

The Impact of Good Governance and Sustainable Development On Widows: The Case Of The Military Personnel Widows In Ondo State.

Dr. Mrs Taiwo Opeyemi Agoyi

Adekunle Ajasin University, Akungba-Akoko, Ondo State Nigeria
Faculty of Arts, Department of Linguistics and Languages.

-----ABSTRACT-----

The features of Armed Forces Remembrance Day since its inception are: Military parade; gun salute; wreath laying and hosting of military personnel as well as some widows of the fallen heroes. In 2012, the Governor of Ondo State, Dr. Olusegun Mimiko introduced a new package for the spouses of the fallen heroes resident in Ondo State. A soft loan of N50000:00K was given to each accredited military widow. In all, about 173 widows benefited. As many of the widows that were able to redeem the loan within a period of 12 months, had a repeat loan of N100000:00K in 2013. This study investigates the impact the soft loan had on the beneficiaries, the challenges the widows faced in managing the investment, the challenges legion executives faced as guarantors as well as inability of some of the widows to redeem the loan. Responses to the questionnaire show that the loan improved the widows' economy. It also assisted individuals to solve some financial problems. But some of the beneficiaries assumed the loan was just a share of the national cake, some encountered financial problems that forced them to close the businesses established. Considering the positive impact the loan had on the recipients, I suggest the programme should continue. The scheme should be extended to the widows that are yet to benefit; loan administrators should educate the public on the prospect and implications of not redeeming loans. Such education will prepare the applicant for the task ahead if granted loan. It will also assist the creditor on loan collection drive.

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I. INTRODUCTION:

A very common phenomenon in governance in Nigeria across the three tiers of government (Local, State and Federal) is the launching of agenda by each administrator to guide the trend of the development as deemed fit. While Dr Goodluck E Jonathan, President of the Federal Republic of Nigeria, launched a 7 point agenda, Dr Olusegun R Mimiko, the Governor of Ondo State, launched a 12 point agenda with the acronym 'a caring heart'. The points are: 1 Agriculture, 2 Community driven City, 3. Aggressive Capitalization of our Land 4 Roads and Infrastructures, 5 Industrialization, 6 No to Poverty Programme, 7 Gender Equality and Women Empowerment, 8 Health Care and Housing, 9 Education and Capacity Building, 10 Artisanry Development and Empowerment Programme, 11 Rural Development, 12 Tourism, Sport and Youth Development. The focus of this paper is the practical meaning of the acronym as it affects widows of deceased military officers in Ondo State.

The lexical item care which is the root morpheme of caring has synonyms such as: to mind, be concerned, worried, think, heed, be bothered, concern, troubled among others. Heart may mean: spirit, mind, compassion, sympathy, empathy, feeling, sensitivity, and kindness. The traits of a caring heart is to be compassionate, helpful, thoughtful, gentle, considerate and loving; that is worried about something; thinks about it; listens to it; bothers about it; feels concerned or is troubled. It is a sensitive heart. A caring heart has to do with the mindset of an individual whose heart is not empty, it is thinking about something it considers to be of importance. Man can be worried about a thousand and one things, but a caring heart identifies another person's problems, he considers it. A man with the caring heart trait will never rest until he finds solutions to identified problems. This is the conception of the personality of Governor Olusegun R Mimiko, the Governor of Ondo State, in the heart of the beneficiaries of the soft loan granted to the widows of military personnel in Ondo State. Ondo State Government as A caring Heart Government Natural and scientific research indicates that a woman generally lives longer than a man (cf. October 01, 1998 Harvard University Gazette). Researchers on women studies advocate education and economic empowerment for the girl child to equip her for the inevitable challenges of life.

Duyilemi 2013 is of the view that a woman needs to be educationally empowered. "The education will be the anchor for her when the unexpected happens. In the situation of the death of the spouse, a woman is thrown off balance".

Adebowale 2013 agrees with other researchers that women should be economically empowered. To Adebowale, "women development is the basis of development and a channel to ensure that every trace of deprivation in the lives of women and girls are dealt with". I share Adebowale, 2013's view that "empowering women is an indispensable tool for advancing development and reducing poverty". Scholastic finding all over the universe show that "female economic power enhances the well-being of the nations" because "women are better economic steward's of capital investment than men". Before discussing the outcome of the research, it is important to say a few words on the ordeal of a widow. Scholastic survey has shown that women are always at the receiving end after the death of the spouse. The ordeal includes: cultural, social, religious, financial, political to mention a few deprivations. In Africa, the widow's family, at times, complicates her state by expecting her to still provide for the siblings. The unfortunate woman wakes up in a day to become a single mother and the bread winner. A widow may not be able to recover from the blow if there is nothing to fall back on. To an average African man, a widow is part of the man's property expected to be inherited (the concept is also biblical read the story of Ruth in the Old Testament). During and after the Nigerian civil war military men apparently lived reckless lives. A military officer's salary was view as an empowerment to eat good food. He took special care of his wife. Most of them did not allow the wives to be employed or to do any work. In other words the wives were over pampered. A military personnel whose main duty is to defend the country, is trained to respect women. Sudden death of an officer therefore signals the worst of life to the wife. The spouse' family as well as her own family always finds it difficult to understand her state of mind. The resultant effect is that the woman ends up carrying burdens too heavy for her. Some find succor in going after other men, others in child labour others still abandon the children or could not give the children the needed life support. Such children always end up as social misfit.

Armed Forces Remembrance Day

Yearly, January 15th is set aside by Government, State and Federal, to remember the fallen heroes. The Armed Forces Remembrance Day, set aside for the memory of the valiant ones who laid down their lives for their dear country is always marked with fanfare. Before 2012, representatives of military officers' widows, members of Nigerian Legion and serving military officers were usually hosted by the government. Occasionally, the widows enjoy gifts from government and well wishers. A caring heart government of Ondo State was not satisfied with just a day's fanfare, He (the head of the government) asked rhetorical questions as a concerned leader: "of what use is the fanfare in remembrance of the fallen heroes if the surviving widows and children are neglected" the Governor of Ondo State, Dr Olusegun R. Mimiko, with his compassionate heart, took the bull by the horns by introducing a soft loan in 2012 as an innovation to teach the deceased military widows how to "catch fish" for a living. Nigeria Legion stood collateral for borrowers. A loan of N50,000.00k (fifty thousand naira) was granted to each of the 173 accredited military personnel widows. A repeat loan of N100,000.00k (one hundred thousand naira) was granted to as many of the widows that were able to refund the loan as scheduled in 2013. The next sections of this paper discuss results of the survey of the impact the soft loan has had on each recipient. A questionnaire containing 20 questions was administered to about 200 military personnel widows. We analyzed responses from only those we were able to contact.

Demographic Information

1. Age	15-24	25-34	35-44	45-54	55-64	65+	NI	Total
	-	10	25	40	205	73		173
		5.78%	14.75%	23.12%	11.56%	2.89%	42.10%	100%
2. Occupation:	Teaching	Petty Trading	menial job/Farming	Artisan	NI	Total		
	1	86	37	4	45	173		
	0.58%	49.71%	21.39%	2.31%	26.01%	100%		

Note: NI mean not indicated

This question seeks to find out the widows' (wives of deceased military personnel) coping strategies. 71.1% indicate living on low income from menial job/farming and petty trading only an insignificant percentage of 0.58% have steady income while 27.75% did not respond.

3. Rank:

LT/COL	MAJ	CAPT	FLT/LT	2/LT	WO2	WOI	S/SGT	SGT	CPL	L/CPL	PTE	NI	Total
1	2	1	1	1	2	8	12	26	35	31	33	20	173
0.58%	1.16%	0.58%	0.58%	0.58%	1.16%	4.62%	6.94%	15.03%	20.23%	17.92%	19.08%	11.56%	100%

Information from the ranks of the deceased personnel is that 3.48% were commissioned officers, 96.52% were Non-commissioned officers ('other rank'). The implication is that the actuality of the burden is more at the lower level than the upper level.

4. Number of Children:

1	2	3	4	5	6	7	8	9	NR	Total
1	5	3	6	10	40	30	15	-	73	173
0.58%	2.89%	1.73%	3.47%	5.78%	23.12%	17.34%	8.67%		42.2%	100%

This question seeks to find out the degree of burden the widows are bearing on children. We observe that a high % of the widows are not willing to offer information on the number of children. This is not surprising. A typical African woman may feel offering such information may be dangerous for the wellbeing of the children. From those who offer the information, 54.62% have more than 4 children. This is on the high side for a single mother with low income.

Date of Death:

1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010-2012	NI	Total
45	25	30	6	6	-		61 173
26.01%	14.45%	17.34%	3.47%	3.47%	-	35.26%	100%

Note: NR mean no response

From the data we observe that a significant percentage of the women did not indicate the year they lost their spouse. We have no idea why.

6. Cause of Death: War Active Service Accident Ailment NI

Total	War	Active Service	Accident	Ailment	NI	Total
173	55	45	30	8	40	173
100%	31.79%	26.01	17.34%	4.62%	23.12%	100%

From the response to question 6 we observe that war is a major cause of loss of life, While a significant number of 26.01% died on active service, 31.79% died as a result of war. 17.34% of the death of military personnel was caused by road accident while a negligible percentage of the cause of death was ailment.

Survival Strategies:

7. How have you been surviving?: Salary Menial Job Trading Farming Family takes care NR Total

1	10	86	37	-	39	173
0.58%	5.78%	49.71%	21.39%	-	22.54%	100%

The question seeks to find out the widows coping strategies. Responses received show that 0.58% survived on salary. This is not surprising because most of the widows are not adequately educated. 5.78% earn their daily bread by engaging in menial jobs, 49.71% survive on trading (in their words, 'petty trading'), 21.39% engage in farming, 22.54% did not respond to the question. The implication of the above is that over 99% have no secure means of livelihood as widows.

8. Are you remarried?: Yes No NS Total

Yes	No	NS	Total
-	113	60	173
	65.32%	34.68%	100%

Note: NS mean not stated

The question is to find out the position of the children of the deceased after remarriage. We observed that the widows have reservation in the response to the question. From the responses to the question, we presume that those who remarried did not enjoy the marriage. It may be difficult for them to compare marriage life with a military person and its benefits with marriage life outside the barracks. It is also possible that the respondents deliberately denied or ignored the question.

9. If Yes how do you take care of the children?: NR

173	
	100%

Loan

10. Did you Benefit from the 2012 Ondo State Soft Loan? Yes No Total

Yes	No	Total
173	1	174
100%	0.58%	

100.58%

Only 0.58% of the respondents did not benefit from the soft loan scheme. This candidate claimed, she was not informed of the scheme.

11. Who informed you about the loan? Legion News A friend NR Total

Legion	News	A friend	NR	Total
166	-	-	7	173

95.95% 4.05% 100%

95.95% got information from Nigeria Legion officers

12. What did you invest the money on?	Trading	Farming	School Fees	Hospital Bill	NR	Total
	127	37	15	18	20	217
	73.41%	21.38%	1.3%	10.40%	11.56%	118.05%

94.79% invested the money on generating income: 73.41% traded while 21.38% invested the money on farming. 1.3% used the money to pay school fees while 10.40% spent the money on health matters. 18.05% engaged in double investments; farming and trading. The implication is that most of the beneficiaries made good use of the money.

How much do you realize daily on the investment?

N100.000	N200.00k	N300.00k	N400.00k	N500.00k	NR	Total
20	45	15		10	5	73
11.56%	26.01%	1.3%	5.78%	2.89%	42.19%	100%

11.56% realize N3000.00k a month at an average of N100.00k daily. The implication is that it will be difficult for such an investor to make ends meet. Such widows find it difficult to refund the loan. 26.01% realize N6000.00k a month. People in this group have a better chance of repaying the loan. 1.3% realize N9000.00k monthly, 5.78% N12000.00k, and 2.89% N15000.00k a month. These three groups stand on a sure ground and so are able to repay the loan.

Have you been able to redeem your Loan?:	Yes	No	ATC	NR	Total	
			16	65	19	73
			9.25%	37.57%	10.98%	43.19%

100%

Only 9.25% have been able to repay the loan. 37.57% have not started paying while 10.19% respondents are about to complete the loan repayment. A significant number did not respond probably because they initially doubted the sincerity of the government on the promise of a repeat loan of double the initial capital.

Repeat Loan

15. Did you benefit from the 2013 Repeat Loan?	Yes	No	NR	Total
	16	75	82	173
	9.24%	43.36%		47.40%

100%

Note: ATC mean about to complete while, NR mean no response

From response received it is clear that only 9.24% 2012 beneficiaries of the N50,000.00k soft loan benefited from the repeat loan in 2013 which implies that majority of the beneficiaries did not refund the loan. Question 16 below seeks to find out why the loan was not refunded.

16. If no why not?

I did not know that I have to refund it. I thought it was a gift. I ran into problems	NR	Total
49	40	25
28.32%	23.12%	14.45%
		24.85%
		90.75%

Question 16 aims at finding out the beneficiaries excuses for not refunding the loan. Responses show that 89 (51.44%) thought the loan was a gift/did not know they were expected to refund the loan. 25 (14.45%) ran into problems while 43 (24.85%) did not give any reason. Remember that 16 (9.24%) respondents refunded the loan as indicated in response to question 15. The implication is that if the 28.32% that did not know that they were to refund the loan had known more beneficiaries may have refunded the loan. Although it is likely that the 23.12% beneficiaries may or may not make any attempt to refund the loan.

Benefits of the Loan to Recipient: In this section, Respondents freely express views on each question. The responses are grouped

What are the Benefits of the Loan?

It increased my income.	45	26.01%
It relieved me of much financial problems.	28	16.19%
I was able to feed well.	25	14.55%
I was able to pay my children's school fees from the gains.	30	17.34%
I was able to pay my rent.	45	26.01%
I was able to purchase more equipment for my job.	20	11.56%

It helped me to increase the articles I sell.	10	5.78%	
Total	203	117.34%	
The cumulative result of responses to question 17 shows that the some respondents fill more than one benefit. There are instances of respondents listing four benefits. The implication is that we have more responses (203=117.34%) than the number of respondents (173=100%).			
What were the challenges you faced in redeeming the Loan?			
I did not know the account number.	25		
Account number was not given to me early enough.	45		26.01%
The bank is far from my town.	15		8.67%
I did not know I will refund the loan.	20		11.56%
I thought I will not have access to the capital again if I should refund it.	40		23.12%
No Response			28 16.19%
	Total		145 83.85%

Suggestions:

19. Suggest what you feel the government can do to assist you improve your living standard.

Government has tried.

Government should extend the loan to those that have not benefited.

The loan administrators should assist with early information on the bank detail. (Comments: Account number has been circulated.)

I will refund my loan as soon as possible to benefit from the repeat loan.

Government should assist those of us from rural area with an easier means of assessing the bank

I have learnt my lesson.

Government representatives should endeavour to give us correct information.

If I was told early enough that I was expected to repay the loan I would have planned for the refund.

Conclusion:

From the survey, the demographic information shows that war is the bane of to the development of a society. It created liabilities and problems for the society to solve. Women are also seen to be at the receiving end of problems caused by the inevitable or self-imposed calamities. It is clear that the beneficiaries of the government's soft loan made a lot of profit from the programme. The recipients are full of gratitude to the government. Those who could not benefit from the repeat loan regretted their inability to refund the first loan. Loan administrators were also blamed by some recipients for not giving proper education on the government programme.

Suggestions: Government should organize public lecture to sensitize prospective borrowers and loan administrators on the benefits of prompt payment of loan and the disadvantages of not paying promptly. The loan administrators should be more proactive in loan collection by sending reminder on the need to refund loans taken regularly to the beneficiaries.

List of Abbreviations

NI-	Not Indicated
NR	No Response
NS	Not state
LT/COL	Lieutenant Colonel
MAJ	Major
CAPT	Captain
2/LT	Second lieutenant
FLT,LT	Flight Lieutenant
WO2	Warrant Officer 2
WO	Warrant Officer
S/SGT	Staff Sergeant
SGT	Sergeant
CPL	Corporal
L/CPL	Last Corporal
PTE	Private

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