CHAPTER VII... ...

...... SUMMARY, DISCUSSION AND IMPLICATION
Across various stages of history widowhood has been held a 'curse in Humanity' by a few sections of people while planners and policy makers were yet to pay due attention to this 'social issue'. In the traditional set up the joint family system was believed to provide the 'care and concern' for depressed and deprived groups such as widows. Social thinkers and reformers were concerned with socio-economic problems, crisis in the 'transitional phase of widowhood', treatment by family members, child marriages and child widows, practice of sati, remarriage and their social participation but only recently the issue has been examined focusing on patterns of exchange, interpersonal relationship and resources. They are viewed from humanitarian and human rights points of view rather than denial. The absence of male breadwinner forces on the widow the responsibility of 'provider role' and head of household without adequate socialisation to do so. Though widows are recognised in demographic records as a distinct group there is an 'identity crisis' in terms of programs and policies and are less attended by administrators, planners and policy makers in terms of social security measures and fail to utilize these millions of widows from human resource perspective. Improved life expectancy and wider spousal age difference signal the rise of widowed population who hold the 'pride' of 'major contributor and representative' of female headed households. Beyond the fall of status, change in roles and power, life
style, alteration in living arrangement and social participation important issues of daily life like interaction and development of relationships as a source of resources, exchange pattern, availability of various resources trigger and demands a special focus and attention from a 'sociological perspective'. Hence, this work focuses on the crucial aspects of widowhood: living arrangement, social network and support systems. This study broadly aims at tracing living arrangement and associated factors of choice; social world of widows and the effect of available human and non human resources, and living arrangement on networking; level and sources of support in different dimensions: Emotional, Financial, Service and Companionship; and the predominant factors affecting the inflow of support from different sources.

This research investigation was carried out in Perundurai Taluk of Periyar District where a major section of population belong to communities restricting 'Widow remarriage' - Kongu Vellalar, Nadar, Mudaliar, Boyar, Chettiar and Barber. A pilot study and a survey were made to decide and standardise the instruments. An interview schedule segmented into profiles, household particulars, social participation, living arrangement, network details and different dimensions of support, were finalised and items of support were validated with 50 widows. The data were gathered from 119 settlements of 125, excluding areas with wet
cultivation to minimize too much of divergence. A census study with snow ball technique was carried out in Perundurai Union which may represent the Kongu region known for dry cultivation. Rigorous coding and recoding were done before analysis to answer the research questions substantiated with simple mean scores, t-statistic and percentage. The conceptual framework is explained with correlation and multiple regression.

The common thread that runs through the proposed conceptual framework is the influence of resources, directly and through living arrangement and network, on support system of widows. The background factors are grouped as personal and situational resources. Personal resources include attributes of person such as age, education, occupation, income, motherhood status, household headship. Situational factors are grouped into two - human resources and socio economic conditions of family. Primary kin of both the spouses - consanguineous and affinal - and children form the human resources which is treated as opportunity structure. These include the attributes of individual like age and education and other particulars of availability. Socio economic conditions include details of family such as income, landowners, debts, sources of livelihood, availability of adult members, dependents, alcoholic husband, forewarned widowhood, span of widowhood, change in role etc.
Household composition and network properties - structural properties and tie characteristics - are considered intervening variables for analysis. The outcome variable, support system, is represented by an index constructed for each dimension.

PROFILE

The study population is exclusively Hindu and belong to communities that prohibit remarriage. All are born and bred in rural setting and involved in labour intensive activities. They are overwhelmingly Konguvellalas who are land owners, reside in tiled houses which they own, dwelling for a long period (Mean = 22.82 years) and are illiterates. All but 31 are first wives and 25 are cowives.

All widows, irrespective of age, living in the study area and belong to the communities restricting widow remarriage form the study population. Their mean age is 40 years. Agriculture, textiles and non earnings are the major sources of livelihood. Marriages of most were arranged by parents, at a very young age without their consent with wide spousal age difference and with a shorter marriage distance. The proportion married within close kin - maternal uncle and cross cousins - is 15 percent.

Every alternate woman faced the event suddenly as there is a high incidence of suicide, accident and murder. Half of them linked their husband's death with alcoholism.
The marital life did not last for more than 15 years for a majority (80%). Most of them are recent widows and the mean widowed life is 9.91 years.

An overwhelming proportion earn below Rs. 500 as their personal income and Rs. 2000 as their family income. Almost all borrow and a majority live in debts while a few have savings. Most of them have inherited husband's debts and have currently mortgaged their assets. A few families have dragged children into labour force to augment their income and most children are dropouts. Half of them head their household and have a secondary source of income. The mean family size is 2.85 and a notable proportion are childless.

Every alternate household experienced a change in living arrangement, a majority of whom have made self decisions. Two thirds were in nuclear units before widowhood. Every third received an invitation and only a few accepted them. Currently, half of the families are child centered and single member households are common. Most preferred to live independently either as subnuclear or single member households which they normally head. With regard to utilising the opportunity structure widows invite mothers and make the family supplemented nuclear while they less tend to do so with father or parents-in-law.
Widows with more children less live as singles and those with sons, unmarried children and children below 15 years tend to join some other family making it supplemented nuclear. Eventually such extended units are featured by large size, more earning as well as adult members with dependents, and dwelled for limited years. These widows are young and have changed their role of providing.

Living arrangement

Alterations in the living arrangement of a woman immediately after the demise of spouse are noted and discussed in literature widely. (Sweet, 1972; Audilakshmi, 1986; Krishnakumari, 1992; Chevan and Kerson, 1978). Every second household in the present study changed the living arrangement and inevitably their composition. Hence there is a noticeable fall in joint and rise in supplemented nuclear types. The decisions on current living arrangements are self made and mother predominates both among the participants in decision making and in inviting widows to join them. Paucity of invitation from and participation by affinal kin indicate weak commitments to fulfill obligations on their part. This finding is consistent with both Indian and international studies (Lopata, 1973; 1979; Audilakshmi, 1988; Krishnakumari, 1987; Kitchlu, 1993). While the wider spousal age difference may be responsible for limited presence of husbands' primary kin shorter marital life may hinder the
'familiarity' and closeness with them. However, the simple correlation reveals the prevalence of independent household in spite of the presence of father and parents-in-law. This may be partly attributed to the negative relationship with parents and parents-in-law, specifically by younger widows who need such guardianship; many harbour hatred towards father for conducting their marriage against their wish to an aged and drunkard.

As noticed in Western settings, single-member-household is on the rise though many others found otherwise in the same region. Formation of such households not only by the childless but also by young mothers is quite unanticipated in Indian culture. However, there is a difference in proportion living alone (22.33%) and prefer to stay alone (5.50%). Women staying alone are aged and vary by motherhood status, occupation, economic status and ownership of land. The major factors are migration of children, both marriage and occupational, attachment to and sanctification of husbands' home, absence of any other alternative and the necessity to take 'personal care of cultivable land and livestock'. Problems with children and primary kin are the repelling factors. Most of them prefer to stay alone to retain their autonomy to cook, eat, sleep and lead a peaceful life (Lopata, 1973). A few live with married daughter, brothers' family, distant kin and even non kin members. The existing households are supplemented either by inviting some
one to stay with widows or by joining some one. Obviously the first solution is opted by young widows and the later by old widows.

Networking of 309 widows produced 2297 ties. The mean size of the network is 7.43 ties with the range of 1 to 21. This is equal to or larger than the ones reported by Indian studies (Maruthakutti, 1992; Sivagnanaselvi, 1993; Aruna, 1993) and almost half of the size cited in Western literature (Wellman, 1993; Fischer, 1982)

The smaller size of networks may be attributed to taboo governing socialization of girl child and its repercussions in adulthood particularly during widowhood, ostracization of widowhood, symbol of inauspiciousness and above all limited occasions to develop relationship. However at a macro level factors like short marriage distance and marriages within kin facilitate caste solidarity resulting in concentrated residential settlement where most of the kin turn to be neighbours too. Also widows who are 'land less labourers' find the 'cost of maintaining a tie' to be high. They prefer autonomy to company and seek to minimise the expenditure incurred for tie maintenance. In their view 'If I have some one with me I have to pay for her, explain why I am doing it, etc. When they go out they are taken by their husbands by some mode of conveyance and opt a married woman to attend life cycle ceremonies and other functions. They
hesitate to discuss anything about their marital life as they fear me to 'eye' their living. Above all if I retain a relationship I should be in a position to reciprocate and they should as well feel comfortable and shed the fear that I will ask for money often'. However young mothers, employed outside, recently widowed, land less and have changed the provider role and hold the status of family head have a larger network. Along with proximity of kin, the long hours of work schedule, wages based on piece rate system and the limited frequency of public transport may not encourage developing large networks.

The structure is predominated by kin, essentially consanguine, followed by neighbours. This finding is consistent with earlier studies highlighting importance of kin (Lopata, 1973) and a 'rally' by kin of different degrees for widowed (Gibson, 1969; Anderson, 1984). There are no structures without kin; the proportion of kin ranges from .33 to 1 where seven out of 10 are knit closely and one out of three structures are saturated exclusively by kin exhibiting a complete graph with the density of 1.0. These structures are highly homogeneous, consisting less or no isolates, less dispersed and densely knit. This is substantiated by the data on tie attributes where more than half of the networks are homogeneous depicting high similarity in caste and education, moderate in age and gender, and low in occupation, income and marital status. The attributes of ties show
homophily among them in terms of caste, education, role relationship, economic position, residence and standard of living. As discussed earlier this may be due to ecological concentration of castemen and clansmen, shorter marriage distance and marriages within kin, and ecological factors like kin neighbourhood, attachment to property and non segmented share of land. All these factors enable a widow to stay in the midst of varying degrees of kin and in fact overlap of relationships. As a result of this, the ties are proximate, frequently met, structurally embedded but recently activated, related in multiple ways and extending multiplex support. When widows are circumscribed by members of lineage and clansmen who are also related at tertiary level they are bound to be surrounded by primary affinal and consanguineous kin along with husband's cousin sibling's family. This is more possible when the marriage distance is short. Widows in such situation report that they rely on one or the other family member for support but do not want to say any one as 'intimate or problematic' as it may wound the feelings of ties involved and fear that it will disturb their supportive life. Necessity to approach any professionals for help is limited since all members of kin stay near them and the kin themselves act as a bridge. These 'structurally embedded' ties, mostly primary kin, are governed by sets of obligation, failing which they are listed as problematic or negative ties.
Altogether only one fourth are non kin members in the 'widow's social world'. Two thirds expand the network boundary beyond kin by including either a neighbour, a friend, a coworker or an acquaintance. Isolates prevail in every nine out of 20 structures who are acquaintance, children, coworkers or friends retained for specialised support.

To recapitulate, the question as to why living arrangement is not acting as a moderator of background factors nor affect directly network and dimensions of support except emotional can be answered only with ecological concentration and kin predominance, financial and service need irrespective of household composition and fewer social activities that demand less companions. Also human resources like male siblings and relatively proximate daughters and other kin might have reduced the effect of living arrangement inspite of negative listings of kin. Above all the variables considered under background such as number of adult members and dependants might have attenuated the effect of living arrangement.

Most studies agree that 'proximity speedens support'. However, in the current investigation both proximity and frequency of contact are highly correlated but together fail to influence any properties of network or to
bring changes in supportive functions in different dimensions. This may be partially due to presence of all degrees of kin, mostly through widows, and overwhelming presence of local members facilitating frequent interaction. This dominance of kin and their ecological concentration might have attenuated the role of proximity and frequency of contact. Thus, the current investigation departs from earlier findings that 'frequent interaction with neighbours and friends is an indicator of social support' (Lopata, 1973, Lowenthal & Robinson, 1976).

Most of the links are qualified by 'multistranded role relationships' owing to short marriage distance and alliances within kin resulting in 'kin neighbourhood'. 'Multiplex support suppliers' predominate in two thirds structures. This may be on the one hand due to utilisation of only those around rather than developing new ones and on the other hand the ignorance about the need and availability of specialised supporters which is partially attributed to illiteracy, agricultural employment and rural broughtup. Possibly many might have experienced the responsibilities even before husbands' death and might have been socialised to perform various roles. The above reasons might have contributed for fewer officials and professionals in Widow's network as most of the ties around function as a 'general stores' for support. Sixty percent of the total links are localites and under a half (45.50%) are regularly contacted
links. Most of the ties are structurally embedded and activated recently. The large proportion of eighty percent reiterate that the intimates are cornerstones for widows. All these intimates are also reciprocal. Older widows stress the importance of reciprocity to keep relationships and later develop intimacy with them. In contrast, young widows identify those who extend support as intimates and reciprocity as critical to improve the 'intimate feelings'. Unlike in most studies, intimacy plays a insignificant role and attenuated by reciprocity. The earlier explanation for smaller size highlighting cost of tie maintenance and importance of reciprocity, may be valid since most of them are poor economically.

Support system

All widows seek emotional support from outside the household. Help during uncertainties, crisis, minor upsets, and ensuring social acceptance are sought by more than 70 percent of widows while they are less encouraged to come out of stereotypic behaviour and involve in various activities. Male siblings among kin and neighbours among non kin play a crucial role in emotional aid, where the first two are statistically proved. A close look into data reveals the complementary role of daughters and male siblings. Regression results show strong effects of non human resources (16.36%), network properties (14.90%) and the total effect
of all the resources is 22.87 percent on emotional aid. The change in provider role, alcoholic husband, size and dispersion of the network, reciprocal and multiplex ties are the factors showing a considerable direct effect on emotional aid. The role of span of widowhood is contingent.

The facts on financial support system accentuate the common occurrence of major and minor financial transactions and hence are excluded. Minor aid is mostly sought from the employer and adjusted in wages by workers and major aid is sought from money lenders and financial institutions like any other middle class family. They help to clear debts, act as a financial advisor and custodian and play the role of 'all season financier' to meet the family necessities for 60 to 80 percent widows. The contribution from mother, male sibling and acquaintance and others is noticeable in financial strands. The gender differences in rendering financial assistance by parents is statistically proved while it is not so with children. On the whole kin predominate in this dimension. Negative ties with father might have contributed to the difference between parents. The effect of other situational (12.01%) and personal resources (11.04%), networking (9.97%) and children (8.84%) is noticeable. The presence of unemployed and unmarried children might have reduced the role of children in financial support. The total effect of selected background variables
is 20.77 percent. Presence of brother, adult member in the family and reciprocity are strong in their direct effect. None of the background factors influences financial aid through networking and living arrangement. The weak direct effect of living arrangement brings to the fore the financial needs of widows irrespective of household type. However, the greater residual effect implies unknown factors. This may also be due to the exclusion of or less variation in factors like debts, property, income and savings.

Service support involves more ties across strands (174-584). Services are rendered most in arriving decisions, for shopping and errands and fulfilling formal requirements while child care and legal aid are the least rendered support. Illiteracy, sex typed socialisation, lack of experience and fear to make decisions and access/lack of private/ frequent transportation force widows to demand support from outside the household. Absence of young children to take care and less frequently arising need for legal aid which are mostly settled in local panchayat in the presence of few elites. Absence of young children along with the mass illiteracy and employment in unorganised sectors with less specialised tasks reduces the requirement of childcare unlike Blacks (Hoffereth, 1985) who find children to hinder their occupational and educational achievement. Male siblings, respondent centered kin and neighbours predominate among sources of support. Paid helpers are also available
for service strands. The effect of socio economic factors (22.14%) compared to networking (14.39%), personal (12.98%) and children (10.09%) are strong in service strands. All the selected background variables cause 32 percent variation on the level of inflow of service support. Presence of young children absence of adult members, network size, homogeneity and support multiplexity have a strong independent effect. These factors display a low indirect effect and high residual effect.

Companionship is one of the immediate needs of a widow in the absence of spouse. The dependency on companions ranges between 60 and 40 percent. The ties involved are relatively less than ties involved in service strands. This is consistent with Lopata's findings. Company is most sought for outings, to attend functions. Among the sources non kin predominate in this dimension. Neighbours and friends are the vital companions for widows (Lopata, 1973). The impact of network (12.68%) is noticeable among the sets of properties. All variables put together cause 18 percent variation in companionship pattern of widows. Household headship, homogeneity, size and composition show a strong significant independent effect on companionship. None of the background resources influences companionship pattern through network and living arrangement and provide room for residual effect. In a way proximity has triggered
companionship.

The differences in requirement, level and sources of support in various dimensions can be viewed from resource position of widows. The role of personal and human resources - children and primary kin - is significant in financial and service support and less in emotional and companionship domain. The age, education, occupation, income and motherhood status; age, number, marital status and occupation of children and availability of primary kin, specifically male siblings and female parent, are the determinants of perceived need and inflow of these two supports. Obviously her personal capabilities and availability of children will allow her to cope with the situation independently and use the kin sources in the absence of children. The influence of socio economic factors is significant in service and emotional domain followed by financial dimension. Landholdings, alcoholic husband, number of adult members, change in role, span of widowhood, debt position, number of dependants influence the inbuilt service system, decision and affordability for paid help. Living arrangement is the vital deciding factor of emotional support while it does not influence any other dimensions of support. Plausibly the reason may be preference for some one outside the household as confidant. Secondly most of the household factors are treated as background factors - situational factors - which is shown by high correlation of

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background factors and regression effect on household composition. Irrespective of her personal resources, human resources and socio economic factors a widow tends to develop an 'intimate feeling' with someone outside the family member. But more support is sought by those in subnuclear, who are young, recently widowed, living with young offspring, inherited the debts and affected by husband's alcoholic behaviour both mentally and financially. Thus, irrespective of living arrangement the financial and service support tend to be flowing in, which may be governed by proximity, capability and resource availability of a tie member. The weak effect of all resources on companionship underlines less requirement of companionship for widows. The lesser social and recreational activities, work time schedule, wages based on piece produced and the perceived cost of maintaining a tie to be high emphasize the study population to be 'non leisure group' or working class not requiring a companion.

Networking plays an important role in all the four dimensions of support with its strong effect on emotional and service followed by companionship. The presence of larger kin centered network with ties from different sectors who are proximate and frequently met and capable of extending multiplex support improves their emotional state. Proximity and members from varied social contexts enables her to keep a companion and feel emotionally comfortable. Companionship is
non kin based while reciprocity strongly governs the financial support where multiplex services flow from a single tie.

The predominant role of kinfolk in the lives of rural widows is well substantiated by the data on sources of support in different dimensions. Male sib, daughter, respondent centered kin, neighbour, friend and acquaintance serve as important sources of support. However, daughter, brother and neighbour remain 'core emotional supporters'.

The closeness with daughters and their role as confidant in spite of physical distance resulting from marital migration as against the potentials for conflict with daughter-in-law might have put them at the top of the list. Unlike in Western setting, the marital migration of females in patrilateral society separates sisters by physical distance and return of widows to parental village along with overlapping of kin facilitate physical presence of brothers strengthen sister-brother relationship and integrate neighbours, who are clansmen and kinsmen, into emotional system in the physical absence of daughters and siblings. Brothers who account for more ties in 'social circle' and their prevalence in most of the supportive strands and all dimensions of support make them a 'special category' (O'Bryant, 1988) and would affirmately answer the question 'whether widows are brothers' keepers'? Of course they
provide substantial support to widows, irrespective of
dimensions, by complementing and substituting parents, late
husband and children. Brothers render small and large
financial assistance, act as guarantor and accompany widows
for various institutions and offices. Acquaintances and
others inclusive of officials and well wishers arrange
finance for those widows without any property and act as a
guarantor of repayment. Ironically widows visit married
brothers less while they visit and volunteer their support to
married sisters. Mother, irrespective of her marital status,
is the first sympathiser in toto and acts as a core
supportive resource in financial support. The role of mother
in other dimensions may be attenuated by their absence, age,
marital status and other resource incapacibilities. The lack of
resources with father and/or the hatred developed towards
father, misunderstanding with sisters, cut off from husband's
kin and marital status of brothers bring a closeness to
mother.

Neighbours and male sib who render most of the
services share strands and complement each other. Limited
specialisation and need for tasks along with multifarious
capabilities of ties and less number of specialised strands
in the 'support list' might have reduced the specialisation
in service support, which is bound to be. The non kin
neighbours render most of the minor services to widows.
Neighbours and friends find a prime place in companionship. Friends register their notable presence only in this dimension. Possibly homogeneity in age and sex and status provide the basis to build companionship. This is further substantiated by the data on friends most of whom are 'singles' and exclusively female. However, this dimension is not totally distinct from emotional as most of the emotional components such as liking, sympathy and appraisal are the base for maintaining a tie. Neighbours, mostly distant kin as well, accompany on outings and friends are sought for leisure time activities.

Is the network expanding after widowhood? The existing data on 'social world' of widows accentuate structurally embedded kin ties implying familiarity before widowhood. Also, the presence and dominance of respondent centered kin in most of the strands is rooted in the residence of widows amidst her known kin of all degrees—maternal and paternal uncles and cousin siblings—thus, reducing the 'fear of anonymity' and supporting the earlier findings that South Indian widows unlike North Indians, migrate to their parental village (Chen, 1995). The preponderance of kin and the conceptualisation of the tie property, duration, based on period of activation may lead us to conclude that those 'structurally embedded obligatory ties' which remained thus far dormant or passive are activated rather than developing new ties: they do not have
specialised resources for regular supportive roles. Thus, the possibility to develop new ties outside kin is questionable, as there may not be any non kin around them in a small settlement where all may be members of lineage or clan. But negative relationships with structurally embedded ties such as primary kin makes room for development of new ties with non kin especially by those recently widowed who also opt outside employment.

The friends, coworkers and a few others in acquaintance who are also employers, developed by those who have changed their provider role and employed outside, are the real 'fresh networks' or 'newly developed social circle'. All those who are employed outside are maintaining one or the other non kin ties. A group of 16 percent widows have entered such non farm activities after widowhood and they hold 165 ties as a separate entity. The discussion could not throw further light as the number of widows who were employed before widowhood is much small to compare and validate the results. However, development and maintenance of these non kin ties amidst 'kin ecology' in a rural setting must be for some special support which indicates that technological development and specialisation of roles in the place of gender based role-division might facilitate development of more non kin ties who are also specialised supporters. On the other hand the obligatory and ceremonial roles of kin in life cycle events which are highly regarded and valued in a
rural setting warrant re-establishment and activation of those ties with primary kin by infusing positive contents.

Though kin from varied degrees and non-kin role relationships are included, unlike in the West (Wellman, 1993), this study affirms more 'Multiplex supporters' than any 'nuanced supporters'. The predominance of kin in general and male sib and daughter in particular in almost all strands and dimensions of support followed by neighbours conforms to Cantor's hierarchical approach. Factors like proximity, tenure of dwelling and multiple role relationships contribute to 'neighbourhood strength'. The findings on emotional dimension of support conform to this theory. However, the factors like isolates, acquaintances, size, composition and dispersion denote presence and fitness of a few specialised supporters, which may be due to ascribed resource power and awareness about specialised supporters. The information on service support indicates the presence of different sources along with 'paid helpers' who are maintained for special functions rather than for 'time constraint' as in urban set up. Though they are gender based rather than specialised, in a way, conforms to Litwak's task specific model. The reasons for this may be due to the rural social structure where they have only a gender oriented division of labour rather than specialising their roles; and unaware of or reluctant to adopt changes. They less interact and deal with personnel
associated with formal agencies. In a way the traditional sex-typed role socialization of women only brings in various problems of adjustment along with deprivation from certain basic resources like education and skills to seek outside employment entailing ignorance towards the limited social security measures. Also this ecological concentration of kinsmen and clansmen only activates 'structurally embedded resources' who are proximate and multifarious in their roles and functions. Lack of surplus resources with different role relationships and a rising tendency brought about by commercial economy to rely on institutions for credit bring in acquaintances and others in financial support while kin make it during crisis. Thus, biological closeness and the resultant obligatory roles, proximity, ecological concentration, imbalance in resources along with minimal need for specialised support help retain daughters, brothers, neighbours and acquaintances as their 'core supportive network' who function as a 'general stores' of support rather than 'specialised stores' with less complexity in support functioning.

As technology might replace proximity in supportive functions, will development planning sweep the 'rural simple life' enclosed by 'beliefs, customs and values attached with ceremonial and ritual roles' and impart the need for 'complex practical supportive roles which should be specialised'? However, studies with a comprehensive list of
supportive roles for male and female tasks, may be useful to examine the complexity involved in support functioning which shall respond to, if not keep pace with, the rural development and transformation. Eventually it is likely to become complex by enlisting specialists due to technology and non kin due to mobility.

IMPLICATIONS OF THE STUDY

The existence and sufficient number of (33 million) widows is equal or more to any other ethnic minority group, deserving treatment as a special category and accord of distinct place in developmental programs. The widespread illiteracy, poverty and indebtedness stress the need for economic improvement of these single parent families. Land less labourers, majority of whom are rentiers, accord top priority to ownership of house as a basic necessity. Access to institutional credit like co operatives is beyond the reach of land less labourers who actually want to help invest in the ventures of their sons but have nothing to show as a collateral security.

Broadly speaking, family and obligatory kin considered as a prime care giver by the policy makers and administrators, is not true in practice, and even supplementary formal support to widows is a non-starter. The red tapism in government offices in implementing social
security measures must be relaxed. The existing schemes such as pension for widows, educational loan for widow's children, assistance for marriage etc. need to be so monitored that lengthy formalities and other malpractices which deplete the assistance and damage their confidence and self-image.

An attempt on the part of various non formal Voluntary organisations and welfare and service associations not only to counsel and motivate the young widows to equip with resources but create public opinion about issues relating to dowry, property inheritance, life style and remarriage of widows would go a long way. Interestingly a considerable proportion of widows are maintaining personal contacts with the investigator showing interest in remarriage, to continue their education, vocational training and seek advice about plans for their children's future. The state may join hands with these organisations to impart skills and provide vocational training to these widows. A notable incidence of other types of single women like destitutes, deserted and separated was also noticed.