

Widowhood & Widowerhood: An Analysis of Two Continents

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I. UNDERSTANDING THE CONCEPT OF WIDOWHOOD

Widowhood and Widowerhood

In *Biblical Outlook of Marriage and Divorce* I focused principally on the realities of the marriage institution. I placed emphasis on the various types of marriages recognized in various societies, and their uniqueness and acceptance among various ethnic groups and religions across the world. Some key emphasis made on marriage in the book was that it is a universal social institution immersed into families for the purposes of love expression, procreation and educating children. The marriage setting accords individuals the opportunity of bonding, co-parenting and establishing family and societal values within the family unit.

Some African traditions view the state of being a widow or widower as a condition where one partner of a marriage dies and their marital obligations and responsibilities are left to their spouse. According to *Oxford Advanced Learner's Dictionary* (2020) widowhood or widower-hood is defined as the state of being a widow or a widower. This makes a widow a person whose husband has died and who has not remarried yet. Across the years numerous research works were carried out to explain the realities and expectations of widowhood and widowerhood in our present dispensation and tremendous progress was achieved to that effect.

It is important to note and emphasize the salient features that distinguish the state of being a widow to that of being a widower and the effects of the society on these two circumstances. In this book, we will emphasize on how the condition of death of one's spouse can have an effect on their partner. We will look into societal factors that impact on the state of being single due to the death of a person's spouse. We will also make emphasis on how society, culture and tradition can influence this period in the life of an individual. It is important we note the emotional implication of being in this phase and how the health and welfare of this group of people are affected.

A study carried out in a research group revealed that few months into the death of their spouse, about 66% of widows and widowers suffer a decline in their health and develop suicide tendency in the first few months of widowhood (JEGTVIG, S. 2013). This necessitates the need for us to also draw attention to the health implication of being a widow or widower.

In our African societies, we realize that a lot of families face financial insecurities and economic recession after one member of a marriage dies. In this book, we will look at how this period affects the financial well-being of people of different socio-economic status in the society across various ethnicities, races, tribes and creed. People react differently to the challenges that come with widowhood. It is very important to know that the sex and emotional threshold of the person in question can play a huge role in determining how the period of being unattached to a partner you have known for a short period, or for the better half of your life can turn out to be.

It will be very challenging for some, while others might develop the tenacity and endurance to withstand whatever comes along with this period. It might be a rollercoaster for some people, while for others it might be the most difficult time in which life experiences challenges your emotional safety, financial security and psychological stability. It is important to note that the experiences and reactions to the changes that come with widowhood are different between a man and a woman. That is why we will look into both male and female experiences independently and compare and contrast the differences in reaction between the two sexes from previous millennia in comparison with the 21st century.

After those considerations we will make emphasis on what are the solutions to tackling the challenges that will come with widowhood and widowerhood independently and make emphasis on what the bible says about the topic.

WIDOWHOOD

We established the fact that a widow is one whose husband is dead and is still unmarried. When writing about the topic of widowhood, it's good to have in mind that a lot of factors caused by the society in which one resides can determine the conditions of living of a woman in this period. A lot of books have been written by

numerous authors about this topic with key emphasis made on either the health, financial or social implication of being a widow in the life of a woman. The time in the period of the life of a woman in which she became a widow can determine how she will react to the period of widowhood. The expected reaction of widows from different ethnicities, socio-economic class, educational qualification, religions and races are heavily influenced by the age or time in her life that she lost her husband. We will focus on the socio-economic, health, cultural and emotional implication of widowhood. Another important aspect we will consider is the spiritual approach and biblical solutions to the challenges faced during widowhood. We will look into how society can influence the rise in the prevalence of widowhood, affect the life patterns of widows and influence the life choices of these women.

Culture has a very big role to play in determining the standards and quality of life the people of a given ethnicity or environment will lead. Looking at the culture of various groups of people, we will find out how these women psychologically react to divorce. It is important we know that the culture or practices imposed on widows are not only the problems or challenges a woman will have to face in widowhood, as other factors such as condition of death of spouse, financial implication and child upbringing can affect widows tremendously and negatively.

The practices various cultures have imposed on women during the period of mourning can be influential in determining the psychological and physical health of a woman during widowhood. It's very important we consider them first before looking at other effects of widowhood.

COMMON MOURNING PRACTICES IN WIDOWHOOD

The practices that are usually employed and unique to a particular race, tribe or ethnicity usually reveal the contrasting differences between the experiences of widowhood and widowerhood. These practices give the topic of widowhood more attention and emphasis than that of widowerhood. It has been reported across the century of the high incidence of inhumane treatment being imposed on women after losing their husbands, under the pretense of culture and tradition. These practices form the bulk of negative effects of widowhood we study today. Looking at various mourning practices from various ethnicities and races across the world we get a clear outlook of how these practices set up the stage for the challenging life experiences faced by many widows.

1) **SEXUAL PRACTICES:** In Africa, many ethnic groups and tribes have their own practices and cultural nuances that are unique to the indigenous people of that particular settlement regarding the sexual practices of widows. Take for example, the *Luo* tribe in Kenya; the social customs of widow cleansing among the indigenous people involves having unprotected sexual intercourse with people they call "cleansers". They are also expected to have sexual intercourse preceding special ceremonies like weddings, funerals and agricultural activities and can be inherited to fulfill cultural obligations. This has led to a higher prevalence of HIV among the widows from this ethnic group of people. This is due to this risky and unhealthy sexual practice perpetuated by these people (PERRY, B. ET AL., 2014).

In Mozambique, this act of widow "cleansing" is called *pita-kufa*. Among this group of people the wife of the deceased is expected to have unprotected sex with his brother to pass the cleansing ritual. It is an age-old practice that has been criticized not just because of the risk but also because of its questionable effectiveness. This has not only played a role in the spread of HIV, but has also revealed the subordinate position women are subjected to in Mozambican society. However, from the data gathered through vignettes in Mozambique, three different perspectives were found: total *unacceptability* (55% of the participants), *conditional acceptability* (29% of the participants) and *unconditional acceptability* (16% of the participants). From the data gathered through the participants' written comments, it emerged that they thought that the practice of this ritual should evolve (61%), stop (27%) and to be kept as it is (12%). (VERACRUZ, G., MATEUS, A., DAMIANI, P. 2018).

The sexual practice that pertains to widow cleansing are unique in the African continent, and it is believed that the notion was drawn from the fact that the woman probably killed her husband using witchcraft or magic. Any attempt to resist the ritual by the woman would be seen as an act of insubordination and will attract punishment. The idea behind the cleansing is to exonerate the woman and publicly declare her innocent (KOUAGHEU, J., GUILBERT, K. 2016).

2) **RITUAL KILLING:** This shows the height of female subordination in the social hierarchy of many societies. It reflects the level of social injustice attributed to the woman and particularly to the widow. In the 19th and 20th centuries respectively, the Indians practiced a type of ritual killing of widows called the *sati*. In this tradition, the widow is known to immolate herself by sitting on her deceased husband's pyre and burning alive. The *sati* which means "good wife" is a voluntary ritual, even though some people believe there are many situations where it was forced. It is believed that a dutiful and loyal wife attains the status of *sativrata* by being burnt alive by his side. This act was prohibited and banned in India in 1987 (BRICK, DAVID, 2018).

Another ancient practice of ritual killing was the "widow strangling", which was a gruesome practice carried out by the natives of North Efate. It also happened in Fiji and Papua, New Guinea. This belief stemmed from the fact that a man shouldn't be deprived of his wife in the afterlife. There were also cultural reasons behind this tradition carried out by these tribes of people. Widows from these tribes were not particularly valued, as they were thought as a burden to look after, and pose as temptations to already married men. The person given the "honor" of taking

the widows life was her elder brother, and if she didn't have any elder brother the job was left to her first son. This practice was abolished by a missionary named John Geddie (WEDDINGS V. 2022).

3) **NIGERIAN PRACTICES(isuku):** In some ethnic groups in Nigeria, a widow is made to drink the water her dead husband was washed with, shave her head and is not allowed to bathe during the period of mourning. She is made to sleep next to her husband's grave for three days. In Nigeria, most widows have no right to inheritance of properties after the death of her husband, and in most cases are at the mercy of their in-laws. Most widows in some Nigerian communities are not assisted financially unless she agrees to be inherited as a wife to a member of her deceased husband's family (RESEACH DIRECTOR, IMMIGRATION AND REFUGEE BOARD, CANADA. 2000)

4) **RELIGIOUS PRACTICES:** Among the Orthodox Christians in the United States, the practice usually involves wearing a lifelong black dress to signify their widowhood and devotion to their deceased husbands. Other Christians across the world usually wear black to signify their widowhood, but they do that for a short period of time, usually before the deceased is buried. Among the Hindus in India, the status of widowhood is usually accompanied with body symbolism. India widows' heads are usually shaved and they could no longer wear the red dot *sindur/tikka* on their forehead. They are also forbidden from wearing wedding ornaments and told to walk barefooted. These are backdated practices and have declined in their occurrence over the years (OLSON,CARL. 2018).The Muslims practice what they call the *Iddah*, which a widow must observe after her husband's death during which she is not expected to remarry. This waiting period is usually four months and ten days and during this period someone can declare his intentions of marrying her (ESPOSITO,JOHN, 2003).

It is important to know that these cultural mourning practices only illuminates the concept of widowhood, and in no way stands to be morally correct or convenient for widows. These practices that go back to the pre-colonial era were mostly executed due to ignorance and lack of enlightenment. It reveals to us that there was no place for widows in the society and the plight of widows has a long history. It shows us the level of negligence, social subordination and decay the roles of these people have undergone in the society. In the next part of this book, we will look at an overview of widowhood in the 21st century and illuminate the problems that this group of people face globally. We will then compare and contrast the values being placed on widows between the two periods and see if we have had any development in this area in our societies.

II. OVERVIEW OF WIDOWHOOD FROM GLOBAL ANALYSIS AND PERCEPTION

South Asia

It has been estimated that India has the largest number of registered widows in the world. At about 40 million widows, India has overtaken China as the most populated widow nation. This represents about 10% of the total number of women in the country. This statistics is expected to rise in the coming years due to the HIV/AIDS epidemic and the rising incidence of civil conflicts. Even though a greater number of widows in India (45%) are elderly women who are over 60 years old (SHILPA, K. 2013), more emphasis will be laid on child widowhood. Take for example, a Hindu child widow from a high caste family is usually not allowed to remarry, and is made to be left alone in celibacy. Unlike this child, an elderly woman may have lived a fulfilled life through motherhood and other events. The child widow is more vulnerable to physical assault, deprived of family and husband's inheritance and subjected to verbal assaults(JENSEN,R.T., 2005).

It is important to know that India has an age-long history of widows subordination. Even after the disenchantment of the people from the *sati* widows burning in 1987, many other cultural and social practices involving widows suggest that the goal of defeating gender bias and widow stigmatization is still far from reality. Generally speaking, the widows in India are subjected to verbal assaults from men and the society. People who believe that these women are responsible for their husbands' death brand them as evil, and give them names in the vernacular such as "evil eyes", "whore". They are usually prevented from looking at others as they are believed to cause misfortune [NEEL, KAMAL, 2021). Child widows are the greatest hit of social stigmatization because becoming a widow at an adolescent age raises the chances of long term intergenerational widow challenges. Highlighting some of the challenges faced by child widows reveals the dynamics in the living condition these widowhood challenges pose in the life of a child.

i) **Sexual violence:** The older widows in India are more knowledgeable about life experiences and know where to seek for help. These younger girls are quite gullible, naive and are easily deceived, or forced into prostitution and child labor. Younger widows who are sexually experienced yet free from a husband's control, attract unsolicited advances due to their perceived purity and youthfulness which makes them vulnerable to a high level of sexual harassment and violence. We realize that within the family of the deceased, a lot of sexual violence has been recorded against child widows. In most circumstances, a child widow is often inherited by the brother of the deceased in order to keep family wealth within the family, offer protection and attend to the sexual needs of the widow. This situation has led to a lot of sexual violence against these adolescents especially in situations when the child widow is an uninterested party (BHAGAT,R.B., 2016).

ii) **Economic hardship:** Inability to inherit property has left many child widows financially incapacitated. This inability to provide or cater for their daily welfare has led to a long term intergenerational child widow problem. The implication of this economic recession leads to a vicious circle of poverty in that child's lineage. For instance, a child widow (India) who can't afford to pay the dowry of an able-bodied man for their daughter(s) might opt for a disabled person or a sick groom whose dowry will cost less. They usually opt to marry off their daughters in order to avoid sexual harassment and violence. This married child whose mother was or is also a child widow is at a high risk of being a widow herself. This is because the health condition of her husband might not guarantee a long marriage, subsequently subjecting this child to the same living conditions experienced by her mother (WOODEN *et al.*, 2015).

iii) **Social challenges:** Child widows are seen as easy targets of social stigmatization and rape. Rape is the fourth most common crime in India (INDIATODAY, 2020), and child widows are usually major victims because of their vulnerability. I made mention that financial hardship has forced these minors into prostitution and child labor. These vocations they are forced into constitutes social nuisance and makes them easy targets of violence from hoodlums and hooligans. They also have to live through the stigma of being branded as "husband killers", perceived as promiscuous and are subjected to a lot of brutality along the way. Property "grabbing", bride inheritance and forced marriages, inheritance rights challenges and seclusion are also major social challenges faced by widows in India. The child widows in India are relegated to the lowest hierarchy in the society and are distinctive by their symbolic white dress(which makes them vulnerable to sexual harassment) and lack of marriage symbols such as *tikka* (red dot on the forehead)(GIRI, V.M.2002).

iv) **Health challenges:** The two age groups with the highest susceptibility of contracting the HIV virus are the very young and the elderly. A girl-child's body is not physically ready for sexual intercourse, and it predisposes this child to the risk of contracting HIV and other sexually transmitted diseases. Another major condition that is common among these child mothers in India is the development of vesico-vaginal/recto-vaginal or obstetric fistula. Obstetric fistula is a pregnancy condition where there is an abnormal opening between the vagina and the bladder and/or rectum. This condition results in continuous and unremitting urinary and fecal incontinence. It is caused by prolonged labor and usually requires emergency obstetric care. Obstetric fistula affects women of reproductive ages in India.

Majority of children with these difficulties live in rural settings where poverty, distance and poor road infrastructure has made it difficult to access health care services. Obstructed labor accounts for up to 6% of all maternal deaths making it a major cause of maternal mortality and morbidity (W.H.O, 2022). Mortality from this condition has declined over the years even though many may develop chronic morbidities. The child widows who are at the highest risk of developing this condition during child pregnancy are usually the poor masses, who are at higher risk of losing their husbands due to poverty, ill-health, economic hardship and civil unrest. This leaves the widows with deteriorating health and little or no financial support.

In South Asia, the living conditions are basically similar among the widow population. These life patterns are peculiar to individuals of the same socio-economic class. In Bangladesh and Nepal, widows are subjected to hostile treatments and have to settle for substandard living conditions with the majority of these widows subjected to domestic labor and prostitution. The widows in Bangladesh are socially stigmatized and exposed to verbal assaults. The use of words such as "dakan" or "whore" is common among native residents of the country in referring to these widows which has exposed them to a lot of emotional and psychological trauma. These verbal assaults which are crude are actually not far from the truth and reality, as there is believed to be a close connection between widowhood and prostitution. Child prostitution is also predominant in these countries because their financial predicaments and vulnerability makes them seek for means of livelihood after the death of their bread winner. These child widows are also in danger of arranged marriages and because of this economic liability they are exposed to different levels of sexual and domestic violence.

Muslims from Bangladesh are expected to have a better living condition than Indian Hindu women because Islam gives them the room to remarry. Under Islamic law, a widow is entitled to one eighth of her deceased husband's wealth if she has children and one fourth if she has none. These expectations don't match the modern day realities. A widow in Bangladesh in the 21st century is still at the mercy of a strong patriarchal tradition. South East Asian countries like Myanmar, Cambodia and Thailand that are hit by economic crises do not favor the welfare of widows as well. The sex industry in these countries is thriving and filled with widows. These women are either being trafficked or forced into prostitution due to lack of social welfare support toward this group of people (UNITED NATIONS, 2001).

Africa

Looking at the mourning practices of African widows can give us an outlook of the living conditions of this group of people in Africa. The life experiences of widows in South Asia are similar to that experienced by widows in Africa. The living conditions are peculiar to people of the lower and middle class population in both continents, and are basically the same. Regardless of these similarities, widows from Africa are believed to be one

of the most, if not the most destitute group of people on the planet. What makes the circumstances of African widows stand out is not just the negative living conditions expected due to the socio-economic status of most of these women. It also involves the mandatory customary practices of the residents of various communities in respect to widows mourning in Africa.

Some of these common cultural rites and traditions which are common among the Yoruba, Igbo, Igala and Ezeagu communities include;

- Drinking the water used to wash the husband's corpse to prove her innocence.
- Participating in the "widow cleansing" rite through sexual intercourse with relatives. This is believed to cleanse her from evil spirits and break the bond with her dead husband.
- She is obliged to sleep with the corpse as a symbolic last sexual act
- She is made to sleep on the ground during the mourning period
- She is made to shave her head, underarm and pubic in an unfashionable way.
- She is made to wear one cloth for one month and made to wash it once at night and stays naked till it dries
- Eats food in broken or untidy dishes with her unclean left hand
- The "hair scraping" ritual is usually carried out by an older woman who is called an "umuanda". This act is done about 3 times with the last time being after the ritual cleaning.
- She is usually isolated and not allowed to interact or come in contact with anyone
- She undergoes scarification and is not allowed to bathe even during menstruation
- She is obliged to exhibit nudity and undergo the "naked walk" and stay naked for some months.
- Forced to weep even if she doesn't feel able to
- May not be allowed to participate in her husband's funeral
- The cleansing ritual is usually a horrid experience where she sleeps with someone she doesn't want to. (RESEACH DIRECTOR, IMMIGRATION AND REFUGEE BOARD, CANADA, 2000) (LUGINAAH I., ELKINS D., MATICKA-TYNDALE E., LANDRY T., MATHUI M. 2005)

Health Challenges: Africa is a major hit of the HIV epidemic and statistics have shown that widows in Africa are the major victims of this disease. The health challenge caused by obstetric fistula in many African communities has affected many child widows particularly from the Hausa culture in sub-Saharan Africa. Emphasis regarding the health challenges faced by widows in Africa will be illustrated later on in the book.

Comparison between Africa and South Asia widowhood practices

Ritual practices reveal the possibility of psychological trauma in which widows from Asia and sub-Saharan Africa are exposed to. Most research works about widows are carried out in South Asia and Africa and these surveys have revealed, to a great extent, the level of similarities in the circumstances faced by widows from both continents. In modern times, women from these two continents are prevented from inheriting properties and are predisposed to financial insecurity. They are made to carry the burden of their deceased husbands and provide for their children and themselves. This makes young widows from the lower and middle class of the society majorly domestic workers and prostitutes.

Widow inheritance is common in African and Asian cultures, but a striking difference is the manner in which children born out of wedlock are treated and the sexual relations of the widows. Some communities in Africa are lenient when handling these circumstances but they are considered unacceptable in Asia. Also the duration of time expected to be the mourning period of widows could be life-long in India, but it is usually a temporary phase in Africa which ends after a stipulated duration or when the widow remarries.

The sexual "cleansing" practice common in Africa usually puts these widows at the risk of unwanted pregnancies, HIV/AIDS and other STIs because of the unwholesome sexual practices. In these cleansing rites which is common among many communities in Africa, notably the *Luo* tribe in Kenya, widows are expected to have unprotected sex with "cleansers" and sexual fluids are expected to mix in order to complete these rites. This has subjected many widows in Africa to psychological trauma and risk of contracting sexually transmitted diseases. This is a notable difference between widowhood in Africa and Asia as widows are not under any customary obligation to perform sexual cleansing rites in Asia. Also unique mourning practices such as drinking of water used to wash the dead husband's corpse is common among the Igbo tribe in Nigeria. In some Hausa communities, unique practices like dowry distribution, plaiting and washing hair with potash, widow baths on Fridays are not practiced in Asia.

One key similarity between both continents is that during the mourning period of widows, they observe similar mourning protocols such as fasting, crying and shaving of the head. They are known to pass through similar social stigmatization and injustice where it has been observed that widows are branded as witches and prostitutes. Widows in both continents are regarded as the most destitute women in the world and are known to be at high risk of sexual violence from sexual predators [DUTT, V., (2010) (OWEN, M., No date)

III. GENERAL CHALLENGES FACED BY WIDOWS

In the 21st century we live, it is important to know that there are general challenges faced by widows on a global scale. These are unique experiences that are attributed to this group of people, and are factors that are pivotal in determining the common experiences or patterns of living that widows experience globally. These factors are influenced by the socio-economic status, educational qualification, religion, cultural beliefs and age at which a woman became a widow.

It has been revealed that though the population of widows in developing countries is significant, very few government policies by policy makers have been formulated to favor this group of people. It also shows that comprehensive research regarding widows and their socio-economic challenges is lacking in many developing countries. Lack of sufficient data can pose a huge challenge to policy makers regarding the welfare of widows, because qualitative and quantitative information is needed to help policy makers make necessary and important decisions regarding widows. Widows are known to be the most marginalized group of people in the world that undergo a form of "social death", where they are secluded and socially stigmatized because of superstition, neglected and abused because of survival and vulnerability, and left to survive through life challenges by any means necessary.

I mentioned the various factors which are preliminary to the common challenges women are made to go through in our various communities during widowhood. We will look into how these factors play a role in the "expected" problems of widowhood from different socio-economic class (OWEN, M., No date).

1) FINANCIAL CHALLENGES: I laid emphasis on poverty while discussing the challenges faced by child widows in India. I explained how poverty was a major challenge to these young women. This was a likely tendency due to the socio-economic class of the women. A good question to ask is "can a woman from a high socio-economic class also pass through a financial crisis and subsequently endure poverty because she lost her husband"?

It is well known that women face far more social challenges than men. Women are made to work their way through social inequality, religious and cultural practices that are known to stereotype women and make them inferior to their male counterparts. In a male dominant African society, women are denied the right to inheritance even if they (by religious and civil legalities) earned such rights. Under statutory law in Nigeria (Matrimonial Causes Act of 1970), a widow is entitled to half of her dead husband's wealth if they had no children. In rural Africa societies, these expectations don't match reality as the strong patriarchal system has denied them their legal rights.

Illiteracy has made widows from many of these African societies to be forced into marriage within the family of her deceased husband in order to keep the wealth of the family within the family. Technically, a Muslim widow should be financially stable (ISHRAT, SHAMIN, KHALEDA, SALAHUDDIN, 1995) if the religious laws are obeyed and the human rights of this woman are respected. But in Africa, it is a different scenario in regards to reality, as her wealth by religious rights are under the control of her in-laws. Her financial security now depends on the type of in-laws she has and not her rights.

In Islam, a woman is entitled to one-eighth of her husband's estates as inheritance (if they had children), but a survey carried out in rural Bangladesh reveals that only 25% of the widows sampled have received their rightful share from either of their parents, and only 32% from their husbands (ISHRAT, SHAMIN, KHALEDA, SALAHUDDIN 1995).

In urban African settings, urbanization and sensitization has helped reduce the financial burdens faced by widows. They are usually protected by judicial litigations and social welfare services. They are also cared for by their family of birth, and in some circumstances their family guarantees them some form of social and financial security. There are instances where the death of the husband of a woman from a high socio-economic class resulted in economic recession in her widowhood. A non-supportive family of birth, in-laws who are covetous and who do not obey court orders regarding property distribution upon death have left a number of widows in urban settlements in financial crisis.

In *Biblical Outlook of Marriage and Divorce* I explained the role of civil marriage in regards to the death of a spouse. It is necessary to note that civil marriages are common among people living in urban settlements. In-laws who do not comply with these verdicts put these women at a high risk of economic recession and poverty.

Secondly, it is important to mention that the educational status of a woman plays a huge role in determining her financial strength during her widowhood. An educated widow with a source of income that guarantees her personal wealth will not feel the same financial burden as an illiterate. She might be capable of navigating her way through financial challenges, even though her financial obligations would have been resolved far easier in the presence of a financially capacitated husband. An illiterate with low or no level of productivity and who is usually heavily dependent on her husband for provision will likely be heavily affected by the widowhood crisis and common problems associated with widowhood.

Culture and religion has remained the major determinants and cause of most financial challenges faced by widows. In Africa and most parts of Asia, factors ranging from marginalization within the family setting and social

stigmatization, has left many of these widows from rural and even urban environments in financial crisis. In India, older widows are subjected to the holy cities in India where they are made to sing hymns (*bhajans*) for eight hours in exchange of 2 rupees a day and 250 grams of rice (JENSEN, R.T., 2005). Many cultures do not see widows as people who are socially relevant as they attach the value of women to the social status of their husbands.

Islamic women are religiously in a favorable position to avoid financial mishap in the situation of the death of their husbands. I also stated that these expectations usually do not match modern day realities. The subordinate role accorded to women places them in a position vulnerable to property grabbing and wealth extortion by in-laws in most of African and Asian countries. This is strongly linked to the strong patriarchal system in these Muslim societies.

The age at which a woman became a widow can play a huge role in her financial prosperity or decline. In the 19th century, widows in Britain had a better opportunity of social mobility than any other societies (BEHRENDT, STEPHEN, C., 2005). This was notable among women more advanced in age, who were celibate and could challenge the conventional sexual practices of their married counterparts. In the United States, women who became widows at a younger age were at a greater risk of economic hardship. This usually happened to women of the lower and middle class of the society, whose husbands are their sole breadwinner. There is believed to be a close relationship between mortality of the breadwinner and wealth generation for the family in these two socio-economic classes of American society (WIDOWS RIGHT INTERNATIONAL, 2010).

In South Asian countries like Bangladesh and India, older women have a better life experience and know how to maneuver economic challenges better than child widows. They know where to locate the holy temples and social welfare that provides relief packages for destitute women. They are also catered for by their already grown children, and this helps alleviate the plight of these widows in this age group (JENSEN, R.T., 2005). Child widows and younger women may have more financial burdens to contend with owing to their life inexperience, vulnerability and societal subordination. Culture has deprived them of their rights to inheritance and many of them are inexperienced to know where and how to seek help.

Most of these young Asian girls are being deceived and pushed into domestic labor and prostitution in the hopes that their meager earnings can cater for themselves and their households. In Africa, the economic conditions of young widows is quite similar and sometimes worse than their Asian counterparts. They younger widows may have kids who definitely can't cater for themselves or their mother. They are also subjected to property grabbing by in-laws due to their low level of support and vulnerability, and are made to start learning on how to be breadwinners for their households. Young widows from both rural and urban African areas are at high risk of economic recession if they lack a personal source of income other than their deceased husband's wealth. The major chance a young widow has as regards to avoiding economic mishap due to her husband's death are education and personal income and in some communities these can be deprived of her as well. African women have little or no say regarding their late husband's inheritance as their in-laws are known to dictate the tune of wealth distribution. This has pushed many of them from both the rural and urban areas into menial jobs and prostitution in order to cater for themselves and their minor children. However, older women who may have grown children will have more chances of financial protection regarding their husband's wealth. Their educated grown children may be financially stable, may provide for them and also ensue court litigations and due processes regarding their deceased father's wealth are being followed.

2) HEALTH CHALLENGES: The health difficulties faced by widows are profound. From the impact of the HIV/AIDS epidemic on the widow population in developing countries to the rising incidence of obstetric fistula among child widows, and then the psychological health challenges that comes with widowhood -it is a fact that the general well-being and health of the widow population should be of concern, and is paramount in not just policy making but for academic and social purposes.

HIV/AIDS AND WIDOWHOOD

HIV/AIDS has been one of if not the major health challenge pertaining to widows from developing nations. A major outcry for robust government intervention in regards to the health challenge this condition has posed to widows has drawn international attention. Lack of sufficient and accurate hard data, coupled with bad governance, has made it difficult for policy makers to get the necessary statistics for policy implementation in most of these countries. However, it is known that AIDS and the comorbidities that comes with it has been the main driver pertaining to the health challenges of young widowhood in African and Asian countries.

WHAT IS HIV/AIDS?

HIV, which means Human immunodeficiency Virus is the cause of AIDS which means Acquired Immunodeficiency Syndrome. This virus which was first discovered in Central and West Africa started spreading within the African region in the 1930's. It was initially thought to be a "gay" disease as a high number of cases

of the virus was reported among gay men. This made the disease to be initially called Gay-Related Immune Deficiency (GRID). In the year 1983, it was however discovered that women could contract the disease through heterosexual contact with a HIV positive man (CANADIAN FOUNDATION FOR AIDS RESEARCH, 2022). HIV is of two types; namely HIV-1 and HIV-2 which are both known to cause AIDS. HIV-1 is found worldwide while HIV-2 is found predominantly in West Africa (LEVINSON, W., & JAWETZ, E. 2016).

HOW HIV SPREADS

HIV is transmitted primarily through sexual contact and transfusion of infected blood. It has been revealed that 50% of neonatal transmission occurs during delivery and the remaining 50% is split between placental transmission and breastfeeding. There is no recorded incidence of transmission through saliva and tears, although there is said to be a small amount of the virus in those body fluids. HIV is also not air-borne, water-borne or said to be transmitted through insects. People with sexually transmitted diseases especially those with ulcerative lesions such as syphilis and herpes genitalis have a significantly higher risk of contracting HIV. Uncircumcised men are also known to have a higher risk of contracting HIV than men who are circumcised. Blood screening before transfusion has significantly lowered the rate of the virus transfusion during blood transfusion. The Central for Disease Control (CDC) estimates that at the end of 2011 there were approximately 1.1 million people infected with the virus in the US. The transmission rate is said to have reduced sharply because of increased prevention efforts and improved treatment. About 50,000 new infections are recorded each year according to the CDC, and about 630,000 people have died in the USA from AIDS and its complication since the disease was discovered in 1981.

In 2011, about 34 million people were infected worldwide with the HIV virus and with two-third living in sub-Saharan Africa. The worst hit of this virus are from Africa, Asia and Latin America. It has been revealed that AIDS is the fourth leading cause of death worldwide with complications from ischemic heart disease, cerebrovascular disease and respiratory distress known to be common comorbidities.

PATHOGENESIS OF HIV/AIDS

HIV attacks the CD4 cells of the T-Lymphocytes and kill them. It causes a suppression of cell mediated immunity and predisposes an individual to opportunistic infections like Kaposi sarcoma and lymphoma.

HIV is first found in the blood in about 4-11 days after infection

HIV predisposes an individual to bacterial infections and also causes pathological conditions to the brain cells (LEVINSON, W., & JAWETZ, E. 2016).

CLINICAL FINDINGS AND SYMPTOMS OF HIV

Clinical findings of HIV are divided into three phases which includes early acute stage, middle latent phase and the late immunodeficiency phase.

Acute phase usually begins about 2-4 weeks after infection and presents with symptoms like fever, lethargy, sore throat and generalized body swellings. There is presence of a maculopapular rash around the body but not on the palm and sole. Clinical test reveals reduced leukocyte count but CD4 remains normal. The symptoms of this stage are known to resolve quickly in about 2 weeks. A high level of viraemia is known to occur and the disease is readily transmissible in this stage (LEVINSON, W., & JAWETZ, E. 2016).

The middle latent phase of this infection is chronic and is said to last for about 7-11 years. People in this stage of infection are known to be asymptomatic and viremia is said to be low or absent. A syndrome called AIDS-related complex (ARC) can occur during the latent phase. The most persistent manifestations are persistent fever, weight loss, fatigue and lymphadenopathy.

In the late stage of HIV infections the clinical manifestation is a decline in the CD4 cell count below 200 cells per microliter.

This is the stage that is characterized as AIDS, which gives room for various opportunistic infections such as *pneumocystis pneumonia* and Kaposi sarcoma (LEVINSON, W. & JAWETZ, E. 2016).

HOW HIV /AIDS AFFECTS THE WIDOW

Widows from Africa and Asia are the worst hit of the HIV epidemic due to socio-cultural practices and economic challenges. Of the 34 million people (LEVINSON, W & JAWETZ, E. 2016) infected globally, about 22.6 million in Sub-Saharan Africa about 50% and 60% respectively occur in women (KAWANGO E., ANN V., & NOEL W., 2010). Sensitization and preventive efforts have helped reduce the spread of the HIV virus across Africa and Asia

but socio-cultural practices and life patterns attributed to these widows from sub-Saharan Africa and Asia have caused a steady rise in HIV infections in these regions.

For instance, a research carried out in South Africa reveals that over 19% (WORLD DEVELOPMENT INDICATORS| DATABANK, 2018) of the people living in the country are HIV positive. In most HIV infections, women are known to be the most vulnerable and infected group of people. Middle aged women in their early 20's are known to have higher chances of contracting HIV than their male counterparts. Biological, socio-cultural and financial reasons are known to be the major reasons women are cited as the more vulnerable sex in the spread of HIV. Biologically women stand at greater risk of contracting the virus because of the receptive nature of their reproductive system making them exposed to semen and other male sexual fluids. The chances of a woman contracting the virus from having unprotected sexual intercourse with a HIV positive man are higher than the chances of a healthy man contracting the virus through vaginal intercourse. Men who are at the highest risk of contracting the HIV virus are usually men who have sex with men as the chances are very high.

Socio cultural reasons span from the culture and tradition of a given people as seen in the sexual "cleansing" rites of the *Luo* tribe of Kenya, Mozambican society and many communities in Sub-Saharan Africa. This risky sexual behavior of many of these African communities involves sexual fluids and has become a major cause of the rise in the incidence of HIV/AIDS in Africa. In Kenya, a demographic and health survey carried out in 2007 revealed that approximately 1.4 million adults aged 15-49 years were living with HIV (KAWANGO E., ANN V.& NOEL W., 2010). The marked variation in the spread of the virus within the country revealed how this sexual "cleansing" rites have been one of the major causes of the spread of the HIV virus in Kenya.

In Nyanza province, the percentage of individuals who tested positive to the virus were a significant 13.9% (16% in women and 11% in men) to a low of 0.9% in Northeastern Province. In *Abugusii* and *Abaluhyia* communities the figures stood at 4.7% and 7% respectively. Among the *Luo* community the figure was a staggering 20.2% (17.1% in men and 22.8% in women). This data reveals the impact of this cultural practice that is unique to the *Luo* people in the spread of HIV. Sensitization and preventive measures campaigns may have helped in disenchanting many African communities from this risky sexual behaviors but research suggests that many people still vote for it to remain or be evolved. (KAWANGO E., ANN V.& NOEL W. 2010)

It is no secret that in many African and Asian societies, women are made to take a subordinate position and are treated like goods whose social values are attached to their husbands. They are less likely to undergo formal education, denied of their inheritance in the event of their husband's death, forced into domestic labor that offers little pay-hardly enough to cater for themselves and their children. This living condition pushes many of them into prostitution and further limits their ability to advocate for safer sex.

This has placed many women and child widows (whose bodies aren't ready for sexual activity) at a very high risk of HIV. Another socio-cultural cause of the rise in the cases of HIV is the practice of widow inheritance.

Widows enter into these inheritance contracts broadly for companionship, bearing children, social and emotional support. They also do this to fulfill customary sexual rituals which are customary beliefs in the community. The people in these communities believe these sexual acts cleanse the widow after her husband's death and mark the beginning of social events.

However, increased influence of westernization and economic burden have made many men shun this practice because of education, economic implication and the fear of contracting HIV. Men who have attained a high social status view this practice as obsolete and have given way to professional inheritors who earn a living by inheriting widows concurrently.

HIV has a high tendency of spreading through this inheritance practice because a HIV positive widow might transmit HIV to her cleanser or inheritor who will subsequently infect other widows he inherits. Research has shown that non-related inheritors have higher chances of passing HIV to widows than inheritors who are family members due to their promiscuous lifestyle.

In Malawi, a widow cleanser explained that the tradition dictates that he has sex with the widow, then each of his wives, then with the widow again, all in one night and without a condom. This reveals that there is a high tendency that the majority of HIV transmission in Malawi is heavily influenced by this practice. Widows who are not inherited are known to be younger, more educated, more exposed and are less likely to engage in early sex after the death of their husband (KAWANGO E., ANN V.,& NOEL W. 2010).

Infidelity is one major challenge in most marriages nowadays and has become a reason for the rise in not just HIV but the numbers of widows. Marriage was seen as a protective cover to most individuals, but nowadays it has been revealed that married women are at higher risk of contracting HIV than single women due to the promiscuous lifestyle of married men in the 21st century. HIV/AIDS is ridiculously a reason people seek divorce from unfaithful spouses as a means of protecting themselves from the virus, even though many women are thought to contract this virus prior to filing for divorce. Serodiscordant couples are common and can still have an active sex life if they practice safe sex and the HIV positive partner is diligent to his/her medication. The HIV virus is highly transmittable when the viral load is very high, and diligent use of the antiretroviral medication can bring

the viral load to an undetectable level that is not sufficient enough to cause transmission of the virus (ARIELLE, L.,STEPHANIE, L., JONATHAN, M., 2021). Serodiscordant couples however have increased chances of widowhood than seroconcordant-negative couples.

REMARRIAGE AND SEXUAL BEHAVIOR OF WIDOWS

In India, a young widow from a high caste family is prevented from remarriage as a customary obligation and is expected to live in celibacy. Among the lower class, they are often inherited like chattel and the inheritor is expected to meet up with her sexual needs. In Africa, a widow is not stopped from remarrying but in some societies is expected to fulfill some obligations before getting married. In Zimbabwe, women are prevented from getting married for one year after their husband's death (Thus, the high levels of reported sexual activity in the first year of widowhood(77% for men, 52% for women]and surprising, but this figure may be influenced by relations with partners who died<1 year ago, as well as recall bias).

Statistics show that widows who are likely to receive monetary gifts from their last partner stood at 3% from a total of 2794 married women as against 50% out of 48 sexually active widows in Zimbabwe (Manicaland, 2009). Statistics revealed that widows are more consistent with condom use than married women although HIV-positive widows are reported to use condoms less than HIV-negative widows. A survey carried out on forty-five widows revealed that thirty-one (69%) agreed that their last partner was married to someone else (LOPMAN, B., NYANUKAPA, C., GREGSON, S. 2009).. This pattern suggests that many widows are more comfortable seeking for partners with men who are married or have been married. They go for this group of men because of their desire for maturity and experience in handling their emotional, social and financial predicaments.

OBSTETRIC FISTULA

This is the health challenge that is unique to the child widow in Asian countries like India, Nepal and Bangladesh. It is also common among some communities in Africa where forced early marriage is practiced. I mentioned earlier that obstetric fistula is a child birth condition caused by prolonged obstructed labor. It is an opening between the birth canal and bladder and/or rectum which causes unremitting fecal or urinary incontinence or both. This condition usually affects the most destitute and vulnerable group of women and girls and is known to cause social withdrawal, psychological trauma and a worse economic situation to this group of people.

It is estimated that about 2 million women and young girls from sub-Saharan Africa, Asia, Arab Nations, Latin America and the Caribbean are living with this condition and the figures are thought to be rising each year.

Fistulas are known to happen due to prolonged delay of obstetric intervention. Obstruction can cut off blood supply to the woman's pelvis which kills the tissue around her pelvis. When the tissue falls off she is left with a hole in her birth canal. This condition also presents the presence of fecal matter which leaks into the vagina of the woman. This has been known to cause social stigma, withdrawal and segregation. Obstetric fistulas are highly prevalent in areas of abject poverty, gender and socioeconomic inequality, lack of basic amenities like road infrastructure and primary health care centers. The delay in accessing obstetric care has been the main reason for this condition.

Left untreated this condition could cause other secondary ailments like infections, kidney disease and infertility (W.H.O, 2022).

PSYCHOLOGICAL HEALTH CHALLENGES

In addition to the mediating factors that are responsible for the financial predicaments of widows, it is important we know that the manner of death of a woman's spouse can play a huge part in her emotional stability during and after her mourning period. About 66% of widows pass through a phase known as "widowhood effect" during the first few months of her widowhood (JEGTVIG, S. 2013). During this phase they are believed to endure psychological and physical strains and develop some form of suicidal tendencies with increased chances of dying. Generally widows tend to suffer more emotionally when they lose their husband after a sudden death. A woman who lost her husband due to violence or short term illness will suffer more emotionally and psychologically than one who lost her husband after a protracted illness.

The psychological effects of losing one's husband may be heart-wrenching. For a widow who had a good marriage and a great companion- believing the new reality is hard. They look for traces of their husbands everywhere and in every way. They visit their favorite hangout places, wear his clothes and use their husband's favorite tools-still hoping he might return during the first few months. This is a difficult situation for every woman in general. Widowhood was traditionally seen as a predictable and expectable characteristic of old age, but societal trends such as rising prevalence of divorce and economic hardship has brought about an increase in the prevalence of widowhood among young women. We have considered the issue of child widowhood in Asia. This explains to us that we cannot only consider the psychological challenges of old widows and the effect it has on them but also

how the young widow reacts psychologically to the death of her husband. These psychological challenges are more in developing countries (MYERS, J., 2013) and hence the socio-economic, educational status, cultural and religious beliefs also affects or has an impact on the psychological safety of widows.

In this generation, more women are becoming educated, financially independent and aware of their rights. This has led to an increase in the prevalence of marital separation and divorce. Women generally get married to partners that are older than them and it is generally expected that a woman has a higher chance of becoming a widow than a man. The pressure of maintaining a standard associated with marriage to an educated woman, the influence of social media in marriages and societal influence in marriages generally has reduced the quality of marriages and the life span of many men. This has caused the increased prevalence of young widows as compared to the 19th and 20th century respectively. The psychological strains and emotional stress that comes with the loss of a young woman's husband leads to depression, anxiety and physical pain.

Among financially independent women, there is an increased tendency of alcohol intoxication and substance abuse. Among those of the lower class in the social hierarchy, psychological challenge is almost an inevitable experience. The social stigmatization, verbal assaults, sexual and domestic violence usually affects these women's emotional safety. Culture and religion plays a huge role in impacting on the psychological health of these women from this social class who are usually uneducated and unaware of their rights.

In India, older widows are subjected to the holy cities (GIRI, V.M. 2002) for the rest of their lives. This causes a lot of emotional woes and challenges. In Africa poor widows are usually exposed to property grabbing from in-laws, exposed to domestic violence and made to provide for their children and themselves through low-income occupations and prostitution. These living conditions account for the reason why widows are described as the most destitute women in the society. This is because they are at a high risk of depression, psychological strains, substance dependence, ill health and subsequently early death.

There are also psychological implications of the physical health of widows.

Poor child widows in India who develop obstetric fistulas and are financially incapacitated to seek medical intervention are not only going to face health decline. They are usually psychologically traumatized and depressed and develop a lot of mental health challenges

3) SOCIAL CHALLENGES: Many societies lack hard data of the widows (Many of the world's widows are so impoverished that they have no recorded residence, and so remain missing and unaccounted for in national censuses and in household and demographic survey (OUTCOME DOCUMENT 2000) and the challenges that comes with this period in a woman's life. There is no sufficient information in regards to the plight faced by this group of people in the society. In many uncivilized and civilized societies, the value of a woman is ascribed to the social status of her husband.

Take for example the Indian civilization, once a woman loses her husband she undergoes a form of "social death" due to societal beliefs and cultural taboos. These widows are being alienated from society because they lose any form of relevance in a society where the patriarchal system is dominant. They are the victims of verbal abuse and social stigmatization. The use of pejorative vernacular terms such as "dakan" to address these widows is usually done to show disapproval to their perceived means of livelihood. It has opened the way to all forms of social injustice against this group.

Domestic violence is another challenge facing widows in most countries. Widows who are being trafficked from Africa into European countries through dangerous routes like the Mediterranean are exposed to all forms of life hazard along the way in order to provide for themselves and their children. On getting to these European countries, they are subjected to various forms of cruelty, domestic violence and sexual abuse by their bosses husbands and grown children. In war-torn developing nations such as Angola, Bosnia and Herzegovina, Kosovo and Mozambique, a great number of their men have been killed. This makes a greater number of the adult population widows (FROM RESEARCH DONE BY INTERNATIONAL ALERT FOR THE CAMPAIGN: 'WOMEN BUILDING PEACE FROM THE VILLAGE COUNCIL TO THE NEGOTIATING TABLE)

This makes these women who are now the breadwinners of their families strive through social inequality and stigma to provide for their households. Many of these families are casualties of war, and have been displaced from their permanent residence and live in makeshift residents and refugee camps. Regardless of these rising challenges of insecurity and increased numbers of widows, many countries' policy makers still see this group of people as victims who are in need of urgent palliatives rather than people whose responsibility as the breadwinner of their home deserve greater attention.

The educational qualification and level of productivity of a woman in a male dominant society can influence her social experiences as a widow. An uneducated widow, who is expected to take the role of breadwinner in a family cannot do that without education and training. That is why in many developing societies they are branded as prostitutes because that is what is expected of a sole provider of a family who has no education and skill. Many of these widows in these developing countries also force their daughters into early marriages to

escape economic hardship. This further limits the chances of the female children born by the widow from these countries the opportunity to be financially independent leading to an intergenerational marital crisis. Subjecting women to live a chaste life in a monastery as seen in India (SHILPA, K. 2013) only reflects the level of social inequality and modern day slavery experienced by widows in the developing world. Education has helped many women avoid these mishaps due to skill acquisition and sensitization which enables them to be capable of generating wealth and being able to provide for their families in a society that favours the male gender.

It is important we emphasize on the social violence inflicted on widows in underdeveloped and developing nations during the period of widowhood. Social violence has been attributed to both elderly and young widows. Widows are at risk of domestic and sexual violence from their families and the society. They are even at risk of social stigmatization from fellow women who see them as socially irrelevant and a distraction to married men. Inability of widows to inherit properties and in-laws' desire to maintain wealth within the family have made many of these women a target of physical and verbal attacks. The financial predicaments of these women have led them into unwholesome social behavior such as prostitution in order to survive. This exposes them to various dangers from the so called "clients" and the general society. In many African and Asian societies, they are usually accused of witchcraft and are seen as bad omen and people who pose as bad luck and social nuisance. They are subjected to various forms of cruelty which is mainly because of illiteracy. It is common in situations where the knowledge of their human rights is lacking and also because of lack of civilization.

IV. TACKLING THE CHALLENGES FACED DURING WIDOWHOOD

1) **PERSONAL SOLUTIONS:** Losing a husband in a society that segregates one and commits you to a lifestyle of a second class citizen can be tough, but it is an expected reality every woman must prepare herself for. This is a phase in every widow's life that presents circumstances that alter your social life, and a circumstance you have to challenge to be properly integrated into the society again. In my introduction to the book, I made emphasis on various factors that influence women's reaction to widowhood. I made mention of the fact that personality difference, quality of marriage, age and circumstances surrounding her husband's death are essential factors to be considered when analyzing the reaction of women to this phase of widowhood.

As the life of every woman progresses she should prepare herself for the reality that the brutal nature of our existence accords us. Being theological I'll say "it is the expected reality the fall of man has bestowed on him". Biology categorizes death as a characteristic of man's existence. Managing this period will determine the emotional, psychological, social and financial well-being of a woman. While handling this phase personally, a widow will have to consider some important steps that will help her in the long run having in mind that her social class and that of her husband, her academic qualification, her ethnic group and religion, the society she finds herself and her family all play a key role in determining the personal choices she makes.

a) ACCEPTING THE NEW REALITY

Irrespective of the religion, culture, tribe or class of people a woman ascribes to, when a woman loses her husband she feels vulnerable and the chances to take leverage off her is increased. I love Ecclesiastes chapter 7 and one verse that I loved about what the Teacher who was Solomon taught was verse 10 which says "Do not say, 'why were the old days better than these?' and he went on to say 'For it is not wise to ask such questions.'" (NIV, 2011) Being a widow can bring a lot of memories back that can further truncate your already bruised emotions. Coming to terms with the new normal is hard and can cause a lot of unhappiness, depression and sorrow.

It is a normal expectation that one of your first reactions will be disbelief, bewilderment and sorrow and often times physical pain. Your environment and all the places you visit may bring back painful reminders. In a society where the woman is valued, a couple of weeks after the burial all your family and friends stop calling and everybody goes home. You are left either in an empty house, if your children are all grown or left alone with the responsibility of nurturing your young children into godly virtues.

With the emotional challenges and social stigmatization suffered by some women, how will you find light at the end of this tunnel? Turning to God may look like the most ridiculous idea to nurture in the modern day secular societies we find ourselves in, but being in the presence of the Lord is the most assuring refuge when taking decisions on how to sort your financial, emotional and social predicament. While growing up in Jos, I inculcate the habit of reciting scripture verses and one key scriptural reading that I have nurtured and valued when dealing with life challenges is psalms 91. Here the psalmist admonished us to dwell in the secret place of the Most High if we desire to rest under his protection. God will be your refuge and strength and you will have nothing to fear. Challenge yourself everyday with this chapter in the book of psalms in whatever society you find yourself as a woman and you will see the grace of God shine on your life. I mentioned earlier that widows are vulnerable to all sorts of injustice and leverages and the Bible agreed that as a widow you are vulnerable and can be taken advantage of in Exodus 22:22-27. The passage of the scripture says "Do not take advantage of the widow or the fatherless

.If you do and the cry out to me,I will certainly hear their cry. My anger will be aroused, and I will kill you with the sword, your wives will become widows and your children fatherless. ''(NIV,2011)

Genesis 1 says in the beginning was the Word and the Word was God. This is the Word of God that comes with a promise and if you believe in this word of God as said in Exodus 22, then your Psalms 91 is active and true. In whatever society you find yourself, that might probably stereotype your existence as a weaker sex, and as a woman who lost her head and subject you to the position of a second class citizen-the word of God is the only legitimate route out of the challenges that may stand against you. The true essence of these solutions is revealing to you that true comfort comes from God and God alone. Adore, reverence and submit your life to him to take charge and he will give you rest. A widow who submits her life to God automatically becomes eligible for the protection of God as promised in psalms 91.

b)FINANCIAL SOLUTIONS: A biblical illustration gave us an account of a widow who suffered socio-economic crisis due to the demise of her husband and who met the prophet Elisha for help. 2 Kings 4:1-7 says *''The wife of a man from the company of the prophets cried out to Elisha, 'Your servant my husband is dead, and you know that he revered the Lord. But now his creditor is coming to take my two boys as slaves''. Elisha replied her, 'How can I help you? Tell me, what do you have in your house?'*

'your servant has nothing there at all,'

She said, 'except a small jar of olive oil.' Elisha said, 'Go round and ask all your neighbors for empty jars. Don't ask for just a few. Then go inside and shut the door behind you and sons. Pour oil into all the jars, and as each is filled pour it to one side.' She left him and shut the door behind her and her sons. They brought the jars to her and she kept pouring. When all the jars were full, she said to her son, 'Bring me another one.' But he replied, 'There is not a jar left.' Then the oil stopped flowing. She went and told the man of God, and he said, 'Go, sell the oil and pay your debts. You and your sons can live on what is left.'(NIV,2011)

Some essential points we take from this biblical account are ;

- i)This woman was a widow of someone who was a man of God
- ii) She was of the low class of the society and suffered socio-economic crisis
- iii) She lived in a society where the value of women was attached to that of their husbands
- iv)She was vulnerable and couldn't save her children from social injustice
- v) She sort God for refuge in the case of her predicament
- vi)She had faith and the Miracle of God saved her.

We keep emphasising on the need to prioritize God when the challenges that are adjudged to widowhood come knocking regardless of your social and economic status. From the biblical account we read we realized this was a poor widow and she had a financial problem. Her financial circumstances are similar to the conditions faced by widows in underdeveloped and developing nations of South Asia and Africa. We learnt that widows from Africa and South Asian countries like India are denied their inheritance, subjected to domestic labor and prostitution as a means to make a living. This tells us that the majority of these women are illiterates and unskilled and hence have a low capacity to be productive.

Women in these communities are mostly denied the opportunity to be learned as they are made to remain subjects to their husband's supremacy. Most societies force these widows to resort to prostitution and domestic labor and this pattern continues even with their daughters who are either forced into early marriage or pushed into prostitution as in the case of their mothers. I stated earlier that a survey showed that 69% of 45 widows interviewed agreed to be in a sexual relationship with a married man (LOPMAN, B., NYANUKAPA, C., GREGSON, S. 2009). This, to some degree, backs the claim that majority of widows from the lower and middle class in Africa and South Asia can't generate wealth for themselves, and get their means of livelihood from sexual liaisons with men who have other partners. This is not only morally and ethically wrong, but is seen as a major cause of poor-parenting, social decadence, health and social challenges in these regions. Illiteracy or lack of jobs shouldn't be reasons why widows should engage in this unwholesome behavior as a means of wealth generation. They should inculcate the faith, virtue and value of the poor widow and Elisha. Poor widows from the most destitute nations in the world must believe that wealth comes from God and God alone.

Also before taking your financial predicament to anyone cry to God to pour in your "oil" into your empty jar. Privacy is pivotal when a poor or financially unstable widow is attempting to fix her financial crisis. The Bible reaffirmed the fact that your state as a widow makes you vulnerable to exploitation. Idiosyncrasy and personality difference is essential when seeking financial assistance. The character of the person must be tested and trusted by any woman who seeks for assistance, especially from a man. Unlike the case of Elisha. Some men are likely to exploit a woman sexually and domestically before offering her financial assistance of any sort. Are you a Christian widow? Why not inform your Pastor about your financial predicament first? Are you a non-Christian? Why not turn to Jesus as your personal Lord and savior?

The jar of oil is your input as a poor woman who needs divine assistance in your financial crisis. What you have that God can use as a turnaround process in your quest to defeat poverty. Do you know how to sew?

Take your sewing machine to the house of prayer and you will see the manifestation of the divine authority and supremacy of the Lord Almighty. Do you know how to sing? Take your talent to the house of the Lord and he will renew your strength. Are you an artist? Bring your gift to God to bless you financially through painting. We have seen countless testimonies of widows who the Lord has turned around their misfortune into fortune and the case of the widow and Elisha is not the only scenario we've heard about.

If you are a widow that comes from a society that values your input, and accords you the privilege to preside over your dead husband's wealth, you still need to make some financial decisions that will be of help in the long run. In the first few weeks after your husband's death it is important that after meeting with your pastor and discussing your financial decisions, you take care of the following financial matters.

- Notify banks, insurance companies and pension funds.
- Check for will, stock certificates and other important papers.
- If your late husband was a veteran, contact the Veteran Administration (VA) about benefits (if you live in countries that render such services).
- Inform all creditors including issuers of credit cards, that your spouse has died.
- Check to see if loans, or perhaps your mortgage will be paid by insurance.
- Order enough death certificates (PRINCIPAL FINANCIAL SERVICES, 2022).

If you are a productive woman with a means of livelihood, but still have in-laws that are covetous of your husband's wealth, you should not panic but pray. Tell your pastor and wait on the outcome of the litigation regarding the matter in the civil court. The Lord has promised never to leave his people or neglect them. These little financial decisions will help curtail any financial mishap in the future but the grace, provision and financial protection you require is gotten from God almighty, the creator of heavens and earth, as stated in psalms 91.

c)HEALTH SOLUTIONS: I love to sing hymns and most times when I'm in a situation where my morality is being questioned in regards to my stand against societal ills I usually sing ``have courage my boy to say NO!'' This has helped me maintain my stand and conviction in times of moral crisis. Just as the case of the widow and Elisha, it is your choice to make on whether to get involved in an act that will not only shame the body of Christ as Christians, but pose a risk to the health and general well-being of citizens in your area of residence.

HIV/AIDS is a major health challenge reported in developing countries in Africa and Asia. Forced child prostitution causes obstetric fistula in young widows and sexual freedom expressed by most grown widows exposes them to the risks of HIV. We realize taking a stand to avoid promiscuity or sexual looseness could be an issue of financial or social challenges, but most importantly it is an issue of morality and personal conviction.

In the circumstances of social and financial inequality, a widow who has had contact with God will persevere in all ramifications and will succeed without compromising her dignity and respect. Many health personnel advocate for campaigns that encourage safer sex which helps curtail the rising incidence of STIs. Unfortunately, some widows can get desperate and see the act of sexual exchange for money as a favor and have little or no room to advocate for safer sex. Turning to prostitution will not end well and as a health personnel and a Christian, I will advise that as a young woman given the choice to decide and prostitution is given as an option, ``have courage to say NO!''

Just as in the case of the poor widow, the social stigma that comes with being in debt after losing your husband can have an effect on your psychological well-being. You will be emotionally devastated, apprehensive and may have the tendency to see any form of remedy as God's assistance. At this point we realize that her mental health is affected due to the psychological strains, but also importantly is her sense of judgement. Some widows are sinning not only against God and their bodies, but the society as a whole when they indulge in unwholesome behavior that pose as a social vice and a form of nuisance in developing societies. The psychological imbalance that comes from sexual exchange with multiple people has subjected most of these women to substance abuse which further deteriorates their state of health.

Among widows of the high class, alcohol intoxication and drug use is a common trend due to symptomatic depression which contributes to a significant amount of death in widows during the first year of bereavement. Behavior-related mortality that are peculiar among widows from a divorce such as alcohol intoxication is noted to cause coronary disease and liver cirrhosis among most widows.

Widows should seek psychotherapeutic intervention after marriage if they can afford it and follow the following guidelines

- Eat a healthy diet whether you feel like or not
- Get some exercise everyday
- Go back to your usual activities as soon as possible
- Give yourself permission to laugh, sing, joke, try new things and support others
- Avoid distractions when driving and operating machinery.
- Try to have a positive attitude

d)SOCIAL SOLUTIONS: We saw that the widow in the Bible endured social stigmatization and marginalization and was about to be deprived of her children. This is similar to widows from sub-Saharan Africa and South Asia.

The verbal assaults faced by these women and social withdrawal caused by loneliness and feeling of rejection is very pronounced among them. In a society where the relevance of a woman is attached to the reputation of her husband, the majority of these women undergo a social death and are only cared for and catered for by their children and close family members. In the situation of the widow and Elisha, we saw that she would definitely suffer from a domestic nightmare. The personal decision to this social predicament is similar to the financial solution. Your best decision as a poor or financially unstable widow in the case of social unrest is to turn to God. God has promised you that he will never leave you or forsake you in his word, and believing in this conviction will set your mindset on a positive outcome of life. The societal norms or practices ascribed to widows that are not only detrimental to their mental and physical well-being, but render them as goods for auction can only be curbed if each widow in that society decides personally to shun the standard of life society has accorded to her. Education is very important in the social mobility of the woman of a society. Most educated women who have earned their social status through education, skill and productivity have a high chance of avoiding customary practices that segregate widows and render them socially dead.

As an uneducated woman you can prevent intergenerational widow challenges by ensuring your daughters are properly trained in school, so that they can be financially independent, socially relevant in the society, and the customary practices that you were subjected to wouldn't befall your girl child.

2) SOCIETY AND GOVERNMENT SOLUTIONS

In every society, the government is responsible for the overall welfare and standard of living of its citizens. The plight faced by widows in every society should draw more attention to the various governmental bodies responsible for alleviating the living conditions of the poor and vulnerable among its citizens. Many policy makers complained that lack of sufficient hard data causes the delay in policy making that may help curb the growing menace caused by the life strangling effects of widowhood in sub-Saharan Africa and Asia. If the government sees the needs of widows and addresses their issues the same way as individuals in need of emergency palliatives, then I guess we do not need a government to run our societies. We can seek assistance from philanthropists and good hearted individuals to alleviate the plight faced by these women. More proactive measures should be put in place in obtaining qualitative data and logistics in getting the right information from the various groups that pertain to widowhood. Essentially, there must be effective implementation of policies by the legislature in regards to the living conditions and plight of widows in Africa and Asia.

In most Asian countries, child widows are denied basic human rights. Many of them are not aware of their rights and are left impoverished, abandoned and homeless. They are often illiterates which makes them socially and financially vulnerable. It is also important to note that the land and custody laws do not guarantee sufficient protections to these minors, and that makes them to be cheated out of their rights and also lose custody of their children. This necessitates the need of society and government involvement in implementing urgent solutions that doesn't require just the society but all tiers of government. From the executive arm, judiciary and then to the legislature and in some circumstances the international community.

a) FINANCIAL SOLUTION: In parts of Afghanistan, women are considered as possession, owned by their fathers and then by their husbands. Following the decades of war, it was estimated that Afghanistan has recorded about 2.5million widows with the average age of 35. The statistics showed that about 94% were illiterates and about 90% of them had about 3-8 children (KHAN,H. 2018). A woman who doesn't have an education, has little or no productive skills due to societal and cultural practices, is not expected to be financially independent when her husband dies. Most of these women are denied compensational rights and are forced into early marriage, child labor and prostitution. It is important we know the major cause of this financial predicaments faced by widows in Afghanistan is illiteracy. The society and system these girls find themselves in is controlled by the Taliban that have strict educational guidelines and principles guiding the girl child education.

In India, only about 6 states have signed laws that protect the rights of widows as in regards to inheritance and coparcenary (CHEN, M., A. 2000). This is a welcomed development as it helps in alleviating the suffering of women but many analysts have criticized the few number of states covered due to the large size of the Indian population. In a country of about 1.3 billion people about 10% of the female population (more than 30 million) are widows. I worry that the statistics in regards to the improvement from these 6 states is insignificant, in regards to improvement in the living conditions of widows in India generally. In Nigeria, family law permits certain widowhood practices which discriminate against women, particularly women married according to customary rather than statutory law. Some people in Nigeria have the belief that the purity of a woman is reflected in her husband and when he dies she loses all her purity and is seen as unclean (W.H.O ,1998). The cultural practices and nuances practices among Nigerians especially those from the eastern part of the country have exposed women to economic hardship. Her late husband's kin may not provide any form of financial support to these women if they do not accept the status of being an additional wife to one of her husband's brothers.

Looking at all the illustrations I made from the various countries in Africa and Asia, we realize that solutions to the financial predicaments of widows from these continents ranges from societal disenchantment, the executive

arm of government, the judiciary, the legislature and the international community as well. In 1999, the then High Commissioner to the United Nations Mary Robinson made an address and in her speech she said `` *All human rights programs with a gender component will automatically include an assessment of the situation of widows and their access to economic and social rights. My Office is aware of the need for legal redress for rights violated during conflicts situations, for the imperative for women to have access to land, property and health insurance.....Aid to women victims of genocide is a high priority, since they are often responsible for the whole household. Programs for their empowerment are necessary if rehabilitation is to be achieved in the affected area.*''(STATEMENT BY MARY ROBINSON, 1999)

23 years down the line, we will say tremendous work has been done to that effect but a lot more can be done with a committed government and a society that wants change for its widows. The Convention of the Elimination of All Forms of Discrimination Against Women (CEDAW) is an agreement adopted by the UN General Assembly. It calls on all member states to adopt measures that would curb the menace against social inequality and injustice against women. This includes legislating temporary measures that will guarantee these women more social inclusiveness, and ensure their fundamental human rights [UNITED NATIONS, 2009]. This essentially puts pressure on countries with a strong patriarchal system like Afghanistan (where women in particular are considered as 2nd class citizens) to amend their laws, policies and customary practices regarding this group of women. For the effectiveness of CEDAW, erring Asian and African countries that refuse to stand by the agreements stipulated in its laws should be faced with sanctions and embargoes and isolated from the international community till these measures are being executed and actualized. This gives room for women whose culture and religion have subjected them to financial hardship, a bit of financial freedom and social mobility in these war-torn and developing countries.

Secondly, in regards to women's right-advocacy for child education should be encouraged and safe. Affordable schools should be built and these girls should be encouraged to enroll into these schools. This limits the level of dependency the widow will have on others during the time of her widowhood. She will be literate, less vulnerable and professionally skilled to earn a living for herself and take care of her children. This limits the financial burden she might pose to others. Governance should prioritize housing schemes and allocation of resources that attend to widows who have been kicked out of their houses in places where they are left to stay on the streets begging or forced into prostitution to survive. Under CEDAW child widows are indirectly referred to in;

-Article 10: which provides for the rights to education, yet child marriage usually means girls are not enrolled in schools or are forced to drop out (CRIN, 2018).

Effective legislation of policies by lawmakers that protects the lands, custody rights and privileges of widows. I read in an article some years back that the value of each Nigerian life lost is about 3 million naira worth of human resource. This means taking a woman's children from her means taking away not just her but the country's potential source of wealth in the future. This legislation should be delivered promptly and effectively by the judiciary without male bias and chauvinism. Once the trend of property grabbing is defeated, the high number of widows who are dependent on in-laws for charity in African and South Asian societies will be reduced. It is also important that lawyers, judges and other judicial officers are adequately trained, well- sensitized and properly paid if the judiciary that is described as the last hope of the common man is to be incorruptible and unbiased. This is important when handling lawsuits and giving out verdicts and civil litigations with regards to widows rights and privileges.

b)HEALTH SOLUTIONS: On the personal solutions regarding the health of women we talked about moral principles and personal conviction. But a lot of widows from developing African and Asian countries are inexperienced minors who were pushed out of their husband's house and don't have anywhere to turn to or anyone to go to seek assistance. Most of these minors are subjected to domestic labor and prostitution against their will, and the experiences these widows are exposed to can cause a lot of psychological and mental challenges. Many of them even beg to be used by ``clients'' in exchange for stipends and this has limited their ability to advocate for safe sex, which has made this young widows the hotspot of the spread of the HIV virus.

Child widows from the poorest people in the society are very susceptible to obstetric fistula because their bodies are not fully ready for sexual intercourse and pregnancy, which puts them at risk of other infections and general health decline. They are usually unable to seek medical intervention because of difficulties in accessing primary health services and financial predicaments. Among the older women, I mentioned earlier that in sub-Saharan Africa a study revealed that a lot of them depend on married partners or promiscuous lovers for financial assistance, which also makes them vulnerable and susceptible to HIV. Being a widow can affect the psychological health of an individual and many widows pass through the ``widowhood effect'' phase and are in need of medical and psychiatric intervention but they aren't aware.

The government can help alleviate the plight of these women by effective legislation of policies that prohibits forced/early marriage, and setting the age limit of marriage to eighteen years. This is the first step in curbing the

issue of obstetric fistula among child widows. Improving on the quality of governance by providing adequate infrastructure like good road network and health care centers that are easily accessible for women hence preventing the delay in offering affordable obstetric care to pregnant women. The government should keep providing affordable education to children in their school ages and embark of campaigns that discourages child marriage and advocates for the girl child education. A woman who is educated is less likely to engage in menial jobs and prostitution that puts her health and physical wellness at risk. Also the legislature should institute laws that prohibit harmful traditional practices among natives in our rural settlements of sub-Saharan Africa and Asia. The executive arm of government should ensure it has a deep influence in its citizenry and ensure these legislations are enforced deep into the most rural and remote settlements of our lands.

Government workshops and programs are essential for HIV positive women who practice unsafe sex in order to sensitize these widows. More HIV/AIDS awareness is important for HIV positive widows from rural areas who should be enlightened about the virus and taught to maintain a positive approach towards tackling the epidemic. They should be taught the need to diligently use the antiretroviral drugs and avoid promiscuity. There should be provisions in government plans or budgets that offer grants and loans for widows who intend to remarry and are financially unable to. This will help reduce the burden placed on women on their daughters for provision, and reduce the menace of child prostitution and marriage particularly in South Asia and Africa. A general reduction in corrupt government practices and an improved concern in governments regarding the plight of its citizenry will result in an improved standard of living of the widows in any society.

c)SOCIAL SOLUTIONS: An improvement in the financial and health challenges faced by most widows in developing countries will also cause a subsequent improvement in the social status and life of widows. An educated woman is more likely to be accepted and less likely to be violated because she is aware of her rights as a human being. When the roles of women go beyond just bearing children and attending to the husbands, the value attached to them increases beyond their husband's social status. In Nepal, after 10 years of war that created a large number of war widows and half widows, a community transformation occurred that changed the narrative on how widows were being treated in the country(UNAIDS, 2018). The widows who were not allowed to work outside started working on construction sites and people started accepting them as part of the society. They started taking other roles such as police officers which gave them some sort of relevance in the society. In general, women played key roles in promoting good governance and peace. This suggests that widows plight is basically a problem of seclusion and social stigmatization and not a problem of prostitution or "witchcraft."

When communities are enlightened by government agencies on the need to make women more inclusive in the development of its societies, and more women are given positions of influence in governance, the social value ascribed to this destitute group will be improved. When job opportunities are given based on quality and productivity in any society and not based on gender bias, less women will be involved in prostitution and the society will have more financially secure women and also widows. Under CEDAW, child widows are indirectly referred to in:

-Article 5(a): which attempts to eliminate harmful traditional practices including child marriage and mourning practices that causes social stigmatization and withdrawal of widows from the society

-Article 12: Women have the right to family planning services yet the fear sexual harassment from health workers or being judged by members of their communities.

-Article 14(1): which requires the government to consider particular problems faced by rural women and girls. This includes child widows and child brides who live mostly in rural environments

-Article 16, women have the same rights as their husband's in marriage, childcare and family life.(CRIN, 2018)

V. WIDOWERHOOD

Widowerhood is the phase in the period of a man's life in which he lost his wife and is still unmarried. More emphasis is made on female widowhood because challenges faced in this phase are more common to women. It has been revealed that older men are less willing to pass through this phase than women and so affected more than women by the widowhood effect. This is a phenomenon that is common in all developed countries and most developing nations. Most men who outlive their spouses, or whose wives die before them, are less willing to remain unmarried unlike women and soon after the death of their wives, they begin looking for new companions. The concept of widowhood that encompasses both men and women is typically a characteristic attributed to old women, but both young and old men are all predisposed to this phase as a reality the brutal force of our nature accords us.

PATTERNS OF MARRIED WOMEN MORTALITY AROUND THE WORLD

Women account for a greater number of older persons in almost every country in the world. A major reason women have this advantage is the gender gap in mortality. This means that although more boys are born into the world than girls they have a lower life expectancy. The average life expectancy of an individual is not static as it changes each year he manages to live. Demographers however estimate the life expectancy of both sexes based on the life expectancy in the year an individual was born and the number of additional years an individual manages

to live. The life expectancy varies between developing and developed nations and various factors have been highlighted as the predisposing factors that cause death of married women in various societies.

Africa

In Africa, marital status and mortality is important not only because of the HIV/AIDS epidemic that is ravaging sub-Saharan Africa but also because of the living conditions that married women are being subjected to live in developing nations. The global acceleration of the AIDS response over the past decade, particularly increased access to antiretrovirals for HIV treatment, has resulted in declining HIV incidence in many regions of the world and a 33% reduction in AIDS-related deaths between 2010 and 2018 (UNAIDS, 2018). Despite these gains, a substantial global HIV burden still remains, with 38 million people living with HIV and 1.7 million diagnosed with new HIV infections in 2018 (UNAIDS, 2019).

New HIV infections continue in certain regions and among key populations. Populations that are disproportionately affected by HIV include sex workers, homosexuals, transgender individuals and people who inject drugs. In sub-Saharan Africa, adolescent girls and young women accounted for 25% of all new infections globally in 2017. Of all HIV infections occurring among adolescents in Sub-Saharan Africa, 80% are in girls aged 15-19 years. Adolescent girls and young women are also twice as likely to be living with HIV than young men of the same age (UNAIDS, 2018).

Women in African societies are not considered as people with social relevance, and are made to take a second-class citizen role and a position of subordination in many of these communities. It is however important to note that westernization has made many African women realize their rights as humans and that has caused a rise in the cases of divorce. Research has shown that married people tend to live a more healthy life and general well-being than the unmarried and divorced. This implies that divorce has a tendency of reducing the life expectancy of married women in Africa. A major challenge that is a common cause of male widowhood and that is common to African countries is the case of maternal mortality. Maternal mortality refers to the death of a woman due to complications from pregnancy and childbirth. From the turn of the millennium, Africa recorded about 533 maternal deaths per 100,000 live births which accounts for about 68% of all maternal deaths per year worldwide (UNICEF, AOCHOA, 2019).

The HIV pandemic hit the African region so hard and altered the living conditions of many Africans, causing an increase in the number of widowers in the region as well. Poverty, customary practices and lack of awareness on the need to practice safer sexual relationships have aided in the spread of the virus even among married people. The virus is known to affect the immune system of an individual and impair his ability to fight infections. This makes an individual's immunity system incompetent and unable to fight opportunistic infections. Women are however known to have a stronger immune response than men and die less from the disease.

They are however at a higher risk of contracting the virus than men and it is very possible that a woman can be HIV positive while her husband is HIV negative. The advent and use of the Art (Combination antiretroviral therapy) and male circumcision has helped many serodiscordant couples to live a healthy life even when a partner has the HIV Virus. The various complications and the stigma attached to it can reduce the life expectancy of married women. A survey carried out over a 1- year and 10-year period among serodiscordant couples revealed that HIV transmission was reduced by 80% from consistent condom use and 54% from just circumcision. This reveals to us that men are less liable to contract the virus and the gender disparity cannot be attributed to sexual behavior, but rather biology and the living conditions of the women in Africa (LASRY, A., SAMSOM, S., MERMIN, J. 2021).

In regards to the living conditions of African women, we realize that westernization has brought about a high incidence of cohabitation that offers some but not all the qualities that comes with being married. The advent and use of social media, rise in the cases of infidelity, and general decline in the quality of marriage has brought about divorce which is known to be a mean indicator of general reduction in the life expectancy of women. We also see that the incidence of maternal mortality is the highest in the sub-Saharan region because of the general poor medical services and inability of poor women to access quality health care in time. Since 2000, Africa has achieved a substantial reduction of 39% of maternal mortality but still remains the most hit continent as in regards to this health predicament. This reflects the fact that more African men are at risk of losing their wives due to maternal mortality than any region in the world (LASRY, A., SAMSOM, S., MERMIN, J. 2021).

SOUTH ASIA

There is an increased chance of death while being unmarried than being married in Asia and the major causes of death in married women is also HIV/AIDS pandemic, obstetric fistula, psychological comorbidities and social and domestic violence. In Asian countries like India, Bangladesh and Nepal where child marriage is predominant, health challenges have been a major cause of marital mortality in this region. Countries where this practice is common in both Africa and Asia are referred to as fragile states. This is because of the government's inability or ineffectiveness in responding to the plights of these poor and marginalized people.

Marriage is usually considered as an escape route from poverty in most third world countries and female children are the major victims. In a fragile context, the state justice system often lacks legitimacy and there may be gaps in differences between formal and customary laws and practices (MYERS,J. 2013). The biological framework of the girl bride which is not fully developed places her at a high risk of HIV and obstetric fistulas. Deteriorating health, psychological trauma and mental challenges that come with these health predicaments is known to reduce the life expectancy and cause death to married women in Asia. Social and financial challenges that affect the low caste Hindu women, forces them into domestic labor and prostitution. This exposes these young women to a lot of dangers, verbal assaults and threatening experiences that is known to reduce the life expectancy of these young women.

USA

In America, the women are generally expected to outlive men as there is believed to be a close link between the mortality of the head of an average American family and the wealth of his family. A research carried out in America in 2019 shows that the life expectancy of men in the US stood at 75.1, while that of women stood at 80.5 (ARIAS,E.,TEJADA-VERA, B.,FARIDA,A.(2020).However, there can be some pathological conditions that is noted as the patterns that can lead to the death of a man's wife in the US that is common among its resident. In *Biblical Outlook of Marriage and Divorce*, we laid emphasis on what divorce can do to an individual and I said that women are the worst hit. It was revealed in a research that up to 69% of women in America are likely to initiate divorce than men is 31% (AMERICAN SOCIOLOGY ASSOCIATION, 2015). They still suffered more emotionally and psychologically and needed social support. These psychological challenges have subjected women to anxiety, depression and substance abuse which affect the psycho-social functions and general life productivity. Men are known to have financial prosperity in the first year after a divorce while women are known to endure financial crises.

Women have to take the responsibility of child-raising in the absence of the man and split their work time with raising children. Women who divorce are more likely to seek jobs due to financial considerations. Finally, men who divorce are more likely to remarry than women and the general well-being of women in America is drastically affected after a divorce than that of men. This is a major cause of reduction in the life expectancy of married women.

VI. TACKLING THE CHALLENGES FACED BY WIDOWERS

The challenges faced during the period of widowhood have put more emphasis on women but men have to resolve some salient issues in order to properly reintegrate into the society without much challenges. When we were discussing resolving the challenges in widowhood, we realized that the problems faced by widows can't be resolved just by personal solutions. The government and international bodies are required when handling these situations. Men in any society, particularly African and Asian societies, are not subjected to mourning practices, cultural and religious beliefs and are not denied their human rights by any means due to the death of their wives. The patriarchal system favors men in most societies and they are known to achieve more financial successes than women during widowhood. This makes tackling whatever challenges that comes during the period of a man's widowhood a personal choice and resolution.

1) **FINANCIAL SOLUTION:** In situations of old age, Men are more likely to access financial benefits than women. Men are known to cope better financially after the death of their spouse than women and financial challenges depend on the financial position of the man in the marriage. If his wife was the sole or main provider in the family, then the man is required to follow the same financial strategies I've already listed above. If the man was the main or sole winner, having knowledge of his spouse's spending habits and financial transactions helps keep him in a financially secure position. Steps in maintain your financial strength and position after the death of your wife include;

- Notify banks, insurance companies and pension funds.
- Check for will, stock certificates and other important papers.
- If your late husband was a veteran, contact the Veteran Administration (VA) about benefits (if you live in countries that render such services).
- Inform all creditors including issuers of credit cards that your spouse has died.
- Check to see if loans, or perhaps your mortgage will be paid by insurance.
- Order enough death certificates (PRINCIPAL FINANCIAL SERVICES 2022).

2) **HEALTH SOLUTIONS:** The choices a widower should take in regards to his health after the death of his wife should be taken in order to maintain a good mental health and general well-being, and also to avoid sexually transmitted diseases caused by promiscuity due to the abundance of sexual freedom that follows this phase. Mental health challenges such as psychological strains, anxiety and depression due to loneliness and sadness are the major challenges of widowers. Research has shown how many sad widowers have developed health conditions such as liver cirrhosis and kidney disease due to alcohol intoxication after the death of their wives. Generally, many

widowers are also known to be guilty of substance abuse after the death of their wives and are predisposed to health challenges. It is advisable that men visit a qualified psychologist after the death of their wives and stay around positive people to reduce the chances of drug and alcohol use.

Widowers are advised to remarry if they are still young to maintain a healthy sexual relationship, and not expose themselves and the general public to the risk of spreading sexually transmitted diseases.

3) **SOCIAL SOLUTIONS:** Men are not stigmatized or face any form of social injustice after the death of their wives even in developing countries. The main challenge faced by these men is coping with the loss. Social withdrawal, alcohol intoxication (drinking while driving), and use of drugs to induce euphoria should be avoided and men shouldn't live alone but stay around positive people. Remarriage is an option if the widower is still young and wants to avoid loneliness. Raising children who are still minors and adolescents is a major challenge for widowers and in most circumstances they seek assistance. Whoever a widower wants to involve or pay in order to assist him in raising his children must be somebody who is of unquestionable character and a good role model to his children. In *Drugs, Alcohol Intoxication and Raising Up Children*, I explained the challenges that single-parenting faces and the major causes of juvenile delinquency in our societies today.

d) WHAT THE CHURCH CAN DO?

The church, being a non-governmental organization and an institution that judges the morality and conscience of people in any society, has the final say on how widowhood should be handled. Just as in the case of the widow in 2 kings 4:1-7, who despite her socio-economic class, social stigma, emotional trauma and financial crisis had faith and ran to God for assistance and was given assistance, so can our modern day church leaders be of assistance to this group of people. The church should continue its good work with helping poor widows with temporary palliatives and maintaining the status quo of advocacy for education among the world's most destitute group of people. If it's within its reach, it can build affordable schools that will help rural children obtain education and become responsible citizens. They should continue with the Great Commission given by our Lord and Savior Jesus Christ which commits you as a Christian and church leader to preach the good news so that all men may hear and be saved. A society that is constituted by good Christians will be free of social vices.

Ephesians 2 tells us about the spirit that works in men of iniquity. A society where social vices are thriving is a society where the individuals do not recognize the living God as their Lord and Savior, and follow the passion of the flesh. Sensitization organized by church leaders to reach out to these socially marginalized, and economically impoverished people can help raise their spirit and believe God loves them and also draw them closer to him. Those involved in prostitution and those passing through trauma will be given a sign of hope and reasons to quit illicit professions and come to the throne of grace for assistance. Finally Psalms 9:9-10 says `` *The Lord is a refuge for the oppressed, a stronghold in times of trouble*'' and Philippians 4:19 says `` *And my God will meet your needs according to the riches of his glory in Christ Jesus*''. This is the speaking word of God that comes with a promise and assurance to anyone who believes, humbles himself and come to the throne of grace for assistance.

FINAL SAY

I come from a country in sub-Saharan Africa where the chances of upward social mobility favors the male sex, and where there are still high cases of the incidence of social marginalization and injustice against women. I may never be a victim of customary widow practices that not only robs women of their basic rights as women but also takes away the true essence of existence from them. But it is important to note that as a student of renaissance philosophy, I fell in love with a balanced life where the truth is not denied to anybody. Dante Alighieri a writer, philosopher and revolutionist once said `` *The hottest places in hell are left for those who were neutral in times of moral crisis.* '' So why will someone not talk about the plight of the most needy people among us a Christian. As Christians, it is our moral obligation to bring awareness to the plight of those in need of any form of assistance that we can be of help and help in any way we can. I pray this book helps in enlightening you of the reality that faces the common people if you are not a victim of such experiences. We are mankind and are equal in the eyes of God. May you remain blessed as you live through your life, and may the Almighty God meet you at your various points of need in the name of Jesus Christ. Amen

ABEL AMEDU EIGEGE

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