



ELDERLY WIDOWS IN KERALA: AN INVISIBLE, DEPENDENT AND SECLUDED POPULATION

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Abstract

Marital dissolution through widowhood is an example of an anticipated or normative life-course transition for older women. Irrespective of the social background, women experience widowhood earlier than men, because women generally marry men older than themselves, live longer than men. This paper makes a detailed study on the factors like extent of dependency, instances of diffidence and extent of inclusion of elderly widows in their familial matters. Major questions raised by the researcher here includes: how the size and structure of family, educational background, occupational history and income of the elderly widows have a bearing on their involvement in familial and social matters. A total of '690' elderly widows were selected from three districts in Kerala through systematic sampling. An interview schedule has been employed for eliciting information from the respondents in addition to casual observations and informal conversation. An active family life is certainly being the indicator of the social well being of an individual. Through the involvement of family affairs each of us in constant touch with the different phases of social life. The studies described in this document add to what is known about the vulnerability of elderly widows in Kerala in its every context and dimension. The discussion on the findings concluded that education, income, place of residence and occupational history has no significance with their involvement family decisions. More specifically, they are treated as an outdated item with little consideration being paid by younger members to accommodate them.

Objective

This paper makes a detailed study on the factors like extent of dependency, instances of diffidence and the nature and extent of inclusion of elderly widows in their familial matters. Major questions raised by the researchers here includes: how the size and structure of family, educational background, occupational history and income of the elderly widows have a bearing on their involvement in familial and social matters.

Methods

A total of '690' elderly widows were selected from three districts in Kerala through systematic sampling. An interview schedule has been employed for eliciting information from the respondents in addition to casual observations and informal conversations.

Results & Discussion

An active family life is certainly being the indicator of the social well being of an individual. Through the involvement of family affairs each of us in constant touch with the different phases of social life. The studies described in this document add to what is known about the vulnerability of elderly widows in Kerala in its every context and dimension. The discussion on the findings concluded that education, income, place of residence and occupational history has no significance with their involvement family decisions. More specifically, they are treated as an outdated item with little consideration being paid by younger members to accommodate them.

Key Words *Economic Dependency, Elderly Widows, Kerala, Occupational history, Social exclusion.*

Introduction

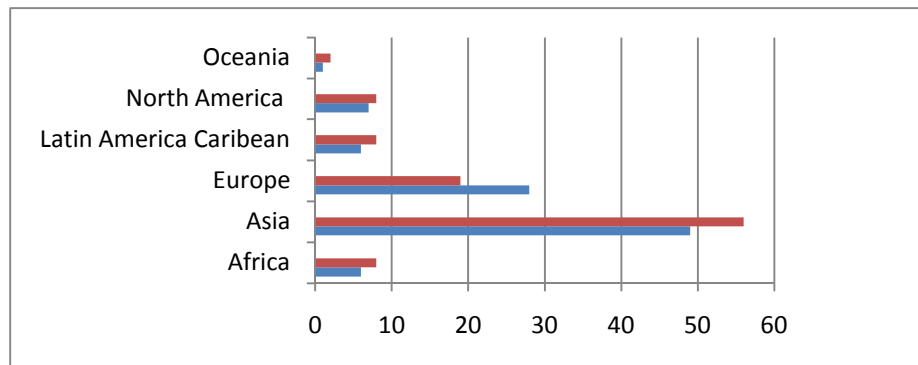
Marital dissolution through widowhood is an example of an anticipated or normative life-course transition for older women. Irrespective of the social background, women experience widowhood earlier than men, because women generally marry men older than themselves, live longer than men. They also spend more years as a widow and, in their later years, seldom remarry after the death of their husbands. Among women age 65 and older, up to 42 percent are widowed, more than three times the rate among their males peers (13 percent). Among the oldest-old, this rate increases to 76 percent of women and 34 percent of men (AOA, 2008; Federal Interagency Forum, 2008).

The majority of the world's older population lives in developing countries: Of the billion people over 60 in 2020, 700 million will live in developing countries and the rate of growth also will be high among these regions. An estimated 80 per cent increase will occur in developing countries especially in Asia. Currently, over half of the world's population over 60 are living in Asia, by 2020, 48 per cent of people over 80 will be living in Asia. The majority of the world's older people are women. Of the 542 million people over 60 in 1995, 55 per cent are women. While the share remains roughly the same, those



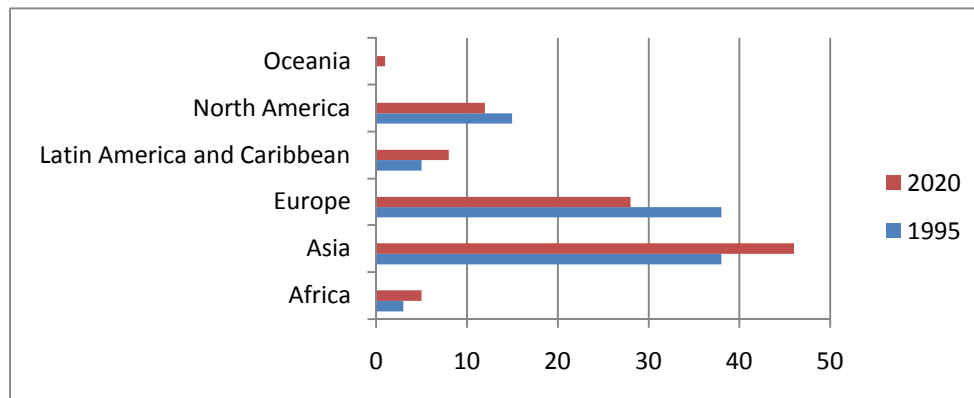
numbers will almost double by 2020. For the over 80s, women currently outnumber men by approximately two to one. Currently 58 per cent of women over 60 live in developing countries. That will grow to 70 per cent by 2020 (UN Population Division, 1996).

Figure-1: World distribution of women over 60 by region (Numbers of people in millions)



Source: UN Population Division, 1996.

Figure-2: World distribution of women over 80 by region (Numbers of people in millions)



Source: UN Population Division, 1996.

Widows, of all ages, are often evicted from their homes, stigmatized and physically abused—some even killed. Widowed mothers, as sole supporters of their offspring, are forced to withdraw these children from school and to rely on their labour. The daughters of widows may suffer multiple deprivations, increasing their vulnerability to abuse. The extreme plight of child widows in Asia and Africa has yet to be researched and addressed by agencies and non-governmental organizations (NGOs) committed to safeguarding the rights of the child (Owen, Margaret, 1996). While the problems are worse in the developing world, recent conflicts elsewhere have created a new class of widows—the product of armed conflict and ethnic cleansing (Owen, Margaret, 1999). The disintegration of social security systems and the dismantling of the welfare state in Eastern Europe have produced a further sub-class of impoverished older widows. The monetary value of widows' pension is a continuing source of grievance, since the value often does not keep up with fluctuations in the ever-changing cost-of-living indices, or with expectations that the older generation may have had of what life would be like in retirement. The relative poverty of older widows and young widowed mothers and their children, due to the dismantling of welfare systems in the North and in Eastern Europe, while not comparable to the pauperization of widows in Asia and Africa, marginalizes them from mainstream society and increases their vulnerability to depression, ill health and violence (UN Report, 2001).

Method

Design: The nature of the topic in this research demands a cross-sectional analysis of the population under study and the researchers followed a Descriptive design for their study covering different age groups. It ensures the inclusion of various age groups irrespective of the social stratum they belonged and there by incorporating the subjective and objective information from the target groups studied. The statements of relationships generated by this study describe the reasons why older widows in Kerala experiencing such forms of vulnerability and how they respond to the supporting networks available to them.



Sample

According to the 2001 census, 12% of the population of Kerala is above the age of 60 years. Of these, majority are females (55.5%). Among them 89.8% are widows. The universe of the present study consists of widows aged 60 and above who are the permanent residents of Kerala for the last 10 years. Initially the sample size had been fixed to '750' elderly widows aiming to include at least 10% of the total population. Due to the unexpected demise and shifting of some of the selected respondents, the sample size was re-fixed into '690'. The samples were selected systematically from the population having the highest and lowest incidences of widowhood viz. Malappuram (91.55%), Thiruvananthapuram (87.33%) and Kottayam (83.56%). For convenience the districts were again classified in to rural and urban areas and a sample of '115' were selected from each area. Accordingly a sample size of '690' was selected from the voters list through systematic sampling.

Interview Protocols

The interviews took place at the premises of the respondents' residences with the help of a structured interview schedule and were conducted in a fairly informal way. '690' older widows who met the study's criteria were interviewed in person to get closer to their perspective on the transition occurred to their life after the demise of their husband. Every effort was made to ensure the confidentiality and reliability of the interview. More time has been spent to those participants who shown willingness to share their story, with an aim to present it as case studies. Cross tabulations were done to find out the how each variable related to the other and which are more influential. Chi-Square analyses were carried out to check the validity of the hypotheses.

Results & Discussion

An individual's importance in the family can be judged by his/her ability to make influential changes among the family and its members. While asked about the role and extent of inclusion in family decisions, majority of them showed inertness with a marked blankness in their facial expressions. In a casual way they asserted that neither they are interested nor they included in to such a process, and they ready to admit it as a natural and inevitable thing in life. In statistical terms a comparison based on family size and in decision making revealed greater participation for those who belonged to small families (<5 members/family) and lesser among those belonged to larger families (>8 members/family). The logic is so clear that among small families, these widows are the main earning members in addition to their status as 'Head of the family'. While the oldest old (>80 years) among the large sized families has not been assigned such major roles and freedom.

Previous occupation & Role in Family Decisions

A significant outcome of the study was the relationship existed between the occupational history of the respondents and their role in family decisions. Unlike the usual practice of entrusting the eldest member in family decisions, these widows were partially excluded from it due to certain reasons which are of no significance in making familial decisions. The data collected from respondents revealed the inter relationship between the occupational history of the respondents and their involvement in decisions related to family affairs. Those respondents with a comparatively better occupational history like government job or better paid jobs still holding a vital role in family decisions, especially the decisions related to them. On the other hand the one with no history of a paid job has completely devoid from such a process irrespective of the fact that they toiled their past years for the well-being of the family. Matching this statement out of the '690' respondents, '52%' asserts that neither they were included nor offered any suggestions in family decisions. Only '12%' revealed that their voice get reflected in family decisions and are some way independent than their counter parts in the study. The result is further shown in the table.

Table-1, Occupational history & Role in Family Decisions

Occupation	Inclusion in decision making			Total %
	Always %	often %	Never %	
Home maker	41	119	260	420(61)
unskilled	3	37	31	71(10)
Agriculture	3	66	34	103(15)
others	35	25	33	93(13.6)
Govt. service	2	1	-	3(0.4)
Total	84(12)	248(36)	358(52)	690(100)

Generally people believed that those who belonged to developed area pursuing a comfortable and luxurious life compared to the rest of the population. High literacy rate, employment opportunities together with more facilities made their life blessed one. Unfortunately, it seems to be wrong in the case of these elderly widows. When the researchers asked about the instances



of violation of their basic rights and decent life, irrespective to the area they live, the respondents untangled a series of stories that pictures their great patience and high level of tolerance. Besides the freedom enjoyed by an individual and her involvement and importance in family related gatherings shows the value and worth of that person in the so called social realm.

Table-2, Place of residence and opinion about participation in family affairs

Place of residence	Nature of participation (%)			Total (%)
	Willingly	Compulsion	No participation	
Rural	212(30.7)	96(14.0)	37(5.3)	345(50.0)
Urban	125(18.1)	112(16.2)	108(15.7)	345(50.0)
Total	337(48.8)	184(30.2)	145(21.0)	690(100)

The analysis done here revealed that there is not much variation existed in terms of rural-urban difference on like matters. Out of the '690' widows studied, '31%' from the rural area voluntarily participated in family get together. Their counterpart in urban area showed similar trend by giving a positive reply from '18%' of them. Participation due to compulsion constitute '14%' out of total reply from rural area and '16%' from that of urban area. Meanwhile only '5%' from rural area and '16%' from urban area accepted that there is little participation from their side during such gatherings.

During the initial stages of the study it was hypothesized that the place of residence of the elderly widowed population has significance with their economic dependency. A Chi-square analysis has been done to check the validity of the hypothesis and it showed an F-value (calculated) of 224.7 with a degree of freedom '2' at 10% level of significance. Hence it has been concluded that **the place of residence has no significance in the economic dependency** experienced by elderly widows in Kerala.

Economic Insecurity

Being economically dependent and insecure makes their vulnerability more crucial. It is more severe among the widows belongs to rural areas. Except for the service/family pensioners, the rest in urban area also experienced certain forms of hardships. Even though more than '50%' of the respondents were eligible for widow pension, the amount seems to be so meager that none of them could meet their requirements with this purse. As long as the mismatch between the income and expenditure existed their penury continues. As A.B.Bose pointed out in his book, the family obligations of children were changed with their increased financial responsibility. A wide range of expenses have to be met by children. Sons have to shoulder the responsibility of educating their children which may extend to 20 to 25 years, and require large expenses as good education and training come at a price. In urban areas, they are further required to meet increased cost of rent, transportation and other expenses. They also need to save for meeting their needs in old age, and invest in housing for a place to stay after retirement from economic activity. When parents stay on the same household as that of the son, discriminating care can arises.

Income, Freedom of spending and Extent of Debt

Though monetary status cannot be considered for assessing an individual's capacity to make judgments, the nature of the study forced the researcher to collect data related to the extent of income possessed by these widows and their freedom in spending their money. Analysis of primary data revealed the fact that even among this elderly group their financial status enabled them to enjoy the right to decide how to spend their money. Though only '8%' of them have a monthly income that exceeds Rs.1000, all of them unanimously opined that they hold full control on their money. '45%' of the respondents revealed that they only get an income which is less than Rs.1000 per month. Out of them around '45%' accepted that it is their son with whom they are staying decides the spending of their income. Such an absence of control over their available resources is another factor that pushes them in to the state of destitute.

Table-3: Extent of Debt and reasons for incurring it

Debt	Reason (%)						Total (%)
	personal	homely	medical	Edn.	others	NA	
<Rs.10000	-	9	30	-	-	-	39(6)
Rs.10000-50000	1	9	4	-	2	-	16(2)
>Rs. 50000	2	4	-	1	-	-	7(1)
No debt	-	-	-	-	-	628	628(91)
Total	3(0.5)	22(3.5)	34 (5)	1(0.2)	2(0.3)	628(91)	690(100)



There is a belief that being non productive, elderly people always depends on younger ones and ultimately live at the mercy of them. Though the study started with such an assumption, the data revealed certain contrasting evidences. A significant number of these elderly widows were struggling very hard to get out of the debt trap. Widows in their 60s are more subjected to such a crisis. It was their husband who borrowed the money; but after his death the responsibility came to their shoulders. The more significant thing is that the money they borrowed was not for any personal benefits but for a multitude of needs ranging from medical to the construction/renovation of house and in some cases to meet the expenses incurred during the marriage of a daughter. Out of the '690' widows interviewed only 9% of them revealed that they are responsible for repaying a sum ranging from Rs.10,000 to Rs.50,000. This is another factor that makes them more panic. The exclusion from mainstream financial institutions is another instance of denying their right. Irrespective to their sex elderly population are devoid of right in availing credit from public sector banks. In some cases, widows can become liable for the repaying the debt of their deceased husband. Though the micro finance institutions grants loan to its elderly members, they fixed a ceiling to the amount issued.

Concluding Remarks

The research question under examination in this programme of research pertained to examine the extent of vulnerability confronted by the elderly widows in Kerala. This topic was of peculiar because of the changes that occurred to the Kerala society in terms of the family structure, functions, occupational realm and attitude of present generations to their parents and grand- parents. It is obvious from the study that 'age' and 'size of family' are two important aspects that directly associated to the vulnerability of elderly persons, especially widows in Kerala. With the increase in the size of the family there seemed to be a natural negligence from the younger members to look after the affairs of the elderly people and they often make certain compromises while prioritizing the needs of their parents and grand-parents. This leads to the natural omission of most elderly population resulting in an additional sore in their already wounded life.

A classification made on the basis of education of respondents and their inclusion in decision making untangled the truth that the percentage that included in decision making is comparatively lesser than those who excluded in each group. Similar is the trend when we made a distribution on the income level and inclusion in decision making. Though in the broad sense, age and size of the family appears to be independent attributes, an in- depth analysis revealed that there exists some relationship between them; particularly in the case of these elderly population. As we expected, the lesser the age the higher will be the extent of participation. Together with a multitude of issues, meagre income and financial insecurity further pushed them into a deep trench from which an escape seems unimaginable for them. Still a sizeable number among them accepted that it is their son with whom they are staying decides the spending of their income. Such an absence of control over their available resources is another factor that pushes them similar to the plight of a destitute.

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