SIIF Rating: 8.448

A Study on Psycho-Social and Economic Challenges Faced by Elderly Widows of Jadavpur, Kolkata

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Abstract-Widowhood is a upsetting life experience. It is just not the loss of life partners, widows experience change in every sphere of their lives. For elderly widows challenges multiply because of their deteriorating health conditions. New life situation may be disempowering for them. The objectives of the current study are to understand the psychological, social and economic issues that elderly widows living in Jadavpur, Kolkata confront. Findings revealed that respondents faced multiple problems resulting in widows living unhappy lives. The authors suggests ways to address the challenges faced by the widows.

Keywords – Elderly widows, Challenges,

1.INTRODUCTION

There are 149 million persons aged 60 years and above in 2022 (as on 1 July), comprising around 10.5 percent of India's population. By 2050, the share of older persons will double to 20.8 percent, with the absolute number at 347 million. By the end of the century, the elderly will constitute over 36 percent of the total population of the country (IIPS & UNFPA, 2023). Since women in India have greater life expectance than men (Borah, 2021) and women marry older men (Bhagat, 2016), the incidence of widowhood is high among elderly women of the country (Sreerupa, 2024). Work force participation of women is low in India (GOI,2023). Most of the women workers are employed in the unorganised sector (Tiwari & Tiwari 2016). So, without retirement benefits, the financial status of elderly widowed women would be a cause of concern for one and all. Poor financial condition leads to poor quality of life and increased insecurities for individuals. To address the problems mentioned above, it is important that challenges of elderly widows are researched and addressed. Loss of a spouse can be a challenging situation for women of any age. It results in social isolation, psychological distress. social stigma etc. Women in India suffer from different vulnerabilities. Widowhood increases their vulnerabilities. The severity of the situation would depend on the socio-demographic profile of the individual. Those from marginalised groups suffer more but those from privileged sections also face multiple challenges. Traditionally widows were forced to fully commit themselves to social, cultural, religious traditions; denied legal rights; forbade from social, religious, cultural, and commercial pursuits. Such restrictions, along with the grief of losing their spouses and uncertainity about the future, cause social and emotional challenges for the widows. Widows may face aggressive and criminal behaviour in their paternal homes, marital homes and from their children. Development initiatives, social legislations, welfare provisions have resulted

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in improvement in the status of widows. They can also be seen participating in social, political, economic, cultural, and religious activities. At a personal level, some widows receive care and support

2.REVIEW OF LITERATURE

Zhu et.al (2024) analysed the effect of widowhood on the quality of life of elderly individuals in China and found that widowhood reduces the quality of life index of elderly individuals. Intergenerational economic support and intergenerational emotional support mediates the relationship between widowhood and the quality of life of the elderly widows. For the elderly, spouses fulfil vital roles as caregivers and companions, relying on each other for support and fostering interdependence. Widowhood leads to feelings of loneliness, ultimately diminishing the quality of life. The loss of a spouse diminishes an individual's resilience. Widowhood, being a stressful event, triggers physiological stress contributing to health issues among older adults and impede their ability to adapt to later life. Intergenerational economic and emotional support enhances the standard of living and physical functioning of the elderly widows and also fosters a sense of happiness, thereby elevating their overall quality of life.

Kapur (2020), mentions about the human rights violations that widows by and large face in Indian society. Widows across the country suffers from poverty, problems related to child rearing, restrictions in personal and social life, seclusion and loneliness, inability to participate in matters that affect their wellbeing, lack of exposure regarding protective legislations, welfare programmes, etc.

In most families, widows are victims of patriarchy- they are not allowed to work, denied their right to family property etc. Restriction on widows are dependent on the caste that they belong to. The pension provided by the state governments is nominal and does not help the widows to live a descent life. The author suggested that Government should make provisions to ensure the overall well-being of the widows.

A research conducted on 16 widows in Jhenidan District revealed that widows suffered from multiple social problems and restrictions. They faced challenges to schooling their children. They experienced poverty and had no savings. They felt demotivated to move on in life (Bhowmik.et.al 2020).

Ghosh (2017) found that elderly women suffered from different kinds of physical problems but did not mention about loneliness as they said that they kept busy with different activities from self care to taking care of their own grand children and those of their neighbours. The author concluded by saying that rural elderly had a positive outlook compared to their urban counterparts.

3.METHODLOGY

Objectives of the study

- To understand the socio-economic profile of the respondents
- To understand the psychological problems faced by the respondents

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• To understand the interpersonal relationships of the respondents with their family members

The study is a descriptive one and the researchers have adopted a qualitative method of research to reveal the challenges faced by the elderly widows. The study was conducted in Jadavpur, Kolkata, West Bengal. Purposive and snowball sampling methods were adopted to identity 30 respondents. Interview schedules with closed and open-ended questions were used for collection of primary data. Secondary data was obtained from on line journals. Tables and case studies have been used to present data. The researchers have used thematic analysis to explain the findings of the study.

Ethical considerations

The purpose of the study was explained to the respondents. The respondents were assured that their identity and information received from them would be kept confidential. The respondents took part voluntarily in the study. The researchers have presented the data as accurately as possible.

Limitations of the Study

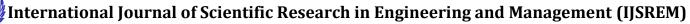
The sample size being small, the findings of the research cannot be generalised.

4. Findings

Table -1: Socio-Economic Profile of the Respondents

Variables		Frequency	Percentage
Age wise distribution	60-70	21	70%
of respondents	70-80	07	23.3%
	80-90	02	6.6%
	Class X	04	13.3%
Academic	Class XII	15	50%
achievement	Graduation	10	33.33%
	Post Graduation	01	3.33%
Occupation of the	Government employee	03	10%
respondents	Teacher	07	23.3%
	Doctor	03	10%
	Engineer	04	13.3%
	Business	02	6.6%
	House wife	11	36.6%
Years of widowhood	1-5 years	10	33.3
	6-10 years	13	43.3
	11-15 years	05	15
	More than 15 years	2	6.6%
Staying arrangement of the respondents	Staying alone	2	6.66%
	Staying with married	23	76.6%
	son		
	Staying with married daughter	2	6.66%

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	Staying with unmarried children	3	10%
Sources of income	Pension	17	63.3%
	Interest from savings	6	6.66%
	Income from business	4	13.3%
	Rent from property	3	10%

The table above shows that 70% of the respondents were below 70 years of age, 23.3% were in the age group of 71 to 80 years and 6.6% were between 81-90 years.13.3% of the respondents had high school education,50% had cleared class XII,33.33% were graduates and 3.33% were post graduates. Respondents worked as teachers (23.3%), engineers (13.4%), doctors (3%), government employees (10%) and entrepreauners (6.6%).36.6% of the respondents were house wives. For 33.3% of the respondents, years of widowhood was more than one year but less than 5 years.43.3% of the respondents were widowed for more than 6 years but less than 10 years.15% were widowed for more than 11 years but less than 15 years and 6.6% were widowed for more than 15 years. Most of the respondents stayed with their married sons (76.6%), 6.66% stayed with their married daughters,10% were staying with their unmarried children and 6.66% of the respondents lived alone. Pension (63.3%), interest from savings (6.66%), income from business (13.3%) and rent from property(3%) were different sources of income for the respondents.

Respondents shared that their life situation caused emotional problems for them and they suffered from insecurity. The causes of emotional problems as shared by the respondents are as follows-

Table − 2: Causes of emotional problems for the respondents.

Causes of emotional problems	Frequency	Percentage
Ill health of the respondents	17	56%
Irresponsible son	05	16%
Unmarried daughter	03	10%
Unmarried son	03	10%
Financial challenges	02	6%
Widowhood	20	66.6%
Nature of communication with family	21	70%
members		
Family conflict	22	73.3%
Household responsibilities	21	70%%

The biggest cause of emotional problem for the respondents was family conflict (73.3%) followed by the nature of communication that they had with their children (70%) and household responsibilities (70%). Respondents

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were overburdened with household responsibilities and wanted relief from it. Being a widow (66.6%) was another cause of emotional stress. Ill health (56%) - constant pain, physical discomfort, declining health status- caused insecurity in the respondents.16% of the respondents were unhappy with their sons and described their sons as irresponsible. 20% of the respondents were worried about the future of their unmarried adult children and wondered what their children would do after the death of the respondents.6% shared that their income was insufficient to meet their expenses and they were partially dependent on their children which caused insecurity for them.

Table -3: Communication with Family Members

Communication with family	Frequency	Percentage
members		
On a daily basis	09	30%
As per requirements	19	63.33%
Once in a month	02	6.66%
TOTAL	30	100%

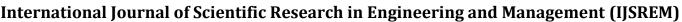
The table above shows that only 30% of the respondents communicated with their family members on a daily basis. 63.33% of the respondents communicated as and when necessary and 6.66% communicated with their children and their family members once in a month.

To understand other challenges faced by the respondents, the researchers used thematic analysis and identified eight areas of concern of the respondents. They are.

- 1. Household responsibility
- 2. Loneliness
- 3. Financial self sufficiency
- 4. Health concerns
- 5. Relationship with family members
- 6. Social life
- 7. Negligence
- 8. Property issues

Household responsibility: Most of the respondents desired a workfree life and wanted to spend some free time with their children after widowhood. The widows had huge household responsibilities to perform. Some of the respondents had unmarried children who considered that it was their mother's responsibility to take care of their daily needs. Married sons and daughter in laws were reluctant to perform household responsibilities because they were working professionals. One of the respondent commented that "I didn't have time to grieve after the death of my spouse as I was overburdened with

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domestic responsibilities all the time". Another respondent said that "If at this age I don't get proper rest then at which age will I be free from household responsibilities".

Loneliness: Respondents expressed their feeling of being lonely. One respondent said that "there is always a lingering sorrow, anxiety, and dread that one has to bear...". Most of the respondents expressed the need to have someone who would listen their problems, their needs and value them as a member of the family. One of the respondents said that "Who will give time to this old lady ... I like to stay aloof only and don't like to interfere in family matters". One respondent shared that "Who will understand me like my husband? So, it's better that I stay quiet and do my responsibilities." She added "It's better to stay quiet and alone rather than listening to tantrums".

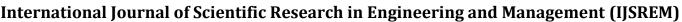
Financial self-sufficiency: Except for one respondent, all respondents acknowledged the significance of financial independence. Financial self-sufficiency, according to the respondents, is crucial as it allows them to live comfortable lives without being a burden on their children. Furthermore, as individuals age, they may require increased health and nursing care. One respondent stated, "As long as I have enough money to eat and buy the necessities, I'm satisfied"; Another said, "I do not want to rely on others financially and, if possible, not to burden others due to my illness." Similarly, another respondent said that "financial security was the key to happiness in life". She added, "As long as I have strong finances, I can go about my daily life buying whatever I want."

Health concerns: All respondents suffered from health issues-knee pain, joint pain, heart disease, diabetes,blood pressure etc.Respondents mentioned the necessity of good health in old age Being healthy will allow them to live their lives freely and independently, reducing the burden on their children. Respondents expressed their concern regarding who would take care of them as they age. One respondent said that "My children remain busy and there is no one to take care of me and give me the necessary time even if I die". One of the respondent expressed fear that since she is financially dependent on her son- "If I fall ill, my son will not look after me neither will he take responsibility of my medical expenses" since he does not have a well-paid job.

Relationship with family members: Most of the respondents were unhappy with the nature of relationship that they enjoyed with their children. Children rarely spent time with their widowed mothers. They also failed to meet the expectations of their mothers in terms of providing emotional support, financial assistance, show of love-affection -concern etc. The same was true about grand-children. One respondent said that "My grandson does not have time for me... by seeing his parents he also behaves with me in unethical ways". Another respondent commented that "I do not have regular communication with my son as he is settled abroad. There is no one to take care of me at this age"

Social life: Respondents shared a desire to stay connected with relatives and friends and participate in social functions /family celebrations etc. House hold responsibilities and specially the indifference of their children to their well being prevented them from attending social functions/family celebrations etc. Widowhood also was a barrier to participate in social events. One respondent commented that "To be in the company of good friends/relatives is the key to good physical

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International Journal of Scie

Volume: 09 Issue: 02 | Feb - 2025

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and mental health. It improves ones quality of life,"Generally, respondents were unhappy about the nature of social life enjoyed by them. One respondent said that she was scared of crowded places like markets, family events, fairs etc.-such places makes her feel anxious. She added that the status of being a widow has lowered her self esteem.

Negligence: Respondents lamented that they are being neglected by their family members. Respondents were overburdened with household responsibilities and fulfilling the children's demands. They were neglected by their family members. One of the respondents said that "I am all alone and I worship God as God is the only one who is taking care of me"

Property issues: Assuming that their children would take care of them in their old age, some respondents had transferred their property to their children. But such decisions have not helped them. One of the respondents said that "I transferred my property to my son thinking that he will take care of me. But the opposite has happened. I have to take care of him now."

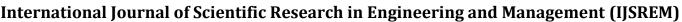
The case studies mentioned below shows the challenges faced by some of the respondents:

Mrs Mina (65 yrs), lives with her married son (38 yrs.), daughter in law(33yrs.) and unmarried daughter (26 yrs.). All her family members are working. Mina manages all household responsibilities alone. She suffers from diabetes and knee pain but does not have financial means to consult a doctor or buy medicines. She is financially dependent on her children. She stated that her children do not pay for her medical expenses regularly. Mina rarely communicates with her family members as they remain busy throughout the day and has no time to spend with her. Mina suffers from loneliness after her husband passed away. Before widowhood the respondent never had to worry about her expenses. Now she feels trapped with domestic responsibilities and financial dependence. She feels neglected and lives an unhappy life.

Mrs. Kajal (65yrs), is a retired school teacher. She is financially independent. She lives with her son (38 yrs.), daughter in law (36yrs.) and granddaughter (10 yrs). The son and daughter-in-law are working professionals. Kajal's son dislikes hiring full time domestic workers and so Kajal has to manage all household responsibilities and the care for the granddaughter. As a result, she has no personal time, no social life and suffers from stress. She feels that her son is unable to understand her overburdened condition, her needs, her physical and psychological condition. Kajal suffers from loneliness as her family members have no time for her. Inspite of being financially independent she has poor quality of life.

Mrs.Gita (66 yrs.) lives with her business woman daughter (45 yrs.) and grandson (18 yrs.). Gita Devi has lost her husband, son and son-in law.She is financially independent and has a caring daughter. But the loss of her loved ones and the widowhood of her daughter keeps her sad. Gita has strained relationship with her grandson. She hopes that someday when the grandson grows up, he will understand Gita's love for him and grow closer to her. However she has strong social connections and enjoys her social life. She attends all social events, including weddings and birthday parties. She regularly calls up her sisters and other family members. Friends and relatives regularly visit her. Her strong social life helps her to cope with her problems.

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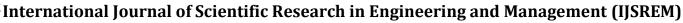
Mrs. Anima (67yrs), lives alone with a paid domestic worker. She has two married sons. Her sons and daughter in laws are working professionals The elder son stays abroad and the younger son stays in a separate accommodation close to Mrs Anima's residence. Though she is financially self-sufficient, her sons provide her financial support. Mrs Anima faces social shame because her younger son lives separately from her. She remains worried thinking that there would be no one to care for her if she falls sick at night or when her son stays out of station. She has few social contacts and spends most of the time worshipping. Stigma of widowhood keeps fer away from social functions. Mrs Anima suffers from loneliness and longs for the company of her family members.

Mrs Dipti (67 yrs), lives with her son (businessman), daughter in law (teacher) and granddaughter (school student). She receives pension and income from savings which helps her to meet her own expenses. Dipti said that she has lost importance in the family after the death of her husband and family members have not shown sensitivity to her loneliness arising out of widowhood. Her son has abused her multiple times. She suffers from low self-esteem, forgetfulness and depression. She remains aloof at home and maintains distance from her family members. To cope with her loneliness, she spends time in worshipping and attending social events.

5.DISSCUSSION

Findings of the study revealed that 70% of the respondents were between 60-70 years of age. All respondents had formal education, 63.4% of the respondent were working professionals and all respondents had some source of income. Most of them were staying with their married sons which is a social rule widely followed in India. Regarding emotional problems respondents shared that they experienced multiple problems which caused emotional problems/insecurities for them. One such problem mentioned by the respondents was family conflict. According to the respondents family members (mostly children) did not give importance to their needs. They expected the respondents to continue with their care giving roles ignoring the age, physical capacity, emotional condition, will of the respondents etc. Respondents also cited generation gap to be the cause of family conflict. House hold responsibilities also caused stress for the respondents. Respondents were overburdened, tired and stressed and wanted their children to take charge of household responsibilities. They felt deprived of rest, leisure and relaxation. Such a situation has developed probably because children have always seen their mothers performing household responsibilities. They now lacked the sensitivity to understand how widowhood and age has affected their mothers. The busy schedule of the children may have also made them indifferent to the situation of their widowed mothers. The pattern of communication between the respondents and their family members was not as desired. Respondents avoided talking to their children to avoid conflict. Children avoided interaction stating that they were busy. Such a situation caused emotional stress for the respondents who has no social interaction with the outside world. Widowhood and the changes in dressing, food habits, change in status within and outside the family the unknown future etc caused stress. Married women mostly remain dependent on their husbands. Accepting the loss of their life partners was difficult for them. Adapting to a new life was a challenge. Family members may also find it difficult to extend support to the widowed member without professional guidance. Ill health was a cause of stress for the respondents. Understanding and accepting that their health would decline with age was depressing for them. Constant pain, deteriorating physical health and resulting discomfort

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caused insecurities for the respondents. The thought of becoming dependent on others, the fear of being bed ridden, the thought that they may not receive care made them worried. Despite living with their family members respondents faced powerlessness, loneliness, isolation, hopelessness, helplessness, and meaninglessness. According to the respondents their contribution to the lives of their children goes unnoticed, unrecognised. Their children have failed to show concern and take care of their widowed mothers. Some respondents were dissatisfied with the behaviour of their sons and labelled them irresponsible. Unmarried sons and daughters were a cause of stress to the respondents. Respondents were worried that they still had a responsibility to perform. The idea that their children may remain unmarried was disturbing to them. Respondents wondered who would take care of their married children after the death of the respondents. Some respondents who were financially dependent on their children remained worried about their future.

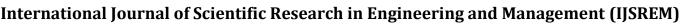
6.SUGGESTIONS AND CONCLUSION

Widows will need support from their family members. Family life education programmes, Family Counselling Centers, Premarital Counselling Services can help families understand the need of the family members at each stage of their development and extend necessary support to them. So children will understand the situation of their widowed mothers and mothers will also understand the challenges of their working children. It will help them to solve interpersonal conflicts. Professional help should be made available to the widows to accept widowhood, live lives without their husbands, plan their lives on their own or with their children etc. They need guidance to judiciously manage their finance and their property. Government and the non government sector should inform widows about laws, policies, programmes, welfare schemes available for widows and elderly widows. They will need legal guidance to know about their entitlements-inheritance laws that makes them a rightful claimant to the property of their in-laws, husband, parents and also children. Non-government organisations need to work on issues of awareness generation, counselling, skill development, jobs creation, recreation etc to improve the quality of lives of the widows. Government should help needy widows with pension and or provide financial support to families that take care of their widowed mothers/relatives. Those widows who donot have care givers may live in old age homes. Government should ensure that old age homes provide quality care to the respondents.

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