Chapter 9

PROBLEMS AND SOLUTIONS
The present chapter deals with problems and solutions of employee and unemployee widows and the assistance given by government and non-governmental organisations.

**Variety of economic problems:**

The present study shows that the most immediate problems of the women following widowhood are the economic problems. Further, it travels that the economic problems of the widows vary widely according to age, education, familial condition, employment, income and ethnic status.

Age acquire a special significance as far as experience is concerned. It influence the capacity of the widow for handling different problems. Those who were middle-aged and old were capable of tackling their problems better than the young ones. More than nine-tenths of the middle-aged (93.80%) and old (91.40%) are able to cope with their economic problems but more than five-tenths (52.40%) of the young widows are not able to deal with their economic issue successfully.

Income and class have their influence on the nature of economic problems of the widows. Those who are poor have to deal with the problems of earning the bread and keeping away the wolf from door. An overwhelming proportion of the poor (82.00%)
reported that after the death of their breadwinner, they faced the problem of hunger as their prime concern before thoughts of any other issue. In contradiction with the poor, there are a vast majority of the middle-class (94.50%) and rich (98.20%) widows who reported that their immediate concern after the death of their husband was protecting the savings, stocks, bonds and real estate titles, the management of farm estates and the prevention of encroachment on house sites and agricultural lands.

Further, income and familial status are also related to the main earning responsibility of the widows. It is unanimously reported that all the young widows elicit sympathy and compassion but these sentiments are not always translated into protection and support. When the husband dies in nuclear families in the low income group, the surviving spouse can not afford to be dependent or protected. Relatives cannot offer much financial support because their own economic stresses and strains. In that situation widows necessarily assume the responsibility of the main earner. In the higher income group, the widows face several economic problems except assuming the main earning responsibility.

There is correspondence between the level of education and the nature and complexity of the economic problems of the widows. A widow’s light becomes heightened when she is non-lettered or low-educated. The present study shows that a great majority (85.60%) of the widows without proper education and training had to face the problem of employment than others with good education and training. All the non-lettered and low-educated widows got into occupations where skilled work is not essential and entrance is comparatively easy. Occasionally some employer favoured such widows on humanitarian considerations by offering jobs which their spouses had earlier occupied. In more than three-fourths of such instances (78.70%) they are not employed easily and not paid as much as their men, because they have no proper education and training. If the widow workers with no education are highly
clustered into occupations with least difficulties for entry, there are widow workers with high technical education engaged in professions such as Medicine, and Teaching and Research.

In the case of employee ones no one lies in the below poverty line. But the economic plight of unemployee widows in the poverty group is worse. Allowance from their relatives are either negligible or non-existent because they themselves are under economic pressures. A widow’s plight is heightened when she is uneducated and ignorant. If she belong to middle-class or is rich and knows nothing of earning a living or handling financial affairs, she may easily lose, in a matter of months, the savings of many years. She is exploited by her own relatives.

Nature of economic problems:

The most immediate problems following widowhood is the decline in the income of the family. In a patrilineal, patrilocal and patriopotestal society, the women is a dependent. An employee woman sincerely surrenders her any-pocket to her husband and generally does not expect any accountability in return. She requires some money for some personal use. It indicates that a large majority of women has no control over their earnings and cannot decide the manner in which it is spent. The influence of women is very little on the family budgets, debts and repayments.

The situation changes after the death of husband. When the bread-winner dies, the income of the family naturally decreased. A widow has to depend on herself except for the help received from parents, siblings, in-laws, friends and neighbours, which may not be adequate. Therefore she has to play the new role of bread-winner and single parent. This is the crux of the problem. Either she finds a job for herself or tries to manage the resources to support herself and her dependent children, at the hands the relatives through their husbands. This change is disadvantageous to widows, both
employee and unemployee. Both the categories of widows used to receive good treatment from the relatives through their parents before widowhood. This proportion can down to more than three-tenths (33.00%) and less than one-tenth parents changed their attitude towards widows to the disadvantage of the widows. Obviously, this has its repercussions in the inflow of economic resources from relatives to the widows.

The second problem is the absence of allowances or negligible allowances from relatives. More than four-tenths (42.00%) of the employee widows and five-tenths (52.40%) of the unemployee widows face problem. The proportion of widows having cordial relationship with relative of husband declined from more than one-tenth (12.00%) to less than one-twentieth (4.60%) after widowhood. There is a change in the treatment of widows. Unemployee widows have unlimited kinship relations then compared with employee ones.

10 per cent of the old employee and unemployee widows depending on their children, feel too shy to ask their children money for their expenditure. They are in a pitiable condition yet they never stretch their hand.

The widows who already gave all their property to their relatives suffer a lot now for food and shelter and other basic needs of life because their relatives swindled the property and are not treating them properly. These widows cannot purchase or dispose of lands or houses or any other property of their will and wish.

Grown-up sons of these widows neglect their responsibilities of taking care of their again widowed mothers. While younger sons in some families taken care of the unmarried girls. They expect property from their mothers. The grown up sons dislike their sharing of expenditure of property with their mothers and dependent siblings.
Among the employee widows, only 640 per cent have got employment only after their husband's death. With less or no education, they have not been able to secure high income-generating jobs. They have sought and got employment mostly on compassionate grounds.

In the case of unemployee widows, 10 per cent has a shift from the low asset group in their husband's and current households. In some cases, they are economically well off because they have older children who are well employed and whose income has been useful in accumulating assets.

Several widows face the problems with because of the home appliances like gadgets, washing machines, TVs and VCRs. The economic condition of the employee widows. Every widow has to work hard to get bread. Half the number of employee and unemployee widows have secondary sources of income. Owing the influence of modern living both the categories of widows are in trouble as they involve in buying electronic gadgets, like VCP, TV and washing machines and other modern appliances. Some of the widows buy these things by instalments which naturally cause some dent in their limited budget. Besides this, they incur heavy expenditure byway of donations to convent schools, and residential school and by way of coaching to competitive examinations. They are influenced by their well off but immediate neighbours. This results a major debt in their finance.

Dowry is a main problem for the widows to get their daughters married because any help does not come forth either from their grown up sons or relatives. In a few cases, sons lend their hands to the widows mothers.
The death of a women’s husband not only disrupts her social environment but also cuts her kinship relationships. She feels out of place in her in-laws’ as well as parents’ house and added to this she is not trained or accustomed from the beginning to lead an independent life. She is no more entertained in social functions.

**Social Problems:**

Widowhood refers to change in the status of a woman brought about by the death of spouse in a marital dyad and which necessitates the establishment of new relations within the family, with the kin-group and with the ethnic connection.

One of the social problems faced by the women was loss of social status on account of loss of husband. The status of a widow is not as high as that of a wife. Since a woman derives most of her social position from that of her husband, husband is by and large the “significant other”. It is reported that a home is everything to a woman, whereas it is only one part of a man’s life. When such a significant other dies, the role and functions of his widow change completely. Her status becomes far lower than that of a wife. Her status tends to be peripheral in many aspects of social life. The widow finds herself marooned in a society organised on the basis of couple, husband and wife. She often finds herself left out of these social affairs in which she formerly participated with her husband. The widow becomes socially incapacitated and her position becomes very low. However, these widows who maintain good behaviour get high or medium respect from their relatives and neighbours. On the other hand, these widows who have low income reported less respect from their relatives, friends and neighbours. Further when people see a woman’s widowhood, they gave her medium respect whereas when people see her role as the main earners for her family, as the main manager of her family, they respect her highly. This indicates that improvement in a widow’s economic status will also improve her social status.

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Another problem faced by the widow is the social restriction in the family. The death of a husband not only disrupts a woman's social environment, but also incapacitates her socially. A widow gets sympathy but not much. She is often considered "the cause of her husband's death", hence she does not get a better treatment within her own family. Her parents treat her as a burden. Others regard her as vicious, unholy and inauspicious from the day she becomes a widow. She loses most of her social, economic, and ritual privileges in society. However, these widows who are able to became strong economically are able to gain some prestige and overcome some restrictions within the family.

Loss of authority within the family is another problem faced by the widows. The young and middle-aged widows exercise their authority over their minor children. However, they take the help of their near relatives in managing the property of the deceased husband. But very often these relatives may plot against her and exploit her helpless situation. If the widow is aged she lives with her sons but the sons who are married dominate her. She slowly loses her authority over them.

Strained relations with different categories of relatives comprise another problem to the widows. The widows who are from joint family or who have separated from the joint family still recollect the compelling and painful circumstances under which they lived for some years. A vast majority of them do not visit the homes of their in-laws. The painful experience of life in the joint family seems to be a contributing factor to the widows nor maintaining contact with the in-laws' family.

Failure of the parents, siblings and other natal relatives to perform their duties towards their widowed daughters and sisters affected the level of involvement with relatives. The parents and siblings failed to provide material assistance when the daughters were helpless after the loss of partners and were badly in need of economic
supports. This has become a major factor contributing for strained relations between widows and their natal relatives.

In a small number of instances, where the widows had to live with their married sons, daughters-in-law and grandchildren, the relations between widows and their daughters-in-law became bad. The mothers-in-law want to exercise their authority, the daughters-in-law resented it. Under the influence of daughters-in-law, the sons of widows set up their independent homes or they forced the widows to live separately from themselves. In all these cases, the relations between the old widows and their daughters-in-law and sons are very much strained but the widows like the grandchildren for they shower their love and affection for the widows and the widow too keep the grandchildren in their homes, play with them, tell them stories and even make enquiries about the health and other matters relating to their sons and daughters-in-law.

The young and middle-aged widows who are sociable with male colleagues, friends and neighbours are often disliked by the elders of the widows. The elders complain that unwanted intimacy between a widow and the male members other than brother casts much about their moral. The widows report that intimacy support is necessary for them to build up a new sense of self and social identity. Neither the natal relatives nor husband’s relatives provide such supports. The caustic criticism of own relatives influences the widows to reduce contacts with male colleagues, friends and neighbours. This social isolation and withdrawal of her relationship with in network, colleagues, friends of deceased husband and neighbours leads the widows to lot of mental unhappiness.

The widows suffer from social stigma. They are not allowed to participate in many social functions, thereby reducing their social status to a great extent. Sometimes when the widows try establish their social identity, it may have negatives consequences.
for her. In general, in both employee and unemployee women, widowhood has adversely affected the widowhood friendships, for it placed the widows in a position different from that of their age and sex peers. The society is a "couple society". It attaches some stigma to the role of the single adult person.

The widows suffer from several taboos pertaining to food, dress and decoration. Widowhood pervades all spheres of a widow's life. A drastic change occurs in the life of woman after widowhood. Widows have to start altogether different style in food, dress, and decoration. The norms of widowhood are essentially norms of asceticism in the Brahmin and Komati castes. The basic emphasis is on simple clothes, simple food and simple life diverted of all decorations. The Reddis, Kammas, Mudaliyars and Ballijs in the Forward Caste category and all the widows belonging to different ethnic groups in the Backward Caste classes, Scheduled Castes and Scheduled Tribes have no restrictions on food-habits but they suffer a number of restrictions on dress and decoration. They are prevented from wearing the marriage badge (tali), applying vermilion (kumkum) on their forehead, wearing bangles, flowers and toe-rings. The life of a Brahmin widow is most pitiable. If it is an employee widow, there is some relaxation of taboos concerned with dress and decoration. She can wear any sari of her liking and decorate her forehead with vermilion and wear jewels of her interest. She can take food twice or thrice a day depending on her need. On the other hand, the life of a Brahmin unemployee widow is pitiable. She undergoes the rite of tonsure. She is expected to spend her time in constant devotion to Gods, a total separation from worldly affairs and pleasures. As per tradition, widows from all ethnic groups are discouraged from taking part in any marriage or other auspicious ceremonies. Several widows reported that their participation in religious activities has decreased after widowhood from almost seven-tenths (68.70%) to four-tenths (40.00%).
To some widows remarriages have created problems. The Forward castes and the Backward classes do not permit remarriage. The Scheduled castes and the Scheduled Tribes permit widow remarriages. Those who violated the caste norms and married men from other castes have lost contact with natal relatives or relatives from husband's side or with relatives from both sides.

There are problems related to decision-making in the family. There are some widows who face the problem of child-care.

**Service Problems:**

The employee widows face the problem of dual role - mother in the house and workers in the office.

Five per cent of employee and 10 per cent of unemployee widows depend on their parental homes. Most of widowed women face problems though they have proper economic sources. If the widow got service or proper help from any male member other than her brother it is regarded with suspicion on her morals. Thus on the moral ground of widows, they are deprived of all their extra needs and their movements are restricted. Even some times these helpless widows are taken to task for these unusual inflow and outflow of services by sting and smarting remarks. These evil minded Iagos never think in a positive way because they are always narrow minded and are devoid of decency let alone sympathy towards the unhappy widows.

The widows are not happy about their female friends who are not true to them in their attitude - i.e., they pretend affection and when time comes they leave them to their fate. They gossip without any productive work. Sociable movements of the widows create jealousy among the members of their families especially sisters-in-law and sisters and others.
12 per cent of the employee widows and 17 per cent of unemployee widows experience hardship in the transport problems. The relatives of 8 per cent of both the employee widows and unemployee widows use the vehicle that were once by their deceased husbands. Now these widows express doubts "will the relatives return our vehicles when our children grow up to use them or these people will nationalise them? signifying ironically they will swindle us."

Almost three-fourths of the employee and unemployee widows express that they are getting more filial care mostly from daughters than sons. 12 per cent of the employee widows and 14 per cent of the unemployee widows are found of their sons. Anyhow, on the whole, 22 per cent of the employee and 28 per cent the unemployee widows are not getting proper filial care from their children.

Government old-age widow pension is available. Rules for the entitlement of government old-age pension are difficult and the procedures for receiving the grant are complex and time consuming. This has eventually caused many racketeers to flourish in the business of old-age pension. Even when a widow is sanctioned government pension, she receives only a part of it, because almost half the petty amount goes to the racketeer and to the postman who brings the money order. Most often then not, the distribution of pension is not done on a regular monthly basis.

**Emotional Problems:**

A majority of the single living widows reported about the psychological trauma which they underwent as a result of their pathetic and helpless living. The problem manifests itself in their loneliness, insecurity and consequent depression or desertion. Such negative emotions and continuous suppression of feelings affect the overall physical and mental well-being of the individuals which make them withdraw themselves from society. But it is the attitude and reaction of the society which has been responsible for their unique behaviour.

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If society continues to reject such widows, it will be reinforcing their loneliness and its allied insecurities, thus affecting their especially lower categories express their views freely. The widows expressed that they are happy in the presence of their dear children or pretty grand children. Potentialities to contribute to the development of society. Under such circumstances, it is important that society should treat single woman with dignity, love, understanding and as a fellow human being.

When the widow is in a depressed mood thinking about her utter helplessness she cannot do any thing. Three-fourths of the unemployee and one-half of the employee widows are in this deplorable state. Besides this they cannot help thinking of family problem and consequently become psychologically upset sometimes.

Young widows get emotional support from their parents rather satisfactorily. Then what about the other widows? They do not get sufficient emotional supports from these relatives, friends, neighbours or others. In the absence of such warmth providing support systems, these helpless widows become nostalgic but they soon wake up to realities.

Certain restrictions are imposed on them in terms of dress or wearing decorative ornaments or participating in social ceremonies. Now-a-days almost one-half of the employee and one-fourth of the unemployee widows are wearing small black bindi on their forehead and put on clothes as they were before the death of their spouses. Instead of encouraging such helpless women, other women go on criticising them. About a well dressed and made up widow, other women whispering "See! See! look at her, how colourful she is, how she has decorated bindi on her forehead How dare she is! She has no sense of shame. Thus women heartlessly hurt the widows with such stinging words.
A vast majority of unemploye women population, social stigma attached to widowhood and unfavourable attitude to widow remarriage. Moreover, lack of comprehensive social security measures, like widows pension, sickness pension and unemployment dole has added significantly by to the plight of women. In brief, the rehabilitation of widows is a multidimensional problem because of prevalent socio-economic conditions in the country.

Rehabilitation of Widows:

How widows can be helped to lead a fruitful life both economically and socially? What are the avenues for their rehabilitation? Widows will need a varied kind of services depending upon their age, health status, family background, educational level, occupational status and dependent children. Broadly speaking, widows can be rehabilitated through remarriage, education and vocational training, employment and welfare programmes for dependent children. Tirumala-Tirupati being a sacred-centre if any financial assistance given to the widows by government and non-governmental organisations definately there would be upliftment in the lives of widows. More specifically, they will require help in the following areas:

1. Protection of young widows from exploitation and victimisation.
2. Temporary shelter for young widows in distress.
3. Remarriage.
4. Education and vocational training.
5. Employment and self-employment opportunities.
7. Welfare services such as foster care and sponsorship for young children.
8. Marriage of daughters.
9. Legal aid for inheritance of property and other matters.
Financial assistance for destitute widows

Residential institutions for old, infirm and helpless widows

Counselling and guidance

Community education to bring about change in the social attitude towards widows

Some of the rural development programmes have indirect relevance to the welfare of widows. For instance, the Integrated Rural Development Programmes (IRDP) accorded priority to women heads of households. Similarly, under the same of Training of Youth for Self-Employment (TRYSEM), one-third of the beneficiaries are expected to be women. Some widows were benefitted with new scheme Women and Children in rural areas. DWCRA Voluntary social organisations should give help to poor widows.

The Government introduced Sanjay Gandhi Nigadhar Yojana (Financial Assistance to Destitutes and Widows) scheme in 1980-81 in order to provide financial assistance at the rate of Rs 60/- p.m for destitute old persons (males above 65 years and females above 60 years), who have no means of livelihood and destitute widows who are unable to maintain their dependent children below 10 years.

5 per cent of the employee widows and 11 per cent of the unemployee widows were benefitted from government and non-government organisations. But still financial assistance needed in the case of widows those who were poor. Some suggestions were given below.

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Suggestions:

1. The scheme of financial assistance for remarriage of poor young widows should be implemented all over the country. The limit of monthly family income should be raised to Rs 500. Voluntary social organisations working in the field of women's welfare should identify deserving eligible widows for the financial assistance for remarriage.

2. The family counselling centres should be established at the district level with the facilities of free legal aid for poor widows.

3. Working widows should be given priority in the working women's hostels. The income limit of Rs 2000 should be relaxed for widows with dependent children for eligibility of accommodation the hostels.

4. The government, Central as well as State, should have uniform policy of providing jobs to the widows of their employees, in case of the death of their husbands while in service, provided such widows are otherwise eligible. Relaxation of age, however, should be made in such cases.

5. Community education is a much needed service, as far as attitudinal changes towards widows are concerned. Voluntary social organisations, Mahila Mandals and the professional social workers can play a significant role in the area of community education in this regard.

One should examine how far government and non-government giving the widows subsidised loans and how far these widows were utilising. The government plays an important role in providing grant-in-aid to various welfare programmes for women, but the implementation of governments schemes rests with the voluntary organisations.
Fig. 1 - A Vaisya Widow - Before Widowhood - with her Husband

Fig. 2 - A Vaisya Widow - Widowhood
Fig: 1 - A Yerukala Tribal Widow Example for Economic Self-support

* A Nekkala Tribal Widow with her Offspring making begging as a bread winner for the family.
Fig. 1 - A Tribal Widow and Social Supports in the Family

Fig. 2 - A Widow - Servant maid giving her service support
A Brahmin Widow with Emotions. Her Life, Her Piety and Her Sentiments.