

Study on Status of Women and Widows in the Modern Era

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Abstract: *The word widow in the Indian cultural context is referred to women whose husband is dead and who are not permitted for remarriage. The plight of widow is indeed miserable for, almost inevitably, it carries with it problems of ill health, insufficiency of money, unemployment and strained social relations with one's children and one's friends for both men and women. The vulnerability of women in rural status is worse compared to the all India levels. Of course, there are certain initiatives in the country, especially after the Independence towards raising the status of women. However, there are miles to go in order to reach the goal of gender equality.*

Introduction

From time to time in the history of Indian culture, there were sporadic movements to liberalize attitudes towards widows, to abolish extreme practices like *sati* and to give them access to a religious life. However, none of them was so concerted and well organized as the one in the nineteenth century. The leaders of the new reform movement were inspired by the spirit of rationalism and individualism which had come to India from the West through Protestant Missionaries, the newly established press and educational institutions. The nineteenth-century reforms were mainly directed towards upper-caste Hindu women because the men of their community were the first to come into contact with Western liberal ideology through English education, the first to accept employment in British institutions and to join the new professions as lawyers, doctors, teachers and journalists.

They acquired their position and strength through professional competence rather than hereditary privilege. Under the impact of British rule and as a reaction to it, they started movements for the reform and modernization of their own communities, a phenomenon which has been described as 'Bourgeoisification of the indigenous culture in a colonial context'. The social and religious movements initiated by the new middle class Hindus sought to educate women, bring them out of seclusion, abolish child marriage and polygamy, and ameliorate the condition of widows. The leaders of these movements wished to refashion their personal and domestic relationships, to break away from the joint family and to bring about a radical change in the relations between men and women in marriage. They argued for a closer union based on compatibility and companionship rather than a relationship which, consisted largely of the formal fulfillment of the roles of husband and wife.

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Any remaining errors or omissions rest solely with the author(s) of this paper

Status of Women and Widows in the Modern Era

Over the last few years there has been a high decibel noise for women's rights and against women atrocities. There is no doubt that one can see the result of these activism in the form of authorities taking action against the offenders on women atrocities. But, whether this activism has led to decrease women atrocities is debatable. However, in all these din of women rights and protection, everybody including the women activists forget the widows as a class. As compared to women atrocities, there seems to be less noise regarding the rights of widows as a class. Despite constitutional safeguards against discrimination on the basis of sex, religion and creed, spread of modern education and modernization in present day India, the treatment meted out to widows remains as mentioned above.

Only for the past two or three decades the government of India, voluntary organizations and social science researchers have become conscious about gender discrimination in general and discrimination of the widows within the segment of the women leading to affirmative action's like welfare measures, empowerment effort and initiation of research to understand the problems of women in general and widows in particular. It is unfortunate that many of the affirmative programmes like welfare and empowerment and even research studies do not recognize widows as a separate category requiring separate treatment but are clubbed under general category of women. No doubt widows as a separate category requiring separate treatment but are clubbed under general category of women. However, a few researchers and voluntary agencies did recognize "widows" as a separate category requiring different approach in research as well as in empowering them.

Widowhood is not just transition from one marital status to another after the death of the husband. Even today, entering into widowhood is more hazardous, painful and humiliating to women than to a widower because of the discrimination, ritual sanctions of the society against the widows. With the result, widows in India not only suffer with social and economic sanctions but also face many psychological consequences, loneliness and in many cases deprivation causing emotional disturbances and imbalance.

Likewise, there are different categories of widows the aged, the destitute, the young and even widows of tender age etc., and each category of widows has its own problems and solution to solve the problems may also differ from one category to the other. Another process which has been noticed by various social scientists in the country is the process of Sanskritisation among the lower castes and the consequence of which is increasing rigid attitude towards the widows in these caste. Sanskritisation means adopting the rituals and customs of the twice born castes by the people belonging to lower castes, one of it is prohibiting the remarriage of widows. Simultaneously, one can also notice the opposite of it i.e., relaxation of attitude towards widows among the upper classes in metropolitan cities like Mumbai, Delhi, etc., Because of the above mentioned variations of the status and nature of widows in this country there is a need to understand the problems of widows at segregated level. This means besides, the assessment of gender specific needs, the assessment of specific needs of the widows is necessary to understand the position of the widows and to empower them.

Statement of the Problem

The widows condition in Erode District is much cruel than the other districts. In the name of rituals, the Hindu widows have to follow the strict principles and regulations of the villages. The village heads frames the terms and conditions for the widows for the social and cultural life and they strictly watching their movements and personal activities. These widows are mostly

illiterate and semi-literate and they are unable to get good jobs in the Government. Mostly, these widows are working as coolies and offered poor or marginal wages. They are unable to raise their voice towards eight hours working and good wages. Their rights are highly exploited by the entrepreneur and landlords. This leads to poor economic condition and they are unable to lead a standard life on par with the other females. At this juncture, the researcher has raised the following questions.

1. How far the widows in the study area are affected socially and economically?
2. What steps should be initiated to change their socio-economic condition of traditional style to modern life?
3. Who has to ignite to change the status of socio, economic and cultural liberty of the widows?

Objectives of the Study

The following are the objectives of the study.

- To study the theoretical framework of marriage, widows and invisible widows.
- To study the socio-economic conditions of the widows and invisible widows in Erode District.
- To ascertain the causes for their present state of living in the study area.
- To identify the socio, economic and cultural problems faced by the sample respondents.
- To suggest better ways and means to empower the widows and invisible widows.

Data and Methodology

The present study is confined to Erode District of Tamil Nadu. This study used primary data. The necessary primary data are collected from 225 sample respondents by employing Simple Random Sampling technique.

Review of Literature

Lee et al. (2001)³ found widowed men find housework to be more daunting. Their dislike of housework combined with the necessity of doing, it is associated with greater depression than married men. Men are more advantaged by married than women in terms of psychological well being. Widowhood is also more depressing for men because married men are the least depressed of any sex/marital status group. There is a lot of information suggesting that the level of QOL, optimism and depression is different for widowed and married people keeping in view this background and above literature now the problem, objectives and hypotheses for the present investigation will be formulated.

Swain, et.al. (2004)⁴ studied the selected morbidly status of widows in India was analysed from the data records of the National Family Health Survey conducted throughout India during 1998-99. The objective of the study was to determine the pattern of morbidity (i.e. asthma, tuberculosis, jaundice and malaria) among widows with reference to selected socio-economic and demographic characteristics such as age, type of residence and standard of living index (SLI) etc. The study revealed that the prevalence of Asthma, TB and Malaria was higher among widows and increased rapidly with age compared to currently married women. Jaundice

3 Lee, G. R; De Maris, A; Bavin, S; & Sullivan, R. (2001). Gender difference in the depressive effect of widowhood in later life. *Journal of Gerontology: Social Science*, 56, 556-561.

4 Pushpanjali Swain, Hemanta Meitei M. and Sherin Raj T.P.(2004), "Morbidity Status Of Widows In India", *Perspectives and Issues* 27(3): 173-184.

Study on Status of Women and Widows in the Modern Era

was most prevalent among the younger compared to older widows and the ones in the age group 60 and above suffered the least. Factors such as household standard of living, living arrangements and life style variables like smoking demonstrated a strong association with the prevalence of Asthma and TB. Diseases like Malaria, Asthma and TB were much higher among those living in most distressful conditions. Rural widows were two times more likely to suffer from malaria than their urban counterparts, in the state-wise comparison; Andhra Pradesh had a higher prevalence of these four diseases among widows than the national average. The above findings justify the need for adequate intervention measures for social uplift of this vulnerable group of the society, which would benefit them in improving their health status too.

Padmanabhan (2006)⁵ in his book is an in-depth study about the socio-economic status of widows of the Hindu Mudaliar community of Tamil Nadu, the so called socially and economically advanced community, declared by the Government of Tamil Nadu. The findings of the study are revealing and exhilarating. The mean age of marriage of the young widows was higher compared to the middle aged and old generation's widows. The literacy was found to be higher among young widows compared to middle and old widows. Therefore, the young widows were literate and skilled compared to the old widow. The study has made few recommendations with a view to empower the widows in particular and women in general. Universal education, training in specified trade, extension of information to all the widows and women through mass media, women's associations, schools and post-offices. These measures would relieve the pain of widows, who are subjected to social, economic physical, psychological and mental agony. It would empower the widows, change their attitude social norms as well as transform the attitude of others towards widows.

Kanchan Bharati (2012)⁶ observed that old widows encounter financial constraints along with lack of any access to household property. Socially, they lead a life of dependency, coupled with sheer lack of any significance attached to their lives. They were given only a secondary status in their household and in political terms, they also lack any say in decision-making processes. Moreover, economic insecurities compel old widows either to depend on others for survival or to take up employment as much as their physical capacity allows them, in order to live their lives and also to support family with young or non-working adult members. This situation of widows trying to remain useful and contribute to the household is important, as it determines their social status and importance in the family. It also influences the kind of old age care and support they receive from the family members.

Gopang and Saeed, et.al. (2014)⁷ the research study analyzed the socio-economic and cultural status of widows in University of Sindh, Jamshoro Residential colony. Information was collected from the 39 widows living in the said colony on structured self-administered questionnaire. As there was no secondary data available on the widows in the colony, the research started with overall household survey in order to ascertain the number of the target population. The study aimed at comprehensive analysis of situation of the widows in the area and major problems faced by them. It also offers a set of suggestions and solutions to help these women out of various problems based on the findings of the research study.

5Padmanabhan (2006) "Socio-Economic Status of Widows" New Delhi, Serials, 2006.

6Kanchan Bharati (2012) *Surviving Spouses: A Sociological Study Of Old Widows In Rural Haryana* Thesis Submitted To The University Of Mysore, Through The Department Of Sociology University Of Mysore, Mysore by Kanchan Bharati.

7Najma Gopang, Ali Gul Khushik, Shamshad Begum and Sadaf Saeed (2014). "An Analysis of Socio Economic Conditions of Widows Living in Sindh University Colony Jamshoro, Sindh" *The Women - Annual Research Journal* Vol.4.

Key Statistics on Widows – 2015: Number of Widows and Poverty

The data is taken from the UN database and individual country census and population survey data collected individually for this report. The 2015 report has re-estimated the 2010 data to be used for comparing changes in statistics on widows between 2010 and 2015.

Re-estimation of the 2010 data was necessary because the underlying population data used for the 2010 estimates had been revised downwards by the United Nations Population Division (UN Population Division population data used for the 2015 global widows report is The 2012 Revision). The original 2010 Loomba Foundation report data gave the total number of widows globally as 245,188,630 while the revised 2010 data gives a global widows total of 237,113,760.

Using the revised 2010 data, it is possible to conduct an analysis of changes in the number of widows from 2010 to 2015: the total number of widows globally estimated for 2015 is 258,481,056 which represent a 9.0% percent global increase in the number of widows. All regions of the world showed an increase in the number of widows (see the table above). The Middle East and North Africa showed that largest change of the period 2010 to 2015, with a 24.3% increase.

The region with the smallest change in the number of widows was North America, with only a 0.5% increase. The least developed regions of South Asia and Sub-Saharan Africa showed percentage changes at half those of the Caribbean, Central America, South America and East Asia and Pacific, this is likely due to the steadily improving life expectancy of women in most of these areas.

The region with the highest number of widows was East Asia and Pacific, followed by South Asia and Europe and Russia in that order. All other regions have significantly smaller numbers of widows than these three regions. The South Asia share is significant because of the high level of extreme poverty in the region, while Sub-Saharan Africa has a higher percentage of extreme poverty but a much lower global share of widows.

Table 1: Regional and Global Estimates of Widows: Changes Between 2010 and 2015

Region	2010 Revised Widows Numbers Estimates	2015 Widows Numbers Estimates	Change in Numbers: 2015 Minus 2010 data	% Change from 2010 to 2015
Sub-Saharan Africa	20,562,647	22,153,905	1,591,258	7.7%
East Asia & Pacific	72,927,868	82,298,356	9,370,488	12.8%
Middle East & North Africa	12,045,467	14,969,643	2,924,176	24.3%
Central Asia	3,518,319	3,614,152	95,833	2.7%
South Asia	54,562,110	57,844,083	3,281,973	6.0%
North America	14,209,960	14,280,312	70,352	0.5%
Caribbean	865,404	988,860	123,456	14.3%
Central America	3,624,832	4,159,216	534,384	14.7%
South America	11,309,297	12,774,265	1,464,968	13.0%
Europe and Russia	43,487,856	45,398,264	1,910,408	4.4%
Global TOTAL	237,113,760	258,481,056	21,367,296	9.0%

Source: Loomba Foundation 2010 report estimates

The data is based on Regional and Global Estimates of Widows: Changes between 2010 and 2015. LDCs also have the highest percentage of widows in all age groups, with the exception of South Asia. The 2015 report has re-estimated the 2010 data to be used for comparing changes in statistics on widows between 2010 and 2015. Re-estimation of the 2010 data was necessary

Study on Status of Women and Widows in the Modern Era

because the underlying population data used for the 2010 estimates had been revised downwards by the United Nations Population Division (UN Population Division population data used for the 2015 global widows report is The 2012 Revision). The original 2010 Loomba Foundation report data gave the total number of widows globally as 245,188,630 while the revised 2010 data gives a global widows total of 237,113,760.

Using the revised 2010 data, it is possible to conduct an analysis of changes in the number of widows from 2010 to 2015: the total number of widows globally estimated for 2015 is 258,481,056 which represent 9.0% percent global increase in the number of widows. All regions of the world showed an increase in the number of widows (table no. 3.5). The Middle East and North Africa showed that largest change of the period 2010 to 2015, with a 24.3% increase. The region with the smallest change in the number of widows was North America, with only a 0.5% increase. The least developed regions of South Asia and Sub-Saharan Africa showed percentage changes at half those of the Caribbean, Central America, South America and East Asia and Pacific, this is likely due to the steadily improving life expectancy of women in most of these areas. The region with the highest number of widows was East Asia and Pacific, followed by South Asia and Europe and Russia in that order. All other regions have significantly smaller numbers of widows than these three regions. The South Asia share is significant because of the high level of extreme poverty in the region, while Sub-Saharan Africa has a higher percentage of extreme poverty but a much lower global share of widows.

Table 2: Global and Regional Estimates of Widows in Extreme Poverty – 2015

Regions & Global	Widows in Extreme Poverty - 2010 Revised Data	Number of Widows - 2015	Widows in Extreme Poverty - 2015	Extreme Poverty Change 2010 to 2015 (numbers)	Extreme Poverty %Change 2010 to 2015
Sub-Saharan Africa	10,528,075	22,153,905	9,371,102	1,156,973	-11.0%
East Asia & Pacific	10,939,180	82,298,356	4,526,410	6,412,770	-58.6%
Middle East & North Africa	662,501	14,969,643	703,573	41,072	6.2%
Central Asia	1,386,218	3,614,152	672,232	713,986	-51.5%
South Asia	21,988,530	57,844,083	19,319,924	2,668,606	-12.1%
North America	539,978	14,280,312	741,827	201,849	37.4%
Central & South America & Caribbean	1,769,548	17,922,341	878,195	891,353	-50.4%
Europe & Russia	1,391,611	45,398,264	2,048,082	656,471	47.2%
Global Total	49,205,641	258,481,056	38,261,345	10,944,296	-22.2%

Source: Loomba Foundation 2010 report estimates

Table 2 shows the estimates for widows in extreme poverty in the regions and at global level. The revised 2010 data on extreme poverty is also provided for comparison of trends since the original 2010 widow's report was produced. In 2015 only estimates of extreme poverty are available as the necessary poverty percentage data for moderate poverty are not available for 2015. The data below shows in 2015, there are an estimated 38,261,345 widows were in extreme poverty where the basic needs are not met (see section below on poverty for more details). The 2015 data on widows in extreme poverty shows there has been an 22.2% decrease in the number

of widows in extreme poverty, this decrease mirrors the global decrease in all persons in extreme poverty of approximately 20% in the World Bank forecast for 2015.

In order to analyze the objectives of the study, firsthand information was collected from field survey with the help of an interview schedule. The sample respondents have been chosen from the following blocks of Erode District.

Table 3: Geographical Distribution of Sample Respondents

S. No.	Name of the Block	Number of Sample Respondents	Percent to Total
1	Erode	75	33.33
2	Bhavani	50	22.22
3	Perundurai	25	11.11
4	Gobichettipalayam	50	22.22
5	Sathiyamangalam	25	11.11
	Total	225	100

Source: Primary Data

For the purpose of the study, it is clear from the table shows that about 33% of sample widows live in Erode, about 22% of sample widows live in Bhavani and Gobichettipalayam and the remaining 11% live in Perundurai and Sathayamangalam.

Data Analysis and Interpretation

With a view to find the association between age of the respondents and the income earned per month by the widows a two way table was prepared and is exhibited in table 4.

Relationship between Age of the Respondents and Monthly Income

Table 4: Age of the Respondents and Monthly Income

Age of the Respondents	Monthly Income			Total
	Low (Rs. 3000 and below)	Medium (Rs. 3001 - Rs. 6000)	High (Above Rs. 6000)	
Young (Below 36 Years)	12 (13.5)	16 (27.1)	28 (36.4)	56 (24.9)
Middle (36 to 50 Years)	24 (27.0)	25 (42.4)	34 (44.2)	83 (36.9)
Old (Above 50 Years)	53 (59.6)	18 (30.5)	15 (19.5)	86 (38.2)
Total	89 (100.0)	59 (100.0)	77 (100.0)	225 (100.0)

Figures in the Parentheses indicate percentage

It is highlighted from the above table that the percentage of high amount of income earned by the widows' was the highest (44.2%) among the respondents belonged to 36 to 50 years age group and the same was the lowest (19.5%) among the respondents of above 50 years age group. The percentage of medium income earned by the widows was the highest (42.4%) among the middle aged category of widow respondents and the same was the lowest (27.1%)

Study on Status of Women and Widows in the Modern Era

among the young category of respondents. On the other hand, the percentage of low level amount of income (Rs. 3000 and below) earned by the widow's was the highest (59.6%) among the above old (50 years) aged category of respondents and same was the lowest (13.5%) among the (below young 36 years) aged category.

In order to find the relationship between age of the widows and their amount of income earned per month, a chi-square test was employed to test the following hypothesis and the result of the test is shown in table 5.

Hypothesis

Null Hypothesis (H₀): There is no close relationship between age of the respondents and the amount of income earned per month.

Alternative Hypothesis (H₁): There is a close relationship between the age of the respondents and the amount of income earned per month.

Table 5: Chi-Square Tests

Chi-Square Value	DF	Table Value	Remarks
31.389	4	9.488	Significant at 1% level

It is divulged from the above table that the calculated chi-square value is greater than the table value and the result is significant at 1% level. Hence, the Null Hypothesis (H₀) is rejected and the alternative Hypothesis (H₁) is accepted. The hypothesis, "age of the widows and the amount of the income earned per month" are associated, holds good. From the analysis, it is concluded that there is close relationship between age of the widows and their amount of income earned per month.

Relationship between Educational Qualification and Monthly Income

Table 6: Educational Qualification and Monthly Income

Educational Qualification	Monthly Income			Total
	Rs. 3000 and below	Rs. 3001 - Rs. 6000	Above Rs. 6000	
Illiterate	60 (67.4)	25 (42.4)	26 (33.8)	111 (49.3)
Primary School Level	7 (7.9)	17 (28.8)	10 (13.0)	34 (15.1)
High School Level	15 (16.9)	6 (10.2)	22 (28.6)	43 (19.1)
Higher Secondary and Above	7 (7.9)	11 (18.6)	19 (24.7)	37 (16.4)
Total	89 (100.0)	59 (100.0)	77 (100.0)	225 (100.0)

Figures in the Parentheses indicate percentage

It is highlighted from the above table that the percentage of high amount of income earned by the respondents was the highest (33.8) among the illiterates category and the same was

the lowest (13.0%) among the respondents having primary school education. The percentage of medium amount of income earned by the respondents was the highest (42.4%) among the illiterate category respondents and the same was the lowest (10.2%) among the respondents having high school level education. The percentage of low amount of income earned was the highest (67.4%) among the illiterate category respondents and the same was the lowest (7.9%) among the respondents having primary school and higher secondary education and above.

In order to find the relationship between the education qualifications of the widows and the amount of income earned per month, a chi-square test was employed to test the Hypothesis and the result of the test is shown in table 6.

Hypothesis

Null Hypothesis (H₀): There is no significant relationship between educational qualification of the widows and the income earned per month.

Alternative Hypothesis (H₁): There is significant relationship between educational qualification of the widows and the income earned per month.

Table 7: Chi-Square Tests

Chi-Square Value	DF	Table Value	Remarks
34.554	6	16.812	Significant at 1% level

It is examined from the above table that the calculated chi-square value is greater than the table value and the result is significant at 1% level. Hence, the null hypothesis (H₀) is rejected and the alternative Hypothesis (H₁) is accepted. The Hypothesis “Education qualification of the widows and the income earned per month” are associated, holds good. From the analysis, it is concluded that there is a close relationship between with the education qualification of the widows and amount of income earned per month.

Relationship between Size of the Family and Monthly Income

Table 8: Size of the Family and Monthly Income

Size of the Family	Monthly Income			Total
	Low (Rs. 3000 and below)	Medium (Rs. 3001 - Rs. 6000)	High (Above Rs. 6000)	
Small	12 (13.5)	17 (28.8)	20 (26.0)	49 (21.8)
Medium	51 (57.3)	35 (59.3)	49 (63.6)	135 (60.0)
Large	26 (29.2)	7 (11.9)	8 (10.4)	41 (18.2)
Total	89 (100.0)	59 (100.0)	77 (100.0)	225 (100.0)

Figures in the Parentheses indicate percentage

It is surmised from table 8 that the percentage of high income earned by the respondents was the highest (63.6) among the respondents belonged to medium size family the same was the

Study on Status of Women and Widows in the Modern Era

lowest (10.4%) among the respondents belonged to large size family. The percentage of medium amount income earned by the respondent was the highest (59.3%) among the respondents belonged to medium size family and the same was the lowest (11.9%) among the respondents belonged to large size family. On the other hand, the percentage of the low amount of income earned by the widows was the highest (57.3%) among the respondents belonged to medium size family and the same was the lowest (13.9%) among the respondents belonged to small size family.

In order to find the relationship between respondent's family size and the income earned, a chi-square test was employed to test the hypothesis and the result of the test is shown in the following table.

Hypothesis

Null Hypothesis (H₀): There is no significant relationship between respondents' family size and the amount of income earned.

Alternative Hypothesis (H₁): There is significant relationship between respondents' family size and the amount of income earned.

Table 9: Chi-Square Tests

Chi-Square Value	DF	Table Value	Remarks
14.859	4	13.277	Significant at 1% level

It is noted from the above table that the calculated chi-square value is much greater than the table value and the result at significant at 1% level. Hence, the Null Hypothesis (H₀) is rejected and the Alternative Hypothesis (H₁) is accepted. The hypothesis, "Respondents' family size and the amount of income earned" are associated, holds good. From the analysis, it is concluded that there is close relationship between family size of the respondents and the income earned by the widows.

Relationship between Type of Family and Monthly Income

Table 10: Type of Family and Monthly Income

Type of Family	Monthly Income			Total
	Rs. 3000 and below	Rs. 3001 - Rs. 6000	Above Rs. 6000	
Nuclear Family	64 (71.9)	42 (71.2)	72 (93.5)	178 (79.1)
Joint Family	25 (28.1)	17 (28.8)	5 (6.5)	47 (20.9)
Total	89 (100.0)	59 (100.0)	77 (100.0)	225 (100.0)

Figures in the Parentheses indicate percentage

It is highlighted from the above table that the percentage of high amount of income earned was the highest (93.5%) among the respondents belonged to nuclear family and the same was the lowest (6.5%) among the respondents belonged to joint family. The percentage of

medium amount of income earned was the highest (71.2%) among the respondents belonged to nuclear family and the same was the lowest (28.8%) among the respondents belonged to joint family. On the other hand, the percentage of low amount of income earned by the respondents was the highest (71.9%) among the respondents belonged to nuclear family and the same was the lowest (28.1%) among the respondents belonged to joint family.

In order to find the relationship between the respondents' of type of family and the income earned per month, a chi-square test was employed to test the hypothesis and the result of the test is shown in table 11.

Hypothesis

Null Hypothesis (H₀): There is no significant relationship between respondents' type of family and the income earned per month.

Alternative Hypothesis (H₁): There is significant relationship between respondents' type of family and the income earned per month.

Table 12: Chi-Square Tests

Chi-Square Value	DF	Table Value	Remarks
14.691	2	5.991	Significant at 5% level

It is identified from the above table that the calculated chi-square value is greater than the table value and the result is signified at 5% level. Hence, the null hypothesis (H₀) is rejected and the alternative hypothesis (H₁) is accepted. The hypothesis "Respondents' type of family and the income earned" are associated, holds good. From the analysis, it is concluded that, there is a close relationship between respondents' type of family and the income earned by them.

Relationship between type of widows and Monthly Income

Table 13: Marital Status and Monthly Income

Marital Status	Monthly Income			Total
	Rs. 3000 and below	Rs. 3001 - Rs. 6000	Above Rs. 6000	
Widow	70 (78.7)	39 (66.1)	37 (48.1)	146 (64.9)
Destitute widows (Invisible widows)	19 (21.3)	20 (33.9)	40 (51.9)	79 (35.1)
Total	89 (100.0)	59 (100.0)	77 (100.0)	225 (100.0)

Figures in the Parentheses indicate percentage

It is lime lighted from the above table that the percentage of high amount of income earned by the respondents was the highest (51.9%) among invisible widows living separately and the same was the lowest (48.1%) among the widows category of respondents. The percentage of medium amount of income earned by the respondents was the highest (66.1%) among the widow category of respondents and the same was the lowest (33.9%) among invisible widows living separately. On the other hand, the percentage of low amount of income earned by the

Study on Status of Women and Widows in the Modern Era

respondents was the highest (78.7%) among the widow category of respondents and the same was the lowest (21.3%) among the invisible widows living separately.

In order to find the relationship between Marital Status of the widows and the amount of income earned per month, a chi-square test was used to test the following Hypothesis and the result of the test is shown in table 14.

Hypothesis

Null Hypothesis (H_0): There is no significant relationship between Marital Status of the respondents and the amount of income earned per month.

Alternative Hypothesis (H_1): There is significant relationship between Marital Status of the respondents and the amount of income earned per month.

Table 14: Chi-Square Tests

Chi-Square Value	DF	Table Value	Remarks
17.018	2	9.210	Significant at 1% level

It is identified from the above table that the calculated chi-square value is greater than the table value and the result is significant at 1% level. Hence, the Null Hypothesis is rejected and the Alternative Hypothesis is accepted. The Hypothesis “Marital Status of the widows and the income earned per month” are associated, holds good. From the analysis, it is concluded that there is close relationship between Marital Status of the respondents and their amount of income earned per month.

Factor Analysis

Factor Analysis was used to study the overall satisfaction of the widows’ socio-economic status and their living conditions. In order to identify the major factors that influenced the satisfaction of the respondents was analyzed by selecting thirteen statements. Factor analysis, an advanced multivariate tool was used to the responses given by the respondents. The purpose of factor analysis is to determine if the responses to number of statements are significantly influencing, it is believed that the statement measure is common to all of them.

Factor analysis can be applied to continuous variables or interval scaled variables. A factor analysis is like regression analysis as it tries to best fit factors to a scatter diagram of data in such a way that factor explains the variance associated with response to each statement. Factor analysis was conducted by the researcher in the following stages.

Factor loading

Factor loading is a simple correlation between the variables and the factors. The factor matrix contains the factor loading and the factors.

The table explained the correlation matrix constructed based on the ratings. The analytical process is based on a matrix of correlation between the variable. Variable insights can be gained from an examination of this matrix. For the factor analysis to be appropriate, the variables must be correlated. If the correlations between all the variables are small, factor analysis may be appropriated.

Table 15: Communalities

	Initial	Extraction
Is there any wage disparity because of your present status (Widow)?	1.000	0.644
Do you have right on your own income?	1.000	0.525
Is there any mental disturbance due to sexual harassment?	1.000	0.594
Is income earned by you is enough to run your family?	1.000	0.531
Are you borrowed any loan?	1.000	0.431
Is there any discrimination in social and family functions?	1.000	0.301
Is there any sexual harassment in neighbors and relatives?	1.000	0.522
Are you Allowed to wear and dress according to your wish?	1.000	0.511
Do you have right on your husband's property?	1.000	0.452
Is there any special care to you by your family members and children?	1.000	0.506
Are your children giving proper respect to you?	1.000	0.467
Is there any sexual harassment in work place?	1.000	0.709
Are you getting any monetary benefit from any government schemes?	1.000	0.561
Extraction Method: Principal Component Analysis.		

Table 16: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.685
Bartlett's Test of Sphericity	Approx. Chi-Square	361.820
	D.F.	78
	Sig.	0.000

The above table explained that the Kaiser-Meyer-Olkin and Bartlett's test measures of sampling adequacy were used to test the appropriateness of factor model. In our study, the KMO measure of sampling adequacy was 0.670, which is greater than the standard 0.5 Bartlett's test is used to test the null hypothesis i.e., to find out the variables that are not correlated. Since the appropriate Chi-Square value in causes of living conditions among widows is 361.820 which are significant at 1% level, the test leads to rejection of null hypothesis an appropriate technique for analyzing the correlation matrix.

The following table shows the initial and extraction values. The table explained that the labeled initial value gives the Eigen values. The Eigen's value for a factor indicates the total variance attributed to the factor. From the extraction sum of squared loadings, it was learned that the first factor accounts for the variance 2.586 which was 19.891% the second factor accounted for a 1.660 which was 12.768%. The third factor accounted for the variance 1.346 which was 10.355%. The fourth factor accounted for the variance 1.161 which was 8.932%. All these four factors put together with cumulative percentage of 51.946%.

In determination of factor Eigen's values in this approach only the factors with Eigen's value greater than 1.0 are maintains. The other factors are not included in the model. Since, there are four factors possessing Eigen value which are greater than 1.0 i.e., out of 13 factor loaded in the factor analysis, only four factors said to the extracted from the total 13 factors.

Study on Status of Women and Widows in the Modern Era

Table 17: Total Variance Explained

Component	Initial Eigen values			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.586	19.891	19.891	2.586	19.891	19.891
2	1.660	12.768	32.659	1.660	12.768	32.659
3	1.346	10.355	43.014	1.346	10.355	43.014
4	1.161	8.932	51.946	1.161	8.932	51.946
5	0.916	7.049	58.995			
6	0.871	6.704	65.698			
7	0.813	6.252	71.950			
8	0.783	6.021	77.971			
9	0.760	5.844	83.815			
10	0.597	4.591	88.406			
11	0.578	4.447	92.854			
12	0.504	3.876	96.730			
13	0.425	3.270	100.000			

Extraction Method: Principal Component Analysis.

Table 18: Component Matrix

	Component			
	1	2	3	4
Is there any wage disparity because of your present status (Widow)?	0.6161	0.0145	-0.3572	-0.1528
Do you have right on your own income?	0.6942	-0.1276	-0.0973	-0.1333
Is there any mental disturbance due to sexual harassment?	0.6856	-0.0964	0.3292	0.0767
Is income earned by you is enough to run your family?	0.7381	0.0732	0.1324	0.2764
Are you borrowed any loan?	0.5381	-0.0337	-0.3173	-0.1999
Is there any discrimination in social and family functions?	-0.1338	0.6174	-0.1465	-0.1767
Is there any sexual harassment in neighbors and relatives?	0.4741	0.1849	0.0567	-0.1963
Are you Allowed to wear and dress according to your wish?	-0.1237	0.6199	0.1713	-0.2860
Do you have right on your husband's property?	-0.0017	0.6998	-0.1790	-0.0091
Is there any special care to you by your family members and children?	0.0845	0.3257	0.6235	0.0597
Are your children giving proper respect to you?	0.2643	0.2099	0.5004	0.3208
Is there any sexual harassment in work place?	0.2261	0.4335	-0.4763	0.4930
Are you getting any monetary benefit from any government schemes?	-0.1841	-0.0083	-0.1748	0.7047

Extraction Method: Principal Component Analysis.

Table 19: Rotated Component Matrix

	Component			
	1	2	3	4
Is there any wage disparity because of your present status (Widow)?	0.577	-0.115	0.490	0.240
Do you have right on your own income?	0.700	-0.154	0.090	-0.053
Is there any mental disturbance due to sexual harassment?	0.513	-0.240	0.519	-0.060
Is income earned by you is enough to run your family?	0.714	0.029	-0.121	0.072
Are you borrowed any loan?	0.640	0.001	-0.146	-0.001
Is there any discrimination in social and family functions?	0.467	0.164	0.199	-0.129
Is there any sexual harassment in neighbours and relatives?	0.061	0.687	0.035	0.213
Are you Allowed to wear and dress according to your wish?	-0.097	0.656	0.162	-0.210
Do you have right on your husband's property?	-0.033	0.667	-0.066	0.028
Is there any special care to you by your family members and children?	-0.126	0.197	0.652	-0.162
Are your children giving proper respect to you?	0.017	0.009	0.675	0.108
Is there any sexual harassment in work place?	0.245	0.308	-0.025	0.744
Are you getting any monetary benefit from any government schemes?	-0.279	-0.158	0.032	0.676
Extraction Method: Principal Component Analysis.				
Rotation Method: Varimax with Kaiser Normalization.				

The rotated component matrix shown in the above table is the result of varimax procedure of factor rotation. Interpretation is facilitated by identifying the variables that have large loading on the same factor. Hence, those factor with high factor loading in each components that is value greater than 0.4 was selected. The selected factors will be named separately and given in the following table.

Table 20: Component Transformation Matrix

Component	1	2	3	4
1	0.923	-0.122	0.360	0.063
2	0.007	0.943	0.266	0.199
3	-0.309	-0.134	0.824	-0.456
4	-0.231	-0.279	0.347	0.865

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

The above table 20, the statement 1, 2, 3 were grouped together as factor one. From the analysis, it is revealed that out of 13 variables loaded in the factor analysis, only 4 factors are extracted which shown that the data reduction has been content to 4 factors which gives high level of influence on socio-economic status of widows. These 4 variables are called highly influence factors on socio-economic conditions of widows in the study.

Suggestions and Recommendations

On the basis of the findings on various problems and issues following activities and programs are suggested to resolves the issues and problems thereof.

Study on Status of Women and Widows in the Modern Era

- To implement long-term assistance programmes that takes into account widows' specific skills and needs, with the aim of helping them to achieve greater self-sufficiency and dignity.
- Based on the realization that widowhood is generally stressful for widows; it is hereby recommended that massive and intensive campaign should be conducted with nationwide to recognize people on the need to stop all forms of abuses associated with widowhood. Therefore, there is a need for providing self-employment opportunities or employment in the organized sector to the widows in order to empower them.
- Provide financial assistance for establishing community based aid centers and rehabilitation centers for the widows.
- Provide reservation for educated widows in Government jobs.
- Establish strong networks between the government departments / organizations / institutions working for the welfare of the widows and their heirs.
- Ensure strict enforcement of the laws on dowry and atrocities against widows.
- Establish an association for widows and provide a platform for sharing their problems.
- Formulate special programmes, which could ensure economic independence of the widows.
- Allocate an amount for the welfare of widows in the plan fund.

Conclusion

Apart from this general condition of gender inequalities, the situation seems more miserable in case of Dalit women. They are victims of a double deprivation. One, on the gender front, and the other on the caste front. Therefore, there is a need for providing self-employment opportunities or employment in the organised sector to the widows in order to empower them.

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