

The Contribution of the Government and other Stakeholders in enhancing the Socioeconomic Status of the widows in Kenya.

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ABSTRACT

Worldwide, the number of widows continue to increase. According to the World Widows Report, there are an estimated 258.5 million widows globally, having increased by 9% between 2010 and 2015. The increase is mainly attributed to conflict and disease. One in seven widows, about 38 million, lives in extreme poverty. The ratio of widows to that of widowers is as high as 4:1. The loss of a spouse precipitates disruption of the family, yet the consequences of losing a spouse is not the same for men and women. In most African communities, widowhood is not only a personal status but also a social one. The widows face social and economic hardships in the area of social participation, decision making and property ownership. Kenya has an estimated 8 million widows and is placed at position 33 in the list of countries in the world that have a harsh environment for the widows. In Nandi county, the female-headed households account for 26.2% of the total households. The existing studies have concentrated on cultural issues such as burial rites. Limited research has been done on opportunities available for the widow to sustain and enhance their livelihood. The role of the government and other stakeholders such as Non-governmental organizations (NGOs), religious organizations and the family, in enhancing the socioeconomic status of the widows have not been exhaustively explored. The paper is guided by three questions; What is the contribution of the Kenyan government and other stakeholders in enhancing the socioeconomic status of the widows? What are the challenges faced by the stakeholders in enhancing the socioeconomic status of the widows? What are the strategies put in place to increase the capacity of the stakeholders? The paper is grounded on Social Exchange Theory and the Theory of Redefinition by William Thomas. Survey Research was utilized. A sample of 250 widows was proportionately distributed across the population to ensure equal representation across Nandi county. Primary data was collected through focussed group discussions, key informants and case histories. The outcome contributes to the already existing body of knowledge on widowhood. It will also create an awareness to the government and other stakeholders on the unique needs of the widows. It will also help identify equity gaps which policy may help close. Therefore, this study will provide information on widows as one of the social groups for the purpose of having the right policies and providing specific strategies on how best to assist them.

Key Words: Contributions, Government, Stakeholders, Socioeconomic status, Widows, Kenya.

INTRODUCTION

Various studies continue to indicate the increasing number of widowed persons. The Global Widows Report 2015 indicates that there are 250 million widows around the world, a 9% global increase from 237 million in 2010. Available statistics show that 50% of women over 60 years in the developing countries are widows compared to 40% in the developed countries (Chen 2000, World's Women 2000).

India has the largest recorded number of widows in the world at 46 million (10% of female adult population) (World's Women 2000). In Africa, armed conflict and HIV/AIDS have

brought widowhood prematurely to millions of women. A wave of genocide created 500,000 widows in Rwanda, especially the 1994 genocide. 60% of adult women were widowed by wars in Angola and Mozambique (Worlds Women 2000).

In Kenya, current studies on widowhood are not many. It is acknowledged that widowhood is absent in statistics, unnoticed by researchers, neglected by national and local authorities and overlooked by civil society organizations (UN 2014). However, the few that exist in Kenya indicate that families headed by women are increasing. According to the Census reports of 1989, 1999 and 2009, female-headed households were 34%, 35% and 37% respectively. Out of these, widows were estimated to be 20%. In the rural areas, female-headed households stand at 36% while in the urban areas they are 29% (KDHS 2008-2009). Part of the increase has majorly been attributed to HIV/AIDS (Nelly 2004, Ambasa-Shisanya 2004, Ondiek 2004, World Bank 2004).

According to Mathews (1991) and Martha (2000), the proportion of widowed women over 60 years is 40% in developed countries as compared to 50% in developing countries - particularly Africa and Asia. Furthermore, whereas the proportion of all widows aged below 60 years is 15.8 % in the developed countries, it ranges from 34.4 % to 43.6 % in the developing countries. More importantly, most of the studies have pointed out that widowhood is experienced primarily by elderly women in developed countries and younger women in developing countries, many of whom are still rearing young children. The cases of widowers have been reported to be uniformly lower in various regions of the world (Martha 2000). Indeed, the available reports indicate that the proportion of widowers is about 2-3 % among adult men in most regions. Accordingly, the ratio of widows to widowers is as high as 4:1 in most regions. This relation has been attributed to the age of men at marriage, shorter life expectancy and higher rates of re-marriage.

Relating to that, it is noted that the percentage of total male deaths by age in Sub Saharan Africa is increasing. Between the year 2000 and 2010, the percentage of AIDS related deaths of males aged between 20 and 64 had increased to 33.7% (The Loomba Foundation 2015). As of 2015, the global AIDS death related cases stood at 1.1 million with 330,000 cases reported in Sub Saharan Africa. More so more men are said to be infected with HIV/AIDS than Women. These deaths often lead to poverty among the widows (UNAIDS, 2016, AVERT, 2016). Studies have consistently reported that the loss of a spouse precipitates disruption of the family and leads instability. Such a disruption is accompanied by a wide range of changes which include change in income levels, property ownership, decision making, social interaction etc.

A study conducted by Morgan (1981) in the United States on the income of widows over a period of three years found out that there was a decrease in income. The freedom and independence the nuclear family enjoyed is suddenly lost as a result of the death of the husband. However, Smith (1988) found that age and work experience may mitigate the financial situation of the widows. In the developing countries especially South Asia and Africa, the widows have few opportunities to help raise income for their families. In Afghanistan, under the Taliban, widows have been denied paid employment. The Taliban ban on women working outside the home has increased the number of widows and children begging in the streets (World's Women 2000). Locally, a relatively low economic status amongst the rural Luo widows in Siaya district has been observed. The lack of access to education and subsequent lack of economic empowerment contributes to many Luo widows observing widowhood rites to enable them to survive (Ambasa-Shisanya 2004). As part of the funeral rites, widows are required to have sexual intercourse with one of the male in-laws, mostly the brother or cousin of the husband, as a ritual to get rid of the husband's ghost. The practice of wife inheritance is

also common. Those widows who resist this risk being thrown out of their husband's property consequently leaving their children behind. This practice amongst the Luos of Kenya has also been witnessed in Zambia (AIDS Analysis 1994, Ntozi 1997).

With regard to property ownership, it is hard for widows to inherit property of the deceased especially in most African communities. This is so because it is strongly believed that property belongs to men. Owen (1996) undertook a detailed study of widows in developing countries. She found that many cases have been tried in court where a woman is fighting to inherit property jointly acquired with her late husband. She gives an example of Lily Kapanda, one of Malawi's few female members of parliament who was harassed by her in-laws over property ownership. Even after she had reported to the police, the in-laws ended up destroying part of the property and grabbing most of the furniture. A study in Uganda of HIV positive women revealed that 90% of women interviewed had difficulties with their in-laws over property. 88% of those in the rural areas were unable to meet their household needs (World Conference on Human Rights Declaration and Programme of Action, 1993, Vienna).

The Human Rights Watch (2003), shows that property ownership is a critical issue in Kenya. Widows interviewed confessed how they have been thrown out of their homes by the in-laws. It was revealed that payment of bride wealth worsens the property rights violations. The women themselves are considered as property and have less bargaining power to defend their rights and even to resist wife inheritance. According to studies done in Taita Taveta and Siaya districts by Nelly (2004) and Ondiek (2004) respectively, widows generally have the lowest status and rarely inherit property they once shared with their late husband. There were also reported cases of landless widows who had been thrown out of their marital homes and pieces of land taken either by in-laws or stepsons. This indeed poses a great challenge to their survival. On the contrary, Regina Oboler in her study amongst the Nandi, found out that widows who frequent beer halls become involved in debates with men (Potash 1986). Some widows do enjoy greater social activity due to increased freedom (Lopata 1973). However, they do not hold any decision-making capacity on behalf of the community just like it happens for other women in most patrilineal societies. The intervention of the government and other stakeholders is therefore necessary for the survival of the widows.

However, the present Kenya Constitution of 2010 spells out the laws on succession and property. The spouse and the dependents take over the property left behind by the husband. Article 19 (2) is clear on the fundamental freedoms. The purpose of recognizing and protecting human rights and fundamental freedoms is to preserve the dignity of individuals and communities and to promote social justice and the realization of the potential of all communities. Equally important is article 60 (f) that provides for elimination of gender discrimination in respect of land. The constitution allows daughters to inherit land and property left behind by the parent. The challenge the widows face today is the delay in processing the succession documents (Birech, J et al 2018).

The social pillar of the Kenyan vision 2030 seeks to invest on the people of Kenya by building a just and cohesive society that enjoys equitable social development in a clean and secure environment. The pillar seeks to improve the quality of life for all Kenyans by targeting a cross-section of human and social welfare. It makes provisions for Kenyans with various disabilities and marginalized communities. In essence, the government should be able to meet the needs of the widows as a vulnerable group. The Sustainable Development Goals on poverty, hunger and reduced inequality seeks to put in place appropriate social protection systems to ensure that the vulnerable have access to economic resources. The goal on reduced inequality seeks to empower and promote the social, economic and political inclusion irrespective of age, sex,

disability, race, ethnicity, origin, religion, economic or other status. Eliminating poverty, hunger and ensuring that inequalities is reduced is critical for the survival of the widows especially in developing countries. The paper is grounded on the theory of redefinition and social exchange.

The Theory of Redefinition (Definition of Situation) is attributed to William Thomas and Znanie' Ki in the 1920's. They came up with the theory of cognition. They posit that human beings start with the way they are and when they find that they are not comfortable, they change their cognition, their attitude and finally their behaviour. William Thomas came up with the four wishes. The wish to see something new happen to them (a new experience), the desire for security, the desire for recognition, and the wish for response (human beings want to be appreciated).

According to William Thomas the wishes are part of their cognition. These decisions have to do with redefining their situation. According to William Thomas, people usually redefine their situation when there is a crisis. It means that what has been defined for you by society and culture is not working, it leads to new ways of thinking and acting. This applies to the widows. When one loses a spouse, it is a crisis. The life the family is used to certainly changes. There is disruption, the widow has to look for new ways to adapt to the situation. The new status comes with possible challenges of loss of income, decision making, property ownership and social participation. The widows have to redefine their situation. Therefore, they look for alternative ways of coping with the situation. They look for assistance from the stakeholders such as the government and the family.

The social exchange theory on the other hand explains how the widows work with others in groups so as to access certain benefits such as income, loans, capacity building among other benefits. The government and other stakeholders such as microfinance institutions work better with the widows who were in self-help groups.

METHODOLOGY

The study was carried out in Nandi Central District, the wider Nandi County. It targeted a sample of two hundred and fifty widows who were proportionately distributed across the twenty locations. Data was collected through structured questionnaires, focussed group discussions and case histories.

SOCIAL AND ECONOMIC CHARACTERISTICS OF THE AREA OF STUDY

Nandi district is a home to many communities in Kenya- the Nandi, Kikuyu, Luyhia, Kisii among others. Nandi which is the dominant community, is one of the subtribes of the Kalenjin. The economic activities of the community include crop growing and livestock keeping. The Nandi in the past had a strict division of labour based on gender. The men were mainly occupied with taking care of the cattle while the women had household duties as well as some work in the fields. Certain activities connected with supplying of food were delegated to the women because they were seen as responsible and could therefore take care of the children (Burnette , 1995). The men engaged in certain phases of cultivation process- ploughing and harvesting while the women were active in the processes of digging and weeding. For these occupations, the women had their own traditional form of cooperation known as *morik* (working together) whereby they work in rotation in each other's fields (Burnette, 1995). The men were the main decision makers and any decision concerning the family were made by them. The women on the other hand were not allowed to make any decisions.

The Nandi kept livestock such as cattle, sheep and goats. These animals were valuable and were used in a number of ways; First, the livestock provided milk which was either used fresh or mixed with blood. It was also used as *mursiik* (sour milk). Second, an animal was

occasionally killed for food during a celebration. Hides from these animals provided clothing, sleeping mats, rings and bracelets that were used during ceremonies. Third, cattle was regarded as a source of wealth. They were used for payment of bride wealth. In marriage, bride wealth was and is still important. It is meant to guarantee the stability of the marriage and to compensate the bridegroom for the loss of her services. As a stabilizing factor, it tends to strongly prevent divorce. Divorce was rare and could only be allowed under special circumstances such as unfaithfulness on the part of the wife. Among the Nandi though, a married woman was allowed a certain amount of sexual freedom - to have a relation with the man who was her lover before she got married. It was also a tribal practice that a man may give his wife to one of his agemates (one circumcised at the same time) for the night. The woman was therefore allowed to sleep with such men. But fatherhood is reckoned socially rather than biologically. No matter who the real father may be, the woman's current husband is regarded as the father of all her children (Huntingford,1950).

The Nandi community valued and respected the institution of marriage. Those who were of age and were not married were frowned upon. Generally, polygynous marriages were practised but today due to the influence of Christianity and education, many families practise monogamous marriages. According to the Nandi customary law, upon the death of the husband, the widow was taken care of by the brother of the deceased – a practise referred to as Levirate marriage. There was no ceremony connected with this practice. It was arranged or decided by the family members. The chosen brother acted as a caregiver to the widow, helping with the basic male duties such as building of a house, fencing of the homestead and other supervisory matters. It was a taboo for the widow to remarry. Instead, she was supposed to dedicate her time raising children for her deceased husband. The widow was not allowed to make any decision regarding the family on her own but had to consult the brother in-law.

In the traditional societies as opposed to the contemporary one, the support systems were there, and the widows were taken care of. Lack of such an elaborate support system leaves the present-day widow vulnerable, more so those of child bearing age who have neither a source of income nor appropriate skills. This has forced them to look out for other options of survival.

Admittedly, many studies on widowhood concentrate on aspects of culture. Research on such cultural practices such as burial and funeral customs, widow cleansing and leviratic relationships form the bulk of these studies (Aruna 2007 and Ambasa-Shisanya 2004). Not much attention has been paid to options and opportunities provided by the government and other stakeholders to help the widow reconstitute and sustain the family. The paper will look at the contributions of the government and other stakeholders. It will restrict itself to the government, religious organizations (Christian and Muslim), the family and the existing financial institutions in the area. It will also attempt to examine the challenges faced by the stakeholders in enhancing the socioeconomic status of the widows while at the same time exploring strategies put in place to increase the capacity of the stakeholders.

RESULTS AND DISCUSSIONS

As indicated earlier, the main objective of this study is to assess the contribution of the government and other stakeholders in enhancing the socioeconomic status of the widows. It also looks at the challenges and the strategies put in place by the stakeholders to address these challenges. The paper discusses the responses of the widows regarding how their needs are met. The table below captures the widows' level of satisfaction vis a vis the contribution of the government and other parties towards meeting their needs.

Table 1: How widows meet their needs

Sources of Income	Frequency	Percentage (%)
Family members	12	5.3
Religious organisations	12	5.3
Farming	63	27.8
Government (bursaries and donations)	31	13.7
Loans and membership contribution	45	19.8
Salary	13	5.7
Business	51	22.5
<i>N= 227</i>		

The aim at this point was to establish whether the government and other stakeholders were meeting the needs of the widows. The question of 'how the needs of the widows are met' elicited responses from 227 respondents. The findings indicate that 27.8 % (63) meet their needs from the farming income, 19.8% (45) used loans and borrowings from their self-help groups where the lending amount was contributed by the group members, 13.7% (31) depended on government donations and bursaries. Important to note is that only 5.7 % (13) serviced their needs from salaries. The implication here is that farming is the main activity in the area. During the interviews, the widows complained about the high cost of farm inputs and increase in oil prices which adversely affects the source of their livelihood. They expressed the need for government subsidy. It should be noted that loans and membership contribution from the self-help groups enables the widows to pay school fees and meet other needs. It was observed however that even though most widows belonged to these self-help groups, few were in formal employment.

The Government's Assistance

The author noted from the interviews conducted that the government has tried to assist the widows in various ways such as giving them farm inputs, disbursing bursaries through the Constituency Development Fund for payment of school fees, and training them on various projects among others. Regarding the farm inputs and other government provision like livestock, majority of the widows felt that the government is not doing enough. Two cases where the widows expressed dissatisfaction with the government intervention are mentioned. In one case, the widows of the self-help groups at a place called Kamobo shared how the government gave them goats to rear through the Ministry of Agriculture. The goats were brought from a part of the country with a different climate. They were meant to provide milk for consumption as well as for sale. Unfortunately, some of them died due to climate variation. The widows were not given enough training on how to take care of them and the agricultural officer did not do enough follow up. In another instance, a group at Chemundu were given farm inputs such as fertilizers and maize seeds. They were supposed to refund after the harvest. The widows felt that they should have been given the farm inputs for free since they have more needs such as payment of school fees among other things. One of the widows narrated how she was unwell and was therefore unable to weed the maize resulting into a poor harvest.

In-terms of bursaries, while the widows acknowledged the government's effort in giving out bursaries, they felt that more should be done. With majority of the widows still at child-bearing age and some having children who are young and still going to school or college, more than 80% of them say that the government support through bursaries is not enough. One widow who had six children narrated how she attended a bursary meeting only to be turned away with nothing. She explained how she presented her case but was told that she was better placed as compared to others. It took the intervention of the chief for her to be given three

thousand Kenyan shillings. As she narrated this, she was quite emotional, and *I could see her battling with tears in her eyes.*

As for the trainings, it was observed that the government organizes workshops for the women to empower them on business and other management skills. One widow shared how they were taken to Kapsabet to attend a training on how to start a business, how to budget and the importance of belonging to a self-help group as an avenue for self-empowerment. However, the widows were quick to point out that such meetings take a whole day and waste their time while everything else was waiting for them at home. The government also assists the widows to process the survivor's benefits in cases where the deceased was employed in the formal sector. Although the widows were agreeable to that, they were quick to point out that it was a slow process that should be hastened.

The Kenya Constitution of 2010 is clear on property ownership and succession. It states that widows are entitled to the property left behind by their husbands. From their responses however, the widows interviewed seemed not to be sure of this. One widow narrated how it took the intervention of the district commissioner and the area chief for the stepsons to return the *shamba* that her late husband had left behind. They had vowed to throw her out of the *shamba* claiming that it belonged to their deceased father. The late husband was a widower who had grown-up children while the widow was much younger. The case was reported to the authorities who acted. Such disputes do take long to be resolved delaying justice for the victims.

It was also reported that in other instances, widows have been thrown out of the land they once shared with their husbands. One widow who lived in town with her husband until his death was not welcomed by the family after the loss of her husband. She tried to involve the chief but was told that she was a stranger. She gave up and vowed to bring up her two daughters alone. Perhaps she was not accepted because she did not have male children. The issue of property ownership although sensitive, was not as prevalent as that of income. This is mainly supported by culture where the widow who has a source of income is not supposed to be chased away from the family.

Regarding social participation, the government through various forums such as *barazas* or trainings helps the widows to interact with other people in the community. The trainings also assist the widows to hone their decision-making skills. There is need however for the government to organize more forums for the widows to gain more exposure.

One of the widows lamented over the high cost of living and expensive healthcare and wished for government subsidy. She was saddened that one of her children has a medical condition which needed consistent management hence costly. Yet the government is unable to assist her. Comments such as these summarises the general feeling that most of them have regarding the government's help towards them - it is not enough.

The Non-Governmental Organizations' Support

At the time of study, it was noted that only a few NGOs had penetrated into Nandi Central District. The notable ones include Christian Community Service run by the Anglican church, United States Agency for International Development (USAID), Micro Finance Institutions such as Faulu Kenya, K-REP and Kenya Women Finance Trust (KWFT).

The Christian Community Service plays a role in empowering the women with business and life skills. It trains the widows on the importance of pooling their resources as well as on

leadership qualities. This makes many widows join the NGO. The group enables them to access loans to pay children's fees among other needs at the family level. The organization also trains them on how to set up local businesses like tailoring, keeping chicken and selling *mitumba* (second hand) clothes. They are also trained on basket weaving and making of modern economy *jikos* (stoves). During the trainings, they interact, network and share ideas. As a result, their decision-making and problem-solving skills improved instilling in them a sense of confidence. One widow "*shared how she could now stand before a crowd and talk.*" She was able to challenge her brother in law and articulate her rights. She confessed that she could not do that before the training. This courage made other people to respect her and she became a source of inspiration and encouragement to others.

The Christian Community Service provides them with small water tanks on a cost-sharing basis. This makes their lives convenient and relatively comfortable. Important to point out is that the NGO is active in about five locations, Kaplamai, Arwos, Lolminingai, Kapsabet and Kabirirsang. The same areas enjoy the *Silink* (table banking). This has greatly improved the livelihood of the widows. I observed that the five locations which the NGO has concentrated on are relatively few and that more organizations should be linked to the county. Some locations such as Kabore, Kilibwoni, Kapsisiywa and Kaptel ravaged by alcohol consumption would greatly benefit from the Christian Community Service group. The group was also active in other areas. It held seminars and workshops to educate the widows on the importance of being independent, active and how to contribute to the well-being of their families. They were also trained on basic nutrition and how to take care of themselves and their families. One widow who works at Ampath in Eldoret shared how she had learnt the importance of good nutrition and that it had kept the infections off from her family.

Whereas the Christian Community Service group had significant success in the areas mentioned, USAID had little impact in the same location. It was noted that only one widow had benefitted from it. The NGO paid school fees and bought uniform for two of her children who were in school. I sought to inquire more on how the widow got involved. She explained that being aggressive and outgoing, she managed to seek help for herself. This was discussed during one focussed group discussions where the other widows challenged her to be sharing the information so that the others too could get help. However, one's personality is also important in determining what they can achieve. Widows were therefore encouraged to be outgoing.

These NGOs encourage the women to plant vegetables such as *isakyat*, *isochot* and other traditional vegetables. They were trained on decision making skills, guidance and counselling skills as well as business skills. These skills come in handy in managing the affairs of the home. For example, the decision-making skills enables them to decide on the way forward on issues that affect them and the family such as education, food, religious matters etc. The guidance and counselling skills are equally important. They are able to talk, listen, and understand the children going through the various developmental stages and especially the adolescent stage. For instance, one of the widows narrated how the guidance and counselling skills helped her deal with indiscipline cases especially with her teenage boys. She confessed that she learnt to listen to her children and communicate effectively. To sum up, these NGOs have a great potential of having a huge and a lasting impact if only they would be well spread out throughout the district.

NALEP, a government agency associated with the Ministry of Agriculture was active at Lolminingai location. This agency helped with poultry farming and bee keeping. The widows were trained on how to keep chicken, and how to immunize the chicks, Kapsokwony Women Group for example, had one of the largest poultry keeping in the district. They sold chicks,

chicken as well as boiled eggs. The proceeds of these sales go to the group while the widows are paid the commission. At the end of each year, they share the profits. This greatly assists in paying school fees, in providing food and shelter and for medical expenses.

Support From The Religious Organisations

The author noted that the widows do not get any direct income from the religious organizations. Instead, the church for example, addresses the needs of the vulnerable on a case by case basis. A case in point is the catholic church. It raises cash for a widow on request. This takes place whenever the widow has a challenge with school fees, medication etc. The church also provides the widows with foodstuffs such as maize, beans among other needs although it was noted that the assistance was not consistent. The church encourages its members to assist the less fortunate in their midst. Just like the catholic church, the protestant churches too do not give any direct income to the widows but assists them on request. The Muslim Community on their part have annual collections from those who are privileged to support the underprivileged. However, their widows are affected more as compared to the others since they do not get involved in economic activities. It was observed that Muslim women are generally a closed group. This makes it hard for them to join other self-help groups. At Kamobo for instance, there was only one Muslim woman who had joined a self-help group, yet there were many Muslims in the area. The lady owns a stall in Kapsabet market where she sells vegetables, carrots, onions, etc. The Muslim widows therefore end up being adversely affected since they only rely on donations.

In terms of social participation, the church encourages the widows to be active in the church and to participate in church activities. The church members are encouraged to visit the widows. Where there are disputes with regard to property, the church does not play a great role, but they do encourage the widows to report to the authorities. This is different from the Islam religion that deals with property issues directly. One Muslim widow narrated how the Khadi helped her to have her property back. She is the second wife and upon the loss of her husband, the co-wife and her children wanted to send her away. She reported to the Khadi and the dispute was resolved. She was given some rental houses in Kapsabet and a piece of land at Kamobo.

The widows themselves felt that the church is not doing enough. They did not feel integrated enough into the church. Others however, said that the church has played a great role in spiritual nourishment, encouraging them through the word of God and visiting them. One widow was particularly grateful to her congregation at Chesuwe African Inland Church. Since her husband died twenty years ago, the church has stood with her and prayed with her. This has helped her to be strong and to take care of her family. Another widow at Chepkumia however said she stood up and challenged the catechist as to why they are not considered as an important group in the church. She said that the catechist called out several groups and were given tasks leaving out the widows. She stood and asked the catechist where they belonged. This notwithstanding, many widows said the church has stood with them.

The widows felt that the church should set up a fund for them to assist in meeting their needs. There are churches that have groups that are only meant for spiritual nourishment. They felt that the church should be able to organize forums where they are trained on various issues such as business skills, life skills, and other empowerment issues. The catholic church has a table banking initiative -*Siling*. The members are encouraged to join, contribute and get loans. This goes on for one year and then it's disbanded after sharing the profits. This is quite helpful for the widows. Many women have joined the table banking initiative and it has improved their livelihoods. It's quite popular in Kaplamai, Kabirirsang, Arwos, Chemundu, Chepterit,

Lolminingai, Kipture, and Terige. The author observed that this initiative greatly improved the standard of living of women.

From the findings, 60% of the widows felt that the church has helped especially in terms of visits and social participation while 40% felt that the church has not done much. They were all of the view that the church needs to do more for the widows.

Support From The Microfinance Institutions

Microfinance institutions such as Kenya Women Finance Trust, Faulu and KREP are common in the area. The institutions encourage the women to be in groups. Once the women have joined the groups, they contribute an amount they can easily afford. They then take loans from the microfinance institutions with their groups as loan guarantors. Most women have benefitted from this. They have been able to cultivate their shambas, buy farm inputs, pay school fees among other basic needs. However, when dealing with these institutions, self-discipline is critical. Many have lost the little they had to the financial institutions such as cows, utensils, furniture etc. This happens when borrowers fail to pay back the loan. The institutions would then ask the group to pay and if unable, the group would confiscate and sell the available property of the borrower. As a result of these strict recovery measures, most women become discouraged from taking the loans. On the contrary, it was observed that the women who plan well and are self-disciplined have benefitted greatly from the loans.

It was also noted that there are locations that do not benefit from these micro finance institutions such as Kilibwoni, Kabore, Kapsisiywa, Kiminda and Kombe. These locations do not have stable groups save for the *merry go rounds*. Most families too are affected by too much alcohol consumption. Other factors that have worked against these locations' benefit from the financial institutions include; the high level of illiteracy amongst the women, the poor infrastructure, a distrustful attitude towards outsiders as well as their strong belief in supernatural powers that scares away people from outside the location. This has earned them the name *orkoek*. Moreover, those who are educated move out and as a result, the area has lagged behind in terms of development. Having said that, the blame does not fully lie with the residents. The financial institutions do have quite high interest rates that may be a deterrent to borrowers. Most women now prefer the *siling* whose interest rates are not as high as that of the micro finance institutions. The women also prefer borrowing and lending from amongst themselves based on trust. This option seems better than the harassment they experience from the financial institutions.

Notably, the women need to be trained more on investment, not taking a loan because a friend has taken, but to identify and plan what to do with it. They should be taught on the importance of self-discipline and sacrifice. The group needs supervision on the activities of their members. One group at Chemundu showed how they give each other loans and supervise the activities of the members. They ensure that the money is spent as expected. It was observed that the women are doing quite well. They also organize talks for their children during the school holidays. They invite facilitators such as pastors, counsellors, university lecturers who talk to them on various issues. This has helped in maintaining discipline as well as enriching them spiritually. It has also boosted the self-esteem of the children hence improved academic performance. The group contributes and gives the facilitators a token of appreciation. A commendable group!

Perceptions Of Widows On How Best They Can Be Assisted

Based on the findings of this study, the majority of the widows 93% (223) reported that the level of support they received from the various stakeholders was not sufficient. Therefore, they

suggested how best they could be assisted. Top on the list is more government support. All the widows agreed that the government is not doing enough. Firstly, they cited the role of CDF in allocation of bursaries. They felt that they are not given priority. Secondly, they had a problem with dispensing of justice in case of disputes. They felt the justice system is too slow. Thirdly, the widows were dissatisfied with the issue of succession documents. Most of them wondered why the leaders do not act even when they know the person who should have the documents. The widows felt that the government mistreats them.

Other stakeholders like the NGO's support is appreciated. More of the NGOs are needed though, since the areas they support seemed better in terms of development than those that do not have their support. The family is another stakeholder whose support is important. The widows would like the families to support them. They agreed that if the family support were ideal, they would not be having challenges. There would be no wrangles. Some widows felt that they were being segregated when it came to leadership positions. One widow shared how she wanted to vie for a political position but faced a lot of opposition because of her status. Others believe that she was responsible for the death of the husband, an accusation she vehemently denied.

Having established the insufficient support to the widows from the various stakeholders, the study established that the following can be implemented to improve the level of support;

Table 2: Ways of improving widows support

Ways of Improving Widows Support	Frequency	Percentage (%)
More donations to widows	8	3.6
More government support	142	63.1
More NGOs support and outreach	15	6.7
More church and FBOs assistance	12	5.3
Family support	16	7.1
Leadership roles/ community responsibilities	8	3.6
Raising of school fees	24	10.7
N= 225		

The question on how to improve the widows' support elicited responses from 225 respondents. Based on the study findings, majority 63% (142) reported that there was need for more government support to widows, while 6.7 % (15) reported that they needed assistance on how they could raise the school fees, 11% (24) indicated that more church and FBOs support was needed and 5.3% (12) indicated that more family support was required. It was evident that the greatest needs of the widow was financial support, school fees and farm inputs. They needed financial support to be able to meet the basic needs of the family. As for school fees, they felt that they should be given a special waiver.

It was noted that the widows needed assistance in medical care. The researcher observed that there were HIV positive widows who did not have access to medical care. Besides lack of access to Antiretrovirals (ARVs), there was also stigma from the family and the relatives. One widow painfully narrated how the family accused her of infecting the husband with HIV. Although she looked strong, she appealed to the government to provide medical care to her and her two children who were infected as well. On top of the need for medical care, guidance and counselling services should as well be extended to the widows. These services will help them to come to terms with the loss of their spouses especially those affected by HIV/AIDS. Guidance also equips them with the necessary skills to bring up their children and improve their decision-making abilities.

Further, the study sought to find out the most important areas that widows needed assistance in, as summarised below;

Table 3: Important sources of assistance

Important Sources of Assistance	Frequency	Percentage (%)
Guidance and counselling	12	5.1
Government welfare for the widows	3	1.3
Children welfare	7	3.0
Ownership rights/ inheritance	19	8.1
School fees	80	34.0
Financial support	58	24.7
Civic education	9	3.8
Decision making skills	10	4.3
Acquisition of farm inputs	13	5.5
Better medical care	12	5.1
Improved social support	12	5.1
N= 235		

From the table above, out of 235 respondents, majority 34% (80) of the them indicated that they needed school fees assistance, 25% (58) needed financial support while 5.5% (13) needed assistance in acquiring farm inputs. In addition, 5.1% (12) needed assistance in acquiring improved social support, better medical care and on ownership rights and inheritance.

Table 4 below summarises suggestions on how best to assist the widows

Table 4: Ways of assisting the widows to meet thier needs

Ways to assist the widows meet their needs	Frequency	Percentage (%)
Organizing seminars/workshops	6	2.5
Donations	18	7.6
Loans/financial assistance	85	36.0
Educating their children/ school fees support	28	12
Government support	31	13.1
NGOs' and FBOs' support	10	4.2
Legal assistance	9	3.8
Farm inputs	17	7.2
Moral support	20	8.4
Provision of good medical care	5	2.1
Guidance and Counselling	2	0.8
Civic Education	6	2.5
N= 237		

As the table above indicates, 36% (85) of the widows reported that their needs can be serviced through loans and financial assistance, 13% (31) reported that they can be met through government support, 12% (28) suggested educating their children or support through school fees as adequate to meet their needs. The widows were clear on how they wanted to be assisted. They preferred loan assistance followed by government support. One widow was quick to say that if the government did its role by providing adequate support, they would not be suffering. Besides the two, support in form of school fees, farm inputs and moral support were noted to be equally important. On school fees, it will be reiterated that most widows were young hence had young families who need their children to be educated and supported.

Therefore, it can be implied that if government can team up with other stakeholders, most of the widows' needs can be met.

Another dimension of the study focussed on who was better placed to address the needs of the widows. The table below presents a summary of the findings.

Table 5: Better placed agents/ organisations to address widows' needs

Better placed to address widows needs	Frequency	Percentage (%)
Family	7	3
Friends	8	3.4
Relatives	13	5.5
Central government	116	49.3
Widows' initiatives	9	2.5
NGOs	14	5.9
Religious institutions and FBOs	25	10.7
Local leaders/authority	11	4.7
Provincial Administration	30	12.7
Courts	2	0.9
N= 235		

Based on the findings as indicated in the above table, 49.3% (116) reported that the central government was better placed to address the widow's needs, 10.7% (25) indicated that religious institutions and Faith Based Organizations (FBO) would help them better, while 12.7%(30) and 5.5 % (13) preferred the provincial administration and relatives respectively as the groups that would address their needs. From the findings it can be implied that various arms of the government should team up to address widows' needs.

The study established the most common issues affecting the widows as shown

Table 6: Most common problems facing the widows

Most common challenges about the widows	Frequency	Percentage (%)
Problems in decision making	50	20.8
Loneliness	39	16.2
Rejection and discrimination	47	19.5
Wife inheritance	7	3
Lack of freedom	2	0.9
Oppression	10	4.1
Lack of finance	48	20
Children indiscipline	6	2.5
Lack of support or advice	15	6.25
Lengthy procedures in property succession	8	3.3
Decreased support from friends and family	8	3.3
N= 238		

According to the study findings, 40.8 % (98) reported that they either lacked finance or had problems in making decision, 19.5% (47) were rejected and discriminated against, 16.2 % (39) reported that widowhood is characterized with loneliness while 16.25 %(15) reported that they lacked support and advice.

Some of these challenges are discussed hereby. The first concerns decision making. As mentioned earlier, the widows are permitted to make few and minor decisions. Most of them come from patriarchal societies where men make major decisions. As observed by the author, this was a source of frustration to the widows as they had to wait for the brother's in-law to make decisions for the home. In most cases though, these decisions are not in line with the widows' plans. The author also noted that between the empowered older widows and the younger vulnerable ones, the former tends to make decisions with ease as opposed to the latter. It implies that the economic status and age play a role in decision making.

The second hurdle faced by the widows was loneliness and rejection. This came about due to change in status. Many of them lost their married friends because of suspicion, fearing that the widows might snatch their husbands. This in line with a study done by (Owen 1996 and Lopata 1973) which reports that the widows were left to socialize amongst themselves.

The third issue concerns wife inheritance. Looked at from a cultural perspective, this was not a threat. The widows stayed to perpetuate the lineage of the late husband. In terms of finances and disciplining the children, it was a challenge especially for young widows. During the adolescent stage, the issues of identity crisis among the children was common. Customarily though, the uncles would try to mentor the children. It was however noted that due to urbanization and individualism this mentorship practice is no longer common.

Lastly, on property succession, the author observed that the administrators assisted the widows to process succession documents, but the courts of law took long to conclude the cases whenever there were disputes. This is an area the widows were quite passionate about and needed intervention from the government.

Obstacles To Effective Assistance Offered To Widows

A number of hurdles were identified as contributing to the insufficient assistance offered to the widows. To begin with are the obstacles propagated by the religious organisations. The leadership from the church dictated the quality of support the widows received. It was observed that the churches that had put their structures in place were able to assist the widows, their support was consistent and predictable. The catholic church was consistent and were able to visit and assist the widows at the end of each year. Despite this consistency, it was realized that this help did not cut across the locations leaving other areas out. The protestant churches on the other hand lacked coordination and failed to meet the needs of the widows materially. However, it was noted that spiritually, they took time to witness to the widows. As the bible says in the book of James 2:17, 'faith without actions is dead'. The material aspect of support is critical. On the part of the Muslims, it was noted that they did have a consistent structure of dealing with property issues.

On top of this was the hindrance of poor infrastructure. Some areas of study had poor roads which made accessibility both by the NGOs and the researchers hard. The absence of NGOs in these regions means less development. A number of societal challenges arise thereafter such as high school dropout, teenage pregnancy, domestic violence, high level of illiteracy, excessive alcohol consumption and belief in supernatural powers that turns away the stakeholders. The areas that were affected include Kabore, Kapsisiywa and Chemundu.

Besides the two challenges mentioned, there was also the problem of poor loan repayment that affected the financial institutions. This forced the affected institutions to repossess whatever was of value that was owned by the widow such as the utensils, cows or sheep. As earlier mentioned, the widows did not have the capacity to generate income. This did discourage them

and increased their poverty levels. It was also observed that apart from lack of capacity, most of them did not plan for their loans and ended up using it for the wrong purposes. The widows complained of high interest rates and felt that the institutions took advantage of them, an issue picked up by the government later to cap the interest rates of all financial institutions in the country.

Additionally, the problem of poorly equipped hospitals could not go unnoticed. These hospitals lacked the capacity to meet the medical needs of the people. For example, one health centre in Mosoriot sponsored by Ampath served more people that was way beyond its capacity. It was observed that some of the people including the widows and their children suffered from illnesses that needed treatment for long. This was costly since National Hospital Insurance Fund (NHIF) had not been strengthened by the government. Notably, the NGOs too did not have the capacity to meet all the needs of the widows, however they tried the much they could.

Lastly, the government through the CDF committees have been riddled with mismanagement, favouritism, lack of transparency and accountability. Political interference has been a challenge and still is. The members of parliament do choose the CDF Committee members most of whom are ill informed about the project management and may have dishonest intentions in managing the funds. Ideally, Constituency Development Fund as an initiative is intended to uplift the living standards of Kenyans and to balance development across the country. It has three prime objectives; to fund projects with immediate social and economic impact in order to uplift the lives of the people, to alleviate poverty particularly at the constituency level and for the purposes of development (GOK, 2005). This means that more needs to be done to strengthen the structures and to ensure that there is accountability and transparency.

Strategies Put In Place By The Stakeholders

Many strategies have been put in place by the stakeholders to enhance the socioeconomic status of widows even though much still needs to be done. A few of these plans are hereby mentioned; One concerns the catholic church who have come up with a table banking initiative called *Siling*. This initiative is meant to uplift the economic standards of the widows empowering them in the process. *Siling* is an initiative where women come together in a group, contribute every week or monthly depending on what they agree upon. This initiative allows them to borrow loans at reasonable interest rates, guaranteed by the group members. This not only serves the Catholics but members of other denominations in the area as well.

Related to the *Siling* are Saccos. To form the Saccos, many women come together almost like in the table banking initiative and formally register the group with the government. A Cooperative society is a voluntary association of individuals, united by a common bond and who have come together to pursue their economic goal. It is a faster way of saving and raising capital. The Sacco as an entity, has economic power that comes from having members' and regular contributions. In Kenya, the number of Saccos have grown exponentially. The government encourages its citizens to join Saccos so as to pool their resources, and the widows are part of it.

The final strategy is on strengthening of NHIF by the Kenyan government. The government has transformed it from a department of Ministry of Health to a state corporation in order to improve efficiency and effectiveness. The mandate of the fund is to provide medical insurance cover to all its members and their declared dependants. To a large extent, this has taken care of medical needs of many people. The statistics show that as at December 2018, there was a national coverage of about 25 million people who include contributors' dependants. The members from the informal sector accounted for 44.2% up from 29% in 2013. The fund

encourages contributions from all Kenyans who earn more than one thousand Kenya shillings. This is meant to target the informal sector as well.

SUMMARY, RECOMMENDATION AND CONCLUSION

Summary

In a nutshell, the study reveals that the role of the government and other stakeholders in enhancing socio economic status of the widows needs to be strengthened. Even though there were a few trainings organized in terms of social participation and property ownership which was a plus, the widows felt that they (government) should speed up the cases in court and facilitate the possession of succession documents. Overall, the findings show that 93% of the widows felt that the support they received from the government was not sufficient.

The research further concludes that the Non-Governmental Organizations, the church and the family did play a part in assisting the widows. However, the NGOs are not well spread in the entire district hence many locations are not benefitting. The church visits the widows though the visits were not consistent and predictable save for the catholic church that visits during end of every year. As for the families, not all are of help. They need to do more in integrating the widow. The widow cited loneliness, isolation and lack of support from the family, relatives and friends. The widows yearned for acceptance and love from the family members.

Regarding the Micro finance institutions such as K-rep, Faulu, and KWFT, the general observation is that they were and still are in operation. The widows benefitted though noted that the interest rates were high. Some widows lost property due to failure to pay back the loans. As mentioned earlier, some of the widows lacked planning, decision making and problem-solving skills due to high levels of illiteracy. As a result, they found themselves taking loans without prior planning. Today, the Kenya government through the Central bank has stabilized the interest rates by putting a cap at an average of 13%. Initially, the banks would come up with their rates which were quite high and exploitative to the customers.

Recommendations

First, the government through the Constituency Development Fund should ensure that widows and other vulnerable groups are given priority when disbursing the bursaries. The management structures too should be strengthened for accountability and transparency purposes. Second, the government should facilitate the processing of succession documents such as title deeds and death certificates of the husband. This will enable the widow to have property transferred to their name. Awareness and exposure through education should be given to the widows so that they could understand who should administer the estates upon the loss of the spouse.

Third, diversification should be encouraged. The widows should be encouraged not only to plant maize and tea but also other crops such as passion or peas. It was noted that passion fruit earns more income. Other crops that should be encouraged include bananas and drought resistant crops like sweet potatoes and cassava. The women need to be trained on investment options and problem-solving skills. Fourth, Non-Governmental Organizations should extend their wings to cover the whole district. This will help some locations that have lagged behind in terms of infrastructure such as Kabore and Kapsisiywa locations. It may also help curb the excessive alcohol consumption and reduce high school dropout rate which is quite common in these areas. Fifth, positions of political leadership should be open to all men and women whether widowed or not. This suggestion came about as a result of the complaint of the widows who felt that there is segregation when it comes to political positions. Some widows have been accused of being responsible for the death of their husbands and are therefore

opposed. The widows should instead be encouraged to vie for political leadership positions. A conducive environment should be created for the widows where they can express themselves without fear. They should not be discriminated against.

Sixth, the need to set up mechanisms for integration and interaction of the widows with other women in the community is critical. More coordinated and functional structures to help widows feel more integrated is needed. The widows whose spouses died of HIV/AIDS were faced with stigma and hostility from the family members. A lot of awareness need to be created by the religious organisations and other stakeholders to connect them to support groups as well as have them access antiretroviral drugs and nutritious food.

Seventh, the work of the National Hospital Insurance Fund is commendable in meeting the medical needs of the people of Kenya. However, more still needs to be done to ensure a large coverage and access to more funds. Management of resources and clear communication channels should be worked on to ensure that the fund is managed in a more transparent and accountable way. Finally, the Kenyan Government should come up with a clear policy on widows as a vulnerable group. Although there is the policy on the Older Persons Cash Transfer (OPCT) and the Cash Transfer to Persons with Disabilities (CT-PWD) which takes care of the aged and the disabled, it leaves out an important category – the widows, the young and the vulnerable. This latter group too have no source of income.

Conclusion

Empirically, widowhood continue to increase. A collaborative approach by the government and other stakeholders is necessary to ensure that the widows especially the young ones have sustainable options of earning their livelihoods. Inbuilt mechanisms should be put in place by the stakeholders so as to enhance their socioeconomic status.

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