



Challenges of Widowhood among Muslim Women in Kebbe Local Government

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ABSTRACT

The role and status of women in society have been subjects of significant discourse throughout history. Islam, as a faith, has historically emphasized the dignity, honor, and rights of women. However, widows, particularly in Muslim communities, continue to face unique challenges that warrant exploration. This article focuses on the socio-economic and cultural difficulties encountered by Muslim widows in Kebbe Local Government, shedding light on their lived realities and proposing actionable strategies for improvement. Widowhood often brings a dual burden: a loss of social status and diminished economic stability. In many cases, widows find themselves marginalized, struggling to navigate societal expectations while managing their livelihoods. Historically, prior to the advent of Islam, women were often deprived of inheritance rights and treated as possessions rather than individuals with agency. While Islamic teachings advocate for the protection and empowerment of widows, cultural practices and systemic barriers sometimes hinder the realization of these principles. This study examines the specific challenges faced by Muslim widows in Kebbe Local Government, including inheritance disputes, limited access to economic resources, and societal stigmatization. By analyzing these issues through qualitative and contextual lenses, the paper aims to identify gaps in policy implementation and community support structures. Furthermore, it seeks to propose practical solutions that align with Islamic values while addressing contemporary needs. Ultimately, this article underscores the importance of fostering inclusive environments that uphold the dignity and rights of widows. By addressing the socio-economic barriers they face, communities can ensure that widows are not only supported but empowered to lead fulfilling lives.

Keywords: Challenges, Widowhood, Muslim women, Kebbe Local Govt

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INTRODUCTION

Islam serves as a comprehensive guide for humanity, addressing all facets of life, whether pertaining to worldly matters or the eternal hereafter. Its teachings are rooted in two primary sources: the Glorious Qur'an and the Sunnah of the Prophet Muhammad (peace and blessings be upon him). These sources provide sufficient guidance and references for navigating various aspects of human existence. This principle is further reinforced by a Qur'anic verse that emphasizes the completeness and perfection of divine guidance. Allah (S.W.T) says:

There is no moving (living) creature on earth, nor a bird that flies with its two wings but are communities like you. We have neglected nothing in the book, then to their Lord they (all) shall be gatheredⁱ.

In another verse Allah states:

...And we have sent down to you the Book (the Qur'an) as an exposition of everything, a guidance, a mercy and glad tidings for those who have submitted themselves (to Allah)ⁱⁱ.

Islam has established a comprehensive framework of rules and regulations to address the various circumstances a woman may encounter throughout her life. It is a religion that historically advocated for the emancipation and empowerment of women, a movement that began over 1400 years ago. Contrary to certain misconceptions in contemporary times, the rights of women in Islam are deeply rooted in its foundational texts. These rights are explicitly outlined, protected, and guaranteed within the Glorious Qur'an and the teachings of the Prophet Muhammad (peace be upon him), ensuring a clear and enduring recognition of women's dignity and role in society.

WIDOWS IN ISLAM

A widow is a woman who has experienced the loss of her life partner due to death. This profound loss extends beyond the absence of her husband; it encompasses the loss of her companion, the father of her children, her emotional and financial support, and often the primary protector of her household. The challenges she faces are multifaceted, involving both emotional and psychological struggles. In addition to coping with her grief, she must assume the responsibilities of both parental roles, navigating the complexities of single parenthood while striving to provide stability and care for her childrenⁱⁱⁱ.

In many societies, the challenges faced by widows often go unnoticed, but Islam provides clear guidance regarding their rights and well-being, as outlined in both the Qur'an and Hadith. A widow is defined as a woman whose husband has passed away and who has not remarried. In Islamic teachings, a specific waiting period known as "Iddah" is prescribed for widows following the death of their spouse^{iv}. This period serves as a time of emotional healing and ensures clarity regarding familial and social responsibilities. The concept of Iddah reflects the importance Islam places on the dignity and protection of widows during a particularly vulnerable time in their lives.

In Islamic tradition, Iddah, also spelled as Iddat, refers to a prescribed waiting period that a Muslim woman must observe following the dissolution of her marriage, whether due to divorce or the death of her spouse. This period is mandated to ensure clarity regarding lineage, provide emotional and social adjustment, and respect the sanctity of the previous marital bond. The duration of Iddah varies depending on the circumstances, such as the woman's pregnancy or the nature of the marital separation. This practice holds significant importance within Islamic law and is observed with the intent of maintaining social and familial integrity.

In Islamic marital law, the Iddah period is a mandatory waiting period a woman must observe after the dissolution of her marriage, during which she is prohibited from marrying another man or engaging in sexual relations. The primary purpose of the *Iddah* is to ensure clarity regarding the paternity of any potential offspring conceived during or shortly after the marriage. The duration of the Iddah varies depending on specific circumstances. If a woman is divorced, the standard Iddah period is three menstrual cycles from the date her husband pronounced the divorce (Talaq). However, if the woman is pregnant, the Iddah continues until she gives birth. In cases where the marriage was not consummated, no Iddah is required. Additionally, if the woman does not menstruate due to age or other reasons, Islamic scholars generally recommend an Iddah period of three months^v. This practice reflects the importance of maintaining clarity and order within Islamic family law.

In Islam, the prescribed period of *Iddah* for a woman who has lost her husband is four lunar months and ten days, irrespective of whether the marriage was consummated. This waiting period is mandated following the husband's death. The underlying wisdom of this practice, as outlined in Islamic teachings, is to ensure clarity regarding the absence or presence of pregnancy. This precaution prevents the potential mixing of paternal lineages, which could result from overlapping relationships and is considered a source of corruption according to *Shari'ah* (Islamic law). The regulation upholds the principles of lineage integrity and societal order, reflecting the broader wisdom embedded within Islamic jurisprudence^{vi}.

Iddah serves multiple purposes that emphasize the significance of marriage and the responsibilities associated with it. It upholds the sanctity of marriage by allowing time for reflection and potential reconciliation, giving the husband an opportunity to revoke the divorce if regret arises. Additionally, it highlights the husband's value and the consequences of separation by restricting the wife's ability to adorn herself during this period. This practice also ensures respect for the rights of all parties involved, including the husband, wife, and children, while fulfilling the divine commandment prescribed by Allah. Furthermore, the extended mourning period for a husband compared to other family members underscores the unique and pivotal role of the marital bond in an individual's life. Islam adopts a compassionate and empathetic stance toward widows, recognizing their unique circumstances following the loss of their husbands. It emphasizes the importance of providing care, support, and understanding to widows, acknowledging the emotional and practical challenges they may face. The Islamic perspective encourages the broader Muslim community to extend assistance to widows and their children, ensuring they are supported both emotionally and materially^{vii}. This approach underscores the value placed on solidarity, mercy, and collective responsibility within the framework of Islamic teachings.

In Islam, the respect and honor accorded to Muslim widows stem from the broader principle of valuing and dignifying women as a whole. Islamic teachings emphasize equality between men and women in terms of rights and responsibilities, with no distinction made between widowed women and others. Furthermore, widows are afforded a significant and esteemed position within Islamic law (*Shari'ah*), reflecting the religion's commitment to compassion, justice, and the well-being of all individuals in society.

Allah (SWT) says:

And those who are taken in death among you and leave wives behind - for their wives is a bequest: maintenance for one year without turning [them] out. But if they leave [of their own accord], then there is no blame upon you for

what they do with themselves in an acceptable way. And Allah is Exalted in Might and Wise^{viii}.

In another verse of the Glorious Qur'an Allah (S.W.T) said:

And those who are taken in death among you should wait (after their Husband's death) for four months and ten days; and when the term is over there is no sin if they do what they like with themselves honorably for God is aware of all what you do^{ix}.

The obligation to observe a waiting period following the death of a husband applies even in cases where the marriage has not been consummated. However, an exception is granted to pregnant women, whose waiting period concludes upon the delivery of the child, even if this occurs before the duration typically mandated by law. Observing the waiting period entails not only refraining from entering into a new marriage but also abstaining from self-adornment during this time. Hence we find categorical directives in the Hadith that a widow should neither wear colorful and showy dresses and jewelry, make use of henna, kohl, and perfumes, nor set her hair in an attractive style. There is disagreement, however, as to whether the widow may go out of her house during the waiting period. 'Umar, 'Uthman, Ibn 'Umar, Zaid ibn Thabit, Ibn Mas'ud, Umm Salamah, Said ibn al-Musayyib, Ibrahim al-Nakha'i, Muhammad ibn Sirin May Allah be pleased with all of them and the founders of the four legal schools are of the opinion that during the waiting period a woman should stay in the house in which her husband died. During the daytime she may go out to do necessary errands, but her residence should be her own home. On contrary, 'A'ishah, Ibn 'Abbas, 'Ali, Jabir ibn 'AbdAllah, 'Ata', Ta'us, Hasan al-Basri, Umar ibn 'Abd al 'Aziz (AS) and the Zahiris are of the opinion that a widow may spend her waiting period wherever she likes, and may even go on journeys^x.

There is no blame upon you if you divorce your wives before you have touched them or settled a bridal gift upon them. But even in this case you should make some provision for them: the affluent, according to his means; the straitened, according to his means – a provision in fair manner. That is a duty upon the good-doers.

The following is a summary of the main directives entailed in the verses above.

1. The waiting period (*Iddah*) of a widow is four months and ten days.
2. During this period, the woman is not allowed to marry another man.
3. During this period, a person may declare his intentions of marriage to a widow in a socially acceptable manner or

he may keep such intentions to himself, yet he should not make a secret commitment of marriage with the widow.

4. The time and place of the marriage contract should be finalized and committed to only after the period of four months and ten days has expired.

These are the directives of the *Shari'ah* regarding the waiting period of a widow. It is also clear from another directive of Islam that during this waiting period, the woman should not be turned out of her house.

Also the Quran speaks of the maintenance and Inheritance rights of a widow whether or not she has children or not.

As for those who [may] die among you and leave behind widows, let them make a bequest for their wives of a year's maintenance without causing them to leave their homes, but if they leave of their own accord, you will not be blamed for what they may reasonably choose to do with themselves, Allah is Omnipotent and Most-Wise^{xi}.

Your wives shall inherit one quarter of what you leave if you are childless. But if you leave children, your wives shall inherit one eighth, after the payment of any bequest or debts^{xii}.

The Qur'anic verses above hold the following injunctions:

1. Those who may die leaving behind widows, let them write a bequest for their wives that they should not be forced to leave the marriage house for one year, and the expenditures during that year should be taken from their money equitably. (i.e. that's in case the house was rented, or had several heirs). That is to give her a proper chance to prepare for her new life.
2. If any man dies childless, his widow shall inherit $\frac{1}{4}$ of his wealth, after settling his debts and deducing the bequest portion.
3. If any man dies leaving behind children, his widow shall inherit $\frac{1}{8}$ of his wealth, after settling his debts and deducing the bequest portion.
4. Widows should abstain from remarrying again for at least 130 days.
5. If any man wishes to propose to a widow, he must not seek to meet her secretly unless he intends to speak to her honorably. He should not proceed with the marriage contract before the prescribed mourning period ends.

Ahadith on Widows

There are many hadiths of the Noble Prophet Muhammad (SAW) on widows; Narrated Abu Huraira that the Prophet said:

The one who looks after a widow or a poor person is like a Mujahid (warrior) who fights for Allah's Cause, or like him who performs prayers all the night and fasts all the day^{xiii}.

Awfibrn Malik reported that the Prophet, (SAW), said, I and a woman who is widowed and is patient with her child will be like these two fingers in the Garden^{xiv}.

Challenges of Muslims widows in Kebbe L.G.A

Women in the area have encountered many challenges after the demise of their husbands. The identified challenges are as follows:

Financial challenges

Financial challenges often manifest as the inability to maintain an adequate standard of living, encompassing access to essential needs such as food, shelter, healthcare, and other basic social amenities. These difficulties are frequently exacerbated by societal attitudes and practices, particularly in certain communities where customs and traditions heavily influence the distribution of a deceased individual's possessions. In many cases, less privileged relatives may view the passing of a wealthy family member as an opportunity to improve their own economic circumstances. Such dynamics can create tensions and further complicate the process of asset management and inheritance, highlighting the need for equitable practices and clear legal frameworks to address these issues effectively. Widows in Kebbe Local Government Area face significant financial challenges, primarily due to restrictions on residence, inheritance, remarriage, and employment opportunities. With women generally having longer life expectancies, many outlive their husbands and are left without the necessary training or support to independently manage financial responsibilities such as pensions or savings. A large proportion of these widows lack adequate savings or a reliable source of income, leaving them in vulnerable situations. Those from economically disadvantaged backgrounds often rely on the goodwill of extended family members or are forced to resort to begging for sustenance, highlighting the urgent need for targeted interventions to address their financial and social challenges^{xv}. Widows often face significant financial challenges, primarily due to limited educational qualifications. Many widows possess either no formal education or only a primary school leaving certificate, with a smaller proportion having attained a secondary school certificate. This lack of education restricts their ability to secure formal employment that could adequately support their needs and those of their children. In cases where widows were enrolled in school before or after marriage, they frequently had to discontinue their studies, leaving them without the qualifications necessary for better economic opportunities. Following the loss of their husbands, re-enrollment in educational programs becomes increasingly difficult due to factors such as advanced age, financial constraints, or the absence of

childcare support. Consequently, this situation not only impacts their personal financial stability but also inhibits their ability to provide educational opportunities for their children, perpetuating a cycle of hardship.

Social challenges

Widows in society often face significant challenges that place them at a disadvantage within the social hierarchy. Marrying a widow is frequently regarded as a social taboo, despite the encouragement of such unions in Islamic teachings. Consequently, it is uncommon for an unmarried suitor to pursue marriage with a widow. Typically, the individuals who express interest in marrying widows are older men who already have two or three wives and seek to marry them as an additional spouse. In rarer instances, widowers who have lost their spouses and are at an advanced age with children may consider such unions. Furthermore, widows, particularly those whose late husbands suffered from prolonged illnesses, often face societal suspicion of carrying stigmatized diseases such as AIDS. This perception not only exacerbates their social isolation but also perpetuates the challenges they encounter in rebuilding their lives. Widows in Kebbe Local Government Area of Sokoto State face significant challenges that impact their social status and overall well-being^{xvi}. Factors such as financial instability and religious considerations often contribute to their vulnerability. These circumstances can lead some young widows to engage in activities such as prostitution or become involved with political gangs as a means of survival. Addressing these issues requires a comprehensive approach that focuses on economic empowerment, social support systems, and community-driven initiatives to improve the quality of life for widows in the region. These problems need urgent and necessary attention from government, well to do individuals and society at large.

Difficulty in remarrying

Many divorced women and widows face significant challenges when considering remarriage. Widows, in particular, often encounter societal stigmas, with some being unfairly accused of carrying illnesses such as HIV or other communicable diseases, which are presumed to have caused their husband's death. For widows over the age of 50, remarriage becomes increasingly difficult, as many remain emotionally attached to their late spouses or simply do not attract serious suitors. Additionally, widows with young children often prioritize their children's well-being and emotional needs over personal relationships, fearing that a new marriage might compromise their ability to care for their children. Some are also reluctant to entrust their children to relatives, concerned that they may be mistreated or burdened with

inappropriate responsibilities. Furthermore, societal attitudes and discouragement from extended families can deter potential suitors from pursuing relationships with widows. As a result, many widows choose to focus on raising their children rather than seeking remarriage^{xvii}.

Victims of exploitation

Widows often become vulnerable to various forms of exploitation and abuse, facing significant societal and systemic challenges. These challenges include domestic violence, sexual assault, forced marriage, human trafficking, property grabbing, and forced evictions. Additionally, widows frequently encounter discrimination in matters related to marriage, its dissolution, divorce, property and land ownership, inheritance rights, and issues concerning their children. In many cases, attempts by widows to remarry—whether to alleviate loneliness or to provide a stable environment for their children—can expose them to further risks of exploitation, including sexual assault. Addressing these issues requires comprehensive legal protections, social support systems, and community education to uphold the rights and dignity of widows^{xviii}.

Denial of inheritance

The denial of inheritance rights presents substantial challenges for Muslim widows and their children, as they often encounter societal norms that marginalize their entitlements. Following the sudden loss of their spouses, many widows face the harsh reality of traditional practices that prioritize male heirs, effectively excluding them and their daughters from receiving a fair share of inheritance. This inequity frequently results in financial instability, leaving widows struggling to meet their families' basic needs due to restricted access to property and resources. The lack of economic empowerment not only undermines their own quality of life but also hinders their capacity to provide adequate education and healthcare for their children, perpetuating a cycle of disadvantage and vulnerability. The challenges faced by young widows, particularly those who are denied their rightful inheritance, highlight a pressing issue of systemic inequality. Despite their academic potential and aspirations, many are unable to access higher education, perpetuating a cycle of poverty and limited opportunities for themselves and their children^{xix}. This inequity disproportionately affects Muslim women, further entrenching societal disparities. Addressing these issues necessitates a comprehensive approach that combines legal reforms to ensure fair inheritance practices with community-driven awareness programs aimed at challenging entrenched cultural norms. Such measures

are essential to fostering equitable resource distribution and empowering women to overcome these barriers.

Solutions to the problems

From an Islamic perspective, addressing the challenges faced by widows in society requires a comprehensive approach rooted in compassion, community support, and adherence to ethical principles. Practical solutions include fostering a supportive environment through community initiatives, ensuring financial assistance through zakat and sadaqah, and promoting education and vocational training to empower widows economically. Encouraging family and societal involvement in providing emotional support and eliminating stigmatization is also essential. By integrating these measures with religious teachings, it is possible to mitigate the difficulties faced by widows and contribute to a more inclusive and empathetic society.

Financial solutions

Widows are encouraged to cultivate self-reliance by pursuing suitable employment opportunities that align with their personal circumstances and do not adversely impact their well-being. This approach enables them to reduce excessive dependence on their parents or relatives, while still acknowledging their rightful support from family members. Additionally, efforts should be made to provide widows with the necessary education and resources to empower them in achieving financial independence and managing their own needs effectively.

Social solutions

Widows in society face numerous challenges, including issues related to clothing, shelter, and feeding, which necessitate support from the government, relatives, non-governmental organizations, and well-meaning individuals. It is imperative for the government to take proactive measures to ensure widows live dignified and peaceful lives comparable to other members of society. Establishing a structured communication channel between the government and widows, possibly through widows' associations, would facilitate the identification of their problems and the provision of effective solutions. Those managing such associations must uphold principles of fairness and integrity in delivering services. Additionally, the establishment of rehabilitation centers for counseling is crucial, as widows often experience unique stressors, including the loss of their spouses, societal neglect, and the challenges of survival. Relatives should extend support to help them navigate these difficulties. Religious organizations should broaden their outreach beyond urban areas to educate both widows

and communities about their responsibilities toward this vulnerable group. Furthermore, the government should provide employment opportunities for qualified widows to alleviate financial stress and loneliness. For widows under the age of 45, they should be encouraged to consider remarriage as a means of receiving emotional and social support. Men who choose to marry widows should do so with genuine intentions, adhering to ethical and religious principles. Addressing these issues comprehensively will significantly reduce the hardships faced by widows and promote their well-being within society.

Solutions to victims of exploitation

Research indicates that widows often represent a vulnerable segment of society, frequently facing exploitation due to cultural, societal, and economic factors. Within the framework of Islam, there is a strong emphasis on safeguarding the rights and dignity of widows, advocating for their protection and support as an integral part of social responsibility. Despite these principles, disparities in societal practices often result in their marginalization. Addressing these challenges requires a comprehensive approach that includes raising awareness about their rights, fostering community support systems, and implementing policies to ensure economic empowerment and social inclusion. By adhering to Islamic teachings and promoting equitable practices, societies can work towards eliminating the exploitation of widows and enhancing their quality of life.

Financial exploitation

Widows often face financial challenges due to the loss of their husband's income. This vulnerability can be exploited by unscrupulous individuals who may exert control over their assets or misuse their funds. Islamic teachings emphasize the importance of justice and fair treatment when it comes to financial matters. Communities, families, and Islamic organizations should be proactive in addressing such issues. Possible solutions can include establishing trust funds, emphasizing the importance of equitable inheritance, and providing financial literacy programs to widows.

Social exploitation

In many societies, widows face discrimination and stigmatization. They may be subjected to mistreatment, verbal abuse, or social isolation. Islamic teachings emphasize the importance of compassion, kindness, and respect towards widows. Muslim communities must work to promote awareness and eliminate these negative social attitudes through public education campaigns, interfaith dialogues, and the correct interpretation and

dissemination of Islamic values.

Forced remarriage

Some widows, particularly those who are economically vulnerable, may be coerced into unwanted marriages. Islamic principles stress the importance of free will and consent in marriage. Islamic scholars, community leaders, and family members should actively work to ensure that widows are not forced into remarriage against their will. Legal protections within Islamic jurisdictions should also be enhanced to safeguard widows' rights to choose their partners.

Lack of support

Widows often lack emotional and psychological support, especially when they lose their primary source of companionship. Providing emotional support through community engagement, counseling services, and support groups can alleviate the emotional burden widows might face. Islamic centers and organizations should offer targeted programs to help widows overcome grief and enable them to rebuild their lives.

Education and empowerment

In many cases, widows lack access to education and career opportunities, limiting their economic independence. Empowering widows through education and vocational training is vital to improve their socioeconomic status. Islamic institutions should establish programs that specifically cater to widows, offering scholarships, vocational training, and job placement services. Recognizing the rights and addressing the challenges faced by widows is a crucial step for fostering inclusive and equitable communities. By upholding principles of justice, compassion, and fairness, as emphasized in Islamic teachings, societies can take meaningful steps to combat the exploitation and marginalization of widows. Implementing supportive measures, promoting empowerment initiatives, and ensuring access to resources are essential in providing widows with opportunities to lead dignified and fulfilling lives, ultimately contributing to the overall well-being and progress of the community.

Conclusion

The plight of widows in Kebbe L.G.A presents significant social and economic challenges that demand urgent attention. These challenges, including social stigma, economic hardship, restricted access to education and healthcare, and inadequate legal protections, hinder their ability to lead dignified lives. From an Islamic perspective, addressing these issues is both a moral and religious

obligation. Islam underscores the importance of safeguarding the rights of widows through measures such as ensuring their rightful inheritance, providing financial support, and protecting them from exploitation. Furthermore, fostering a community environment that eliminates social stigma and encourages the active inclusion of widows in societal activities is imperative. By adopting these principles, the community can work towards creating a more equitable and supportive environment for widows, ensuring their well-being and empowerment.

Recommendations

1. **Raise awareness:** Conduct extensive awareness campaigns about the rights and status of widows in Islam to educate the community.
2. **Legal protection:** Advocate for legal reforms to ensure widows are adequately protected and have access to justice in case of disputes over inheritance.
3. **Financial support:** Establish a dedicated fund to provide financial assistance to widows, particularly those in the most vulnerable situations.
4. **Skill development:** Offer vocational training programs to widows, enabling them to acquire marketable skills and generate income.
5. **Access to education:** Ensure that widows have equal opportunities to education by providing scholarships and removing barriers that prevent their enrollment.
6. **Healthcare access:** Enhance access to healthcare services for widows by establishing primary healthcare centers in their vicinity.
7. **Counseling services:** Establish support groups and counseling centers to address the mental health issues faced by widows.
8. **Microfinance programs:** Collaborate with financial institutions to provide widows with microfinance opportunities, enabling them to start small businesses.
9. **Awareness among religious leaders:** Train religious leaders to spread the teachings of Islam about widows and eliminate social stigma associated with them.
10. **Women empowerment initiatives:** Implement programs that empower widows to become self-reliant and confident contributors to society.
11. **Community cohesion:** Foster a sense of community responsibility towards widows, encouraging support and inclusivity within society.
12. **Government initiatives:** Advocate for government initiatives that specifically address the challenges faced by widows and allocate funds for their welfare.
13. **Networking platforms:** Establish networking platforms for widows to share experiences, knowledge, and resources to foster collaboration and support.
14. **Shari'ah education:** Incorporate teachings from Shari'ah schools and universities, emphasizing the

importance of care and support for widows, in educational curricula.

15. **Research and evaluation:** Encourage further research to continuously monitor progress and identify new challenges faced by widows, facilitating the implementation of effective interventions.

END NOTES

ⁱ AlQur'an 6:39

ⁱⁱ AlQur'an 16:38

ⁱⁱⁱ Oxford English dictionary., Press, Widow, (a) in 2003,. Retrieved November 2, 2024.

^{iv} M. Suleman, *Gaining, Maintaining or loosing Resources: Muslim Divorced Women's Experience of IDDAH*, A Master's Dissertation Submitted to the Faculty of Humanities University of Johannesburg, 2011, p. 53.

^v IbnAbizayd Al-qayrawaniy, *The Risalah*, Translated by Aisha Bewley, Diwan Press, nd, p185.

^{vi} Ibid,p186

^{vii} Ibid,p187

^{viii} AlQur'an 2:40

^{ix} AlQur'an2:234

^x M. Suleman, *Gaining, Maintaining or loosing Resources: Op.Cit, p. 20*

^{xi} AlQur'an 2:240

^{xii} AlQur'an 4:12

^{xiii} Hadith(Sahih Bukhari)

^{xiv} Al Adab Al Mufrad, 141,book 7, Hadith 141.

^{xv} Mallama Hadiza,Widow, Kebbe,53years, November 2024.

^{xvi} Malama Maryam, Widow, Kebbe,45yrs,November,2024.

^{xvii} Mallama Fatima,Widow,Kebbe,37years,November,2024.

^{xviii} Hajia Binta,Kebbe,Widow,Kebbe,39 years, November,2024.

^{xix} Hajia Larai,Widow , Kebbe,40years,November,2024.