It is also an aspect of scholarly work of most of the academic libraries who strive to develop collections, services and organizational structures that facilitate information seeking behaviour. Ellis et al (2003) says an attempt to propose and describe the characteristics a general model of information seeking behaviour based on studies of the information seeking patterns of social scientists in an industry firm. Ellis elaboration model describes the features of information seeking activities as generic.

According to Kingrey (2002), the term information seeking often serves as an umbrella overarching a set of related concepts and issues. In the library world, discussions of database construction and management, community information needs, reference services and many other topics, resonate with the term. Information seeking is a cognitive exercise and it involves search, retrieval, recognition and application of meaningful content. It has also been viewed as a social and cultural exchange, as discrete strategies applied when confronting uncertainty and as a basic condition of humanity in which all individuals exist. Information seeking behaviour describes the multifaceted relationship of information in the

lives of human beings a relationship that can include both active searching through formal information channels and a variety of other attitudes and actions.

Razak et al (2010) posits that information seeking behaviour is a complex activity requiring access to diverse information resources to deal with work related, personal and social information problems. Information seeking behaviour refers to strategies for locating information and has three elements; people, information and systems. The study of individual information seeking behaviour requires the psychological state of the user that may lead to insight into their expectations which make it possible to predict information selecting activities. In the words of Uhegbu (2007), information seeking behaviour can be described as the way an information user conducts himself or acts when looking for, receiving or acquiring information; the utterance, gesture, anger, anxiety, eagerness, reluctance, zeal or any other attributes displayed by an information user in his effort to purchase, acquire or receive news, data, stories or anything that may inform or misinform his knowledge or understanding of something constitute seeking behaviour.

According to Aina (2004) women do not seek for information in the libraries, this is because the libraries have not made enough provision to accommodate their information needs. Igwe, (2012) also described information seeking behaviour as an individual's way and manner of gathering and sourcing for information for personal use knowledge updating and development. It is also referred to as the way people search for information, such as a students' information seeking behavior involves active or purposeful information as a result of the need to complete course term papers, prepare for class discussions, seminar papers etc, but in the process of seeking for information problems are encountered for instance, in some casesuser's actual needs may not eventually tally with what is practically

available due to constraints. Information seeking behaviour as opined by Kolawole and Igwe (2010) can be described as the way an information user conducts himself or acts when looking for, receiving or acquiring information. The utterance, gesture, anger, anxiety, eagerness, reluctance, zeal or any other attribute displayed by information user in his efforts to purchase, acquire or receive news, data, stories or anything that may inform or misinform his knowledge or understand what constitute seeking behaviour. Ajiboye and Tella (2007) agree when they describe information as the way and manner people sought for information for their personal use, knowledge updating and development. Wilson (1999, 2000) affirmed that information seeking behaviour includes those activities a person may engage in when identifying their own needs for information, searching for such information in any way and using or transferring that information. Kakai, et al, (2004) have defined information seeking behaviour as an individual's ways and manner of gathering and sourcing for information for personal use, knowledge updating and development. Information seeking behaviour is considered as multifarious dynamics, social human behaviour that needs a picture as rich as possible (Gureshi 2008).

Majid and Kassim (2000) describe information seeking behaviour as a broad term which involves a set of action that an individual takes to express information needs, seek information, evaluate and select information, and finally uses this information to satisfy his/her information needs. According to them, factors that affect information seeking include person reason for seeking information, the kinds of information being sought and the ways and sources with which needed information is being sought. Wikipedia (2010) defined information seeking behaviour as the way people search for and utilize information. In 2000, Wilson described information behaviour as the totality of human

behaviour in relations to sources and channels of information, including both active and passive information seeking and information use. He describes information seeking behaviour as purposive seeking of information as a consequence of a need to satisfy some goal. Information seeking behaviour is the act of actively seeking information in order to answer a specific query. Wiberley and Jones (1989) cited in Yousefi (2007) defined information seeking as a basic activity in which all people participate, manifest through particular behaviours which is of most interest to librarians in the areas of collection development, services and organizational structures.

2.5.1 Access to Information and Sustainable Development Goals

The term development is generally used to denote growth or progress. However, the term, particularly in last two centuries, has become synonym to economic growth in terms of gross domestic product or the per capita income of the nation. This definition has created a rat race amongst the nations to attain and retain development goals. These goals are often contradictory to the idea of preservation or sustenance of environment. In order to re-build the harmonious relationship between man and nature, worldorganizations like UN, has begun the campaign to have a sustainable development. The description of sustainable development is credited to the Brundtland commission who describes sustainable development as the ‘development that meets the needs of the present without

compromising the ability of future generations to meet their own needs' world commission on environmental and development, (1987). In other words, it is improvingthe quality of life of the present generation without excessive use orabuse of natural resources, so that they can be preserved for thenext generation.Balarabe (2018), has come out with the summary of what the goals in the SDGs entails as the list of sustainable development goals (SDGs) which all countries of the world are to strive to attain by 2030 consist of seventeen (17) items, viz, 1. End all forms of poverty; 2. End hunger and achieve food security, adequate nutrition and sustainable agriculture; 3. Attain healthy life for all; 4. Provide quality education and opportunity for lifelong learning; 5. Attain gender equality and empower women and girls; 6. Secure water and sanitation for all in a sustainable way; 7. Ensure affordable, sustainable and reliable modern energy services for all; 8. Promote strong, inclusive and sustainable economic growth and decent work for all; 9. Promote sustainable industrialization; 10. Reduce inequality within and among countries, 11. Build inclusive, safe and sustainable cities and human settlements; 12. Promote sustainable consumption and production pattern; 13. Promote actions to address climate change; 14. Attain conservation and sustainable use of marine resources, oceans and seas; 15. Protect and restore terrestrial ecosystems and halt all biodiversity loss; 16. Achieve peaceful and inclusive societies, rule of law, effective and capable institutions, and 17. Strengthen and enhance implementation and global partnership for sustainable development.

Conceived as an accumulation of information by widows, economic empowerment should be seen as one of the core determinant factors of human capital especially when backed by information access and utilization that will bring about self-education and training throughout one's lifetime. Mohammed, (2014), support this by saying, since we are already

in an information society which has transformed global value system to be more of information centered, effective access to information, education and lifelong learning should be seen as a veritable driver of change and panacea for meeting the challenges of globalization which include peace, employment and sustainable development and advancement. Mohammed (2014) continued by saying access to relevant and appropriate information, education, training and lifelong learning opportunities as at when due should aim at producing individuals with competencies in both hard and soft skills to properly fit into the contemporary local and global economy and labor market for effective contribution to the development and advancement of the changing expectations of the society. It is a fact that the world is increasingly becoming a knowledge based global society. Thus with better opportunities for access to information, education and skills acquisition, individuals can obtain better jobs, have better lives to live and will not languish on the state of want; thereby become a cog in the wheel of socio-economic and political progress and development of the society.

2.6 Utilization of Information for Economic Empowerment

Information utilization can be referred to as a situation where the user make use of information made available in the society, the widows need to utilize the information made available to them in order to make any tangible progress in their day-today activities. The success of any economic activities largely depends on how well and effective the people make use of the information source and services available to them. Therefore, the use of information in any community brings about success and progress to those that use the information. Information utilization or use is a behavior; it is essential to understand the factors that influence it. Isa (2000) listed the factors that influence information use as the

quality of information, the availability, the accessibility and ease of use of the materials as related to information system, while others include educational level and professional orientation of the users' status.

Ford (2003) advocated that accessibility and quality are two principal factors that determined the utilization of particular information.Gersberg (2006) found that accessibility and ease of use is a better determinant than a technical quality information while Haris (2007) found that improved exposure leads to increase of use of information for women such as widows, the quality and accessibility of information would be their major factor, this is because the quality of information sourced will go a far distant in helping them to have the required economic standard in their lives. By the quality of information, it simply means, the authenticity of the information, how factual and accurate the information received is and how easy are they accessing the information is very important.

In another development Palmer (2006) observed that most of the great achievements made in medicine, science, technology, education and industries can be attributed to intensive use of information. And these developments largely depend on the nature, quality, relevance, accuracy and accessibility of the information disseminated to the users in the particular community. Abdulsalami, (2013) remarked that if providers of information are to manage information properly, there will be a flow of information to information users and to the decision makers, this call for establishment of a partnership communication process to identify, understand and to satisfy the needs of the users. Specialization was found to be an important factor that influence the utilization of information, Salami reported that farmers made greater use of information on agriculture than the teachers. The same concerning the

use of radio and newspapers, thus can be attributed to the specific information needed and requirements of each specialty in the different area of knowledge.

Wilson (2000) opined that different types of information on empowerment exists in a multi-dimensional forms which influenced a variety of factors such as the range of information sources available; the uses to which the information will be put; the background, motivation, professional orientation and individual characteristics of user. Other factors are socio-political, economic, legal and regulatory systems surrounding the users as well as the consequences of information use. The quality of sources of information available to the users is also important because relevant sources are most likely to get useful information.

2.7 Purpose of Utilizing Information for Economic Empowerment

Conceptualizing information need is a very difficult task. This is because the needs of individuals usually vary from time to time due to several factors. However, Adereti, et al, (2006) and Aina, (2004) described information need as a piece of information, whether recorded or not, which an individual or a member of a group requires for effective functioning in their daily activities. Information needs can be seen as a set of data which enables the user to make appropriate decisions on any related problem facing him or her at a particular time (Solomon, 2002). In other words, information is needed because it enables individuals to make a decision that affects their living, just as Opeke, (2004) suggest that information represents an ordered reality about the nature of the world people live in. The need for information in any society is individualistic. Individuals need information depending on the motive for such information. Taking the right decisions depends on

access to information on all the alternatives and their implications (Ajayi, 2003). Zhang (2001) is of the opinion that a thorough understanding of user information needs and information-seeking behavior is fundamental to the provision of successful information services. Anwar (2007) also reiterates that it is important to understand the information-seeking behaviours of different groups of people, as it helps in the planning, implementation, operation, designing of new information systems and the development of service programmes in the work environment for optimal performance. Abdulkareem (2010) reiterates that information is even more important to the women group because of the fact that women constitute the larger portion of the adult population in the world and also because of the roles they play in the lives of other categories of people (such as children, men, youths, etc.) in the population. Women are regarded as key to the development of any nation; an adequately-informed woman affects the lives of people around her. The importance of information to human development and empowerment cannot be overemphasized, because, information has become a supportive input of any development programme. Thus, it can be said that information, if well-articulated, could eradicate ignorance and provide enlightenment on how to achieve economic, educational, social, political and cultural objectives. It has been observed that having access to the right kind of information can address the major problems of ignorance and poverty of ideas that hinder the empowerment of individuals. Fox and Fallows (2003) corroborates this assertion by reporting that people who are well informed are able to respond appropriately to the demands of their environment. It also strengthens their social networks.

Mass media sources of communication are intended to create mass awareness about new and improved technologies and also create a favorable psychological climate for their

widespread adoption in the society. Studies aptly indicate that widows are suffering from various types of problems due to lack of education and information. Thus, women's empowerment is necessary. Women's empowerment is one of the key factors in determining success of development. Right information given at the right time can empower the widows and protect them from various problems. Various ICTs, such as radio, television, mobile phone, and internet are used for empowering the widows via awareness, education, and information. This is an ICT era, but, until today, half of the women are suffering from various types of problems due to the gap between ICT and its use without needs assessments and participation of rural people. Community radio, a participatory medium of communication, can be used for empowerment of rural women.

2.8 Challenges to Access of Information by Widows

A single parent, usually a mother, raises her children and lives under great stress and financial hardship. The children are usually responsible for chores, child care, and cooking. Particularly, female siblings are the ones responsible for these tasks and hence in most cases, they are kept out of schooling in order to carry out these tasks. The Nigerian women traditionally "performed roles of wife, mother, child-bearer, caretaker, and food provider". Despite the value of access to information, women face many challenges in exercising this right. The understanding of basic concept in this work has to be analyzed such as challenges to information accessibility. Challenges can be described according to Oxford Advanced Learner's Dictionary as a new or difficult task that test somebody's ability and skill or to question whether a statement or an action is right, legal etc. Information accessibility simply means the availability of information which can reach or satisfy the

need of people. Therefore, the factors that act as challenge to information accessibility as opined by Igwe (2012) include the following;

1. Lack of Awareness: Information seekers and users may not know about the resources available and the libraries did not make it clear to the information seekers about the traditional resources and services which serve as impediments to information accessibility but effective access and use of information can flourish a society.
2. Costs: The costs of information sources also affect the accessibility of information because some information sources are expensive and not only that but scarce. Therefore, it can be deduced from Igwe (2012), Ugah and Okpara (2007) that the challenges affecting the accessibility of information by women artisans are illiteracy, lack of infrastructure, ignorance, lack of awareness, inaccessibility and cost.
3. Language: The kind of language spoken can be a problem in the sense that, if information is disseminated to people and the language by the recipient, it can be a problem to the recipients. Environment: The environmental factors include the polluted air in urban and industrialized cities. Noise is also environmental factor that hinder communication process within a particular environment Uhegbu (2001) includes language and location of information as environmental factors.
4. Illiteracy: This affects information accessibility of women artisans because it is not all of them that have skills to read and write in which they find it difficult to access the information available for them.

5. Geographical Distance: Distance becomes a problem due to the lack of communication facilities which can be used to pass information. Infrastructural facilities such as the radio, television, electricity, library resources etc may be needed to facilitate the generation, processing and communication of information in which some of them are costly to procure and without some of this facilities there will be little or ineffective access information. Infrastructure is the basic framework of any information organization, effective information access depends on communication facilities such as telephone, internet, radio, television etc as well as an adequate supply of electricity.
6. Ignorance: It is a challenge because if information is needed and cannot be located in other to identify or gather information related to their various area of specialization. Experts have also identified different challenges that affect information accessibility.

Uhegbu (2002) identifies five challenges viz; economic, social, environmental occupational and infrastructure. Ozowa (2005) in his research, the nature of agricultural information needs of small scale farmer in Africa ascribe the low level of adoption of agricultural production technology among small scale farmer as a result of lack of information. In his research no technology information is supplied to small scale farmer but only relied on their traditional crude method, thus resulted to small amount of production. For any marketer to source for any information there must be information seeking behavior. Information seeking behavior is the activity undertaken to identify a massage that solves or satisfies a perceived need.

2.9 Summary of the Review

The purpose of the literature review in this study was to identify gaps to be further addressed in this study. The chapter reviewed literature that discussed the significance of information to individuals as to respond to change in order to manage and cope with future demands by exposing themselves to relevant information, which help in personal advancement and community development. It also explains the types of information for economic empowerment to include information on entrepreneurship, micro-credit, co-operative societies and financial education.

This chapter discussed access to information for economic empowerment as access to everything like financial information, trade stocks, access to government agencies programmes etc. it explains the formal sources of information as the printed sources such as books, journals, report etc. while the informal sources include conversation with colleagues, telephone calls, radio and newspapers.

However, most of the literature reviewed concerning the research looked at economic empowerment from different angles which none of the angles that this research focused on. For example, many of these literature studied economic opportunities and obstacles for women and girls, empowering women through financial awareness and education, women empowerment and economic development, determinants of women empowerment, women empowerment through access to information. None of this studies looked at access and utilization of information in relation to economic empowerment of widows. So this shows that the perspective of this research is different from those of the previous studies.

Finally, this research bridge the gap of economic empowerment in relation to access and utilization of information by widows unlike other previous studies.

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CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter is presented under the following sub-headings:

3.2 Research methodology adopted for the study

3.3 Research design adopted for the study

3.4 Population of the study

3.5 Sample and Sampling techniques

3.6 Instrument for data collection

3.7 Validity of the instrument

3.8 Reliability of the instrument

3.9 Procedure for data collection

3.10 Procedure for data analysis

3.2 Research Methodology Adopted for the Study

The studyadopted quantitative research method. Quantitative research method is defined as the systematic empirical investigation of social observable phenomena via statistical, mathematical or computational technique (Kamba, 2014).The reason why this method was adopted was to gain statistically valid results and feedback in relation to a populations ideas and opinions.

3.2.1 Research Design Adopted for the Study

A cross sectional survey research design was adopted for this study. Cross sectional survey was found be the most appropriate because the study investigates the access and utilization of information for economic empowerment among defined population/groups (widows) at a specified time frame. According to Gyette (1983) cross sectional research is used to examine one variable in a defined population at a particular point in time. Survey research design is more suitable for studying a population that is spread across an area. The researcher finds it appropriate for this study because the population of widows is spread across Zaria Local Government Area of Kaduna State. According to Muhammad (2005) a research design is said to be survey design if it has no control group. Aina and Ajiferuke (2002), argued that, survey design could be conveniently used in large and small population without sacrificing efficiency in addition to time and money saving and currency. According to Suleiman (2007) survey research design is used in studies that have individual people as the unit of analysis and for collecting original data for describing a population that is too large to observe directly. This method was considered appropriate for this study because it allow extensive gathering of information, it is easier, convenient and flexible. Also it will enable the researcher to reach out to the study population in their different locations.

3.3 Population of the Study

The population of this study consists of all widows who registered under the non-governmental organizations of Zaria local government, area which are located in thirteen wards of Zaria local government, area namely, Kwarbai “A” ward, Kwarbai “B”, Anguwan Juma, Kaura, Limancin Kona, Tudun Wada, Gyalesu, Dambo, Wuciciri, Duten Abba, Anguwan Fatika and Kufena ward. According to the data collected from the non-

governmental organizations, the widows are 1280. The tabulation is presented on table 3.1. population of the study.

Table 3.1: Distribution of Widows across wards in Zaria Local Government Area.

S/no.	Wards	Number of registered widows in non-governmental organizations
1	Kwarbai "A"	115
2	Kwarbai "B"	110
3	Anguwan Juma	90
4	Kaura	130
5	Limancin Kona	75
6	Tudun Wada	150
7	Gyalesu	104
8	Dambo	114
9	Wucicciri	91
10	Dutsen Abba	95
11	Anguwan Fatika	82
12	Kufena	65
13	Tukurtukur	59
	Total	1280

Source: Kaduna State Ministry of Women Affairs, office of the public relation officer (as at April, 2017).

3.4 Sample Size and Sampling Technique

Sample refers to the systematic and carefully selected representative of the population of the study. Usually if the population is too large for the researcher to survey all of its members, a small, but carefully chosen sample can be used to represent the population. Ibrahim (2013) also supports this by asserting that sampling is necessary when the researcher is unable to investigate all the members of the target population. Simple random sampling technique is a sampling technique where every item in the population has an even chance and likelihood of being selected in the sample. Simple random sampling technique

was adopted for drawing up the sample size. The advantage of simple random sampling is that every object has the possibility to be selected and it is an unbiased surveying technique (Yates as cited by Andrew, 2014). 30 percent of the wards was randomly sampled by assigning a consecutive number from 1 to 10 to each of the ward, 4 wards representing 30 percent was randomly selected. These wards are; Kwarbia 'A', Limancin Kona, Tudun Wada and Anguwan Fatika. Furthermore, 30 percent of the registered widows within these wards was randomly selected using the same procedure and groups of the study was drawn from this sample size. Therefore, a total of 128 widows were selected.

This sample size of 30 percent was considered enough to be a representative of the entire study population in order to arrive at a more appropriate, and acceptable conclusion. This position is supported by Akuezuilo (1993) who argued that a sample of 30 percent is quite adequate to represent the study population in a behavioral research.

Table 3.2 Sample Distribution of Widows groups across Wards in Zaria Local Government Area

S/N	Wards	Population	30% 0f widows from each ward
1.	Kwarbai "A"	115	35
2.	Limancinkona	75	23
3.	Tudun wada	150	45
4.	Anguwan fatika	82	25
	Total	422	128

3.5 Instrument for Data Collection

The instrument used for collecting data in this research was questionnaire. This is because it allows collection of data from the population who are able to read and write. Habu

(2008) defined a questionnaire as one of the survey research techniques aimed at eliciting information on a particular subject of research by using a form which contains a predetermined sets of question for individual responses. Sambo, (2005); andOsuala, (2005) stressed that questionnaire is more economical for reasons of time and fund and are directly associated with survey research method. Kathori (2004) maintained that questionnaire is the heart of a survey study. The choice of this instrument however, was based on the fact stated by the above scholars and also for the respondents who are literate and capable of completing the questionnaire and for those among the respondents, who cannot read and write, 2 research assistants assisted in getting the information from the respondents. Secondly, questionnaire is the most frequently used instrument in educational research (Omotosho, 1994).

Questionnaire

The questionnaire was designed for collecting data on access and utilization of information on economic empowerment by widows in Zaria local government area, Kaduna state. The questionnaire is structured in six sections. Section A, provides demographic information of the respondent, while section B addresses research questions raised on the types of information widows access for economic empowerment in Zaria local government area, Kaduna state. Section C addresses access to information for economic empowerment. Section D addresses the extent of utilization of information for economic empowerment. Section E addresses**:** purpose of utilizing information for economic empowerment. Section F addresses challenges faced by widows in accessing information.

3.6 Validity of the Instrument

In order to ascertain the validity of the instrument, the researcher subjected the questionnaire to research experts, colleagues and supervisors for necessary input, corrections, and amendment to be incorporated in order to ensure that the questionnaire is capable of producing the required responses/information from the respondents. According to kerlinger, (1973); Adamu and Johnson, (1997) validation of instrument by experts in the field is an effective way of validating research instrument. The decision by the researcher to adopt face validity is based on the remark by Ibrahim (2013) that validation by experts is an effective method of measuring the accuracy of the instrument and for determining if an instrument is an accurate measure of the desired construct. The instrument was corrected; and comments of the supervisor improved the items structure and format.

3.7 Reliability of the Instrument

Reliability of an instrument deals with the measurement of internal consistency of an instrument if administered on similar respondents more than once. Ebel, (2002); Awotunde and Ogodulunwa, (2004) remarked that reliability is necessary in order to strengthen the validity of such instrument. In line with the above, a pilot study was conducted in Sabon Gari Local Government Area, Kaduna State. Six Widows were issued with the research instrument. This is in line with Mbachu, (2010); Umar, (2010); Adigun, (2011) who noted that pilot testing is usually done on a much smaller scale than the main study but under same or similar conditions outside of the main study area. Split-half method of reliability estimate by splitting the administered questionnaire into two sets after numbering them in order of odd and even numbers serially was used. A reliability co-efficient of 0.86 was obtained and was found to be good enough for the instrument in accordance with the view of Asika, (2004).

3.8 Procedure for Data Collection

The researcher with the help of one research assistant administered and collected back the completed questionnaire from the respondents. The research assistant used was educated on how to carry out the exercise. Two weeks was used to distribute and collect back the questionnaire. The respondents could read and write were given the questionnaire to fill without the use of another person who help in translating the instrument. While those who could not read and write were assisted in translating the instrument by the research assistant. The administration of the instrument was carried under strict confidentiality as respondents were given all assurance that their responses would be treated confidentially.

3.9 Procedure for Data Analysis

The data collected for the study was analyzed using descriptive and inferential statistics. The analysis was done using frequency tables, simple percentages, mean and standard deviation. In the analysis of research question three which a Likert scale was used by joining Very often and often together as three, Occasionally and never as two, and Undecided as one. The cut off mark for accepting the response was taken by using the highest mean. The benchmark for accepting the response is 2.5 of the respondents. In the case of the responses for a particular research question obtained below 30% of the total responses, the variable with the highest response was used for the discussion. However, the response rate was analyzed using percentage. For the hypotheses formulated, One Way Analysis of Variance (ANOVA) was used in testing the hypotheses. The use of ANOVA was informed by using more than two groups of independent variables to be involved in the test.

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CHAPTER FOUR

DATA PRESENTAION, ANALYSIS AND DISCUSSION

4.1 Introduction

This chapter is presented under the following sub-headings:

4.2. Response Rate of the Respondents

4.3. Descriptive Statistical Analysis

4.4. Inferential Statistical Analysis

4.2 Response Rate of the Widows

A total number of one hundred and twenty-eight (128) copies of the questionnaire were distributed to the widows in Zaria Local Government area, Kaduna State, out of which 126 (98.4%) were duly completed, returned and found useful for analysis. This response rate was achieved due to the fact that the researcher gave adequate time to the respondents to fill the questionnaire. Table 4.1 shows the response rate of the respondents according to their wards.

Table 4.1: Response Rate of the Respondent

S/No	Wards	Copies of of Questionnaire Distributed	Copies of of Questionnaire Returned	Percentage of Questionnaires Returned
1.	Kwarbai "A"	35	35	100%
2.	Lmancinkona	23	22	95%
3.	Tudun wada	45	44	97%
4.	Anguwan fatika	25	25	100%
Total		**128**	**126**	

Questionnaire Distributed=128 Questionnaire Returned=126

Table 4.1 revealed that Tudun wadaward has the highest response rate of 44 (34.4), followed by kwarbai "A" ward which is 35 (27.3%); while Anguwan Fatika ward has 25 (19.5%) andLimancin Kona ward has 22(17.2%).

4.3 Descriptive Statistical Analysis

This section presents the data collected and analyzed using descriptive statistics. The data analyzed in this section was collected using the five (5) research questions which guided the study. Mean and standard deviation were used in the computation of the data collected and analyzed in this section.

4.3.1 Types of Information widows access for Economic Empowerment in Zaria Local Government area, Kaduna State

This research question was raised to identify the types of information access for economic empowerment by widows in Zaria Local Government area, Kaduna state. In order to answer this research question, a list of types of economic empowerment information was provided for the respondents to tick as many as possible. Table 4.6 presents the data collected and analyzed.

Table 4.2: Types of information accessed for economic empowerment by widows

S/N	Types of information for economic empowerment	Wards						
		Kwarbai "A"	Limancin Kona	Tudun wada	Anguwan fatika	Total	Mean	S.D
1.	Information on entrepreneurship	23	17	32	25	97	24.3	6.1
2.	Information on cooperative societies	9	7	11	10	37	9.3	1.7
3.	Information on financial education	7	6	10	10	33	8.3	2.0
4.	Information on micro-credit	10	5	9	9	33	8.3	2.2
5.	Information on education	15	8	11	11	45	11.3	2.8
6.	Information on technology	5	2	6	4	17	4.3	1.7
7.	Information on agriculture	10	20	5	7	42	10.5	6.6

8.	Information on poultry	9	8	10	12	39	9.7	1.7
9.	Information on contribution group	8	15	9	17	49	12.3	4.4
10.	Information on employment opportunities	10	8	8	14	40	10.0	2.8
11.	Information on acquisition skills	11	7	13	8	39	9.7	2.7

Table 4.2presents the types of information widows accessed for economic empowerment in Zaria local government area, Kaduna state. The table revealed that, the mostly access type of information for economic empowerment is on entrepreneurship with mean score of 24.3, followed by information on contribution group with mean score of 12.3 and information on education with mean score of 11.3 respectively. It was discovered that information on technology for economic empowerment among widows was the least information accessed with mean score of 4.3 followed by information on financial education and on micro-credit with mean score of 8.3 respectively. The response rate recorded by information on entrepreneurship is due to the fact that, the widows perceived entrepreneurship as useful, supporting, and easy to process and also a good means of gaining sustainability. This finding corroborates the finding of Adeyemo (2014) who reports that 77% of the widows engaged in entrepreneurship like petty trading to take care of themselves and their children. He also reports that 64% of the widows join cooperative societies for financial assistance to support their children education.The result showed that the majority of the widows have engaged in entrepreneurship to improve their well-being and educate their children single handedly and that the unemployed widows are more vulnerable when it comes to the issue of widowhood. As a result of this many of them engage in petty trading and menial jobs so that they can stood on their own and meet the needs of the family.

4.3.2 How do Widows Access Information for Economic Empowerment in Zaria local government area, Kaduna State?

A list of various sources of information were outlined in table 4.3 for the respondents to indicate the source through which information was accessed.

Table 4.3: Access to information

S/N	Sources of accessing information	Wards						
		Kwarbai "A"	Limancin Kona	Tudun Wada	Anguwan Fatika	Total	Mean	S.D
1.	Other widows	15	14	13	17	59	14.7	1.7
2.	Women leaders	23	15	20	20	78	19.5	3.3
3.	Widows who are related to those occupying political offices	3	2	4	2	11	2.7	.95
4.	Radio	24	14	22	18	78	19.5	4.4
5.	Television	5	4	5	3	17	4.3	.95
6.	Mobile phones	7	4	7	8	26	6.5	1.7
7.	Community leaders	5	8	4	7	24	6.0	1.8
8.	Internet	5	0	10	3	18	4.5	4.2
9.	Government circular	3	3	0	5	5	1.3	1.3
10.	Posters	0	0	5	2	11	2.7	2.0

11.	Library	1	0	3	1	7	1.7	2.4
12.	Place of worship	5	6	5	8	24	6.0	1.4
13.	Political party leaders	3	3	3	3	12	3.0	.00
14.	Market square	3	4	2	5	14	3.5	1.3
15.	Village heads	5	5	5	7	22	5.5	1.0

Table 4.3 presents the sources of accessing information by widows. from the table, it was discovered that majority of the respondents with mean score of 19.5 accessed their information through women leaders and radio. This shows that the widows make use of radio and women leaders more than any other source, while the least information source accessed was government circular with mean score of 1.3, and the library with mean score of 1.7 respectively. Sibanda (2001) reiterated the fact that in Africa, radio is and will continue for a long time to be the most appropriate communications technology that is available to majority of people in developing countries, particularly the disenfranchised communities, women, children and the youth. Since the rural populations, the urban poor, the illiterate and the marginalized are at the greatest risk of being left out of the information and knowledge revolution, the radio is usually the communication media most used. Uganneya and Umaru (2008) found that women farmers in Benue State, Nigeria own various types of information and communication media, particularly radio set (53.0%) and television sets (37.0%).

4.3.3 Purpose of utilization of Information for Economic Empowerment by widows in Zaria Local Government area, Kaduna State

This research question sought to find out the purpose of utilization of information for economic empowerment of widows in Zaria local government, Kaduna state. The

respondents were asked to indicate their purpose for utilization of information for economic empowerment on the options mention. Table 4.5 displays the responses of the respondents.

Table 4.4 Purpose of Utilizing Information

S/N	Purpose of utilizing information	Wards						
		Kwarbai "A"	Limancin Kona	Tudun wada	Anguwan Fatika	Total	Mean	S.D
1.	Reduce poverty	22	23	21	23	89	22.2	.957
2.	Improve well being	28	23	25	25	101	25.3	2.0
3.	Income generation	10	9	15	14	48	12.0	2.9
4.	Educational Upliftment of the family	20	15	25	22	82	20.5	4.2
5.	Decision making	12	8	14	10	44	11.0	2.6
6.	Financial independence	20	16	20	20	76	19.0	2.0

7.	Promote gender equality	10	7	10	6	33	8.3	2.1

Table 4.4 presents the purpose of utilization of information for economic empowerment among widows in Zaria local government area, Kaduna state. The table revealed that widows in Zaria local government utilize information for the purpose of improving the well-being of the family with the highest mean score of 25.3, followed by reduction of poverty with mean score of 22.2 and for educational Upliftment with mean score of 20.5. The least response was on promoting gender equality with mean score of 8.3. This implies that widows do utilize information for gaining sustainability in their day to day activities not for generating income for savings. According to Williams (2006) and Ajadi et al (2010) persistent poverty and deteriorating economic conditions have forced many widows to work outside the normal status quo, compelling them to venture into various economic activities for improving well-being of the family and at the same time reduce poverty, while continuing to perform their traditional household chores.

4.3.4 Extent of Utilization of Information for Economic Empowerment by widows in Zaria Local Government area, Kaduna State

This question was concerned about widows' extent of utilization of information for economic empowerment. To achieve this objective, a list of types of information for economic empowerment was outlined for the respondent to indicate the extent of their utilization of the information on a five point modified Likert scale of measurement ranging from Very often, Often, Occasionally, Never, and undecided.

Table 4.5: Extent of Utilization of Information for Economic Empowerment by Widows in Zaria Local Government Area, Kaduna State.

s/n	Extent of utilization	Wards

		Kwarbai A			Limancinkona			Tudun wada			Unguwanfatika			Total	Mean	S.D
		VO	OC	UD	VO	OC	UD	VO	OC	UD	VO	OC	UD			
1.	Information on entrepreneurship	20	10	5	15	5	2	38	4	2	15	5	5	126	5.5	19.7
2.	Information on cooperative societies	13	1	21	2	1	19	13	4	27	11	2	12	126	3.5	12.8
3.	Information on financial education	10	3	22	5	3	14	8	2	34	7	3	15	126	3.3	11.8
4.	Information on micro-credit	5	5	25	6	4	15	3	7	35	4	7	14	126	3.2	11.4
5.	Information on education	10	1	24	8	5	9	10	0	34	14	1	10	126	3.6	13.1
6.	Information on technology	5	2	28	3	0	19	5	1	38	4	1	20	126	2.8	9.9
7.	Information on agriculture	10	2	23	9	2	11	10	2	32	10	2	13	126	3.5	12.8
8.	Information on poultry	10	2	23	10	1	11	6	3	35	10	2	13	126	3.4	12.4
9.	Information on contribution group	7	4	24	5	7	10	8	3	33	6	7	12	126	3.3	12.4
10.	Information on employment opportunities	7	5	23	5	3	14	10	4	30	8	3	14	126	3.3	12.1
11.	Information on acquisition skills	8	2	25	7	1	14	15	1	28	10	1	14	126	3.5	12.7

KEY: VO=Very Often &Often. OC=Occasionally. NV=Never. UD=Undecided.

Table 4.5 presents the extent of utilization of information for economic empowerment by widows in Zaria local government area, Kaduna state. The table shows that information on entrepreneurship was the type of information that was very often utilized for economic empowerment among widows across the wards in Zaria local government area, Kaduna state with the high mean score of 5.5, followed by information on education with mean score of 3.6. while the least mean score was 2.8 which is information on technology. This implies that the low usage of technology for economic empowerment was due to cost of the facilities and inaccessibility from the widows. This finding corroborate with the saying of Sorino, (2009), that information on entrepreneurship is extremely important for the economic progress, because of its connections with private and public organizations, small and medium enterprises as well as large companies in national and international markets. The activities of entrepreneurship increase innovation, economic wealth and growth, employment and consolidate the competiveness of the firm.

4.3.5 Challenges widows face in accessing Information for Economic Empowerment in Zaria Local Government Area, Kaduna State

One of the objectives of this research is to determine the challenges widows faced in accessing information for economic empowerment in Zaria local government area, Kaduna state. The respondents were asked to indicate their challenges in accessing information for economic empowerment as outlined in table 4.6.

Table 4.6 Challenges to Accessing Information for Economic Empowerment

S/N	Challenges to access to information	Wards						
		Kwarbai“A”	Limancin Kona	Tudun Wada	Anguwan Fatika	Total	Mean	S.D
1.	Lack of training on acquisition skill	20	20	25	18	83	20.7	2.9
2.	Language barrier	5	5	7	5	22	5.5	5.2
3.	Distance	7	4	5	5	21	5.3	1.3
4.	Lack of infrastructure	10	5	7	10	32	8.0	2.4
5.	Inaccessibility	8	12	10	20	50	12.5	5.3
6.	Environment	15	10	8	8	41	10.3	3.3
7.	Cost	30	23	28	25	106	26.5	3.1

Table 4.6 presents the challenges faced by widows in accessing information for economic empowerment in Zaria local government area, Kaduna state. The table indicates that majority of the items listed were considered as challenges to accessing information. The table shows that lack of information on acquisition skills has the highest mean 20.7, followed by cost of accessing the information with mean score of26.5. Distance as a challenge was the least with mean score of 5.3. Theresult of Adesua-Lincoln (2011) in a study showed that many of the women entrepreneurs 76.0% lacked information and advice on how to access finance and this was a very serious constraint affecting their business

start-up. In addition, 61.0% of the female entrepreneurs stated that lack of avenues for business networking was a very serious constraint on firm growth. Information networks that are supposed to make Access to Information easier for women remain out of their reach especially in rural areas where physical access is difficult due to bad roads and poor infrastructure. Also improving access to financial services will also help to reduce poverty and improve income equality while financial exclusion can retard economic growth and increase poverty and inequality Butter &Cornaggia, (2008). Robust economic growth cannot be achieved without putting in place well focused programme to reduce poverty through empowering the people especially widows by increasing their access to factors of production (CBN,2005).

4.4 Inferential Statistical Analysis

This section focused on the inferential statistical analysis. two (2) null hypotheses were formulated and tested. The hypotheses formulated were tested using One – way ANOVA. All met the assumptions of One-way ANOVA which include: the dependent variable should be measured at continuous level; the independent variable should contain two or more categorically unrelated groups; there should be independence of observation; the dependent variable should be approximately normally distributed for each category of independent variables; and there should be homogeneity of variance of the distribution (One-way ANOVA). The two hypotheses were tested using 0.05 level of significance because in Behavioral Sciences, 0.05 level of significance is generally accepted.

The findings from these hypotheses were presented as follows:

Null Hypothesis One

HO_1: There is no significant difference among widows on the types of information they access for economic empowerment in Zaria Local Government area, Kaduna State.

This hypothesis was subjected to One-way ANOVA. The summary table was presented in table 4.7

Table 4.7 Difference among Widows on the Types of Information They Access for Economic Empowerment

Responses	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	377.614	3	125.871	27.753	.000
Within Groups	553.315	122	4.535		
Total	**930.929**	**125**			

The p-value of the ANOVA test as shown in Table 4.7, showed that the p-value obtained was less than 0.05 (displayed as .000). Since the p-value is less than 0.05, this implies that there was significant difference in the types of information they access for economic empowerment in the four wards of Zaria local government Kaduna state. In order to determine the extent of the difference among widows in the types of information they access for economic empowerment, the data was further subjected to Post-hoc Scheffe Multiple Comparison Test. The comparison was presented in table 4.7.

Table 4.7b Post Hoc Scheffe Test of Multiple Comparisons of the Extent of the Difference among widows on the types of information they access for economic empowerment

Post hoc scheffe test of multiple comparisons

(I) VAR00006	(J) VAR00006	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval Lower Bound	95% Confidence Interval Upper Bound
1.00	2.00	-1.04026	.57943	.363	-2.6829	.6024
	3.00	-1.60844*	.48235	.014	-2.9759	-.2410
	4.00	-4.96571*	.55767	.000	-6.5467	-3.3848
2.00	1.00	1.04026	.57943	.363	-.6024	2.6829
	3.00	-.56818	.55608	.791	-2.1446	1.0083
	4.00	-3.92545*	.62255	.000	-5.6903	-2.1606
3.00	1.00	1.60844*	.48235	.014	.2410	2.9759
	2.00	.56818	.55608	.791	-1.0083	2.1446
	4.00	-3.35727*	.53338	.000	-4.8694	-1.8452
4.00	1.00	4.96571*	.55767	.000	3.3848	6.5467
	2.00	3.92545*	.62255	.000	2.1606	5.6903
	3.00	3.35727*	.53338	.000	1.8452	4.8694

KEY: 1.00= Kwarbai 'A', 2.00= Limancin Kona, 3.00=Tudun Wada, 4.00=Anguwan Fatika

Table 4.7b indicated that after comparison of all the four wards, there were significant differences among the wards. Ward one which is kwarbai 'A' is compared with the three wards which indicate the difference on the types of information accessed among ward three and four with asterisk. Also ward two is compared with ward one, three and four which was indicated only in ward four. Likewise, ward three was compared with ward one, two and four which shows a great difference on the types of information they access between ward one and four. Lastly, ward four was compared with ward one, two and three with

difference among both the three wards. This implies that the three wards used different types of information for economic empowerment.

Null Hypothesis Two

HO_2: There is no significant difference among widows on the procedures through which they access information for economic empowerment in Zaria local government, Kaduna state.

This hypothesis was subjected to One-way ANOVA. The summary table is presented in table 4.8

Table 4.8: Difference among widows on the procedure through which they access Information for Economic Empowerment

Anova

Responses	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	**399.961**	**3**	**133.320**	**1.675**	**.176**
Within Groups	**9711.246**	**122**	**79.600**		
Total	**10111.206**	**125**			

Table 4.8 revealed that the P Value was represented by 0.176. since alpha is 0.05 and the p value is greater than the alpha, the null hypotheses was retained. It was concluded that there is no significant difference among widows in the procedure through which they access information for economic empowerment in the four wards in Zaria Local Government area, Kaduna State.

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CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the summary of the study, summary of findings, conclusions and recommendations drawn for the study.

5.2 Summary of the Study

The study investigated the access and utilization of information for economic empowerment among widows in Zaria local government area, Kaduna state. In view of this, five research questions were raised and two null hypotheses were formulated and tested. The research questions sought to find out the types of information widows access for economic empowerment in Zaria local government area, Kaduna state; how do widows access information for economic empowerment in Zaria local government area, Kaduna state; to what extent do widows utilize information for economic empowerment in Zaria local government Kaduna state; for what purpose do widows utilize information for economic empowerment; what challenges do widows face in accessing information for economic empowerment in Zaria local government area.

The literature reviewed were organized under the following subheadings: concept of information, significance of information, concept of empowerment, types of information for economic empowerment, access to information for economic empowerment, utilization of information for economic empowerment, purpose of utilizing information for economic

empowerment, challenges to accessing information for economic empowerment by widows.

A survey research method was adopted for the study. The population of the study comprised of 1280 widows who registered under the non-governmental organizations of Zaria local government area under the thirteen wards. Simple random sampling technique was used for the selection of 128 sample which is thirty percent of the wards and thirty percent of the widows under the four wards.

The instrument used for data collection was questionnaire; the data collected for the study were organized and analyzed using descriptive statistics for the research questions and inferential statistics for the hypotheses. Frequencies, percentages, mean and standard deviation were used for the descriptive analysis, while one way Anova was used for the hypotheses.

5.3 Summary of the Major Findings

The following were the major findings of the study:

1. The types of information widows access for economic empowerment in Zaria local government, Kaduna state were information on entrepreneurship and information on contribution group.

2. The procedure through which widow's access information for economic empowerment in Zaria Local Government were radio and women leaders.

3. The purpose for utilization of information for economic empowerment by widows in Zaria local government area, Kaduna state were to improve well-being, reduce poverty, educational Upliftment of the family and to be financially independent.

4. Information on entrepreneurship was very often utilized and information on micro-credit are not.

5. The challenges widows face in accessing information for economic empowerment in Zaria Local Government noticed were cost, lack of training on acquisition skills and inaccessibility.

6. There is significant difference among the widows in the types of Information they accessed for Economic Empowerment.

7. There is no significant difference among widows in the procedure through which they access Information for Economic Empowerment.

5.4 Contribution to the Body of Knowledge

1. This study established that the procedure through which widows access information in Zaria local government area, are through radio and women leaders in their community.

2. The study also established that lack of training on skills acquisition is the major challenge widows face in accessing information on economic empowerment.

3. The study established that while information on entrepreneurship was very often utilized and information on micro-credit are not.

5.5 Limitation of the study

This study was limited to widows who registered under the Non-governmental organizations of Zaria local government, Kaduna state due to the widow's expectation of empowerment scheme from the researcher and constraints of finance to cover such widows scattered in different geographical locations in the state.

5.6 Conclusion

From the analysis and summary of the findings, it could be said that information on entrepreneurship is predominantly the type of information utilized for economic empowerment in Zaria local government because it is the type of information that the widows perceives as useful, engaging and good means for gaining economic sustainability. The sources of accessing information used by widows was majorly the radio and women leaders, this is because they are usually the communication media most used. However, the extent of utilization of information on cooperative societies, information on financial education, information on micro-credit and information on technology was very low. This is largely attributed to the fact that there is no body or a political figure that is willing to help and provide the widows with small loans and educate them on how to make use of it to gain much. The challenges widows faced in accessing information were the high cost of buying equipment's, cost of living and lack of money to start a business as well as lack of training on acquisition skills by the government.

5.7 Recommendations

Based on the findings of this study, the following recommendations are proffered:

1. Information providers and public libraries should create awareness on other types of information for economic empowerment to widows through establishment of community information Centre's in Zaria Local Government Area.

2. The development agencies and the NGO'S should educate the widows on how to use different sources of information like radio, public libraries, Islamiyah, market squares and also create awareness about advantages of participation in social institutions.

3. The local government in collaboration with public libraries, women groups and NGO'S should evolve training programmes to equip widows with skills in entrepreneurship so as to improve the economic status.

4. The non-governmental organizations and the public libraries should find a means of promoting gender equality.

5. Government, commercial banks and relevant stakeholders should make provision of empowerment scheme which is a start-up trade fund to widows and improve access to financial services and credit to enable them engage in economic activities.

5.8 Suggestion for further studies

Based on the findings and conclusion of the study, the following area was suggested for further researches:

1. Access and utilization of information for economic empowerment by widow'sin north central Nigeria.

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AppendixI

Department of library and information science,
Faulty of education,
Ahmadu Bello University,
Zaria.
May, 2017.

Dear respondent,

Introductory Letter for a Survey on Access and Utilization of Information for Economic Empowerment of Widows in Zaria Local Government.

I am a master student in library and information science department of Ahmadu Bello University Zaria, conducting a Research entitled "Access and Utilization of Information for Economic Empowerment of Widows in Zaria Local Government". This research is essentially for academic purposes. You are one of those selected in your non-governmental organization for this exercise. Kindly assist to the questions in this questionnaire. All the information given will be used strictly for the research purpose only.

Thank you for your anticipated cooperation.

Yours sincerely,

Sakinat Ja'afar

Section A: Demographic information
Please, tick in the appropriate box provided

1. Wards

a. Kwarbia "A" [ ]

b. Limancin Kona [ ]

c. Tudun Wada [ ]

d. Anguwan Fatika [ ]

Section B: Types of Information for Economic Empowerment

2. What types of Information for Economic Empowerment do you access?

1. Information on entrepreneurship [ ]

2. Information on cooperative societies [ ]

3. Information on financial education [ ]

4. Information micro-credit [ ]

5. Information on education [ ]

6. Information on technology [ ]

7. Information on agriculture [ ]

8. Information on poultry [ ]

9. Information on contribution group [ ]

10. Information on employment opportunities [ ]

11. Information on acquisition skills [ ]

Others indicate ----------

Section C: Access to Information for Economic Empowerment.

3. I accessed Information for Economic Empowerment through the following sources

1. Other widows	[ ]
2. Women leaders	[ ]
3. Widows who are related to those occupying political offices	[ ]
4. Radio	[ ]
5. Newspaper	[ ]
6. Television	[ ]
7. Mobile phones	[ ]
8. Community leaders	[ ]
9. Internet	[ ]
10. Government circular	[ ]
11. Posters	[ ]
12. Library	[ ]
13. Place of worship	[ ]
14. Political party leaders	[ ]
15. Market squares	[ ]

Section D: Extent of Utilization of Information for Economic Empowerment

4. How do you use the Information for economic Empowerment? Please tick the relevant options.

s/n	**Types of Information for economic empowerment**	**VO**	**OF**	**OC**	**NV**	**UD**
1.	Information on entrepreneurship					
2.	Information on cooperative societies					
3.	Information on financial education					
4.	Information on micro-credit					
5.	Information on education					
6.	Information on technology					
7.	Information on agriculture					
8.	Information on poultry					
9.	Information on contribution group					
10.	Information on employment opportunities					
11.	Information on acquisition skills					

VO= very often, OF= often, OC= occasionally, NV= never, UD=undecided

Section E: purpose of utilizing Information for Economic Empowerment.

5. Please tick as appropriate the purpose of utilizing information

1. Reduce poverty [ ]

2. Improve well-being [ ]

3. Income generation [ ]

4. Educational Upliftment of the family [ ]

5. Decision making [ ]

6. Financial independent [ ]

7. Promote gender equality [ ]

Others (please State)
…….……

Section F: challenges to accessing information for economic empowerment by widows.

6. Please indicate the challenges you encounter while accessing Information for Economic Empowerment.

1. Lack of training on skill acquisition [ ]

2. Language barrier [ ]

3. Distance [ ]

4. Lack of infrastructure [ ]

5. Inaccessibility [ ]

6. Environment [ ]

7. Cost [ ]

Others specify ----------

Fani A: bayanikanalumma

Kanunaalaman yadda ta hanyarkestawandayafidacewa

1. Anguwoyi

a. Kwarbai A

b. Limancinkona

c. Tudun wada

d. Anguwan fatika

Fannni B: ire irenlabaraimasumasutaimakawabunkasatattalinarziki

2. wayansuirinlabarai kike samudomintaimakawawajenbunkasatattalinarziki?

1. LabarikanSanao'i

2. LabarikanKungiyoyin Gama Kai

3. Labarikan Wanda yaShafiIliminaSarrafaKudi

4. LabarikanHanyoyinSamunBashi

5. LabarikanHanyoyinIlimi

6. LabarikanFasaha

7. LabarikanNoma

8. LabarikanKiwonTsuntsaye

9. LabarikanAdashi

10. LabarikanHanyoyinSamunAiki

11. LabarikanKwarewanAyyukanHannu

BayanikanSauranAbubuwa……

Fanni C: HanyoyinSamunLabaraiDominBunkasanTattalinArziki

3. Ina SamunLabaraiSabodaBunkasanTattalinArziki ta HanyoyiKamar haka

1. Ta zawarawa

2. Shuwagabanninmata

3. Zawarawamasualaka da shugabancinsiyasa

4. Radiyo

5. Jaridu

6. AkwatinTalabijin

7. WayoyinCalula

8. Yanan Gizo

9. HanyoyinShelanaGwamnati

10. AhuwagabanninAl'umma

11. Posta

12. DakunanKaratu

13. WurarenIbada

14. ShugabanninJamiyoyinSiyasa

15. DandalinKasuwa

Fanni D: Kiman yin Amfani da LabaraiDominBunkasanTattalinArziki

4. Ya kike Amfanida LabaraiWajenBunkasaTattalinArziki

S/n	Ire-	Sos	Sauday	LokaciLo	Bantaba	BanyankeHuk

o	irenLabaraiDominTaimakawaWajenBunkasaTattalinArziki	ai	awa	kaci	yiba	unciba
1.	LabariKanSanao'i					
2.	LabarikanKungiyoyin Gama Kai					
3.	Labarikan Wanda yaShafiIliminaSarrafaKudi					
4.	LabarikanHanyoyinSamunBashi					
5.	LabarikanHanyoyinIlimi					
6.	LabarikanFasaha					
7.	LabarikanNoma					
8.	LabarikanKiwonTsuntsaye.					
9.	LabarikanHanyoyinSamunAiki					
10.	LabarikanAdashi					
11.	LabarikanKwarewanAyyukanHannu					

Fanni E: ManufanAmfani da LabaraiGamedaBunkasaTattalinArziki

5. Kanuna Daman Yarda

1. Rage Talauci

2. IngantaHanyoyinSamun Alheri naRayuwa

3. KirkiroHanyoyinSamunKudi

4. KarfafaHanyoyinIlimiDominIyali

5. YankeShawara

6. Dogaro da kai ta HanyanKudi

7. DaidaitaTsakaninMaza da Mata

Fanni F: Matsalolin da Ake FuskantaDominSamoLabarainaBunkasaTattalinArziki

6. KanunaAlaman Yadda ta HanyanKestaWannan

1. RashinSamunKwarewaakanAyyukanHannu

2. Shamaki ta HanyarSadarwa

3. Nisantaka

4. RashinSamunHanyanLabarai

5. YanayinMuhalli

6. RashinKudi

Appendix II

Odd No. (x)		Even No. (Y)		$x - \bar{x}$	$Y - \bar{Y}$	$\sum(x - \bar{x})^2$	$\sum(Y - \bar{Y})^2$	$\sum(x - \bar{x})(Y - \bar{Y})$
1	5	2	5	1.4	1.7	1.96	2.89	2.38
3	5	4	3	1.4	-0.3	1.96	0.09	-0.42
5	1	6	2	-2.6	-1.3	6.76	1.69	3.38
						10.68	4.67	5.34

Mean of x = 5+5+1 = 11/3 =3.6

Mean of Y= 5+3+2 = 10/3 = 3.3

Pearson Product Moment Correlation = r =

$$r = \frac{\sum (x - \bar{x})(Y - \bar{Y})}{\sqrt{\sum (x - \bar{x})^2 \sum (Y - \bar{Y})^2}}$$

= 5.34/√10.68*4.67

=5.34/√49.8756

=5.34/7.1

=0.75

Therefore, r= 0.75

Substituting the r using Spearman Brown Formula, the following result was obtained:

Spearman Brown Formula = 2r/1+r =2*0.75/1+0.75

= 1.5/1.75

=0.86

r=0.86