

Widowers and Cash Transfers in Eastern Africa: Comparative Insights from Kenya, Tanzania, Rwanda, Ethiopia, and Uganda (2005–2014)

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ABSTRACT

This study investigates widowers' participation in cash transfer programs across Kenya, Tanzania, Rwanda, Ethiopia, and Uganda between 2005 and 2014. It documents enrollment trends, compares delivery mechanisms, and assesses the adequacy of support using secondary data and comparative analysis. The framework draws on testimonial justice and gender equity to situate widowers' experiences within debates on social protection and male vulnerability.

Findings reveal that widowers remain largely invisible in welfare statistics and policy discourse. While women's empowerment initiatives expanded, widowers encountered stigma around male dependency, limited institutional recognition, and feelings of diminished masculinity when accessing aid. Comparative insights show that cultural norms, delivery innovations such as mobile money, and policy frameworks shaped experiences differently across countries. Despite improved enrollment and accessibility, transfers were inadequate to meet basic household needs.

The study recommends reforms that explicitly recognize widowers as a vulnerable group, align transfer amounts with household needs, and integrate testimonial justice into programme design.

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Received: November 19, 2025; **Accepted:** December 23, 2025; **Published:** January 05, 2026**Keywords:** Widowers, Cash Transfers, Eastern Africa, Gender Equity, Testimonial Justice, Social Protection**Chapter One: Introduction**

Cash transfer programs have become a central pillar of social protection in Eastern Africa, designed to reduce poverty, enhance household resilience, and promote gender equity. While much of the discourse has focused on women's empowerment, widowers remain an overlooked group whose vulnerabilities are rarely acknowledged in policy or welfare statistics.

This study deliberately concentrates on Eastern Africa rather than adopting a global lens, because the region presents distinctive cultural, policy, and social protection contexts. Governments in Kenya, Tanzania, Rwanda, Ethiopia, and Uganda expanded cash transfer programs rapidly between 2005 and 2014, a formative decade marked by the institutionalization of social protection schemes across the region. The choice of this timeframe reflects both the availability of comparable data and the significance of these years in shaping welfare trajectories.

Although the empirical scope is historical, the analysis is not confined to the past. By engaging with recent scholarship (2023–2025), the study situates widowers' experiences within ongoing debates on gender, vulnerability, and welfare reform. This dual framing ensures that the findings remain relevant to contemporary policy discussions, while preserving the integrity of the original dataset.

By situating widowers within these regional dynamics, the study contributes to a more inclusive understanding of social protection and offers insights directly applicable to reform efforts in Eastern Africa today.

Justification for Focusing on Eastern Africa

This study deliberately concentrated on Eastern Africa rather than adopting a global lens, because the region presents distinctive cultural, policy, and social protection contexts. Governments in Kenya, Tanzania, Rwanda, Ethiopia, and Uganda expanded cash transfer programmes rapidly during the study period, yet widowers continued to face stigma, diminished support systems, and invisibility in welfare design. A regional comparative approach offered sharper insights into how local gender norms, delivery mechanisms, and institutional frameworks shaped widowers' experiences, while ensuring findings remained directly relevant to policy reform in Eastern Africa.

Background to the Study

Cash transfer programs have been central to social protection in Eastern Africa since the mid-2000s, aimed at reducing poverty, improving food security, and strengthening household resilience. Kenya, Tanzania, Uganda, Ethiopia, and Rwanda expanded national schemes targeting vulnerable groups, often prioritizing children, widows, and female caregivers. These programs improved nutrition, schooling, and health outcomes, especially through innovations such as mobile money [1].

Yet widowers male elders who have lost their spouses remain largely invisible in program design and welfare statistics. Their vulnerabilities include frailty, chronic illness, and bereavement stress, which reduce livelihood capacity. Cultural norms assign caregiving and domestic management to women, leaving widowers dependent and stigmatized. Policy frameworks emphasize women and children, sidelining male elders, while statistics seldom disaggregate by widower status (Institut du Genre en Géopolitique). This invisibility undermines equity and testimonial justice, making widowers a “forgotten art” of later years.

Why This Study Matters

By situating widowers within broader debates on aging, gender, and social protection, this study highlighted their exclusion despite evident vulnerabilities. It addressed a critical gap in testimonial justice ensuring widowers’ lived realities are recognized—and advances gender equity by balancing attention between widows and widowers in social protection systems (Huduma Kenya; The Star 2023/25).

Statement of the Problem

Despite the rapid expansion of cash transfers in Eastern Africa between 2005 and 2014, widowers were under-researched and under-supported. Their exclusion was rooted in structural biases... Existing scholarship had focused on widows, children, and female caregivers, but male elders who lost spouses were absent from academic and policy narratives. This silence reinforced their invisibility and justified the need for this study.

Objectives (past tense emphasis):

- The overall objective of this study was to examine the position of widowers within cash transfer programs in Eastern Africa, using records from 2005–2014. The specific objectives were:
- To document the extent to which widowers were included or excluded in cash transfer programs across Kenya, Tanzania, Rwanda, Ethiopia, and Uganda.
- To analyze how biological vulnerabilities, cultural practices, and policy priorities shaped widowers’ access to and experiences with social protection.
- To compare regional variations in program design and delivery mechanisms, identifying common patterns and distinctive national approaches.
- To evaluate the implications of widowers’ invisibility for testimonial justice, gender equity, and welfare reform.
- To contextualize historical findings with recent scholarship (2023–2025), demonstrating the continued relevance of widowers’ experiences to current policy debates in Eastern Africa.

Research Questions.

To Objective 1

- What was the extent to which widowers were included or excluded in cash transfer programs across Kenya, Tanzania, Rwanda, Ethiopia, and Uganda?

To Objective 2

- How did biological vulnerabilities, cultural practices, and policy priorities shape widowers’ access to and experiences with social protection?

To Objective 3

- How did regional variations in program design and delivery mechanisms compare, and what common patterns and distinctive national approaches were identified

To Objective 4

- What were the implications of widowers’ invisibility for

testimonial justice, gender equity, and welfare reform?

To Objective 5

- How were historical findings contextualized with recent scholarship (2023–2025), and in what ways did they demonstrate the continued relevance of widowers’ experiences to current policy debates in Eastern Africa?

Justification for Focusing on Eastern Africa

This study deliberately focused on Eastern Africa rather than adopting a global lens, as the region presents distinctive cultural, policy, and social protection contexts. Governments in Kenya, Tanzania, Rwanda, Ethiopia, and Uganda expanded cash transfer programmes rapidly between 2005 and 2014, a formative decade in the institutionalization of social protection. Yet widowers continued to face stigma, diminished support systems, and invisibility in welfare design. A regional comparative approach offered sharper insights into how local gender norms, delivery mechanisms, and institutional frameworks shaped widowers’ experiences.

Although the empirical focus was historical, recent scholarship continues to underscore the relevance of these findings. highlights ongoing challenges in targeting vulnerable groups, documents persistent stigma against widowers in welfare systems, and the Africa Women Conference calls for more inclusive gender-sensitive reforms. By engaging these contemporary perspectives, the study ensured that its conclusions remained directly connected to present-day debates on equity and social protection in Eastern Africa.

Purpose / Rationale / Justification

The purpose of this study was to fill a critical gap in social protection research by centering widowers. Cash transfers had been proven to improve food security, health outcomes, and household resilience, yet widowers’ participation remained under-documented. Bereavement accelerated health decline among older men, while cultural norms and inheritance practices disadvantaged widowers economically and socially. By documenting these vulnerabilities, the study advanced elder-sensitive, gender-aware program design, ensuring widowers’ lived realities were recognized in welfare debates, and testimonial justice was upheld.

Significance of the Study

- **Academic Contribution:** The study expanded comparative literature on gender, aging, and social protection in Eastern Africa.
- **Policy Relevance:** It provided evidence for inclusive program design that explicitly recognized widowers.
- **Social Impact:** It elevated widowers’ voices in welfare debates, advancing testimonial justice and gender equity.
- **Regional Importance:** It offered cross-country insights that strengthened learning and policy harmonization.

Scope, Limitations, and Delimitations

- **Geographic Scope:** The study covered five Eastern African countries—Kenya, Tanzania, Rwanda, Ethiopia, and Uganda—where cash transfer programmes expanded significantly between 2005 and 2014.
- **Temporal Scope:** The period of analysis was 2005–2014, chosen because it marked the rapid institutionalization of cash transfers in the region, with innovations such as mobile money delivery becoming prominent.
- **Thematic Scope:** The study focused specifically on widowers’ participation in cash transfer programs, examining enrollment trends, delivery mechanisms, and adequacy of support. It emphasized biological, cultural, and policy factors that shaped widowers’ vulnerability and invisibility in welfare systems.

Limitations:

Several factors constrained the study:

- Reliance on secondary data limited the depth of widowers lived experiences.
- Programme documentation varied across countries, affecting comparability.
- Gender-disaggregated statistics on widowers were scarce, constraining precision.
- Findings might not have generalized beyond the five countries studied.

“Despite these limitations, the study mitigated their impact by triangulating multiple sources, applying comparative desk analysis, and emphasizing structural patterns over individual case narratives.”

Delimitations:

The study deliberately narrowed its scope to:

- Widowers, excluding widows and other vulnerable groups.
- Cash transfers only, excluding other forms of social protection such as pensions or health insurance.
- Secondary data and desk review, excluding primary fieldwork. “These delimitations provided analytical clarity and ensured the study’s focus on widowers as a neglected category in social protection discourse.”

Chapter Two: Literature Review

Introduction

This chapter reviews existing literature on cash transfer programs in Eastern Africa, with a specific focus on widowers aged 65 years and above. The choice of this population is deliberate and grounded in both policy design and sociocultural realities. Across Kenya, Tanzania, Rwanda, Ethiopia, and Uganda, cash transfer programs are structured to target vulnerable groups, most notably older persons. In many cases, eligibility begins at 60 or 65 years, reflecting international and national definitions of old age.

Widowers within this age bracket are natural recipients of these programs, as they face compounded vulnerabilities: loss of spousal support, cultural stigma, declining health, and limited income opportunities. The rationale for focusing on widowers aged 65 and above is threefold:

Kenya Cash Transfer Programs

Program	Target group	Delivery mechanism	Literature focus	Gap
CT-OVC	Orphans & vulnerable children	Mobile money, bank	Child welfare, household resilience	No widower focus
OPCT	Older persons (65+)	Mobile money	Elderly dignity, empowerment	Widowers omitted
PwSD-CT	Severe disabilities	Bank transfer	Disability inclusion	No widower disaggregation
HSNP	Arid/semi-arid households	Mobile money	Poverty reduction	No widower analysis

Sources: [2]

Tanzania

Tanzania’s social protection system is anchored in the Productive Social Safety Net (PSSN), which integrates cash transfers with public works and livelihood support. Studies highlight improvements in household consumption, school attendance, and health outcomes. However, evaluations consistently treat “older persons” as a broad category, with widows occasionally mentioned, but widowers absent. Cultural norms in Tanzania emphasize women as caregivers, reinforcing the invisibility of widowers in program design.

Gap: No study disaggregates widowers, leaving their biological frailty, bereavement stress, and stigma unexamined in Tanzanian welfare discourse.

Tanzania’s flagship program is the Productive Social Safety Net (PSSN), implemented by TASAF since 2012.

Policy Alignment: Most national cash transfer schemes explicitly target older persons, making widowers in this age group eligible beneficiaries (Huduma Kenya).

Economic Vulnerability: At 65+, widowers are less likely to participate in formal labour markets and more dependent on transfers for survival (The Star).

Social and Cultural Marginalization: Widowers often face invisibility in welfare discourse, as policy and scholarship prioritize widows. This erasure denies them testimonial justice and obscures their lived realities (Africa Women Conference 2023(Institut du Genre en Géopolitique)).

By situating widowers within the broader category of “older persons,” this study highlights how they are included in program eligibility but excluded from academic and policy recognition. The literature reviewed demonstrates that while cash transfers have been studied extensively in Eastern Africa, widowers are consistently omitted from analysis. This omission creates a critical gap that the present study addresses by disaggregating widowers and examining their enrollment, modes of receipt, and adequacy of support.

Kenya

Kenya’s social protection system is coordinated under the National Safety Net Programme, which includes: Cash Transfer for Orphans and Vulnerable Children (CT OVC) Older Persons Cash Transfer (OPCT) Persons with Severe Disabilities Cash Transfer (PwSD CT) Hunger Safety Net Programme (HSNP) Findings from literature show positive impacts on elderly welfare, dignity, and financial inclusion (UNICEF Transfer Project 2025). Mobile money (M Pesa) transformed delivery, reducing insecurity and costs (Huduma Kenya 2024). However, research emphasizes widows and “older persons” broadly, without disaggregating widowers, thereby erasing their specific vulnerabilities (Dube 2023).

Findings from Literature:

- Studies emphasize graduation from poverty, household consumption, and youth transitions.
 - Delivery relies on bank accounts and public works.
 - Gendered analysis privileges widows; widowers are absent.
- Tanzania’s flagship program is the Productive Social Safety Net (PSSN), implemented by TASAF since 2012, reaching over 1 million households. Research emphasizes graduation from cash transfers and the welfare impacts of conditional transfers and public works.

Gap: Studies focus on household poverty reduction and youth transitions, but widowers are absent. Gendered analysis privileges widows, reinforcing stereotypes of male resilience.

Table 2.2: Tanzania Cash Transfer Programs

Program	Target Group	Delivery Mechanism	Literature Focus	Gap
PSSN	Poor household	Bank accounts, public works	Poverty reduction, graduation	Widowers omitted

Sources: [1]

Rwanda

Rwanda’s flagship program, the Vision 2020 Umurenge Programme (VUP), combines cash transfers, public works, and financial services. Literature documents positive impacts on poverty reduction and women’s empowerment (Institut du Genre en Géopolitique). Yet widowers are not recognized as a distinct vulnerable group. Policy discourse frames widowhood almost exclusively as female, sidelining male elders who lose spouses.

Gap: Widowers’ exclusion from VUP evaluations perpetuates testimonial injustice, as their lived realities remain undocumented.

Rwanda’s Vision Umurenge Programme (VUP) provides direct support to poor households. Studies show cash transfers outperform complex aid in improving consumption and influence household financial behavior.

Gap: Research emphasizes household-level impacts, but widowers are not identified as a distinct group. The omission perpetuates testimonial silence, despite widowers’ cultural stigma in **Rwandan society**.

Findings from Literature:

- Cash transfers outperform complex aid in improving consumption.
- Studies emphasize household financial behavior and resilience.
- Widowers are not identified as a distinct group

Table 2.3: Rwanda Cash Transfer Programs

Program	Target Group	Delivery Mechanism	Literature Focus	Gap
VUP	Poor household	Cash-in-hand, community delivery	Household consumption, resilience	Widowers omitted

Sources: Institut du Genre en Géopolitique; Africa Women Conference (2023); Dube (2023).

Ethiopia

Ethiopia’s Productive Safety Net Programme (PSNP) is one of Africa’s largest cash transfer schemes, targeting food-insecure households. Research highlights its role in reducing hunger and stabilizing livelihoods (UNICEF Transfer Project 2025). However, program evaluations emphasize women-headed households and children, with widowers absent from analysis. Cultural expectations of male independence further obscure widowers’ vulnerabilities.

Gap: No study has examined how widowers navigate PSNP support, despite evidence of frailty and social isolation among male elders.

Ethiopia’s Social Cash Transfer Pilot Programme (SCTPP) in Tigray, launched in 2011, targeted ultra-poor households, the elderly, and disabled persons. Evaluations highlight local economy multipliers and cost-benefit impacts. Ethiopia’s Productive Safety Net Programme (PSNP) and Social Cash Transfer Pilot Programme (SCTPP) are among Africa’s largest.

Findings from Literature:

- Evaluations highlight food security, local economy multipliers, and household resilience.
- Focus is on “elderly” and “female-headed households.”
- Widowers are invisible in program reports and studies.

Table 2.4: Ethiopia Cash Transfer Programs

Program	Target Group	Delivery Mechanism	Literature Focus	Gap
PSNP	Poor households	Cash, food, public works	Food security, resilience	Widowers omitted
SCTPP	Ultra-poor, elderly, disabled	Cash transfers	Local economy multipliers	No widower disaggregation

Sources: UNICEF Transfer Project (2025); Africa Women Conference (2023); Dube (2016, 2022).

Gap: Widowers are not disaggregated; studies focus on “elderly” or “female-headed households.” This invisibility denies widowers recognition in one of Africa’s largest social protection systems.

Uganda

Uganda’s Senior Citizens Grant (SCG) provides cash transfers to older persons aged 65+, expanding gradually across districts. Studies show positive impacts on food security, dignity, and household resilience (Huduma Kenya, The Star). Yet, as in other countries, widowers are not disaggregated in program evaluations. Scholarship focuses on widows and “older persons” broadly, reinforcing the invisibility of male elders.

Gap: Widowers’ specific vulnerabilities—bereavement stress, stigma, and lack of recognition—remain unaddressed in Ugandan welfare research.

Uganda’s Expanding Social Protection (ESP) program includes the Senior Citizens’ Grant (SCG). Research demonstrates economic returns to social protection and explores the politics of promoting cash transfers.

Gap: Studies emphasize elderly inclusion and political commitment, but widowers are not separately analyzed. Their vulnerabilities remain hidden within the broad “older persons” 2.5 Uganda.

Uganda’s Expanding Social Protection (ESP) program includes the Senior Citizens’ Grant (SCG).

Findings from Literature:

- Studies emphasize economic returns and political commitment.
- Focus is on “older persons” broadly.
- Widowers are not separately analyzed.

Table 2.5: Uganda Cash Transfer Program Categories

Program	Target group	Delivery mechanism	Literature focus	Gap
scg	Older persons 65+	Mobile money bank	Elderly inclusion ,politics of welfare	Widowers omitted

Sources: UNICEF Transfer Project (2025); Gupta et al. (2024); van Dongen et al. (2024); Dube (2023).

Literature Gap (Consolidated)

Across Eastern Africa, cash transfer programs have demonstrated positive impacts on poverty reduction, food security, and women’s empowerment. However, widowers remain absent from both academic and policy narratives. Misheck Dube’s work highlights psycho-social and cultural challenges faced by widows but does not extend analysis to widowers. This silence reinforces the invisibility of male elders in welfare discourse.

The literature gap is therefore twofold:

Across all five countries:

- Widowers are consistently omitted from program reports and academic studies.
- Gender bias privileges widows, reinforcing stereotypes of male resilience.
- Adequacy is underexplored; most studies emphasize coverage and delivery, not sufficiency of support.
- Testimonial justice is absent; widowers’ voices are excluded from evaluations.

This study addressed these gaps by disaggregating widowers in enrollment, delivery, and adequacy analysis, and by framing findings through testimonial justice, gender equity, and institutional reform.

- Empirical omission – Widowers were not disaggregated in programme evaluations.
- Conceptual silence – Widowhood was feminized, leaving male vulnerability unrecognized.

This study filled the gap by documenting widowers’ enrollment, delivery mechanisms, and the adequacy of support, while situating their experiences within the frameworks of testimonial justice and gender equity.

Theoretical Framework

The study was guided by cultural elements—norms, values, habits, beliefs, and folkways—while also drawing on social stratification theory and the sociological imagination. These frameworks explained that widowers’ exclusion was not accidental but systemic, embedded in cultural scripts and welfare hierarchies.

Social Stratification Theory

Social stratification theory illuminated how societies ranked groups by age, gender, and marital status. Widowers, as older men, were placed at the margins of care, discriminated against

both by age (elderly) and by gender (male vulnerability denied). Their exclusion revealed a structural injustice: welfare systems privileged widows and children while erasing male dependency. Sociological Imagination.

The sociological imagination connected widowers’ personal troubles—shame in dependency, exploitation by relatives, invisibility in program data—with public issues of policy neglect and cultural values. This lens demonstrated that widowers’ struggles were not isolated misfortunes but systemic injustices embedded in social protection systems.

As African wisdom taught: “The child may be born with a sharp mind, but the village decided whose voice was heard.” This idiom reflected how gifted male children, though strong in intellect and body, were shaped by cultural currents that denied their vulnerability. Later in life, “The tree stood tall, but the wind bent it toward the path of others.” This reflection symbolized how adult men and widowers, despite strength, were bent by cultural expectations that privileged female suffering and silenced male need.

Flowing Reflection

By embedding idioms into the conceptual framework, the study acknowledged that cultural values, once meaningful in shaping gender roles, had eroded under modernization and policy frameworks. The plight of the male child, the adult man, and the widower was thus interpreted through social stratification and the sociological imagination: personal calamities became public injustices, and cultural neglect became structural exclusion.

Anchoring Perspectives

This study was anchored in four complementary theoretical perspectives:

Testimonial Justice: Explained how certain voices were silenced or discredited in social discourse. Widowers’ invisibility in welfare statistics reflected testimonial injustice [3].

Gender Equity Theory: Highlighted the need to balance empowerment strategies for women with recognition of male vulnerabilities, ensuring inclusive social protection.

Social Protection Theory: Framed cash transfers as instruments of poverty reduction and social inclusion, but critiqued their blind spots in addressing diverse vulnerabilities.

Social Stratification Theory: Positioned widowers within systemic hierarchies of age and gender, showing how welfare systems reproduced inequality.

Table 2.8: Life Stages, Cultural Idioms, and Theoretical Lenses on Male Vulnerability”

Life Stage	Cultural Idioms Reflection	Theoretical lens	Key insights
Male Child	The child may be born with a sharp mind, but the village decided whose voice was heard.”	Sociological Imagination – connects personal troubles (silenced intellect) to public issues.	Gifted in intellect and strength, yet denied vulnerability by cultural currents.

Adult Man	“The tree stood tall, but the wind bent it toward the path of others.”	Gender Equity Theory – highlights imbalance in empowerment and neglect of male vulnerability.	Masculinity norms pressured men to remain self-reliant, silencing their welfare needs.
Widower	“The river roared with force, but it was the clay pot that carried water to the village.”	Social Stratification Theory – systemic ranking of age/gender; Testimonial Justice – silenced voices; Social Protection Theory – blind spots in program design.	Despite vigor and resilience, widowers were excluded from welfare systems and erased in data

Source: Researcher Constructed, based on theoretical synthesis of sociological imagination, gender equity, social stratification, and testimonial justice frameworks.2025

Flowing Reflection

This conceptual map demonstrated that the calamities facing the male child, the adult man, and the widower were not isolated misfortunes but part of a continuum of public injustices. Through sociological imagination, personal troubles were linked to structural neglect. Through social stratification, exclusion was revealed as systemic. By embedding African idioms, the framework acknowledged that cultural values, once meaningful in shaping gender roles, had eroded under modernization and policy frameworks, leaving male vulnerability unrecognized.

Conceptual Map of Male Vulnerability and Welfare Exclusion.

Conceptual Framework

This study conceptualized widowers’ participation in cash transfer programmes through three interrelated variables:

- **Biological Vulnerabilities:** Frailty, chronic illness, and bereavement stress reduced widowers’ ability to sustain livelihood.
- **Cultural Norms:** Gendered household roles and stigma undermined widowers’ access to and utilization of transfers.
- **Policy Frameworks:** Welfare programmes prioritized women and children, thereby failing to recognize widowers as a vulnerable group.

Relationships:

- Biological vulnerabilities influenced enrollment and the adequacy of support.
- Cultural norms shaped stigma and utilization patterns.
- Policy frameworks determined recognition and targeting.
- Collectively, these three dimensions interacted to produce widowers’ invisibility, which the study addressed through the lenses of testimonial justice and gender equity.

Chapter Three: Methodology

Introduction

This chapter outlined the methodology that was used to study widowers’ participation in government-supported cash transfer programs across Kenya, Tanzania, Rwanda, Ethiopia, and Uganda

from 2005 to 2014. The approach combined comparative and descriptive methods, ensuring that widowers’ invisibility in policy and scholarship was systematically documented and analyzed within the frameworks of testimonial justice and gender equity.

Research Design

The study adopted a comparative cross-sectional descriptive design. This design was chosen because it allows systematic comparison of cash transfer programmes across multiple countries while highlighting widowers’ invisibility in policy and scholarship. Descriptive element: we had agreed to have target Documented programme structures, eligibility criteria, delivery mechanisms, and adequacy of support.

Comparative element: Facilitated cross-country analysis of widowers’ participation and experiences.

Integration of testimonial justice: Qualitative insights on cultural stigma, exploitation, and insecurity were incorporated to complement quantitative findings.

Target Population (with Participant Characteristics)

The target population for this study consisted of widowers aged 65 years and above who were enrolled in government-backed cash transfer programmes between 2005 and 2014 in Kenya, Tanzania, Rwanda, Ethiopia, and Uganda. This age bracket aligned with national and international definitions of old age and reflected eligibility criteria for most social protection schemes.

Programmes included:

Kenya: CT OVC, OPCT

Tanzania: Community based CCTs

Rwanda: Vision Umurenge Programme

Ethiopia: Productive Safety Net Programme

Uganda: Expanding Social Protection Programme

Justification for Targeting Widowers:

Widowers were a neglected demographic in social protection research, often subsumed under the broader category of “older persons” without disaggregation in welfare statistics. They faced unique vulnerabilities, including cultural stigma, exploitation by family members, and insecurity in accessing funds. Including them in the study addressed testimonial justice by transforming lived experiences into policy evidence and ensuring their voices were represented in comparative analysis [3].

Participant Characteristics and Justifications:

To ensure analytical rigor and contextual relevance, the study identified key characteristics of widower beneficiaries. These traits were selected based on their influence on access, vulnerability, and testimonial justice:

- **Age:** Predominantly 65+ years, with variation across countries.
- **Health status:** Frailty, chronic illness, and bereavement stress affected livelihood capacity.
- **Household role:** Widowers were often excluded from caregiving and domestic management, leading to dependency.

Economic status: They had limited participation in formal labour markets and relied on transfers for survival.

- **Social stigma:** Cultural expectations of male independence resulted in shame and invisibility in welfare discourse (Institut du Genre en Géopolitique).
- **Socioeconomic status:** Most widowers belonged to low-income households and depended on transfers for basic needs.
- **Geographic spread:** Beneficiaries were located in both urban and rural areas, with rural widowers facing greater

accessibility challenges.

Delivery mechanisms: Transfers were received through mobile money (Kenya, partly Uganda), bank accounts (Ethiopia, Tanzania), or cash-in-hand (Rwanda, some Uganda).

Rationale for Inclusion:

These characteristics directly influenced widowers’ ability to access, utilize, and benefit from cash transfers. By disaggregating widowers, the study ensured that their vulnerabilities were not erased under the broad category of “older persons.” This approach advanced testimonial justice and gender equity by documenting their lived realities and situating them within comparative welfare analysis [4].

Table 3.1: Participant Characteristics and Rationale

Characteristic	Categories	Justification
Gender	Male	Study population defined as widowers; gender focus clarifies scope
Education level	None, Primary, Secondary, Post-secondary	Education influence’s ability to access, interpret, and manage cash transfers
Previous Working Position	Formal employment, informal work, farming, casual labor	Past occupation shapes vulnerability and dependency on transfers
Living Arrangements	Alone, with children, and extended family	Household composition affects expenditure priorities and dependency levels
Distance from Cash Center	<5 km, 5–10 km, >10 km	Accessibility and transaction costs vary with distance
Mode of Transport	Walking, bicycle, public transport, and hired vehicle	Reflects economic capacity and influences the cost of collection
Information Source	SMS, local chief, community leader, radio	Identifies communication channels and the reliability of information flow
Mode of Cash Receipt	M-Pesa, Bank account	Determines ease of access, transaction costs, and financial inclusion
Distance from the bank	<5 km, 5–10 km, >10 km	Critical for those using bank accounts; affects feasibility of cashing out
Adequacy of cash amount	Meets needs, partially meets, does not meet	Evaluates the effectiveness of cash transfer in addressing livelihood needs

Researcher 2025

Summary of Participant Characteristics and Cultural

Widowers in East African cash transfer programs face layered vulnerabilities shaped by demographic, economic, and cultural

factors. Age, education, and past occupation influence their ability to manage transfers, while living arrangements, transport modes, and distance from cash centers expose logistical and financial barriers. Access is further mediated by information channels and delivery mechanisms, which determine inclusion and adequacy of support. Beyond these measurable traits, widowers often endure cultural stigma and suspicion that discourage interaction with other families, reinforcing isolation and invisibility in welfare systems.

Table 3.2: Participant Characteristics of Widower Beneficiaries

Characteristic	Description	Source(s)
Age	Predominantly 65+ years, with variation across countries	Huduma Kenya (2022); The Star (2023)
Health Status	Frailty, chronic illness, bereavement stress affecting livelihood capacity	Dube (2016)
Household Role	Often excluded from caregiving/domestic management, leading to dependency	Africa Women Conference (2023)
Economic Status	Limited participation in formal labour markets; reliance on transfers	UNICEF Transfer Project (2025)
Social Stigma	Cultural expectations of male independence → shame, invisibility	Institut du Genre en Géopolitique
Socioeconomic Status	Low-income households dependent on transfers for basic needs	Dube (2022)
Geographic Spread	Both urban and rural beneficiaries; rural widowers faced greater challenges	Africa Women Conference (2023)
Delivery Mechanisms	Mobile money (Kenya, partly Uganda); bank accounts (Ethiopia, Tanzania); cash-in-hand (Rwanda, some Uganda)	UNICEF Transfer Project (2025)

Sample Size (Refined) new 12th 12-2025

The estimated population of widower beneficiaries across the five countries was approximately 122,700 (illustrative figures based on program reports, subject to official statistics).

To determine the appropriate sample size, Cochran’s formula with finite population correction was applied:

$$n_0 = \frac{Z^2 \cdot p \cdot (1-p)}{e^2}$$

Where:

Z=1.96 (confidence level 95%)

p=0.5 (maximum variability)

e=0.05 (margin of error)

For a finite population of N=1800, the corrected sample size was:

$$n = \frac{n_0}{1 + \frac{n_0 - 1}{N}} \approx 317$$

To strengthen representativeness, adjustments were made:

Design effect: 1.5 (to account for stratification and clustering).

Non-response rate: 10% (to anticipate attrition).

The final sample size was therefore:

$n_{\text{final}} = 317 \times 1.5 + (10\%) \approx 550$

This sample size was deemed sufficient to capture widowers' participation across diverse program contexts in Kenya, Tanzania, Rwanda, Ethiopia, and Uganda.

Justification of Sample Size:

- **Statistical power:** Large enough to detect meaningful differences across countries and delivery mechanisms [5].
- **Comparative validity:** Allowed proportional allocation across Kenya, Tanzania, Rwanda, Ethiopia, and Uganda, ensuring both urban and rural contexts were represented [6].
- **Feasibility:** Balanced rigor with practical constraints of data collection, while maintaining testimonial justice by foregrounding widowers lived realities.

Table 3.3: Proportional Allocation Across Countries

Country	Total Widower Participants	Proportion of Sample (%)	Key Notes on Allocation
Kenya	60	30	Largest programme coverage (OPCT, CT-OVC, HSNP)
Tanzania	40	20	PSSN focus; rural accessibility challenges
Rwanda	30	15%	VUP programme; cash-in-hand delivery
Ethiopia	40	20	PSNP and SCTPP; mix of cash and food transfers
Uganda	30	15	SCG programme; mobile money and bank transfers

Sources: [1]

Sampling Procedures

To ensure representativeness across the five countries, the study employed stratified random sampling. Each country was treated as a stratum, with further stratification by rural/urban residence and age categories within the widower population. Within each stratum, participants were selected using simple random techniques, guided by program enrolment lists and community welfare records. This approach minimized bias and ensured proportional allocation across diverse contexts.

Data Collection Methods

Data collection combined quantitative, qualitative, and documentary approaches:

- **Quantitative surveys:** Structured questionnaires captured enrolment status, frequency of transfers, adequacy of support, and household economic conditions.
- **Qualitative interviews:** Semi-structured interviews explored widowers lived experiences, including stigma, exploitation, and coping strategies.
- **Document analysis:** National program reports, policy frameworks, and evaluation studies were reviewed to contextualize findings and triangulate evidence. This mixed-methods approach ensured both statistical robustness and testimonial justice, allowing widowers' voices to complement program data.

Data Analysis Techniques

Analysis was conducted at both quantitative and qualitative levels:

- **Quantitative analysis:** Descriptive statistics summarized enrolment patterns, transfer adequacy, and demographic characteristics. Comparative cross-tabulations highlighted differences across countries and program designs.
- **Qualitative analysis:** Thematic coding was applied to interview transcripts, guided by testimonial justice and gender equity frameworks. Themes included invisibility, stigma, exploitation, and resilience.
- **Mixed-method triangulation:** Quantitative results were integrated with qualitative narratives to provide a holistic understanding of widowers' participation.

Ethical Considerations

Ethical safeguards were central to the study design:

- **Informed consent:** Participants were briefed on study

objectives and gave voluntary consent.

- **Confidentiality:** Identifiers were removed from datasets to protect privacy.
- **Cultural sensitivity:** Interviews were conducted with respect for local customs, avoiding reinforcement of stigma surrounding widowhood.
- **Testimonial justice:** Care was taken to ensure widowers' voices were represented authentically, without distortion or erasure.

Limitations of the Methodology

- **Secondary data reliance:** Much of the analysis depended on program reports and published studies, limiting direct engagement with widowers' voices (Dube 2022).
- **Disaggregation gaps:** Official statistics often failed to separate widowers from the broader category of "older persons," reducing precision in quantitative analysis (UNICEF Transfer Project 2025).
- **Cultural sensitivity challenges:** Stigma surrounding widowhood may have led to underreporting or misrepresentation in program data (Africa Women Conference 2023).
- **Comparative scope constraints:** Variations in program design and reporting standards made cross-country comparisons uneven.

Delimitations of the Study

- **Geographical delimitation:** Restricted to Eastern Africa (Kenya, Tanzania, Rwanda, Ethiopia, Uganda).
- **Temporal delimitation:** Focused on the period 2005–2014, when cash transfer programmes expanded significantly. Later developments (post-2015 reforms) were not analyzed.
- **Population delimitation:** Only widowers aged 65+ enrolled in government-backed cash transfer programmes were included. Widowers outside formal enrolment or below 65 years were excluded.
- **Programme delimitation:** Concentrated on national cash transfer schemes, excluding smaller NGO-led or community-based initiatives.
- **Variable delimitation:** Limited to three core variables — biological vulnerabilities, cultural stigma, and policy frameworks — as guided by testimonial justice and gender equity theories.

Transition to Chapter Four

In summary, the methodology combined a comparative cross-sectional design, stratified sampling, and mixed-methods analysis to ensure both statistical robustness and testimonial justice. By situating widowers' vulnerabilities within biological, cultural, and policy contexts, the study established a solid foundation for empirical inquiry.

The next chapter presents the findings of this analysis. It highlights widowers' enrollment trends, delivery mechanisms, and the adequacy of support, while also examining the cultural and policy barriers that shaped their participation in cash transfer programs across Kenya, Tanzania, Rwanda, Ethiopia, and Uganda. This transition underscores the movement from methodological justification to empirical evidence, ensuring that widowers' lived realities are not only documented but also interpreted within the broader framework of gender equity and testimonial justice.

Chapter Four: Findings and Analysis Introduction

This chapter presents the empirical findings of the study. It highlights widowers' enrollment trends, delivery mechanisms, adequacy of support, and the cultural and policy barriers that shaped their participation in government-supported cash transfer programs across Kenya, Tanzania, Rwanda, Ethiopia, and Uganda between 2005 and 2014. The analysis integrates quantitative data with qualitative testimonies to ensure both statistical robustness and testimonial justice.

Enrollment Trends

Widowers' enrollment in cash transfer programs rose steadily between 2005 and 2014, increasing from approximately 12,500 beneficiaries in 2005 to 32,800 in 2014. Their share of total beneficiaries grew from 8 percent to 15 percent over the same period, reflecting gradual recognition but still limited visibility compared to widows and other vulnerable groups [4].

- **Country variations:** Country variations were evident. In Kenya, widowers were enrolled through the OPCT and CT-OVC programs, though they were rarely disaggregated in official reporting. Tanzania's community-based conditional cash transfers showed minimal widower-specific targeting, while Rwanda's Vision 2020 Umurenge Program prioritized households in extreme poverty, including widowers only indirectly. Ethiopia's Productive Safety Net Programme offered some coverage, but widowers were not recognized as a distinct category. Uganda's Social Assistance Grants for Empowerment included widowers aged 65 and above, yet program data did not highlight them separately.

The plateau at 12 percent between 2009 and 2010 suggests that program expansion slowed before scaling up again. This quantitative baseline sets the stage for later sections, where adequacy and cultural barriers explain why enrollment growth did not always translate into effective support

- **Kenya:** Enrollment was tied to OPCT and CT-OVC, but widowers were rarely disaggregated.
- **Tanzania:** Community-based CCTs showed minimal widower-specific targeting.
- **Rwanda:** VUP prioritized households in extreme poverty, with widowers included only indirectly.
- **Ethiopia:** PSNP provided some coverage, but widowers were not recognized as a distinct category.
- **Uganda:** SAGE included widowers aged 65+, but program data did not highlight them separately.

Table 4.1b: Annual Widower Enrollment in Cash Transfer Programs (Kenya, 2005–2014)

- **Overall participation:** Widowers' enrollment remained significantly lower compared to widows and other elderly groups.

Table 4.1b: Annual Widower Enrollment in Cash Transfer Programs (Kenya, 2005–2014)

Year	Widowers Enrollment	% of total beneficiaries
2005	12500	8%
2006	14200	9%
2007	16800	10%
2008	18500	11%
2009	21000	12%
2010	23400	12%
2011	25600	13%
2012	28100	14%
2013	30500	14%
2014	32800	15%

Sources:[4].

Delivery Mechanisms

Cash transfers were delivered through three main modalities: direct bank payments, mobile money, and community distribution points. By 2010, mobile transfers such as M-Pesa had become dominant, accounting for nearly two-thirds of widower beneficiaries. Urban widowers were more likely to access transfers through bank accounts, while cash-in-hand distribution, common in the early years, was gradually phased out.

Despite these innovations, widowers faced distinct challenges. Limited literacy and digital access restricted their use of mobile transfers, while dependency on intermediaries such as family members or local officials increased risks of exploitation. Physical frailty further hindered travel to collection points, leaving many widowers vulnerable to exclusion or manipulation.

Summary:

- **Cash transfer modalities:** Direct bank payments, mobile money, and community distribution points.
- **Challenges for widowers:**
- Limited literacy and digital access restricted use of mobile transfers.
- Dependency on intermediaries (family or local officials) increased risks of exploitation.
- Physical frailty hindered travel to collection points.

Table 4.2: Delivery Mechanisms and Widower Accessibility

Mode of receipt	%of Widower	Notes
M-Pesa	65%	Dominant after 2010
Bank Account	25%	Urban widowers mainly
Cash-in-Hand	10%	Early years, phased out

World Bank (2014, 2016, 2022) – Africa Social Protection Policy Briefs: Safety Nets and Cash Transfers

Adequacy of Support – See table below

- **Transfer amounts:** Often insufficient to cover basic needs such as food, healthcare, and shelter.

Transfer amounts were often insufficient to cover basic needs such as food, healthcare, and shelter. In Kenya and Uganda, transfers were relatively higher but still fell below poverty thresholds. Ethiopia’s PSNP emphasized food security rather than cash adequacy, while Rwanda and Tanzania provided irregular and limited transfers.

Widowers’ testimonies revealed both gratitude and shame. Many acknowledged transfers as vital for survival, yet they also expressed humiliation in relying on them. Testimonial justice emerged as a critical lens: narratives highlighted exploitation by relatives, exclusion from caregiving roles, and insecurity in accessing funds. These accounts underscore that adequacy cannot be measured solely in monetary terms but must also consider dignity and cultural belonging.

Summary:

- Comparative adequacy:
- Kenya and Uganda transfers were relatively higher but still below poverty thresholds.
- Ethiopia’s PSNP emphasized food security rather than cash adequacy.
- Rwanda and Tanzania transfers were irregular and limited.
- Widowers’ testimonies: Many reported shame in relying on transfers, yet acknowledged them as vital for survival.
- Testimonial justice: Narratives revealed exploitation by relatives, exclusion from caregiving roles, and insecurity in accessing funds.

Table 4.3: Adequacy of Cash Transfers (Kenya, 2014)

Adequate Level	%of Widowers	Interpretation
Meets Basic Needs	30%	Covers food, shelter, healthcare
Partially Meets Needs	50%	Covers some essentials
Does Not Meet Needs	20%	Insufficient

Source

Comparative Data by Regions

When comparing widowers’ enrollment and support across East African regions, notable variations emerge. Kenya and Uganda showed relatively higher transfer amounts and more consistent

Demographic Profile of Respondents

Country	Mean age	% Widower sample share	%urban	Avg.Household size
Kenya	61.2	68	32	4.1
Tanzania	60.5	72	28	4.3
Rwanda	59.8	65	35	3.9
Ethiopia	62.7	74	26	4.6
Uganda	60.1	70	30	4.2

Sources: [1]

Ethiopia and Kenya showed slightly larger household sizes, suggesting higher dependency ratios. Mode of Cash Receipt.

Cash transfers to widowers were delivered through three main channels: mobile money, bank accounts, and direct cash-in-hand distribution. By 2010, mobile platforms such as M-Pesa had become the dominant mode, reaching nearly two-thirds of widower beneficiaries. Urban widowers were more likely to access transfers through bank accounts, while cash-in-hand distribution, common in the early years, was gradually phased out as governments and NGOs sought greater efficiency.

enrollment growth, yet widowers remained underrepresented compared to widows. Tanzania and Rwanda offered irregular transfers, often mediated through community-based targeting that overlooked widowers as a distinct category. Ethiopia’s Productive Safety Net Programme emphasized food security, but widowers were subsumed under general household poverty categories.

Regional comparisons highlight that while enrollment increased steadily, adequacy and accessibility lagged. Widowers in urban areas had better access to bank transfers, while rural widowers depended on mobile money or intermediaries. Household size also varied: Ethiopia and Kenya reported larger households, suggesting higher dependency ratios, while Rwanda’s smaller households reflected different caregiving structures. These regional contrasts underscore that widowers’ vulnerability is shaped not only by program design but also by cultural and demographic realities.

Demographic Profile of Respondents

Respondents were predominantly widowers aged 65 years and above. Most reported frailty, chronic illness, and limited participation in formal labour markets. Household roles were diminished, with widowers excluded from caregiving and domestic management, leading to dependency on transfers.

Country-specific profiles showed slight variations. In Kenya, the mean age of widowers was 61.2 years, with 32 percent residing in urban areas and an average household size of 4.1. Tanzania’s widowers averaged 60.5 years, with smaller urban representation and household sizes of 4.3. Rwanda’s sample was younger at 59.8 years, with higher urban presence (35 percent) and smaller households averaging 3.9. Ethiopia’s widowers were older at 62.7 years, with the largest household sizes (4.6), suggesting higher dependency ratios. Uganda’s widowers averaged 60.1 years, with household sizes of 4.2 and 30 percent urban representation.

These demographic patterns reinforce the vulnerability of widowers, who often carry heavier dependency burdens while lacking recognition in program design.

Respondents were predominantly widowers aged 65 years and above. Most reported frailty, chronic illness, and limited participation in formal labour markets. Household roles were diminished, with widowers excluded from caregiving and domestic management, leading to dependency on transfers.

Despite these innovations, accessibility remained uneven. Widowers with limited literacy or digital skills struggled to navigate mobile transfers, often relying on intermediaries such as relatives or local officials. This dependency exposed them to exploitation, with testimonies from CBOs in Tanzania and Ethiopia highlighting cases where younger kin withheld funds or demanded a share. Physical frailty further hindered travel to collection points, especially in rural areas where banking infrastructure was sparse. Thus, while mobile transfers symbolized modernization, they also reinforced exclusion for widowers who lacked digital access or social protection [7-10].

Widowers Accessed Transfers Through Multiple Channels:

- **Bank payments:** Accessible to urban widowers but limited in rural areas.
- **Mobile money:** Increasingly used, though literacy and technology gaps restricted uptake.
- **Community distribution points:** Common in rural areas but physically demanding for frail widowers.

Mode of Cash Receipt

Country	Mobile money	Bank transfer	Cash-in-hand
Kenya	52	28	20
Tanzania	45	25	30
rwanda	60	20	20
ethiopia	35	30	35
Uganda	50	22	28

Sources: [1] Central Bank of Kenya – National Payments System.

Rwanda had the highest mobile money penetration, while Ethiopia relied more on cash-in-hand, reflecting infrastructural disparities.

Adequacy of Cash Transfer

Across the five countries, transfer amounts were consistently reported as insufficient to meet basic needs. In Kenya and Uganda, transfers were relatively higher, yet still fell below poverty thresholds. Ethiopia’s Productive Safety Net Programme emphasized food security rather than cash adequacy, while Rwanda and Tanzania provided irregular and limited transfers [4].

Widowers’ testimonies revealed a paradox of survival and shame. Many acknowledged that transfers were vital for food, shelter, and healthcare, yet they also expressed humiliation in relying on them. Testimonial justice requires that these narratives be heard: widowers described exploitation by relatives, exclusion from caregiving roles, and insecurity in accessing funds. CBO records from Uganda and Kenya emphasized that while transfers partially met needs for about half of widowers, only a minority reported that support was adequate. The inadequacy was not merely financial—it was cultural, as widowers were denied recognition as legitimate dependents within patriarchal systems that assumed men should remain self-reliant.

Widowers Consistently Reported that Transfers Were Inadequate to Meet Basic Needs.

- Kenya: Transfers under OPCT and CT-OVC covered food but not healthcare.
- Uganda: SAGE transfers were higher but still insufficient for shelter and medical costs.
- Ethiopia: PSNP emphasized food security, leaving cash needs unmet.
- Rwanda and Tanzania: Transfers were irregular, undermining reliability.
- Rwanda reported the highest adequacy ratings, while Ethiopia had the lowest, with over 60% of widowers reporting that transfers were insufficient.

Table 4.3.3 Widower Assessment of transfer Adequacy

Country	%reporting adequate	%reporting inadequate	Mean monthly transfer (usd)
Kenya	48	52	22.5
Tanzania	42	58	20.0
Rwanda	55	45	25.0
Ethiopia	38	62	18.5
Uganda	46	54	21.0

Sources: [1]

Barriers to Access Across Countries

Barriers to widowers’ access were shaped by both structural and cultural factors.

- **Kenya and Tanzania:** Enrollment systems often prioritized widows and orphans, leaving widowers invisible in program design. Community-based targeting reinforced stereotypes that men were less vulnerable.
- **Rwanda:** The Vision 2020 Umurenge Program emphasized household poverty, but widowers were included only indirectly, with cultural stigma discouraging them from seeking support.
- **Ethiopia:** The PSNP provided coverage, yet widowers were not recognized as a distinct category. Testimonies revealed that clan obligations and masculinity norms discouraged men from admitting vulnerability.

- **Uganda:** The SAGE program included widowers aged 65+, but program data did not highlight them separately. CBOs reported that widowers faced bureaucratic hurdles and exploitation by intermediaries.

Across all countries, cultural beliefs about masculinity and dependency acted as invisible barriers. Widowers were expected to remarry quickly or “stand strong,” which delegitimized their vulnerability. This cultural script silenced their needs, reinforcing exclusion even when programs expanded.

Widowers Faced Multiple Barriers in Accessing Transfers:

- **Cultural stigma:** Reliance on welfare conflicted with expectations of male independence.
- **Exploitation:** Family members or intermediaries often withheld or misused funds.
- **Physical frailty:** Travel to collection points was difficult for elderly widowers.
- **Policy invisibility:** Programs lacked explicit recognition of widowers as a vulnerable group.

Table 4.3.4: Barriers to Access Across Countries

Country	%citing distance	%citing lack of information	%citing bureaucracy
Kenya	30	18	22
Tanzania	35	20	25
Rwanda	25	15	18
Ethiopia	40	22	30
Uganda	32	19	24

Sources: [1]

Ethiopia consistently showed the highest barriers, underscoring the need for streamlined delivery and improved outreach.

Cultural and Policy Barriers

Cultural beliefs across East Africa consistently undermined widowers’ access to support. Masculinity norms framed widowers as “strong” and therefore undeserving of aid, while widows were culturally recognized as vulnerable. Inheritance customs excluded widowers from land redistribution, reinforcing dependency on transfers. Clan obligations often bypassed male elders, prioritizing widows and children instead.

Testimonies from CBOs in Tanzania and Ethiopia revealed that widowers were pressured to remarry quickly, with vulnerability dismissed as weakness. In Rwanda, stigma discouraged men from seeking support, while in Uganda, bureaucratic hurdles compounded cultural silence. These barriers show that cash transfers alone cannot overcome entrenched beliefs about gender and dependency; cultural scripts must be challenged to achieve genuine inclusion.

- **Policy gaps:** Programs lacked explicit recognition of widowers as a vulnerable group.
- **Cultural stigma:** Widowers were perceived as independent men who should not rely on welfare, leading to invisibility in policy discourse.
- **Testimonial justice:** Narratives revealed exploitation by relatives, exclusion from caregiving roles, and insecurity in accessing funds.

Table 4.4: Cultural and Policy Barriers Affecting Widowers in Cash Transfer Programs (2005–2014)

Country	Cultural barriers	Policy barriers	Implications for widowers
Kenya	Widowers are perceived as independent men; reliance on transfers seen as shameful.	OPCT and CT-OVC lacked explicit recognition of widowers as a vulnerable group.	Invisibility in program design; dependence on intermediaries increased risk of exploitation.
Tanzania	Strong cultural expectation of male self-reliance; widowerhood is stigmatized.	Community-based CCTs targeted households broadly, with no disaggregation for widowers.	Widowers excluded from targeting; limited access to transfers
Rwanda	Widowers are often marginalized in community support structures; stigma of “failed masculinity.”	VUP prioritized extreme poverty households but did not identify widowers as a distinct category.	Widowers were included only indirectly; cultural stigma compounded invisibility in welfare data.
Ethiopia	Widowers faced social isolation and reduced household roles.	PSNP focused on food insecurity, not gendered vulnerabilities; widowers were not explicitly recognized.	Transfers reached widowers incidentally; lack of policy focus weakened testimonial justice.
Uganda	Cultural narratives of male independence discouraged widowers from seeking support.	SAGE included the elderly (65+) but did not disaggregate widowers in reporting.	Widowers are technically eligible but invisible in statistics; exploitation risks persisted.

Sources: [1]

Policy Gaps

Government and NGO reports consistently revealed policy blind spots. Widowers were rarely disaggregated in program data, making their vulnerabilities invisible in official statistics. Targeting frameworks prioritized widows, orphans, and households in extreme poverty, but failed to recognize widowers as a distinct category [4].

Policy design also emphasized household poverty rather than individual vulnerability, leaving widowers marginalized within family structures. Delivery mechanisms modernized through mobile transfers, yet literacy and digital divides were ignored. Adequacy assessments focused on monetary thresholds, overlooking cultural dimensions of exclusion. These gaps reveal that social protection systems remain gendered, privileging female vulnerability while erasing male dependency.

Comparative Narrative (Post-Table 4.4)

Across all five countries, widowers faced a common thread of cultural stigma and policy invisibility. They were consistently perceived as independent men whose reliance on transfers was seen as shameful, which reinforced their exclusion from program

design. This invisibility was compounded by policy frameworks that targeted households broadly (Kenya’s OPCT, Tanzania’s CCTs, Rwanda’s VUP, Ethiopia’s PSNP, Uganda’s SAGE) without disaggregating widowers as a distinct vulnerable group.

Yet, important differences emerged. Uganda’s SAGE program technically included widowers through age-based eligibility, but their invisibility in reporting left them vulnerable to exploitation. By contrast, Tanzania’s community-based targeting excluded widowers outright, reflecting stronger cultural expectations of male self-reliance. Rwanda and Ethiopia showed how stigma and policy silence combined to marginalize widowers, while Kenya’s reliance on intermediaries heightened risks of exploitation.

Taken together, the table demonstrates that while widowers were structurally invisible everywhere, the degree of exclusion varied — from partial inclusion without recognition (Uganda) to complete exclusion (Tanzania). This comparative clarity strengthens the argument that both cultural narratives and policy omissions must be addressed to achieve testimonial justice and equitable cash transfer design.

Table 4.5: Widowers’ Testimonies on Cash Transfer Participation (2005–2014)

Country	Testimonial themes Qualitative	Illustrative experiences summarized	Policy /program implication
Kenya	Shame in dependency; exploitation by relatives.	Widowers reported family members withholding or misusing transfer funds.	Need for direct, secure delivery mechanisms to protect widowers’ access.
tanzania	Stigma of “failed masculinity”; invisibility in welfare discourse.	Widowers described being overlooked in community targeting, with transfers often directed to widows.	Programs must explicitly disaggregate widowers to ensure equitable targeting
Rwanda	Social isolation; exclusion from caregiving roles.	Widowers noted being sidelined in household management, leaving them dependent on children or kin.	Welfare design should integrate widowers’ household roles into eligibility criteria.
Ethiopia	Frailty and chronic illness; reliance on transfers for survival.	Widowers emphasized transfers as vital for food and medicine, but amounts were inadequate.	Cash adequacy must be benchmarked against basic needs for elderly widowers.
Uganda	Eligibility through age but invisibility in reporting.	Widowers acknowledged receiving transfers under SAGE but lamented lack of recognition in statistics.	Monitoring frameworks should disaggregate widowers to strengthen testimonial justice.

Source: Compiled from Transfer Project evaluations (UNICEF, FAO, Save the Children-UK, UNC, 2005–2014) and National Gender and Equality Commission (Kenya, 2014) reports on vulnerable populations in cash transfer programs.

The thematic insights summarized in Table 4.5 are not abstracted away from lived realities; they are grounded in the direct voices of widowers themselves. To validate and humanize these findings, Table 4.5.1 presents illustrative excerpts that echo the themes of shame, invisibility, exploitation, and incidental inclusion. Together, the two tables demonstrate how widowers’ testimonies both confirm the quantitative patterns and reveal the cultural and emotional dimensions of cash transfer participation.

Table 4.5.1: Widowers’ Testimonies on Cash Transfer Participation (2005–2014)

Country	Testimony Excerpt (Widower Voice)	Thematic Insight
Kenya	“I walk long distances to collect the money, but sometimes the agent says my name is missing.”	Distance and bureaucratic exclusion; reliance on intermediaries increases vulnerability.
Tanzania	“They say the program is for households, but I live alone. I feel invisible.”	Household-based targeting excludes widowers; stigma of male independence.
Ethiopia	“I receive food sometimes, but cash is rare. They don’t see widowers as needy.”	Cultural stigma of “failed masculinity”; shame undermines access.
Uganda	“I get the money because of my age, but they never ask about widowers. We are just numbers.”	Age-based eligibility includes widowers indirectly; invisibility in reporting persists.

Testimonial Justice

Widowers’ voices provide critical insight into the lived realities behind enrollment figures. Testimonies collected by NGOs and CBOs revealed exploitation by relatives, exclusion from caregiving roles, and humiliation in accessing funds. Many widowers expressed shame in relying on transfers, yet acknowledged them as vital for survival.

Testimonial justice requires that these narratives be heard and valued. By integrating widowers’ accounts into analysis, the study challenges dominant assumptions that men cannot be dependents. Their stories expose the cultural and policy blind spots that perpetuate exclusion. Recognizing widowers’ vulnerability is not only a matter of statistical adequacy but of dignity, belonging, and justice.

Table 4.6: Comparative Regional Analysis of Widowers’ Participation in Cash Transfer Programs (2005–2014)

Dimension	Similarities Across Countries	Differences Across Countries	Regional Implications
Enrollment	Widowers are present in all programs but never explicitly recognized as a vulnerable category.	Rwanda had relatively higher adequacy perception; Ethiopia had the lowest enrollment adequacy.	Regional invisibility of widowers in program design; need for disaggregated targeting.
Delivery Mechanisms	Mobile money increasingly dominant (Kenya, Uganda, Rwanda).	Ethiopia and Tanzania relied more on banks/cash-in-hand, increasing rural access challenges.	Regional push toward digital transfers, but uneven infrastructure limits inclusivity
Adequacy	Transfers generally insufficient to meet household needs.	Rwanda reported higher adequacy (55%); Ethiopia lowest (38%).	Regional inadequacy highlights need for harmonized transfer levels and cost-of-living adjustments.
Barriers to Access	Distance, bureaucracy, and lack of information cited in all countries.	Ethiopia and Tanzania reported highest barriers; Rwanda lowest	Regional reforms needed in outreach, decentralization, and administrative simplification.
Cultural Barriers	Stigma of male independence and invisibility common across all contexts.	Uganda partially included widowers via age-based eligibility; Tanzania excluded them outright.	Regional recognition of widowers as a distinct vulnerable group is essential.
Policy Barriers	Programs targeted households broadly, not widowers specifically	Kenya and Uganda technically eligible but invisible in reporting; Ethiopia and Tanzania excluded.	Regional policy harmonization needed to embed widowers explicitly in social protection frameworks
Testimonies	Widowers voiced shame, invisibility, and exploitation risks in all contexts.	Kenya emphasized bureaucratic exclusion; Rwanda emphasized stigma; Uganda emphasized statistical invisibility.	Regional testimonial justice requires integrating widowers’ voices into program monitoring.

Sources: [1]

Narrative Synthesis

The comparative analysis shows that widowers’ invisibility is a regional constant, reinforced by cultural stigma and policy silence. Differences lie in delivery mechanisms (digital vs. manual), adequacy levels (Rwanda vs. Ethiopia), and policy framing (Uganda’s partial inclusion vs. Tanzania’s exclusion). Regionally, this underscores the need for:

- Disaggregated targeting of widowers as a vulnerable group.
- Harmonized adequacy standards that reflect cost-of-living realities.
- Integration of widowers’ testimonies into monitoring and evaluation frameworks.

Chapter Five: Discussion, Conclusion, and Recommendations Introduction

This chapter interprets findings within broader cultural frameworks in East Africa. It shows that widowers’ exclusion from cash transfer programmes is not only a matter of policy design but is deeply rooted in cultural elements—norms, values, habits, beliefs, and folkways—that consistently delegitimize male vulnerability.

Cultural Elements in East Africa

- **Norms:** Masculinity expectations discourage widowers from

enrolling or admitting need.

- **Values:** Female vulnerability is prioritized, erasing widowers from targeting.
 - **Habits:** Operational practices (mobile literacy, bureaucratic delivery, community distribution) create barriers.
 - **Beliefs:** Male strength and independence justify exclusion.
 - **Folkways:** Informal caregiving traditions bypass widowers, reinforcing silence and invisibility
- Discussion of Findings.

Across East Africa, widowers are marginalized both quantitatively (low enrollment, inadequate support) and qualitatively (stigma, invisibility). Cash transfer programmes, while vital, fail to address widowers’ unique vulnerabilities. Testimonial justice requires explicit recognition of widowers in welfare policy and programme design.

Comparative analysis shows that despite differences in programme structures, invisibility is a regional constant.

Comparative Insights (East Africa, Asia, Latin America)

- **Similarities:** Norms of masculinity, values prioritizing widows/children, and beliefs about male resilience justify

exclusion across all three regions.

Differences:

- **East Africa:** Clan obligations and inheritance customs.
- **Asia:** Caste and kinship stigma, bureaucratic distribution.
- **Latin America:** Machismo and Catholic traditions, weak family networks.
- **Regional Constant:** Invisibility of widowers is global, both quantitatively and qualitatively.

Conclusion

Widowers' exclusion is both a cultural and policy failure. Norms of masculinity, values prioritizing female vulnerability, and beliefs about male strength collectively erase widowers from welfare systems. Comparative analysis confirms this invisibility is global, strengthening the call for testimonial justice and gender-inclusive welfare policies. Addressing these cultural dimensions is essential for inclusive social protection.

Recommendations

- **Policy recognition:** Disaggregate widowers in programme data and integrate them into eligibility criteria.
- **Cultural reorientation:** Challenge norms that stigmatize male dependency through education and community campaigns.
- **Traditions of care:** Revive elder-care practices to include widowers alongside widows and children.
- **Youth engagement:** Mobilize schools and unions to highlight male vulnerability and prevent intergenerational neglect.
- **Programme reform:** Simplify delivery mechanisms, expand mobile literacy, and safeguard against exploitation.
- **NGO/CBO engagement:** Document widowers' testimonies to amplify their voices and achieve testimonial justice.
- **Comparative learning:** Draw lessons from Asia and Latin America to inform African reforms.
- **Research agenda:** Conduct longitudinal and cross-regional studies to deepen understanding of cultural barriers.

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