

## Is Status of Widow in India Miserable?

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### Abstract

Up to 20<sup>th</sup> century “status of widow in India was miserable. The statement of Uma Chakravarti reveal it correctly. “The death of a woman’s husband marked the transition from wife to widow taking the woman from a central place in the family to its margin; thenceforth she was regarded as someone who was physically alive but socially dead.”

This statement highlights the status of widows in India, who are discriminated, oppressed and marginalized in all spheres of life. Widow is held responsible for her husband’s death, as she is believed to have committed some sins in this or her previous life. Widowhood is considered a stigma and the widow is socially ostracized.

We find such status in some rural areas and in some orthodox families. But in 21<sup>st</sup> century the scenario is slightly changed definitely in cities and also in some rural areas which are not placed remote. What is the reason behind it? Is it because of education, Government financial assistance, changing lifestyle or changing attitude of society towards widows etc. This research paper will throw the light on the present socio economic status of the widows In India and their expectation from the government and society.

**KEYWORDS:** Widow, Miserable, Government Pension Scheme, Socio economic status

#### 1.1 Introduction:

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#### 1.2 Objectives of the study:

To study the Present Socio Economic Status of Widows in India

To study Various Financial assistance Schemes by government.

To Study Financial and Social Problems and suggest the Remedies for them.

#### 1.3 Research Methodology.

The type of research will be exploratory research based on sample survey. It is basically an analytical study of **Financial and Social Problems** of widows in the selected region of Nasikroad, Nasik, Maharashtra.

**A) Location of Study Area:** The study is conducted in four different localities of Nasik, namely Nasik Road, Jail Road and in two village Chehadi( village ,and Jakhori (village), area carrying different socio economic characteristics.

**B) Primary data:**

Researcher's total sample size will be total 50 widows in total. 15 from Nashikroad,15 from Jail road, 10 from Chehadi and 10 from Jakhori. All the widows are economically backward.Samples are chosen randomly. Interviews are taken either at working place or at the residence of the widows.To know the incidence of the respondents' life, their feelings and ideas, emphasis will be given on unstructured interviews. Questions are asked on their monthly income and expenditure, educational back ground and contribution of other family members, The questions are asked about the schemes provided by Government for the upliftment of their life and the behavior of the family members after widowhood.

**C) Secondary data:**

For the secondary data collection, books related to domestic workers, web pages from internet, subjective relative projects and researches, information from magazines, government documents and research paper will be used.

**D) Scope of the Study:**

The scope of the study is limited to the **Financial and Social Problems** of widows in Nasik city. It is a point of time study, i.e. the situation as observed on the day of investigation by the researcher.

**1.4 Present Socio Economic Status of Widows in India:**

Since 2001,India there has been a huge increase in the Census 2011 data. As per the Census department India's population in 2011 was 121 crores and of this 5.6 crores were widows. India ranks highest in the population of widows in the world. It is global phenomenon that women live longer than men and in India too it is catching up since the 1990.Apart from the increasing life expectancy there is most often an age gap between men and women during marriage and it is more than 5 years in some cases.

It is well known that in India, widows tend to face many difficulties and deprivations because of negative social attitudes towards them and social restrictions that are placed upon them and their activities. They are subject to patriarchal customs, religious laws and widespread discrimination in inheritance rights. Many suffer abuse and exploitation at the hands of family members, often in the context of property disputes.

Remarriage is much less common than among male widowers, and often explicitly or implicitly forbidden by local communities and prevalent cultural norms. Widows are often perceived as "unlucky" and subject to various kinds of discrimination and even ostracism.

Issues about the division of the marital property and the rights of the widowed over such property, relative to the rights of children, are also significant. In many instances, women are denied automatic rights over the property of the dead spouse, and are therefore forced to reply upon the largesse of inheriting children. In families with less assets and incomes they are also more prone to being abandoned or forced to reside in ashrams and similar refuges.

1. **Inheritance Rights:** Majority of Indian widows are deprived of their inheritance rights. If a widow has adult son, she may enjoy it but if she is childless or has only daughters she actually faces problems. Although the 'Hindu succession Act 1969' made women eligible to inherits equally with men. Conflicts overland and property are often so bad that brother-in-law force the widow to leave the village.

2. **Prohibitions of Remarriage:** Some castes prohibit remarriage of widows. Other allow it provided that it is within the family. If a widow marries away, she loses her children as well as property. The higher the caste, the more likely it is that remarriage is forbidden.

3. **Observation of Mourning Rights:** They are bound to observe some mourning rights in the family and society. They have to wear white sarees, forgoing all cosmetics, no bangles, no nose rings, flowers, Kumkum and jewelry.

4. **Victim of Violence:** They are commonly accused of having caused her husband's death. In addition, many part of India, especially in tribes, they are killed sometimes.

5. **Economy Problem:** Most of them come across economic hardship during their life. They are bound to send their children to work to earn income instead of sending them to school for education. Employment opportunities for them is low because of low mobility and gender division of labor.

### **1.5 Various Financial assistance Schemes by government of India**

Widows, in many parts of India face many problems be it victim of social unacceptance and violence, economic problems, etc. In today's world also they were sometimes not given their proper rights and respect. Often they are caught up in land property troubles and are not given proper share of the property of their dead husband. They are not accepted in the houses of their in laws as well as their own father's house.

They are tagged as burden to the family and the society. After their husband's death they become economically insecure. They do not have much scope to employment opportunities. They cannot give good education and upbringing for their children. Some are forced to prostitution. Some become refugees in some ashram or temple to survive.

### **Indira Gandhi National Widow Pension Scheme**

Govt. of India has come up with a pension plan for the widows of India named Indira Gandhi Vidhwa Pension Yojana. This scheme is for providing pension to the poor Indian widows who are registered as BPL (below poverty line) members. According to the current structure of the pension plan, the widows under poverty line from 40 to 64 years will get monthly pension of Rs. 300. And after attaining the age of 80 years, the Govt. will raise the pension to Rs. 500 per month. The pension amount will be credited either in bank account of the widow if available or electronic money order. Otherwise, she can collect the same from the post office. The lower level authorities like Gram Panchayats, Zilla Parishads and Municipalities will play a major role in identifying the widows under the BPL and getting them registered with the scheme.

### **Rajasthan Vidhwa Pension Yojana:**

Social Justice and Empowerment Department (SJED) in Rajasthan has launched Vidhwa Pension Yojana / Mukhyamantri Ekal-Nari Samman Pension Yojana for Widow / Divorced / Left Alone women. Under Widow Pension Yojana (विधवापेंशनयोजना), the state govt. will provide upto Rs. 1500 per month to widow and destitute women of Rajasthan who are above 18

### **Haryana Govt. Widow & Destitute Women Pension Scheme for Vidhwa women.**

Social Justice Department, Haryana Govt. has launched Widow & Destitute Women Pension Scheme for Vidhwa women. Under this Widow Pension Scheme 2018, all the deserted / destitute / vidhwa women with more than 18 years of age will get Rs. 1800 as monthly pension

## Uttar Pradesh Vidhwa Pension Yojana

National Social Assistance Programme is an ambitious pension scheme being run by UP govt. and central government. Under this Uttar Pradesh Vidhwa Pension Yojana, all widow women between the age of 18 to 60 years and living Below Poverty. Under Uttar Pradesh widow pension scheme 2018, women whose husband has died and has not done remarriage can avail monthly pension. interested and eligible candidates now does not have to make unnecessary visits at the offices. Instead they can easily apply online to avail benefits of up Vidhwa Pension Yojana

**Sanjay Gandhi Niradhar Yojana** is one more such **social welfare scheme**. Funding for the scheme will be provided by state government only.

### Benefits of the Niradhar Yojana Scheme

- Monthly Rs 600 will be given to an individual beneficiary
- If the family has more than one beneficiary, they will be provided combined assistance of Rs 900.
- Financial assistance under the scheme will be given to beneficiary till his/her children get 25 years old or she/he gets employed, whichever is earlier. If the beneficiary has daughters only, then the assistance will be continued even if they attain the age of **25 years** or get married.
- **Maharashtra Vidhava Pension Yojana 2018** It is an ambitious pension scheme being run by Maharashtra govt. Under this Maharashtra govt. Vidhwa Pension Yojana, all widow women between the age of 18 to 60 years and living Below Poverty. Under widow pension scheme 2018, women whose husband has died and has not done remarriage can avail monthly pension.

### 1.6 Findings and Observations:

It is well known that in India widows tend to face many difficulties and deprivations because of negative social attitudes towards them and social restrictions that are placed upon them and their activities. They are subject to patriarchal customs, religious laws and widespread discrimination in inheritance rights. Many suffer abuse and exploitation at the hands of family members, often in the context of property disputes. Remarriage is much less common than among male widowers, and often explicitly or implicitly forbidden by local communities and prevalent cultural norms.

In the present study total 40 respondents from Nasik city participated. After collecting and analyzing the data researcher findings and observations are as per following

- ❖ It is observed that 11 widows from Nashik road, 7 widows from Jail road have passed SSC but no one from Jakhori clear it. 2 widow from Chehadi haven't go to school. All remaining widows left school within 5<sup>th</sup> to 9<sup>th</sup> standard.
- ❖ 32 participant said that they feel secure in their home and 18 said that they don't feel like so. They also said that they also feel insecure in society, and in houses where they work.
- ❖ 11 participants leaves separately and earn their livelihood from doing domestic work in other houses, like washing cloths and utensils, cleaning the houses, cooking etc

- ❖ Every widow's aspiration is that they desire to educate their children. Because they experienced that less education or no education is curse for the life. But they feel that they are not financially capable to educate them
- ❖ It is observed that 48 participants are Hindu and 2 participants are from Muslim religion.
- ❖ 39 widows are getting benefit of government scheme. 11 widows are don't aware about the scheme.
- ❖ All the 39 widows said that the amount of pension is not sufficient for the livelihood.
- ❖ All the 39 widows have knowledge of banking. i.e. they have their pass Book they can deposit and withdraw the cash from the bank.
- ❖ 16 widows have made some investment for the future.
- ❖ All widows said that they faced financial crises after their husband's death.
- ❖ The Average Age group of the widows is 31
- ❖ About remarriage, 22 participant said that the society will not accept it and remaining participant said that there is fear that our next husband will accept our children properly or not.
- ❖ Majority of participant's Age gap between husband and wife is 9 to 10 years. Majority participants marry in the age of 14 to 16 and the age of Husband is 25 to 28 years at the time of wedding. Majority husband's death was because of cancer, lung problem or lever damage. They were all Addict of alcohol or Ghutka, tobacco etc.
- ❖ All participants have minimum one child and maximum 4 children
- ❖ Standard of living is very low of all participants.
- ❖ All participants Health found very weak. Every participant is complaining about her health but financial condition not permit them to visit doctor and purchase medicines also.
- ❖ 39 participants said that they were communicated about the scheme by their friends and relatives, few said in whispering voice that there are some agents who charged some money to get through the process of the scheme.
- ❖ All participants said that no doubt they are getting some financial assistance but it is no sufficient in present dearness.

#### 1.7 Remedies/ Recommendation:

- **The Education:** The researcher feels that education is utmost problem and to educate these widows in the scheme there should be condition that if you avail this scheme you have to join the specific course which is design for such women. And basic education should be given.
- **Skill Training:** Researcher want to suggest that some widows are not allowed to go outside of the home to earn money. These widows should get Skill training by free workshops, so they can work in home and earn money, which will get them confidence that they are not burden of the family
- **Knowledge of Banking:** Each and every person who avail this scheme should be given knowledge of banking so they can operate their account properly and personally.
- **Children education:** All the participants feel anxieties about their children education. There should be reservation in education upto graduation for their children and scholarship should be given to these children on the condition that they must clear every year successfully.
- **The Pension amount:** The pension must be increased up to Rs.2200 per month. Which will fulfill their minimum food problem ( 30 days x 2 meals x Rs 30 per

meal) 1800 and 400 for minimum other requirement, e.g Clothing and Expenditure on health,etc.

- **Assistance by Financial Institution:** Government should insist the bank and other financial institution that they should provide loan for the business to these women on priority basis and with less interest.so they can establish their business on their own which will empower these women.
- **Interest rate:**Bank gives 1% more interest on the saving account of the senior citizen.Likewise on the saving of these women if bank pay some more interest it will boost their saving in bank.
- **Communication Gap:** It is found that government is trying their level best to assist these widows but it may not communicated those schemes properly or not at all. So the responsibility to communicate these schemes can be shouldered to colleges through universities, every student who work to communicate these scheme can give some credit for these type of social work.

### 1.8 Conclusion:

The survey reveals that the central government, and every state government is trying their level best to provide financial assistance to these widow women but it is known that a big communication gap is crucial factor. Shortage of income is one of the most visible and crucial factors restricting basic capabilities of many poor people. In addition to the problem of persistent deprivation, widows are severely facing issues of vulnerability. With the advancement in age not only the incidence of widowhood increases but also aged women become deprived of friend, jobs, status, power, influence, income, and health etc.After all these widows are human asset of the country. We can use these human resource for empowerment of the country, By giving them skill development programmes. Researcher feels that when all the widows deny the pension scheme, because they find their sufficient earning source that will be the golden era of the country.

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