

Psychosocial and Economic Challenges Encountered by Widows and Their Effect on Self-esteem. A Case of Githunguchu Sub-location, Gatundu Sub County, Kenya

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Abstract: The death of a spouse is a stressful life event that marks a turning point in the life course often involving transitions and adaptations in social roles for the surviving partner. Widowhood is associated with increased financial strain, the assumption of new tasks in household management and changes in social relationships, all of which may exacerbate or mitigate psychological distress. Widowhood impacts multiple life domains which may moderate short and long term effects on the psychological wellbeing of the bereaved. The study examined the psychosocial and economic challenges encountered by widows and their effect on self-esteem in Githunguchu Sub-location, Gatundu Sub County, Kenya. The objectives of the study were to assess and identify psychosocial and economic challenges encountered by widows in relation to the effects of psychosocial and economic challenges on widows' self-esteem. Mixed methods design were used by combining quantitative and qualitative approaches. Primary data for the study was collected using questionnaires, oral interviews and focus group discussions and analyzed using SPSS and Nvivo software. The sample size was 27 individuals. The study revealed a strong positive correlation between psychosocial and economic problems ($r=.515, p<.01, N=107$), with a relatively high composite score being obtained for economic challenges on a 5-point scale ($M=3.52, SD=0.53$) and a similar score being obtained for psychosocial challenges ($M=3.53, SD=0.66$). The study established that there was a weak positive and statistically significant relationship between psychosocial and economic challenges on the widows self-esteem ($r=.267, p<.01$). Comparatively, self-esteem recorded a lower general score on a scale of 1 to 5 ($M=3.18, SD=0.85$). Results showed that the correlation between psychosocial challenges and their effect on self-esteem ($r=.319, p<.01$) was stronger than the correlation between economic challenges and its effect on self-esteem ($r=.267, p<.01$). The study revealed that most challenges faced by widows were financial, stress, and other social factors. Therefore, widows need to be sensitized to seek psychological services in order to cope with their low self-esteem especially after the loss of their spouses.

Key Words: Psychosocial, Self-esteem, Widows

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I. INTRODUCTION

Background to the study

The loss of a spouse is a traumatic life event that marks a critical moment in the life course often entailing transformations and adjustments in social roles for the partner that survives (Carr&Utz, 2001). Widowhood is linked to escalating financial strain, the shouldering of new duties in domicile management and changes in social relationships, all of which may aggravate or alleviate psychological anguish (Umberson, Wortman& (Kessler 1992). Widowhood impacts multiple domains in life which may abate short and long-term effects on the psychological welfare of the widowed.

Widowhood has been on the rise in Kenya and all over the world. A spouse's death may affect the bereaved persons' welfare socially as they endure the various phases of bereavement. They may become introverted and secluded which might influence their self-esteem. Women are likely to suffer from economic stress men when bereaved (Lee et al 1998).

Despite quick improvements in the quality of living of individuals worldwide, the state of a part of our populace is still disgraceful, namely, that of widows (UN Division for the Advancement of Women, 2000). Loss of a partner seems to affect both the sexes in distinct ways and the psychological effect of these events is vast. It may be stated that widows are influenced greatly by the sin of omission. They are alarmingly lacking from the statistics of many developing nations, and they are scarcely mentioned in the various reports on women's

poverty, development, human rights or health published in the last 25 years (Ibid). Swelling proof of their fragility, both psychological and socioeconomic, now provokes many traditional views and presumptions about this “transparent” group of women. Death of a life partner is one of the gloomiest life occurrences, next only to the death of a young one (Bennett et al., 2005). Ironically, the anarchy and hurt that follow the death of a spouse seems to affect women more than men (Fasoranti et al., 2007).

The most considerable issue in widowhood is still emotional. Even in the case of a horrible marriage, the bereaved bears the loss immensely. The job of life partner is lost, social life shifts from a couple-oriented social life to one associated with other single people; and the bereaved miss the day after day intimacy of their life partner that had become an innate part of their lives.

In many developing countries, Kenya included, the specific number of widows, their ages and other economic and social facets of their lives are unknown. Worldwide, widows comprise a notable proportion of all women, varying from 7% to 16% of all mature women (UN Division for the Advancement of Women, 2000). Nonetheless, in some nations, their percentage is much higher. In developed countries, widowhood is encountered chiefly by elderly women, while the case is different for developing countries, where it tends to affect younger women, many of who are still raising kids (Ibid). In some areas, girls become widows even before attaining maturity.

There has been a sizeable dissention as to whether widowhood psychologically affects women more as compared to men. Bereavement is generally a bigger issue financially for women than men, and economic difficulties following the event may result in decreasing psychological welfare. Reddy (2004) found that bereavement has a vaster adverse effect on the psychological welfare of women.

Various studies (e.g., Amoran et al., 2005; Abdallah and Ogbeide, 2002) have come to the conclusion that mental illness subsists among the bereaved at a much greater rate than their married counterparts. A study carried out by Chen et al., (1999) deduced that widows had higher average degrees of excruciating grief, anxiety and depressive symptoms when compared to widowers.

Statement of the problem

Widowhood introduces a multitude of social economic, and psychological issues, especially during the first year or so after the loss of the spouse. A major issue for women is the economic turmoil that follows. While the husband remained the primary provider, his widow is now stripped of his income and the core of the family is torn down (Fasoranti et al., 2007). Another issue akin with widowhood is solitude. Many widows live in solitude. They endure the alarm of being alone and lose their self-worth as women. Moreover, they feel the loss of personal and intimate contact as well as human relation. Therefore, they tend to pull out and become passive (Fasoranti et al., 2007). People respond in different ways to loss and get the better of grief in their own way and time. Often, the most strenuous time for the bereaved is right after the funeral (Scannell, 2003). Furthermore, widows often have no peer group. As such, they are generally less ready emotionally and practically to deal with the loss. Widows are human beings. The fact that one has lost a spouse does not deny them their right to association, expression and ownership of property. Psychosocial and economic challenges are likely to affect widows self- esteem thus the need for this study.

Objectives of the study

1. Identify psychosocial and economic challenges encountered by widows.
2. Investigate the effects of psychosocial and economic challenges on widows’ self esteem

Research Questions

1. What psychosocial and economic challenges are encountered by widows?
2. What are the effects of psychosocial and economic challenges on widows’ self esteem?

Significance of the study

The study highlights psychosocial and economic challenges encountered by widows in various sectors. This forms a basis for psycho education in churches, chief’s meetings, mass media and public gatherings. The Focus Group Discussions created a forum for widows sharing their challenges. This gave them room to express their bottled-up feelings /catharsis

Justification of the Study

The study exposed the widows to a forum where they could express themselves and this enabled them to change their perception and even improve their self- esteem. Out of this forum they were sensitized on the need for a support group.

II. LITERATURE REVIEW

Introduction

This literature review is designed to examine literature related to the issues under consideration in the study. The review examines literature on psychological and economic challenges encountered by widows and the way in which they affect the widow's self-esteem. The literature review is guided by the study objectives which was to identify psychosocial and economic challenges encountered by widows and to investigate the effects of psychosocial and economic challenges on widows' self-esteem.

Psychosocial Challenges

Widowhood is considered to be a predominantly devastating life event. The loss of a partner leads to a grief process that is characterized by a deep sadness, depressed mood, anxiety, loneliness, physical health impairments, as well as social and interpersonal difficulties (Stroebe, Stroebe, & Hansson, 1993). Losing a partner is one of the most common life transitions and becomes more common as individuals become older (Stroebe&Stroebe, 1987). Widowhood demands more psychological and social adaptations than any other life event (Hatch, 2000) because it is believed to be one of the most disruptive life event older and even younger adults may experience. Before widowhood, women and their partners depend on each other for daily contact and support. After the death of a husband, the wife must not only deal with the emotional distress caused by the loss but also adapt to a new role as a widowed person (Utz, Carr, Nesse&Wortman, 2002).

According to United Nations Statistics (UN Women, 2013), it is approximated that there are at least 258 million widows within this world, with over 115 million of them living in deep poverty. UN further reports that bereaved women in many nations often confront a denial of psychosocial and economic challenges, degrading mourning and burial rites among other guises of abuse. Widowhood is not only an individual loss, but also a familial, economical and sometimes social loss. In the social arena, widows lose their status through the shift from couple-hood to single-hood as well as a financial loss due to the effects on income earned. Sharing many years of marriage generally results in the spouse becoming a major source of meaning in life (Koren& Lowenstein, 2008).

Anxiety and Depression

As much as death is an inescapable outcome for every human being, the death of a close person frequently leaves behind feelings of deep sadness and loss. A wife whose husband has died has to cope with the new status of being a widow, cope with grief and the enormous adaptations in lifestyle that widowhood brings along (Doherty & Scannell-Desch, 2008). Furthermore, Sadock and Sadock, (2003) argue that grief and mourning apply to the psychological reactions of those who have experienced the loss of a dear one. Many widows report a range of emotional reactions, including confusion, shock, fury, fear, uncertainty, and low self-worth (Cattell, 2003). Cattell further contends that for widows, this transitional moment is the beginning of a permanent life of poverty. Widows experience a loss of status and identity as they are often forced to change their living arrangements and conditions.

Research has indicated that social relationships for widows, can moderate the effects of bereavement and facilitate a sense of well-being. According to Feldman, Byles & Beaumont (2008), relationships with family, friends, neighbors and wider social groups is especially important after the death of a spouse. Usually, the most hurtful void left by the loss of a life partner is felt after the funeral, once the relatives have departed and the bereaved is left to fend for himself (Parkes&Prigerson, 2013). In many instances, the widow becomes pre-occupied with memories of the husband, sometimes even talking to the departed person as though he was still alive. The widow is not only secluding herself from the living but she is also making it harder for herself to face the truth of the husband's death (Marmar, et al, 2007). In a research conducted by Lee (2014), he postulated that during their first month of bereavement, many widows depict symptoms of crying, depression, difficulty in sleeping, hostility from some relatives and hopelessness.

Social Support and Widowhood

There are currently an estimated 250 million widows in the world (UN Women, 2012) with an estimate of 115 Million who live in poverty. The World Widows Report set in motion at the UN headquarters in New York in 2015 disclosed that Kenyan widows put up with denial, discrimination, takeover of possessions and evictions by their late partner's families. In a study conducted by Parkes and Prigerson (2013), they found out that the social exclusion of widows is reinforced by the economic hardship that confronts them. One of the reasons for social exclusion of widows is that they are considered a financial drain on their families. In the first place, lack of skills place women in a position of dire over-reliance on their husbands (Stroebe&Schut, 2010).

Death of the husband, therefore, implies loss of the breadwinner, which affects them economically, often throwing them into extreme poverty (Ogweno, 2010).

There are many widowhood practices that normally place widows in disadvantaged, vulnerable and dependent positions where they may experience social exclusion, economic, physical and psychological abuse (Sossou, 2002). Remarkably, social support is very important in the African cultures especially when a person has died. A widely shared understanding regarding bereavement in research literature is that the quality and availability of social support and intimate attachments are among the most important moderators of grief symptoms (Hardon, 2004). According to Shange (2009), both the availability, extent and quality of social support are important determinants of the resolution of how a widow handles the grief period. However, it is believed that widows do benefit from support from friends and relatives (Shange, 2009).

Economic Challenges

Although widowhood is accompanied by a greater risk of financial deprivation at the domicile level, it is also helpful to analyze individual level indicators. If the majority of the bereaved live in solitude, the household patterns of financial deprivation will closely concur with personal ones. Also, living in isolation is sometimes identified as a likely route between widowhood and economic vulnerability, impaired mental health and poor quality of life (UNDESA, 2005).

Widow's economic challenges according to Sossou (2002) are of the view that the effects of widowhood are associated with the economic challenges that include the loss of the breadwinner or co-bread winner. This result in poverty, health challenges associated with poor nutrition, inadequate or no shelter, lack of access to health care and vulnerability to violence (Ali, Begum & Saeed 2012). As a coping mechanism for widows, grief and loss are pushed aside as people try to find meaningful ways of surviving.

In some situations, bereavement may improve a woman's socio-economic status and standard of life, especially if the spouse had assumed a vast portion of expendable income for individual use, if the spousal relationship had been antagonistic or if the partner had undergone a period of care reliance, in which case, bereavement may lead to relief from responsibilities (Lloyd, 2012). Further research suggests that women are mostly treated and regarded as second class citizens, basically resulting for the male child preference.

Due to the grave financial problems many widows endure after their spouse's death, many find it vital to seek employment. This is exceptionally true if the bereaved has children who look upon him or her for sustenance. Basically, these women have been absent from the labor market for years and are at a serious drawback with respect to educational and occupational demands of current employment (Woolard, Harttgen&Klasen, 2010). In addition, they are often confronted with persistent and indirect discrimination by employers who do not want to hire older women (Weaver, 2010).

Self-Esteem

Self-esteem is a phrase used in psychology which is a reflection of an individual's overall assessment of his or her own worth (Santrock, 2003). Self-esteem comprise of beliefs and emotions. Self-esteem is a concept of individuality and for it to develop, one has to value one-self (Weaver, 2010). Although the grief and mourning process is essentially similar in different people, it is highly complex (Mburugu, Nyaga&Chepchieng, 2015). The Two-Track Model of Bereavement illustrates a large number of elements involved in the affair, such as depression, anxiety, familial and interpersonal relationships, self-worth and self-image. The self-worth by the widow is usually pursued from embrace and accepting challenges that result in the showing of success. Some women suffer extensively when their life partner becomes sick and die. The widow faces many challenges in coming to terms with a life without their friend and partner.

The death of a spouse may affect the social well-being of an individual, as they undergo the various phases of bereavement. They may become withdrawn and secluded which may affect their unfulfilled self-esteem (Sasson&Umberson, 2014). There may be unfortunate effects on the widow that are social since the wife may rate herself low after the death of the husband whom she shared life with. It is noteworthy that widows in every society face multiple and conflicting social challenges. The loss of her husband results in her withdrawal from reproduction and sexuality and exclusion from the functioning social unit of the family. The effects of all this is that the widow's confidence diminishes resulting to low self-esteem (Hahn, Cichy, Small, & Almeida, 2014).

It is known that the death of a life partner is a moment of distress and grief due to loss of love, care, company and livelihood, accompanied by feelings of abandonment. It signifies not simply the departure of a friend and in some cases a provider, but also ensues in a comprehensive change in one's social status, behaviour and lifestyle. This may affect the widow's social life in the way she interacts with others, think, acts and conveys emotions. In the Meru community of Kenya, for instance, the endeavour to re-create a normal state of affairs after the loss of a life partner by adopting certain coping techniques is faced by complications that generate issues which need grave attention (Mburugu, et al, 2015). Issues of death are normally emotive and the

state of affairs worsened when the process of re-adjustment into the new scenario is swayed by pre-defined cultural forces that envisions women as the more delicate beings as compared to men. For instance, the widows are regarded by the Meru community to be fragile beings naturally including their feelings and morals as they become the head of families with no husbands to depend on (Mwenda, 2008).

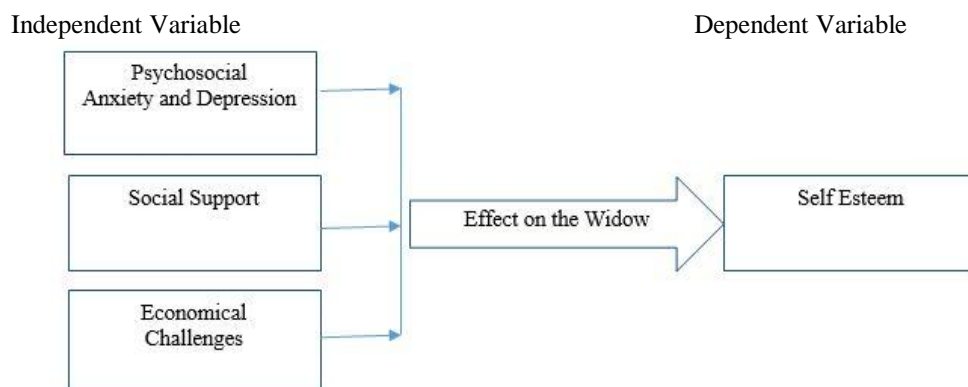
Such individuals may start to feel the lack of support by their relatives and community, hence the low self-esteem. It is even worsened when the in-laws abandon the bereaved in the scuffle for inheritance and this also leads to low self- esteem. The study conducted by Mburugu, et al, (2015) revealed that widowhood influenced the widow's self-esteem as the women showed lower levels of self- esteem.

Theoretical Framework

Theories that deal with people and their interaction in the society are relevant for the background to this study. Cognitive theory was chosen as a theoretical framework for this study since it is useful to clarify how widows attend to information, perceive, encode and retrieve, analyse and interpret information pertaining to the anticipated and actual loss of their husbands through death. Cognition involves the processes through which information from the senses is transformed, reduced, stored, elaborated upon, retrieved from memory and used (Willingham, 2007).

Cognitive theory deals with conscious meanings and external events (Beck, 1996). In the context of difficulties in life, it consists of all the approaches that relieve psychological issues through the means of rebuilding one's schemata by, for instance, helping to permit new information (Beck, 1996), and by examining people's feelings through their cognitions, with the aim of changing the excessive and inappropriate emotional responses. This theory may be handy in exposing the meanings people link to their environment, to others, and to internal experiences, especially when it entails the loss of a loved one. It helps to conceptualize widows' bereavement as the disruption of an attachment bond through loss. This disruption offers a plausible explanation for several characteristics of functional bereavement, which are often difficult to understand. These include searching for the lost attachment figure, and anger towards the deceased because of feeling permanently abandoned. These can thus be understood as natural reactions to separation.

Conceptual Framework



Source: Researchers

III. PROCEDURE METHODOLOGY

Introduction

The chapter lists the grounds for choosing the particular methodology and how data was collected. Details of the procedures that was followed are presented. The chapter presents details of the research design, population, study locale, sampling and sampling technique, type of data collected, data collection methods, data collection procedures, data analysis, instrument pretesting and ethical considerations.

Research Design

Mixed methods design were used by combining quantitative and qualitative approaches. This involved a descriptive survey which, according to Mugenda (2008), is one in which information is collected without changing the environment.

Site of the Study

The study was carried out in Githungichu sub location, Gatundu sub county, Kiambu County. Kiambu County is among the forty-seven (47) counties in Kenya. Kiambu County is located in central Kenya, bordering Machakos county to the East, Murang'a county to the North and North East, Nairobi and Kajiado counties to the South, Nakuru county to the West, and Nyandarua county to the North West. Githungichu sub-location is one of the locations that form Gatundu sub County.

Study Population

For the purpose of this study, the target population were widows who have lost their husbands. The study population for this study comprised all the widowed persons in Githungichu SubLocation, Gatundu Sub County.

Sample and Sampling Technique

The researchers used the local administrators to identify widows. Snowballing sampling was also used to recruit widows to form respondents in the study. 30 widows were identified for the study. Snowball sampling uses a minor pool of initial informants to nominate, through their social networks, other participants who meet the required criteria and have the potential to contribute to a specific study (David, 2008).

Table no 1 Study Sample

| Residence | Widows | % |
|-----------|--------|------|
| Githaruru | 6 | 20 |
| Muthiga | 6 | 20 |
| Wamwangi | 5 | 16.7 |
| Icaciri | 7 | 23.3 |
| Mukinye | 6 | 20 |
| Total | 30 | 100 |

Research Instruments

Data collection instruments employed in this study included questionnaires, focus groups, interviews and observations. Interviews allowed the researchers to access information that may not be given in a questionnaire. The researchers used both structured and semi-structured questionnaires. Interview Schedules and Focus Group Discussion guide were used to elicit quantitative and qualitative data. The questionnaires contained both open and close-ended questions. Interviews and Focus Group Discussions enabled the triangulation of responses from the questionnaires (Wango, 2006).

The researchers conducted one on one session with the widows to be able to access extra aspects of the interaction. This study used focus group discussions comprising 10 widows (two from each village) to solicit information on their feelings and attitudes regarding widowhood. The researchers used a focus group question schedule to guide the proceedings of the focus groups.

Data Collection Methods

Primary data for this study was collected using questionnaires, oral interviews and focus group discussions. The questionnaires were administered to all the members who were able to read, to write and was administered by the researchers to the respondents. The researchers briefed the respondents on the need to answer the questions as honestly as possible. The respondents were assured of confidentiality of the information they provided on the questionnaire. Data for the study was also collected through a structured interview. The interview consisted of similar questions asked to all respondents.

Validity and Reliability

The study used Construct Validity in which it sought to find out if what was tested through the research instruments demonstrated an association between the test scores and the prediction of the theoretical and conceptual framework proposed in the study. The responses were analyzed to see if they concurred or disproved the proposed theoretical frameworks.

Data Collection Procedures

Prior to beginning the study, the questionnaire were printed, any errors corrected and the researchers processed the required permits. Participants were informed about the general objective and confidential nature of participation. One of the researchers was well known to some windows so approaching them was not a problem. Through snowballing other widows were reached.

Data Analysis

Data analysis involves examining what has been collected and making deductions and inferences (Mugenda & Mugenda, 2008). The data for this study was coded and presented in descriptive statistics, which involved the collection, organization and analysis of all data relating to sample under study. The data was presented in tables and charts which indicated the frequency and the percentage of the aspects identified in the data. The researchers then discussed the findings in view of the objectives.

Ethical Considerations

The study did not expose respondents to any harm be it physical, emotional or psychological. The researchers explained to the respondents what the research was all about. This study required that participants expose issues that they might consider extremely private. Recognizing that such revelations may have far reaching implications for the participants, the principles of voluntary participation and informed consent was implemented during identification of interviewees and their recruitment to the study. To ensure no harm befell the participants, the study adhered to the principles of confidentiality and anonymity.

IV. RESULTS AND DISCUSSIONS

Introduction

This chapter analyzes the findings of the study, interprets the results and compares with theoretical and empirical literature. The findings are aimed at determining how psychosocial, anxiety, depression, social support and economical challenges affect the self-esteem of widows. The data was obtained from questionnaires which were administered to 27 widows out of the identified 30 widows which is 90% response rate. Fincham (2008) contends that 60% response rate is acceptable while Mugenda and Mugenda (2003) postulates that 50% response rate is acceptable. The chapter begins by presenting the response rate and a descriptive analysis of respondents' demographic information. The rest of the chapter follow thematically according to the specific objectives.

Methods of Data Analysis and Presentation of Data

The data entry was done using the Epi data 3.0 and exported into SPSS 20.0 for further analysis and presented in form of tables, pie charts, bar graphs, and in prose form. Qualitative data is presented thematically according to research objectives. Descriptive statistical analysis was used to identify frequencies and percentages to answer all of the questions.

Demographic Relationships and Study Variables

The purpose of the data set was meant to illustrate demographic variables of the sample and to test for its influence on the findings of the study. The demographic profile consists of age range, academic level, marital status, number of children, average monthly income, husband's cause of death and the period of widowhood. (See table no 2 below)

Table no 2: Profile of the widows (n=27)

| Variable | Frequency | Percent |
|------------------------------|-----------|---------|
| Age | | |
| 18-25 years | 1 | 3.7 |
| 26-33 years | 1 | 3.7 |
| 34-41 years | 4 | 14.8 |
| 42-49 years | 8 | 29.6 |
| 50-57 years | 4 | 14.8 |
| 58+ years | 9 | 33.3 |
| Gender | | |
| Female | 27 | 100 |
| Duration of marriage | | |
| 1-4 years | 5 | 18.5 |
| 5-9 years | 3 | 11.1 |
| 10-14 years | 3 | 11.1 |
| 15-19 years | 2 | 7.4 |
| 20+ years | 14 | 51.9 |
| Duration of widowhood | | |
| 1-4 years | 8 | 29.6 |
| 5-9 years | 10 | 37 |

| | | |
|------------------------------|-----|------|
| 10-14 years | 5 | 18.5 |
| 15-19 years | 1 | 3.7 |
| 20+ years | 3 | 11.1 |
| Occupation /source of income | | |
| In employment | 12 | 44.4 |
| Engaged in business | 6 | 22.2 |
| Farming activities | 6 | 22.2 |
| Housewife | 3 | 11.1 |
| Education | | |
| Primary | 4 | 14.8 |
| Secondary | 6 | 22.2 |
| Diploma | 5 | 18.5 |
| Degree | 8 | 29.6 |
| Masters | 4 | 14.8 |
| Number of children | | |
| | 1-2 | 12 |
| | 3-4 | 11 |
| | 5-6 | 3 |
| | 7-8 | 1 |
| Average monthly income | | |
| Less than Ksh.5,000 | 1 | 3.7 |
| 6,000-10,000 | 4 | 14.8 |
| 11,000-19,000 | 3 | 11.1 |
| 20,000-30,000 | 4 | 14.8 |
| Above 30,000 | 15 | 55.6 |

Age ranges of the of the widows

The widows were asked about their age category appropriate to them as shown below (see table no 3 below). A total of 27 widows responded in this study. Their characteristics are as presented in Table 1 below. All of the respondents were females who had been widowed. In respect to their age, their age range was between 18years to around 70 years old. Majority were over 58years old (n=9, 33.3%). Those within the 18-25 age group and 26-33 age groups were (n=1, 3.7%) respectively, respondents within the 34-41 age groups and 50-57 age groups were also (n=4, 14.8%) respectively compared to those within the 42-49 age group who were (n=8, 29.6%).

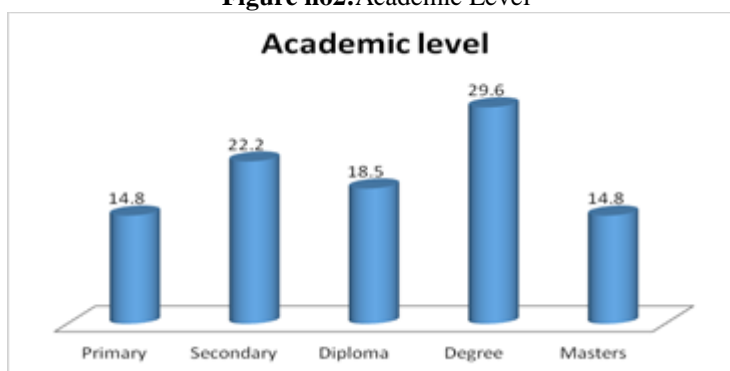
Table no 3:Age of the widows N=27

| Age ranges | Frequency (n) | Percentage (%) |
|-------------|---------------|----------------|
| 18-25 years | 1 | 3.70% |
| 26-33 years | 1 | 3.70% |
| 34-41 years | 4 | 14.80% |
| 42-49 years | 8 | 29.60% |
| 50-57 years | 4 | 14.80% |
| >58 years | 9 | 33.30% |

Academic level of the respondents in the sample

The academic level of the respondents was relatively distributed with the highest level mentioned being those who had attained a bachelor's degree (n=8, 29.6%). They were followed by those who had completed secondary education at (n=6, 22.2%), diploma holders were (n=5, 18.5%), for the holders of primary school certificate and those with master's degree were (n=4, 14.8%) respectively as shown in the chart below.

Figure no2:Academic Level



Length of marriage

The respondents were asked how long they have been married and majority of the widows noted that they had been married for over 20 years (n=14, 51.9%). Those married for within a period of 4 years were (n=5, 18.5%) while those who had been married for 5-9 years and between 10-14 years were each (n=3, 11.1%) respectively. Those who had been married for 15-19 years were only (n=2, 7.4%). (See table no 4 below)

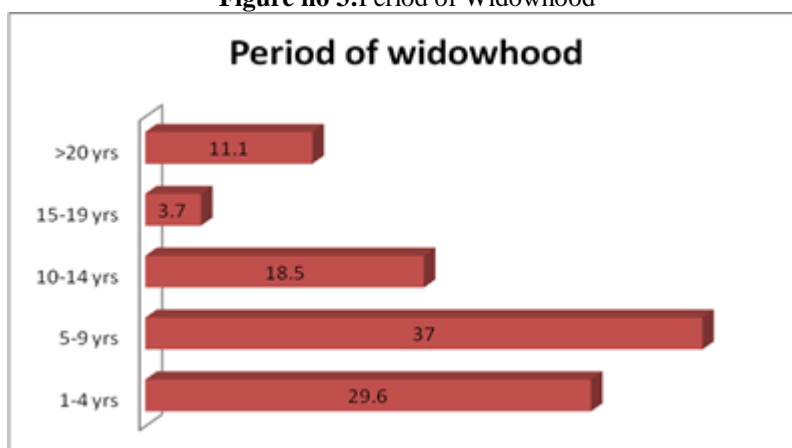
Table no 4: Length of marriage N=27

| Length of marriage | Frequency (n) | Percentage (%) |
|--------------------|---------------|----------------|
| 1-4 years | 5 | 18.50% |
| 2-9 years | 3 | 11.10% |
| 10-14 years | 3 | 11.10% |
| 15-19 years | 2 | 7.40% |
| >20 years | 14 | 51.90% |

Period of widowhood

Since being widowed, most of the respondents interviewed noted that they had been widowed between 5-9 years (n=10, 37.0%). Those widowed between 1-4 years were (n=8, 29.6%), between 10-14 years (n=5, 18.5%), over 20 years (n=3, 11.1%) while between 15-19 years was only reported by one participant (n=1, 3.7%) as depicted in the chart below.

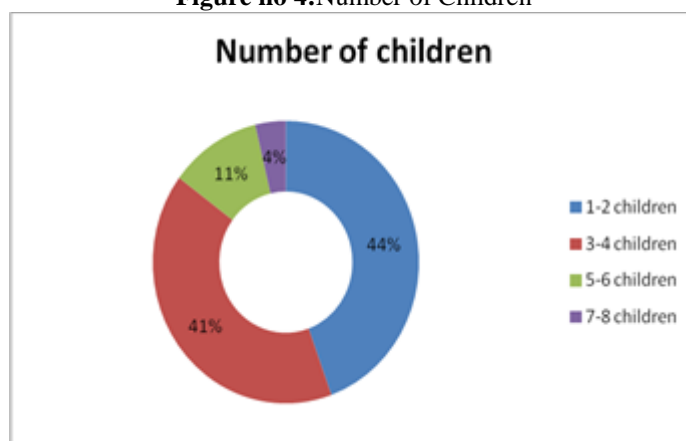
Figure no 3:Period of Widowhood



Number of children

The respondents interviewed were asked about the number of children they had and nearly half of them mentioned that they had between 1-2 children (n=12, 44.4%) followed by those who had 3-4 children (n=11, 40.7%). Those who had between 5-6 children were (n=3, 11.1%), and only one respondent (n=1, 3.7%) reported that she had between 7-8 children. (See below)

Figure no 4: Number of Children



Source of Earning

Mainly the respondents reported that their main source of income was through employment (n=12, 44.4%). Those engaged in business and in other farming activities were (n=6, 22.2%) respectively. Only three respondents (n=3, 11.1%) noted that they were housewives. (See table 4.4 below)

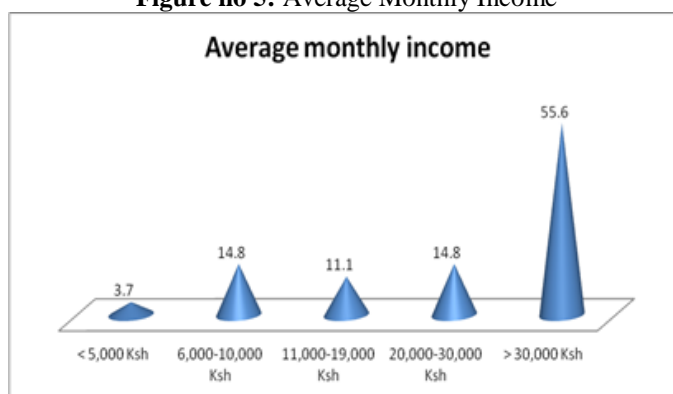
Tableno 5: Source of earning N=27

| Source of earning | Frequency (n) | Percentage (%) |
|------------------------|---------------|----------------|
| In employment | 12 | 44.40% |
| Engagement in business | 6 | 22.20% |
| Farming activities | 6 | 22.20% |
| Housewife | 3 | 11.10% |

Average monthly income

Nearly half of the respondents interviewed (n=15, 55.6%) noted that their average monthly income was above 30,000Ksh. Those who earned about 20,000-30,000Ksh were (n=4, 14.8%) and also about (n=4, 14.8%) who earned a sum of 6,000-10,000Ksh while one (n=1, 3.7%) respondent noted that she earned less than 5,000Ksh. Those who earned between 11,000-19,000Ksh were (n=3, 11.1%) as shown in the chart below.

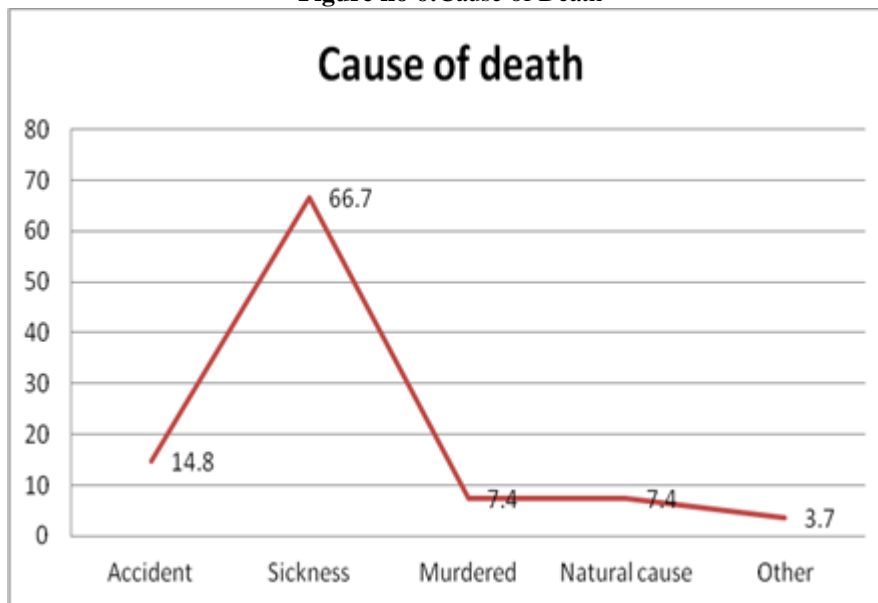
Figure no 5: Average Monthly Income



Cause of death of the husband

Majority of those interviewed noted that the cause of the death of their husband was due to sickness as reported by (n=18, 66.7%). This was followed by accidents which claimed about (n=4, 14.8%). The husbands who died through murder were (n=2, 7.4%) as well as those who died a natural death respectively. One respondent (n=1, 3.7%) did not specify the cause of death as demonstrated in the chart below.

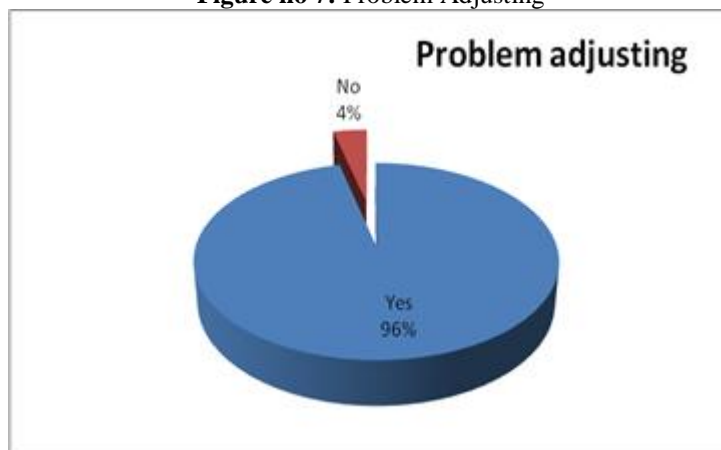
Figure no 6: Cause of Death



Psychological, financial and social problems faced by the widows

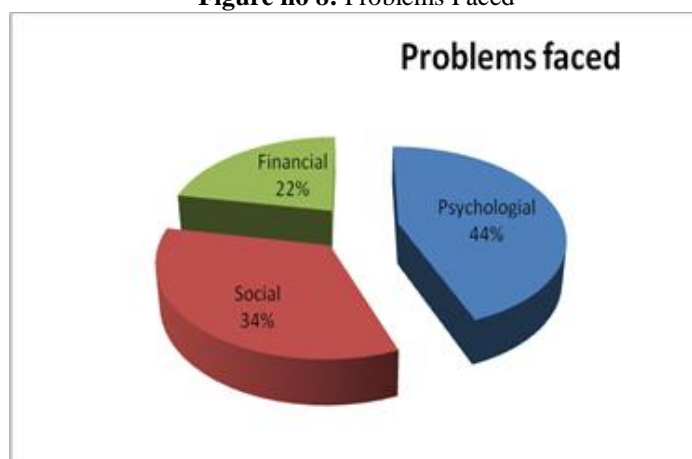
Nearly everyone (n=26, 96.3%) maintained that they have experienced problems in trying to adjust to life without their husbands compared to only one (n=1, 3.7%) who had no problem adjusting to widowhood.

Figure no 7: Problem Adjusting



The respondents were then asked whether they have experienced psychological, financial or social problems. Almost all (n=26, 96.3%) noted that they have experienced they have faced psychological problems (feeling lonely, stressed and depressed); these were followed by about (n=20, 74.1%) respondents who expressed that they have faced social problems in trying to cope with relatives, friends, neighbors, and stigma from the wider community; about half of the widows (n=13, 48.1%) said that they faced financial problems especially in paying rent, school fees, food, upkeep and clothing as shown in the chart below as a sum total of hundred percent.

Figure no 8: Problems Faced



This agrees with the following scholars who contend that widowhood is a complicated transition (Carr & Utz, 2002), and the surviving spouse might undergo financial, psychological, or social consequences, such as escalated grief (Stroebe, Stroebe, & Hansson, 1993), loss of income, or increased social engagement (Utz et al., 2002).

In an interview with one of the widows, her greatest concern was missing her husband’s telephone call. She narrated how she had gone with other women for a dowry payment function and got late. Every other woman was been called by their husbands to find out their whereabouts but she had no one to call her. Her painful experience is captured in the following narrative;

I felt alone. Phones were ringing all over in the matatu. There were nice exchanges and I could overhear some conversations. That’s when reality struck that I will never hear my husband’s voice again. I covered my face and pretended to be asleep and cried myself out. Why were these women being so insensitive? Did they not remember I had no husband to call me?

The same widow expressed concern that she had no money to pay school fees and how she had been kicked out of a group because as it was put, she could not afford to pay her monthly contribution. Her children were very anxious over her ability to pay for them fees.

Challenges faced after the death of the husband

The widows were asked to rate the level of the challenges they might have faced after the death of their husbands in a scale of whether it was very challenging; challenging; fairly challenging; or not challenging. The tables below show the profile of the responses accordingly.

Table no 6: Psychological problems (loneliness, stress, denial, sexual deprivation)

| Challenges faced after the death of husband | | | | |
|---|------------------|-------------|--------------------|-----------------|
| | Very challenging | Challenging | Fairly challenging | Not challenging |
| Psychological | | | | |
| Loneliness | 18 (66.7%) | 6 (22.2%) | 2 (7.4%) | - |
| Stress | 17 (63.0%) | 5 (18.5%) | 3 (12.0%) | - |
| Denial | 15 (55.6%) | 2 (7.4%) | 5 (18.5%) | 3 (11.1%) |
| Sexual deprivation | 8 (29.6%) | 6 (22.2) | 6 (22.2%) | 6 (22.2%) |

The respondents were asked to rate the psychological problems they faced after the death of their husbands and on loneliness half of them (n=18, 66.7%) indicated that it was very challenging compared to (n=2, 7.4%) who said it was fairly challenging while (n=6, 22.2%) noted that it was challenging. On the stress levels more than half (n=17, 63.0%) were very stressed after they lost their husbands and none mentioned that they were not challenged. On the same (n=8, 37.0%) experienced some level of stress. Majority of the widows (n=22, 89.0%) were in denial compared to only (n=3, 11.0%) who noted that they were able to accept demise and

therefore were not in denial. On sexual deprivation only (n=6, 22.2%) mentioned that they were not challenged but the rest about (n=20, 77.8%) experienced sexual deprivation.

Table no 7: Financial (house budget, planning for the house, investment plan, medical care and basic needs –foods, clothes, rent)

| Challenges faced after the death of husband | Very challenging | Challenging | Fairly challenging | Not challenging |
|---|------------------|-------------|--------------------|-----------------|
| Financial | | | | |
| House budget | 10 (37.0%) | 3 (11.1%) | 7 (25.9%) | 5 (18.5%) |
| Planning for the house | 9 (33.3%) | 5 (18.5%) | 5 (18.5%) | 5 (18.5%) |
| Investment plan | 14 (51.9%) | 4 (14.8%) | 7 (25.9%) | - |
| Medical care | 8 (29.6%) | 5 (18.5%) | 8 (29.6%) | 4 (14.8%) |
| Basic needs (food, clothes, rent etc) | 5 (18.6%) | 5 (18.5%) | 6 (22.2%) | 9 (33.3%) |

Over half of the widows interviewed (n=18, 66.7%) admitted that carrying out an investment plan was challenging after the passing on of their husbands and another (n=7, 25.9%) also maintained that an investment plan was fairly challenging. None of the widows said that investment plan was not challenging.

On the house budget about (n=10, 37.0%) were very challenged, but (n=5, 18.5%) noted that they were not challenged financially on the house budget however about (n=10, 37.0%) uphold that they have experienced some form of challenge on the house budget.

Planning for the house (n=5, 18.5%) were not challenged while (n=9, 33.3%) were very challenged planning for the house notwithstanding the rest (n=10, 37.0%) who mentioned that they have experienced some form of challenge on maters house planning.

Although (n=8, 29.6%) reported that medical care was very challenging (n=4, 14.8%) noted that managing medical care was not challenging. About (n=13, 48.1%) stated that medical care was challenging.

On financial difficulties on issues of managing basic needs such as food, rent and clothing (n=5, 18.5%) of those interviewed revealed that it was very challenging while (n=11, 40.7%) sighted that the same was somehow challenging. However (n=9, 33.3%) reported that they were not financially challenged in managing house basic needs like buying food, clothes or paying house rent. One of the widows had this to say;

When I took a loan I did not anticipate the he would die. He had a big salary and provided for all the house and school requirements. Now he is gone and am all alone. Am wondering whether I should sell some property and pay fees. It is painful to see my children suffer. It aggravates the loss.

Another widow expressed how her neighbors nicknamed her children. They were labelled names because they looked malnourished and could no longer dress smartly. One dropped out of school because he was stigmatized for wearing tattered clothes. Another could not tithe as before and this became an issue in her church. She lost her position in church just because she was now “poor”. Even for widows who were not economically challenged, they felt the loss of a partner whom they could consult in financial matters.

Table no 8:Social Stigma

| Challenges faced after the death of husband | Very challenging | Challenging | Fairly challenging | Not challenging |
|---|------------------|-------------|--------------------|-----------------|
| Social stigma | | | | |
| Neglect by family and friends | 13 (48.1%) | 7 (25.9%) | 3 (11.1%) | 3 (11.1%) |

Nearly half (n=13, 48.1%) of the widowed women mentioned that they suffered from social stigma from family and friends which was very challenging and another (n=10, 37.0%) also reported some form of social stigma. Apparently (n=3, 11.1%) stated that they were not socially stigmatized. This agrees with Lloyd, Corso&Minicuci (2015) who contends that widows remain amongst the most vulnerable group in the society. They face discrimination across the globe, irrespective of cultures, religion, ethnicity or whether they live in developed or developing countries. This is supported by the following painful narration from one of the widows.

What those who have husbands forget is that the line between widowhood and having a husband is a fraction of a second. Anyone could have a husband and the next minute they are windowed. Haven't they seen it in the news when an accident happens and newsmen and women already talk of 'the widow is shaken' Please we are all candidates of widowhood.

Table no 9: Home or family responsibilities

| Challenges faced after the death of husband | | | | |
|---|------------------|-------------|--------------------|-----------------|
| | Very challenging | Challenging | Fairly challenging | Not challenging |
| Home or family responsibilities | | | | |
| Double roles | 11 (40.7%) | 10 (37.0%) | 2 (7.4%) | 2 (7.4%) |
| Fulfilling attention of children | 12 (44.4%) | 8 (29.6%) | 3 (11.1%) | 3 (11.1%) |
| Attending functions in schools, church | 8 (29.6%) | 6 (22.2%) | 6 (22.2%) | 4 (14.8%) |

While (n=12, 44.4%) mentioned that home or family responsibilities in terms of fulfilling the attention of children was very challenging, (n=3, 11.1%) were not challenged on the same though (n=11, 40.7%) noted that it was a bit challenging. The widows were asked if they faced any challenge in attending church or school functions and (n=8, 29.6%) said that they were very challenged compared to (n=4, 14.8%) who maintained that they were not challenged on the same. However (n=12, 44.4%) stated that they felt a bit of challenge when attending to church or school functions without their spouses. These findings agree with Hatch (2000) who contends that Bereavement requires more social and psychological adjustments than any other life occurrence since it is believed to be one of the most disruptive life event older and even younger adults may experience. Before widowhood, women and their partners depend on each other for daily contact and support. After the death of a husband, the wife must not only deal with the emotional distress caused by the loss but also adapt to a new role as a widowed person (Utz, Carr, Nesse, & Wortman, 2002).

Coping with the challenges

The widows were asked to mention some of the ways they have initiated in trying to cope with their widowhood and (n=11, 37.5%) noted that they joined 'chamas' [women groups], about (n=8, 25.0%) joined church /prayers in trying to cope, (n=3, 12.5%) are into employment, (n=2, 6.3%) sought counseling services, (n=2, 6.3%) are into farming, while those who joined support group, business, friends, went back to school, and mentorship were all (n=1, 3.1%) each respectively.

Table no 10: People who have helped the widows to cope with widowhood

| People who have helped the widows to cope with widowhood | Strongly agree | Agree | Neutral | Disagree | Strongly disagree |
|--|----------------|-----------|----------|----------|-------------------|
| Children | 5 (18.5) | 3 (11.1) | 7 (25.9) | 6 (22.2) | 3 (11.1) |
| Your parents | 7 (25.9) | 11 (40.7) | 2 (7.4) | 2 (7.4) | 4 (14.8) |
| In-laws | 2 (7.4) | 5 (18.5) | 3 (11.1) | 5 (18.5) | 11 (40.7) |
| Neighbors | 1 (3.7) | 6 (22.2) | 3 (11.1) | 7 (25.9) | 7 (25.9) |
| The church | 6 (22.2) | 11 (40.7) | 4 (14.8) | 3 (11.1) | 3 (11.1) |
| The Government | 2 (7.4) | 2 (7.4) | 2 (7.4) | 3 (11.1) | 17 (63.0) |

Among those who contributed the most in helping the widows cope with widowhood in terms of care, concern, visits and financial help were their parents (n=18, 66.6%) and (n=6, 22.2%) were of contrary opinion. The church followed with about (n=17, 62.9%) in showing them care, visits, concern, financial/relief and psychological help. Their children (n=8, 29.6%) assisted their mothers in food, medical care and in terms of homework. Their in-laws (n=7, 25.9%) helped in showing concern, visits, financial help, psychological needs. Neighbors (n=7, 25.9%) assisted in terms of showing attention, visiting, concern, financial help and psychological needs. The government (n=4, 14.8%) helped through the chief helped in financial help as well as social help.

However, in terms of priority the study has shown that the government (n=20, 74.1%) is not supportive to the widows. The in-laws are second (n=16, 59.2%) less supportive to the widows. The neighbors (n=14, 51.8%) are not supportive. The children are also less supportive (n=9, 33.3%) while (n=7, 25.9%) are neutral, while the church (n=6, 22.2%) shown that it was less supportive to the widows. Some widows reported how they were thrown out of their matrimonial home after the death of their husbands. Frequent appeals to the government agents to help was not fruitful. For some widows, their children became a burden for they wanted a share of their father's property immediately after the funeral. Other widows suffered humiliation from their neighbours because they were no longer welcome in the neighborhood activities now that their social and economic status had changed.

How the psychological challenges affects their self-esteem

The widows were exposed to twenty statements to measure how the psychological challenges affect their self-esteem as shown in table no 11 below shows the number of those who on the affirmative (yes) and the percentages from the highest to the lowest.

Table no 11: How the Psychological Challenges Affects Their Self-esteem

| How the psychological challenges affects their self-esteem | Frequency | |
|---|-----------|------|
| | (Yes) | (%) |
| Feel lonely | 22 | 81.5 |
| Lost any friends since you became a widow | 22 | 81.5 |
| Ever turned down an invitation to a function because of the way you felt about yourself | 20 | 74.1 |
| Lost any positions you used to hold now that you are a widow | 18 | 66.7 |
| Hesitate to do things now because of what others might think | 17 | 63 |
| Struggle with feelings of inferiority after you spouse's death | 17 | 63 |
| Others criticize you often for being a widow | 16 | 59.3 |
| Have a hard time providing nurture for yourself as widow | 12 | 44.4 |
| Feel undeserving now that you do not have a husband | 12 | 44.4 |
| Other people's opinions count more to you than your own | 10 | 37 |
| Feel unattractive without your husband | 10 | 37 |
| Blame yourself for being a widow | 10 | 37 |
| React to disappointment by blaming others | 9 | 33.3 |
| Supportive of others but look down upon yourself | 9 | 33.3 |
| Good points seem ordinary and your failings all-important | 8 | 29.6 |
| Believe that being hard on yourself is the best motivation for change | 8 | 29.6 |
| Get your sense of self-worth from the approval of others | 6 | 22.2 |
| You criticize yourself often | 6 | 22.2 |
| Ever feel like an impostor and that soon your deficiencies will be exposed | 4 | 14.8 |
| Begin each day with a negative attitude | 3 | 11.1 |

More than three quarters (n=22, 81.5%) noted that they feel lonely as well as lost friends since they became widowed. Those who mentioned that they have ever turned down an invitation to a function because of the way they felt about themselves were (n=20, 74.1%). Over half of the widows (n=18, 66.7%) said that they have lost positions they used to hold now that they have become widowed. Those who struggle with feelings of inferiority after their spouse's death as well as those who hesitate to do things now because of what others might think about them were (n=17, 63.0%) respectively.

Others (n=16, 59.3%) felt that they were criticized often for being a widow. Those who mentioned that that they have a hard time providing nurture for themselves as widows as well as feel undeserving now that they do not have a husband were (n=12, 44.4%) respectively. About (n=10, 37.0%) feel unattractive without their husband as well as those who noted that they blame themselves for being a widow. The number of those who react to disappointment by blaming others were (n=9, 33.3%) an equal number to those who are supportive of others but look down upon themselves.

About (n=8, 29.6%) felt that good points seem ordinary and their failings all-important and the same number believe that being hard on oneself is the best motivation for change. Those who alleged that they get their sense of self-worth from the approval of others were (n=6, 22.2%) as well as those who criticize themselves often respectively. A small number of the widows (n=4, 14.8%) reported that they feel like an impostor and that soon their deficiencies will be exposed while (n=3, 11.1%) maintained that they begin each day with a negative attitude. A study conducted by Mburugu, et al, (2015) revealed that bereavement affected the self-esteem of the bereaved. For widowed women, this may be as a result of lack of in-law's support, common in cases of discrimination, denial, rejection and issues of property inheritance.

Things the widows have done to cope

Widows are said to experience hard times after the loss of their spouse who are said mostly to be breadwinners. The problems experienced could be financial, social or emotional. The widows were asked to what extent they would agree that there are possible things they could do or get involved in to help them cope with their hard times as shown below

Table no 12: Things Done to Cope

| Things done to cope | Strongly agree | Agree | Neutral | Disagree | Strongly disagree |
|--|----------------|----------|----------|----------|-------------------|
| As a widow I would not be emotionally relieved if it was not that I regularly share in a church fellowship and especially with other women | 16 (59.3) | 8 (29.6) | 1 (3.7) | 1 (3.7) | 1 (3.7) |
| My close bond with my own brothers and sisters has enhanced a warm relationship therefore helping me to relieve my emotional stress experienced in my life | 13 (48.1) | 9 (33.3) | 1 (3.7) | - | 3 (11.1) |
| The regular intimate sharing of my stressful experiences with my close friends has motivated me to continue with my day today activities | 11 (40.7) | 11(40.7) | - | 3 (11.1) | 1 (3.7) |
| My active participation and sharing experiences in a group setting have greatly helped me to cope with my daily stressful times | 8 (29.6) | 6(22.2) | 3 (11.1) | 1 (3.7) | 8 (29.6) |
| As a mother, encouragement and financial support from my own children has greatly helped me to cope with my emotional stress | 7 (25.9) | 4 (14.8) | 6 (22.2) | 4 (14.8) | 5 (18.5) |
| My fellow widows have introduced me to support groups where I am able to get help and share my life experiences | 5 (18.5) | 6 (22.2) | 2 (7.4) | 4 (14.8) | 9 (33.3) |
| As a widow I have been helped to cope with the loss of my spouse through frequent sharing with a counselor | 4 (14.8) | 5 (18.5) | 5 (18.5) | 3 (11.1) | 9 (33.3) |
| The financial support from in-laws have helped me pay school fees for my children and therefore relieving me with my financial burdens | 1 (3.7) | 3 (11.1) | 2 (7.4) | 2 (7.4) | 18 (66.7) |

Over half of the widows (n=16, 59.3%) agreed with the statement that as a widow they would not be emotionally relieved if it was not that they regularly share in a church fellowship and especially with other women. Another (n=13, 48.1%) felt that their close bond with their own brothers and sisters has enhanced a warm relationship therefore helping them to relieve their emotional stress experienced in their life. About (n=11, 40.7%) noted that the regular intimate sharing of their stressful experiences with their close friends has motivated them to continue with their day today activities. In regard to their active participation and sharing experiences in a group setting have greatly helped them to cope with their daily stressful times (n=8, 29.6%) affirmed to the statement. Again (n=7, 25.9%) cited that as a mother, encouragement and financial support from their own children has greatly helped them to cope with their emotional stress.

An additional (n=5, 18.5%) were of the opinion that their fellow widows have introduced them to support groups where they are able to get help and share their life experiences. Further (n=4, 14.8%) maintained that as a widow they have been helped to cope with the loss of their spouse through frequent sharing with a counselor while only (n=1, 3.7%) mentioned that the financial support from in-laws have helped them pay school fees for their children and therefore relieving them with their financial burdens. Of importance to note is that nearly all the widows (n=20, 74.1%) disagreed with the statement that the financial support from in-laws have helped them pay school fees for their children and therefore relieving them with their financial burdens.

V. SUMMARY OF FINDINGS, RECOMMENDATIONS, AREAS FOR FURTHER RESEARCH AND CONCLUSION

Introduction

This chapter consists of the summary, conclusion and recommendations made by the researchers for further studies. The objectives of the study were to assess and identify psychosocial and economic challenges encountered by widows in relation to the effects of psychosocial and economic challenges on widows' self-esteem.

Summary of Findings

Identify psychosocial and economic challenges encountered by widows.

The first objective was to identify psychosocial and economic challenges encountered by widows. Inferential analysis revealed a strong positive correlation between psychosocial and economic problems ($r=.515$, $p<.01$, $N=107$), with a relatively high composite score being obtained for economic challenges on a 5-point scale ($M=3.52$, $SD=0.53$) and a similar score being obtained for psychosocial challenges ($M=3.53$, $SD=0.66$).

Investigate the effects of psychosocial and economic challenges on widows' self esteem

The second objective was to investigate the effects of psychosocial and economic challenges on the widow's self-esteem. The study established that there was a weak positive and statistically significant relationship between psychosocial and economic challenges on the widow's self-esteem ($r=.267$, $p<.01$). Comparatively, self-esteem recorded a lower general score on a scale of 1 to 5 ($M=3.18$, $SD=0.85$). Results showed that the correlation between psychosocial challenges and their effect on self-esteem ($r=.319$, $p<.01$) was stronger than the correlation between economic challenges and its effect on self-esteem ($r=.267$, $p<.01$).

Implications

The aim of this study was to explore the effects of psychosocial and economic challenges on widows' self-esteem. The study has provided insights on the effects of psychosocial and economic challenges on widows' self esteem. It has also identified a range of challenges which affect their self-esteem as well as possible coping mechanisms. The results from the study show that there is a correlation between the effects of psychosocial and economic challenges in relation to the widows' self-esteem. This study reveals that the most challenges faced by widows are financial, stress, and other social factors.

Compared with other studies from other places it has been affirmed that the loss of a life partner is a taxing life occurrence that marks a critical moment in the deceased life; there is increased financial strain; assumption of new tasks in household management and changes in social relationships. The combination of all these factors results to the widows being withdrawn and isolated which may affect their self-esteem in the long run. There is empirical evidence that the disarray and distress that follow the death of a spouse seems to be more pronounced in women than in (Fasoranti et al., 2007).

Recommendations

Drawing from the findings of the study, the following recommendations based on the study objectives are projected.

Widowhood has been on the increase in Kenya and all over the world. The greatest problem in widowhood is still emotional and there is need to provide support in all angles may it be from close family, friends, relatives, in-laws, church and the government not forgetting psychological help. Financial challenge still is an issue and therefore it's imperative for the widows to have a solid grounding in matters of finances either through employment, business or any other means of earning a stable living.

The community should be educated on how to relate with widowed women. The in-laws should understand that the same way they feel that they have lost a [son] also the widowed lady has lost her companion. They should support their daughters-in-law morally and financially as well as give them space to reorganize themselves.

The government should also have systems which support and protect widows. Be more supportive to the widows and have laws which help widows in accessing any property which may be due to them from their late husbands.

From the study only (n=9, 33.3%) reported that they have been helped to cope with the loss of their spouse through frequent sharing with a counselor and therefore there is need to sensitize widows to seek psychological services in order to cope with their low self-esteem especially after the loss of their spouses.

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