

# Socio- Economical Conditions of Aged Widow in Bangladesh

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#### Abstract

This paper scrutinized the economic, social, and affecting support systems of aged widows of sixty years who live in the People's Republic of Bangladesh. It aims to locate the socio-economic conditions, resources, and impact on aged widows. In the People's Republic of Bangladesh, there's a scarcity of a comprehensive formal arranged for aged widows. Usually, social and economic supports for aged widows come back from their sons, daughters, neighbors, and society members. The largest part of aged widows doesn't have regular financial support. Insufficient economic aid comes from the govt. within the shape of the widow and aged allowance. Study findings point out that aged widows can coexist in the family but they cannot make family decisions. Besides, in most of cases they don't get any facilities like respect and medical facilities. This can be causative to the inflated risk for aged widows who are depending on the support of their families. This study reports on a field survey during which one hundred aged widows of sixty years and over were interviewed and analyzed by the exploitation of excel.

#### Keywords

Aged widows, social status, economic conditions, families, Bangladesh

### **INTRODUCTION**

It is commonly claimed that widowhood is strongly associated with a wide range of deprivations across low and middle-income societies. Widow whether young or old require economic, social and emotional support. But aged widows living in different areas in Bangladesh are a neglected population. Widowhood is seen as a social stigma. In many societies, widow has limited social status and is excluded from social participation (Akhtar, 2001; Swain & Pillai, 2005). The traditional socio-cultural environment of Bangladesh discriminates against women and they face many obstacles to their participation (UNICEF, 2010). They are also given lower social status and decision-making power in the family. In these circumstances, the death of a husband makes a widow woman completely dependent on family members and others. A woman's life security is at stake in the absence of economic or social support coming from family or non-family networks. In the rural context of Bangladesh where women are in general dependent, aged widows are in a vulnerable situation. The support systems for aged widows, in particular, are largely under-researched. Most studies consider the socio-economic condition of the aged in general. This study sought to examine family support and its impact on family support of aged widows. Although a certain number of articles and monographs on the widowhood have been published in the West, the subject is still a neglected part of historical research in Bangladesh. In dealing with this uncharted field of social history, one is faced with the scarcity of literature. The present study is the outcome of personal contact with widowed friends and relations of mine, an individual survey carried out among a cross-section of the population in a given locality, and the scanty literature at hand.

Qualitative studies identify a number of ways in which widowhood can lead to socio-economic disadvantage and impaired wellbeing for women (Chen, 2001; Mannan, 2002; Eboh, 2005). Systematic quantitative analysis of the potential impact of widowhood on socio-economic status is hampered by difficulties of extracting data on individual economic status from wider household data (Haddad & Kanbur, 1990).

In Bangladesh widows are not generally supposed to fare better. In both the Hindu and Muslim families, a daughter-in-law enjoys a secondary position. Having no direct access to male protection, widows are usually at the bottom of the hierarchy especially in the joint family structure. However, in addition to the sudden emotional stress, widows irrespective of their age need not only economic assistance but also social support to keep them going.

#### THE RATIONALE OF THE STUDY

In Bangladesh, there are no formal rules for aged widows care and support. The extended families are widespread and efficient, ensuring that the aged widows were adequately cared. In the recent year, social change has adversely affected the extended family in Bangladesh reducing its capacity to perform collective social responsibilities. Furthermore, the lack of government support has led to a rising number of the aged left in the support of their family and thus escalating aged widow's vulnerability.

A study on the support systems for the aged widows was thought appropriate to provide insights into the nature of existing social support systems in contemporary times and how the aged widows cope amidst socio status and economic conditions changes. Similarly, it has enlightened the effect of the support system on the residence pattern. Thus, this study makes three major contributions on explores the socio-economic status of aged widowed; it examines the family and social problems of aged widows, and it has informed policymakers to develop and implement aging policies in Bangladesh.

## STATEMENT OF THE PROBLEM

While women had barriers to aged widows have undergone a lot of suffering. The traditional religious society had imposed severe sanctions on aged widows. The widow undergone physical, mental, moral and spiritual agony, by the cruel hands of the society had inflicted unbearable pain on them. As a result, aged widows were forced to live socially, economically dependents and physically austere and spiritually pious life. A widow's public presence was not considered as auspicious one; therefore, she had to live in seclusion.

Rigid socio-economic practices make the aged widows oppressed discriminated and victimized in society. They and their miseries are invisible. The humiliation and pain they experience affect them as well as their family members so it will have a ripple effect.

### **OBJECTIVES**

The overall aim of the present study tilts Socio-Economical Conditions of Aged Widow in Bangladesh.

### **SPECIFIC OBJECTIVES**

- 1. To discuss the status of aged widows in the family
- 2. To identify the socio-economic status of aged widows
- 3. To analyze the social status of the aged widow in Bangladesh
- 4. To ascertain the economic conditions of the aged widow in Bangladesh.

#### **SCOPE OF THE STUDY**

A widow is a person who is subjected to innumerable miseries, not due to her fault but due to ignorance, superstition and the social custom followed by the patriarchal society, her agony and sufferings have not been reduced even over time. Due to the deep recorded operation of patriarchy, aged widows have been silently suffering in society. The problem of widowhood has elicited considerable interest in the minds of researchers in recent times.

Several legislative and social programs have been launched during the last five to six decades to liberate aged widows from their predicament. The present study is to place the problem in proper perspective and to decide the framework for analysis. The precise definition of the concepts would enable both the collection of relevant data and meaningful interpretation of the results of the analysis. Widowhood may be perceived as a position involving a major change in a woman's role both in the family and in society. The familial and societal lives of aged widows have also marginalized them due to the rapid development of modernization, liberalization, technological advancement, etc.

Widowhood can lead to intense frustration among aged widows resulting in stress, depression and other forms of adaptive behavior. If their pattern of reactions is to frustration is not appropriate, it becomes imperative to look into the individual psychological factors of the aged widows. These psychological factors determine the pattern of reaction to frustration among aged widows in comparison to married women and the difference in the reaction pattern of aged widows. The data collected from the field has been analyzed, tabulated and interpreted below.

## THE METHODOLOGY OF THE STUDY

The study was based on primary and secondary data. The primary data was collected by a structured questionnaire and interview schedule. The secondary data was collected from different articles, journals, books, working papers, newspapers, workshops, and seminars. The number of aged widows was ascertained after a thorough household survey. Given the nature of the information required, the study was structured using qualitative and quantitative research methods.

A qualitative and quantitative survey was conducted on Government and non-government organization's roles and psychological conditions of an elderly widow living in Dhaka city and its surrounding areas. The research design adopted for this study is the descriptive survey method. This study endeavored to develop a fuller understanding of the socioeconomic status of aged widows in our society and their health problems. Qualitative data collection was carried out using a comprehensive guideline questionnaire. The questionnaire focused areas of including personal biography; social perspectives; economics; relationships within the family, community; and expectations.

The data collection started with a household survey of the entire areas as there were no secondary data available about the number and addresses of the widow households. In the first phase, the household survey was conducted to identify the widow households. In the second phase, the detailed interviews on the structured questionnaires were conducted from the 100 elderly aged widows. The interview was conducted at the home.

The normal duration of the interview was about 30 minutes. Questions were asked by the researcher and the relevant responses were recorded in the schedule. The researcher followed the free conversational style to elicit relevant information. As the majority of aged widows were illiterate hence information was also collected through observation and discussion methods. A rapport was first established with the respondents with the help of sharing some personal experience and confidence building measures. It was noticed that most respondents were free in sharing their experiences.

#### **RESEARCH DESIGN**

The study was carried out in both the urban and the rural areas of Dhaka and its surroundings. Both the urban and the rural field areas have centers under the Department of Women and Welfare. Here, the descriptive design will be used to describe the data. Descriptive research design is a scientific method

that involves observing and describing the behavior of a subject without influencing it in any way. The study has been drawn by using a purposive sampling method. A total sample selected for the study is 100 respondents in Dhaka and its surrounding areas (Savar, Dhamrai, Manikganj, Naraianganj, Gazipur and Some areas of Narshingdi).

In this study, aged widows from different age groups, caste groups, and geographical areas will be selected as respondents. Data were collected through the questionnaire. Elderly widow over 60 years of age staying in the selected areas were interviewed after informed consent. In case of any difficulty in communication with the elder, the help of other family members was taken.

## LIMITATIONS OF THE STUDY

This empirical study was conducted mainly on the basis of socio-economic conditions of aged widows in Bangladesh. So, there might be some limitations of the study at different stages from data collection to report writing. The Questionnaires for aged widows on different issues for this study may have a gap in upbringing the actual scenario.

Besides, due to the fact that the study was confined to the time frame and it was impossible for the researchers to interview a huge number of respondents. Even there are many issues on these regards were not included in the study. But the scrutinized observation of the filed level scenario and the invaluable comments and recommendations of the implementing authority of the programs will definitely add to the existing knowledge. Further studies may need to be undertaken if things are noticed changing frequently.

# SOCIO-ECONOMIC STATUS OF AGED WIDOWS

The socio-economic status of aged widows in rural society is a scenario of discrimination, oppression, and marginalization. Early marriage, the practice of polygamy, wide age gaps between husband and wife, loss of a husband through accident, illness and natural disasters, the longer life expectancy of women over men, results in there being far more aged widows in society than widowers (Census 1974,1981). The aged widows who form the largest segment in the group of aged widows are unacceptable to the employees because of their age.

Abandoned by all, these lonely helpless aged widows are thrown into the poverty process and are forced to become heads of their households. Research-based literature exclusively on aged widows is few and far between.

Hindu aged widows encounter greater discrimination-social, economic and legal. The Hindu aged widows face religious barriers to inheritance while Muslim personal laws are more sympathetic towards the aged widows of the Muslim community. The Hindu aged widows have to change their food habits immediately after the death of the husband, but the Muslim aged widows are not required to do so.

Living arrangements can become increasingly important as people age. It is an important issue for aged widows not only for their financial support, but also for the informal care and protection provided typically by family members and next of kin (Hotz, McGarry, & Wiemers, 2010). Declining health and increasing disability decrease the likelihood of older adults living alone and increase the likelihood of co-residency (Himes & Ying, 2007).

# **PROBLEMS FACED BY AGED WIDOWS**

Aged widows are vulnerable in Bangladesh as in most other countries of South Asia. The scenario of aged widows in rural Bangladesh is even worse than that of urban areas. They are discriminated by their husband's families and do not have any space at their maternal home. Besides being illiterate, they have no skills with which they can earn a living. They find themselves cornered from all sides. The aged widows in rural Bangladesh suffer multiple problems, disadvantages, and deprivations. Some are described below;

# i) Property Rights and Inheritance Law

The status of aged widows is discriminatory as far as property rights and inheritance laws are concerned. Under Sharia Law, a woman is entitled to one-eighth of her husband's estate, and half of her male siblings' share of the parent's estate (the Muslim Family Laws Ordinance 1961). A 1995 survey on property inheritance in Bangladesh revealed that only 25 percent of the aged widows sampled had received their rightful share from either of their parents, and only 32 percent from their husbands.

According to Hindu "Dayabhaga Law", a widow can enjoy the property in limited interest, that is, during her lifetime only in the absence of a son, grandson, and great-grandson. However, in India, the Hindu inheritance law has been changed, while in Bangladesh, it is still the age-old customary and religious laws that regulate the aged widows' inheritance of husband's property.

# ii) Access to Employment

The general state of women's employment and mobility in rural areas is very depressing and the gender division of labor in our society, along with lack of knowledge and skill, restrict women in seeking gainful employment, particularly destitute widow. Aged widows in rural areas are at the bottom of the pile as regards opportunities for work, whether paid in cash or kind. An appealing picture of the economic exploitation of aged widows is found in rural areas in Bangladesh as aged widows are poorly remunerated for labor. For the poor illiterate aged widows, the opportunities for working outside are limited to domestic service, agricultural-related work, and begging. There are aged widows in non-farm self-employment as well as wage employment, but income range is so meager that aged widows have to work both inside and outside the household for their survival.

### iii) Remarriage

A sharp difference regarding the issue of remarriage practices among aged widows exists between Muslim and Hindu communities. The Bangladesh society also sanctions widow remarriage, remarriages occur all the time but it is not as easy as it may appear. The question of dependent family members of the widow, who is a mother also, is the foremost consideration. Men hardly want to marry a widow with family members to bear their responsibilities. Also, family members may create adjustment problems with others in the new household, more so if there are other family members from the second husband's previous marriage. On the other hand, Hindu aged widows do not remarry, as it is still unacceptable, particularly in rural areas where religious norms and values are retained and further reinforced.

# iv) Aged widows and Their Family members

In rural Bangladesh poor aged widows worry most of all about their family members' future: how to feed and clothe them; Withdrawing family members from school, sending them to work as domestic servants or sacrificing them to other areas of exploitative child labor, selling female family members to early marriages or abandoning them to the streets, are common survival strategies. Even though the family members dream to study more, extremely poor economic conditions and the inability to bear the educational expenses are continuously haunting many family members to drop out of the schools to take up jobs until aged widows can access education and income-generating training for themselves and their dependents. One of the foremost problems the female family members, especially of the aged widows, the face is marrying at an age ranging from 12 to 15.

# SOCIO-ECONOMIC CONDITIONS OF AGED WIDOW IN BANGLADESH

# Demographic Profile

We provided several pieces of information about the respondents which are very significant for the research, such as age, religion, year of death of husband and causes of death. We collected the data from

100 respondents. At first, we show here the age group. From the primary data, 35 respondents are under 61-65 years, as well as 66-70 age group respondents gradually decreased which is 15. Other age groups are an average of 30 to 20. Furthermore, according to the survey, 79, 2 and 16 respondents are from Muslims, Christians and the Hindu community respectively. Moreover, we know the husband is the dignity of women in the family of Bangladesh. When a woman becomes a widow, she lost her dignity in her family as well as society. That's why the death of years of a husband is important for this research. From 100 respondents, 45 is a widow from 1960-70 and 17 are from 1991-2000. Another number of age limits decrease and the year's group increase respectively. On the other hand, 45 number of the respondent's husbands died for sickness, 38 husbands died in the normal incident and 15 have died in different reasons.

#### 1. Number of family members

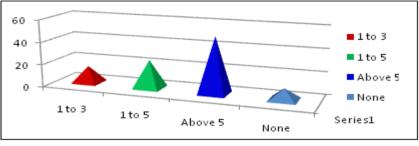


Figure 1: Number of Family members

**Comments:** In this study, the 40 respondents have above 5 family members, 30 respondents have 1 to 5 family members' and 15 1 to 3 and no family members said (15 + 15) - 30 respondents.

#### 2. Educational qualification of respondent

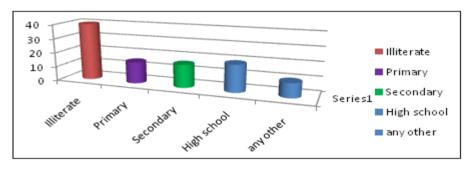


Figure 2: Educational qualification of respondent

**Comments:** In the study the 40 respondents are illiterate, 15's are primary school graduates, 16 are secondary school graduates, 19 respondents are higher school pass and 10 respondents are other qualifications.

#### 3. Educational qualification of the family members

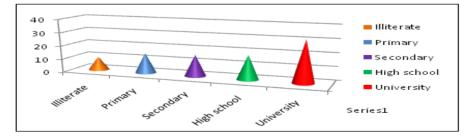
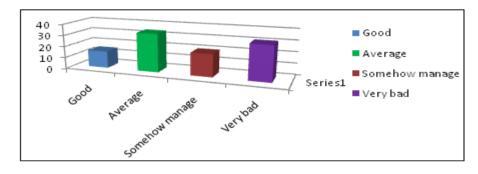


Figure 3: Educational qualification of the family members

**Comments:** In the study, the 31 respondent family members are university graduates, 18, 16 and 15 are from higher school, secondary school and primary school graduates, 15 respondents and 10 respondents are illiterate qualifications.



#### 4. What is your present condition in your family?

Figure 4: Present condition of the families

**Comments:** In the present study 34 respondents said that their family condition is average condition; on the other hand, 15 respondents are good in condition. But 20 and 31 respondents is said it respectively Somehow manage and Very bad.

#### 5. How do you maintain yourself?

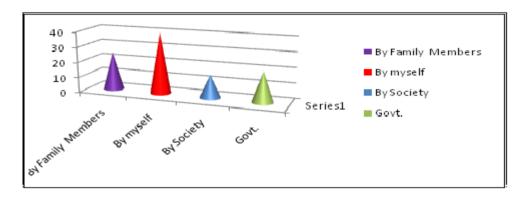


Figure 5: Respondents maintaining condition

**Comments:** In the study, the 40 respondents said they maintain by themselves; 25 and 20 respondents are said they maintain by Family Members and Govt. respectively. Only 15 respondents said they maintain by the Society.

### 6. Do you have any participation in your family's decision-making?

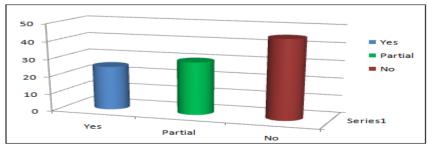


Figure 6: Respondents participation in family decision making

**Comments:** In this study, 45 respondents said they don't have had any rights to take any kind of decision, 30 respondents said they have partial rights to the decision and 25 respondents said they have the right to make a decision.

#### **SOCIAL ISSUES**

1. What are the social problems faced by you after becoming a widow?

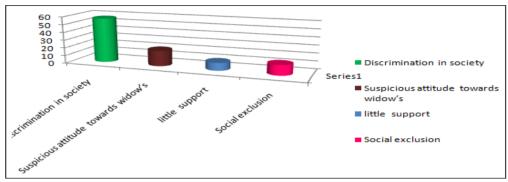


Figure 7: Social problems faced after becoming widow.

**Comments:** In this study, 57 respondents noticed that they faced Discrimination in society; 20 respondents are suspicious attitudes towards aged widows, 10 little support and 13Social exclusion.

# 2. Have you experienced restrictions in the present life? Yes/ No: If Yes,

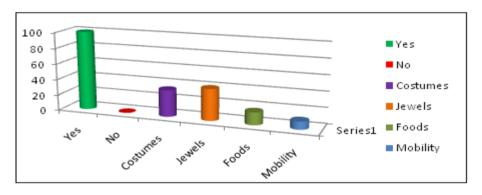


Figure 8: Restriction experienced at present life.

**Comments:** In the present study 100 respondents said Yes and No 00. 40 respondents said Jewels34 said Costumes 16 said Foods and 10 said Mobility.

# 3. Do you participate in functions in the family and society?

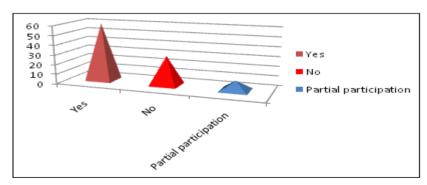


Figure 9: Respondents participation in family and society functions

**Comments:** In the present study 60 respondents said Yes and 30 respondents said No. 10 respondents said that they partially participate.

# 100 50 0 Yes No Series1

### 4. Have you experienced exclusion from your relatives?

Figure 9: Respondents exclusion from relatives

Comments: In the present study 60 respondents said Yes and 40 respondents said No.

# 5. From your society, did you get any support?

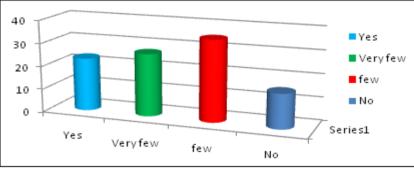


Figure 10: Respondents society support

**Comments:** In this study, the 35 respondents said that they got a few supports from the society, 23 respondents said they got support, 27 respondents said they got support very few; 15respondents said they didn't get any supports from the society.

# 6. Explain the views of society on you.

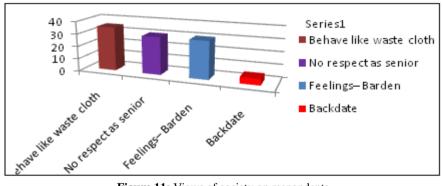


Figure 11: Views of society on respondents

**Comments:** In this study, 35 respondents said that the society behaves like a waste cloth; 30 respondents said they didn't get any respect as senior from the society, 30 respondents said that the society feels like Barden to them, and only 5 respondents said the society think to backdate.

### **ECONOMIC ISSUES**

#### 1. What is your present occupation?

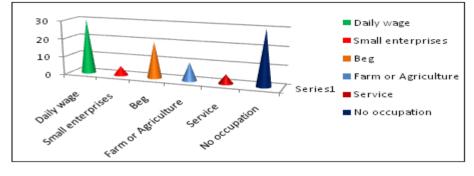


Figure 12: Present occupations of respondents

**Comments:** As we have seen from the graph 30 numbers of respondent's present occupation is daily wage. On the other hand, 30 numbers of aged aged widows have no occupation. Furthermore, agriculture, small enterprise, service, and beg occupation number are 10, 05, 05 and 20 respectively.

#### 2. What is your monthly income?

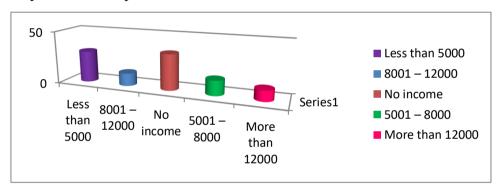
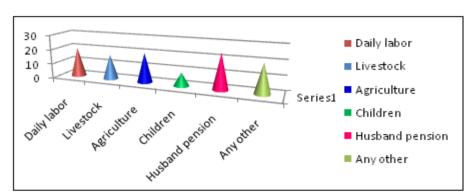


Figure 13: Respondents monthly income

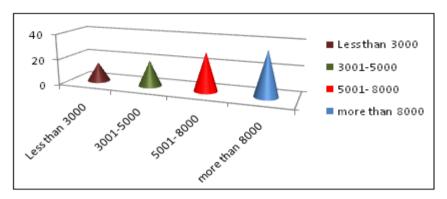
**Comments:** According to the data, 30 numbers of respondent's monthly income are less than 5000 taka's and 14 numbers of respondent's income are 5001-8000 taka. 12 number of respondent's income are 8001-12000 taka and more than 12000 taka as are monthly income of 10 number of the aged widow. But a big number of respondents 34 have no monthly income.



3. Source of income

Figure 14: Respondents income sources

**Comments:** From the research data, 20 number and 20 number of aged widows' sources of income is daily labor and agriculture respectively. Moreover, 17 number of respondents sources of income from livestock and 09 are from family members. Again, 24 and 20 number of respondent's sources of income is from husband and others respectively.



## 4. What is your monthly expenditure?

Figure 15: Respondents family monthly expenditure.

**Comments:** In the present study 35 respondents said they got more than 8000; 30 respondents said they got 5001- 8000; 20 and 15 respondents are said they got Less than 3000 to 5000 taka per month.

# 5. If your expense is more than the income from where do you get a loan?

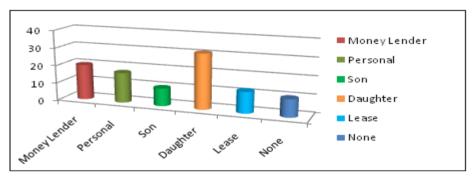


Figure 16: Respondents sources of loans

**Comments:** In the present study 31respondents said they get a loan from their daughter, 20 respondents said they took a loan from money lenders; 17 and 12, respondents said they took a personal loan or lease; but the each of 10 respondents said if they need loans they took it from their son or none.

# 6. What kinds of possessions do you have?

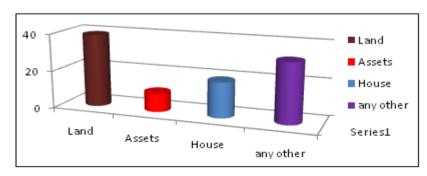
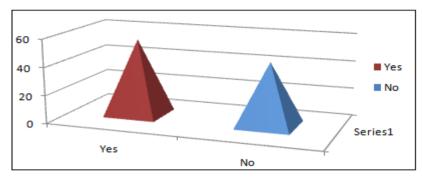


Figure 17: Respondents possessions

**Comments:** In the present study 39 respondents said they have land and 32 respondents said they have different types of property in their possessions. Only 19 and respondents said they have houses and assets respectively.



#### 7. Have you received any property from your Parents?

Figure 18: Respondents properties from parents

**Comments:** In the present study 55 respondents have received property from their parents and 45 respondents said they don't have had anything.

### 8. a. If yes, in what form?

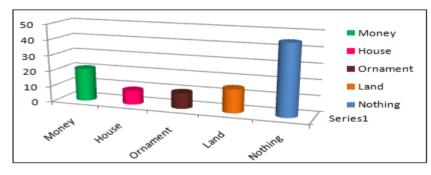


Figure 19: Respondents form of properties from parents

**Comments:** In the present study 45 respondents said they don't have had anything, 20, 16 and 14 respondents said that they have got land, ornaments and other forms of properties respectively, only 6 respondents said they got houses.

#### 9. Have you received any property from your husband?

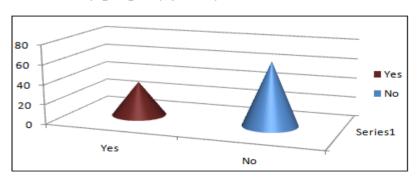


Figure 20: Respondents properties from husband.

**Comments:** In the present study 65 respondents said they don't have had anything and only 35 they have received property from their husband.

#### 10. a. If yes, in what form?

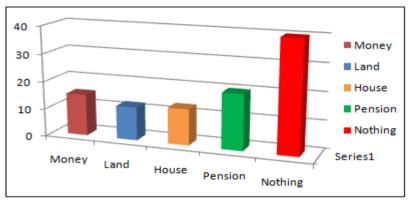


Figure 21: Respondents form of properties from husband.

**Comments:** In the present study 40 respondents said don't have had anything, 20 and 15 respondents said that they have got pension fund from their husband and money if they left. 13 and 12 respondents said that they have got a house and land respectively.

#### 11. At present where do you live?

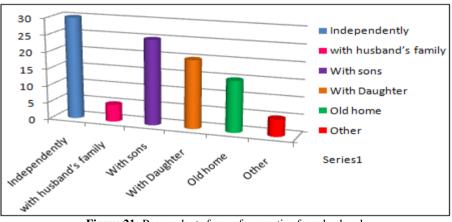


Figure 21: Respondents form of properties from husband.

**Comments:** In the present study 30 respondents said they lived independently 25, 20 and 15 respondents said they lived with their sons and daughters and in old homes respectively. Every 5 respondents said that they lived in with their husband's family or anywhere else.

# **FINDINGS OF THE STUDY**

- **1.** In this research, present conditions of aged widows are average. But the highest number of aged widow's family conditions is not satisfactory.
- 2. In this study, major number of aged widows maintains their life by themselves. And family members, society and government functions tiny responsibility.
- **3.** The aged widows (minor number) in Bangladesh have partial decision-making power of their family but maximum have no decision-making power.
- 4. In this study, we got social discrimination regarding aged widows in Bangladesh.
- 5. The aged widows in Bangladesh have experience in restriction.
- 6. In the present study, the aged widows have got exclusion from their relatives.
- 7. From the research, we found, the aged widows didn't get satisfactory support in the society of Bangladesh.
- 8. Maximum aged widows in the society of Bangladesh didn't get respect and they felt Barden and

predate by the society.

- **9.** In this research, the present occupation, monthly income and sources of income conditions of aged widows is vulnerable.
- **10.** The aged widow's monthly expenditure is very less and they depend on their daughter, money lender, and personal sector and so on.
- 11. We have seen in this research; the age aged widows have insignificant number of properties.
- **12.** Aged widows lived in independently. However, sometimes they stay with their child as well as old home
- **13.** In this study we got a finding, maximum aged widows in Bangladesh didn't get any properties from their husband.

#### **RECOMMENDATIONS OF THE STUDY**

To ensure the wellbeing of aged widows following measures should be taken.

- **1.** Dialogue with the family members of the aged widows to ensure their wellbeing and proper care.
- 2. Family members, students, practitioners should be trained in aged care.
- 3. The aged widows themselves should be educated in self-care.
- 4. Aware and motivate the aged widows to involve with the aged welfare organizations.
- 5. For aged widows care and responsibilities should be included in a textbook to teach a new generation to teach their roles and responsibility.
- 6. Establishment of recreation facilities for the aged widows,
- 7. To ensure good health and refresh the mind of aged widows need to ensure home-based and institute-based health care centers where they receive proper nursing and care.
- 8. To ensure refresh minds need to established recreation centers for them.
- **9.** We need to have a detailed survey providing current data on the number and conditions of the aged widows.

#### CONCLUSION

It is high time that this hapless, most vulnerable and deprived group is brought to the focus of attention from the national, regional and international quarters. Aged widows of all communities, both young and old, should be protected socially and economically. They need to be provided with basic needs which are among their fundamental human rights. They should receive legal protection as individuals and workers. National policies should be formulated on aged widows. Immediate steps should be taken in support of this group so that they live like normal human beings.

Moreover, when aged widows band together, organize them, make their voices heard, and are represented on decision-making bodies locally, nationally, regionally, and internationally, the change will occur. Progress will not be made until aged widows themselves are the agents of change. Aged widows' associations must be encouraged and empowered to undertake studies profiling their situation and needs. They must be involved in the design of projects and programs and instrumental in monitoring the implementation and effectiveness of new reform legislation to give them property, land, and inheritance rights; protect them from violence, and give them opportunities for training and employment.

However, much more work is needed to build up the capacity of aged widows' groups and to educate the United Nations, civil society, governments, and institutions, including the judiciary and the legal profession, on the importance of protecting the human rights of aged widows and their family members in rural Bangladesh.

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