

**THE STRUGGLE OF VEERNARIS IN MAHARASHTRA: SOCIO-ECONOMIC POTRAYAL  
OF PUNE DIVISION****Dr. Sanhita Athawale***Principal**Shri Siddhivinayak College Karve Nagar, Pune**Email Id: [prin.ssvmm@maharshikarve.org](mailto:prin.ssvmm@maharshikarve.org)***Sonali Badhe-Kadam***Research Assistant**ICSSR Project**Email Id: [sonalibadhe80@gmail.com](mailto:sonalibadhe80@gmail.com)***Abstracts**

*Every soldier killed in war, insurgencies and battlefield leaves behind grieving relatives. Being a widow, it has many emotional and social implications. Widow is not just a term but a fact that a lady has to go through and live. It has social, psychological as well as economic aspects to be considered. When a woman loses her spouse, dimensions of her life changes. She has to face many issues. When the brave soldiers lay down their lives for nation their families lose the pillar of their family. The life behind him becomes a challenge for the lady and whole family in many terms. The widow has to take responsibility of the family and raise the children. Present study would be considering the socio-economic conditions of war widows in Pune division of Maharashtra.*

**Key Words:** *War Windows, Socio Economic Conditions, Challenges.*

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**Introduction**

Every soldier killed in war, insurgencies and battlefield leaves behind grieving relatives. After independence India fought 4 major wars i.e., 1961, 1965, 1971 and 1999 Kargil war with Pakistan. Thereafter also Indian army has to tackle warlike situations like insurgencies and hostile activities and attacks mostly on border of the country. Brave soldiers lay down their lives for the country. Dying for the country is accompanied by the sense of pride and valor. Our brave heroes sacrifice their lives for the mother nation and leave their loved ones behind. The sudden emotional, social absence of the individual shatters the family. Losing one's spouse that too the husband in typical Indian patriarchal society has abiding implications. The widow of the soldier doesn't get time to shed tears on demise of her partner. In honor of his valor she needs to stand upright and shoulder his responsibilities. The term war widow (Veernari) is not used in for every widow of army personnel. The widow of an armed forces member who has laid down his life for the nation, whether in war or in a military operation is termed a veernari. Hence not every military widow can be termed as war widow. The wife of a soldier who has lost her husband in battlefield can only be termed as war widow.<sup>1</sup>

After sad demise of the soldier causes tremendous emotional pain to the family. They are left in deep and settled

**This Research paper is based on major research project work sponsored by ICSSR, New Delhi**

grief. The absence of her husband in her sphere has many dimensions. The trauma she goes through gathers emotional pain and psychological deprivation and bereavement. The glorification of soldier's devotion towards motherland gathers social attention and sense of pride for the family. But apparently with the time the family has to get back to day-to-day life. The traumatic situation faced by the war widows changes her life drastically. Her education, awareness, family relations are few of the factors that come in picture here. The dimensions of life of a widows can be seen under various connotation like her status in the family, role in decision making, economic, social, psychological aspects of her widowhood etc. This paper focus on the socio-economic challenges faces by war widows in Maharashtra.

### Review of literature

**Pannilage and Gunwardhane** in the paper portrays experiences of military war widows in post war Sri Lankan society with particular emphasis on the challenges they face when they are living along. The study aimed at understanding issues and challenges of woman in post war period and emphasised on addressing the issues. With the sample of 53 military war widows selected with random sampling method qualitative as well as quantitative data was gathered. Study found that age of widowhood and unexpected widowhood primarily forms the social, psychological and economic challenges of widows. Social stigma, social isolation, economic hardships are the major issues faced by the widows

**Sharma and Lehal (2018)** in the paper identified that lack of education, employment and living in the rural areas in a patriarchal society makes war widows vulnerable. Study observed that most of the veer naris had health issues due to stress, anxiety and depression as there are no support services for handling mental health problems. Most of the women had difficulty in handling financial and legal issues after their spouse's death. The study analyses various issues encountered by war.

**Atwal (2016)** in the article outlined the complex problem of twentieth century Indian war widowhood. The article sheds light on the historical background of war widows and familiarises readers with the problems faced by war widows. It shows the discriminating treatment given to first and second world war widows and indo china and Indo Pak wars. Personal loss of losing beloved one, heightened sense of pride and honour about martyrdom of her husband and cultural trauma of everyday life are traumatic and emotionally intense level of experiences by war widows. Lowered position within the family, absence from public life, avoiding colourful clothing and jewellery, decisions about remarriage worsens the traumatic situation. The article relates to some aspects of the experience of war widow's cultural trauma during colonial period and post-colonial period.

**Parmar (2003)** in the article discusses the problems of kargil war widows in India. It identifies that after Kargil war, for the first time Indian government gave much benefits to widows than ever before and state benefits have affected kargil war widows socially and psychologically. The study revealed that there were various connotations associated to these state benefits. Most of the women got married to their brother-in-law (unmarried devar, married devar or married jeth) as per the traditional social customs prevailing in Rajasthan. The article also notes responses of the war widows about their remarriages. The article concludes that on the background of strict social norms, patriarchal structure, low level of education the introduction of huge compensation amount directly to war widows has changed the social dynamics. The widows experienced self-confidence due to greater economic social security,

higher family as well as social status but the patriarchal structure in the society compels them to remain in traditional limits. It makes suggestions that awareness programs, adult education programs and counseling programs are desirable for the purposeful future of these Kargil war widows.

**Sood (2001)** in her book *War Widows in India and Nepal*, discuss various aspects of lives of war widows in India and Nepal. Indian widows suffer socially, culturally and emotionally. They experience social isolation, loneliness, social prejudices and loss of social status. The book discusses profile of war widows, sociology of absence of soldiers, violence against war widows, social environment, their leisure and recreation, and rehabilitation of war widows. It sheds light on various aspects of the life of the war widow. Separation is full of responsibilities, anxiety and conflicting emotions. The study highlighted that most of the war widows experience emotional, verbal and physical abuse from family as well as society. The study found that violence was almost similar irrespective of the level of education. Widows from lower income group suffered from more verbal abuse. Most of them are unaware of their constitutional rights and legal right of remarriage.

### Research Methodology

#### Aim and Specific Objectives

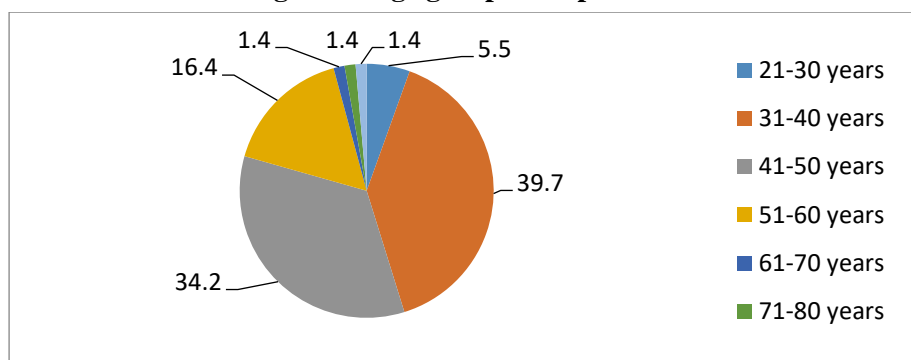
- 1) To understand social profile of war widows in Pune Division
- 2) To understand economic and social challenges faced by War widows in Pune division of Maharashtra

The study investigates challenges and struggles experienced by war widows from economic and social perspective. Both quantitative as well as qualitative techniques are employed for the study. The data analyzed in the paper is a part of broader data set of a major research project sanctioned by ICSSR, which covers data from Maharashtra state. Present study covers socio economic challenges of war widows in Pune division of Maharashtra. Clustering of population is done based on the 5 districts in the Pune division. Which includes Pune, Sangli, Satara, Kolhapur, Solapur Districts in Western Maharashtra. The list of war widows was obtained from department of Sainik Welfare, Maharashtra. Based on the list, district wise cluster sampling was done. Random sampling method was used for selecting final sample for the study. Data of 73 war widows from Pune division were identified for the study. Primary data was collected by way of well-structured schedule. The samples were contacted personally and wherever physical visit was not feasible telephonic interviews were conducted.

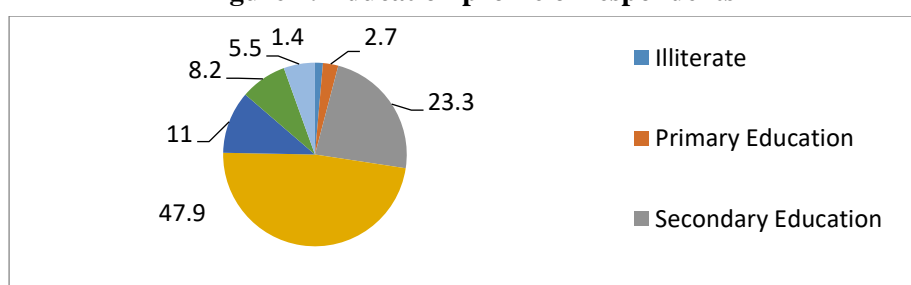
### Data and discussions

#### Social Demographic Profile of Respondents:

**Figure 1: Age group of respondents**



More than 70% respondents are between 31 to 50 years age group. These are mainly war widows of Kargil war and post 1999 insurgencies, hostile activities and terrorist attacks. Approximately 40% of the war widows belong to the age group of 31 to 40 years. Being in a middle age, they are double burdened with the responsibility of a breadwinner in the family and caregiver for their children and elders in the family. Almost 90 % of the war widows belong to age group of 30-60 years. 5.5 % respondents are in 21 to 30 age group. It indicates prevalence of early age marriages in Pune division of Maharashtra.

**Figure 2: Education profile of respondents**


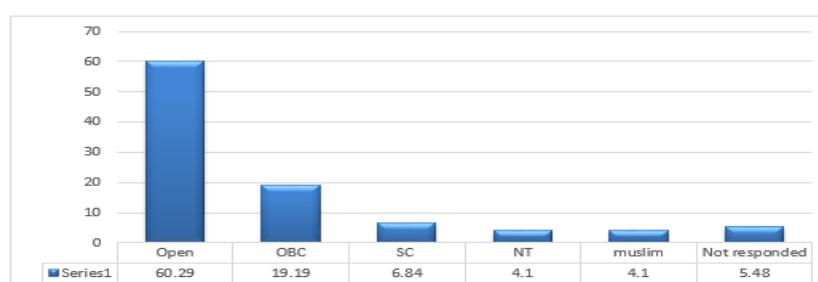
Educational qualification of the respondents was comparatively low. Among the respondents 4% were illiterate. 48% respondents have completed their education till HSC. Only 23% have completed their schooling till secondary education. These are wives of Jawans and JCOs. Only 11% are graduate or Double graduate. Only 8.2% are post graduated. These respondents are mainly spouse of officers.

Mrs. Y from rural pocket of Sangli district, pursued her further education after marriage with her husband's support. She graduated and completed her Bed. It helped her to secure job and better financial stability after demise of her spouse. She Cleared Teacher's Eligibility test. Initially worked with private school and eventually fulfilled required eligibility and got government Job in Pune district.

**Table 1: Religion of respondents**

Religion	Number of respondents	Percentage
Hindu	68	93.2
Muslim	3	4.1
Buddhist	2	2.7
Total	73	100.00

Above table depict distribution of respondents according to their religion. Among the respondent majority (93%) of war widows were Hindu.

**Figure 3: Cast profile of respondents**


Majority number of respondents (60%) belonged to open category. Among them maximum were from Maratha caste. 19% were from other backward class. Considering Pune division three taluka Satara, Kolhapur, Sangli has maximum number of people admitting in military services. Only 6.84% belonged to SC and 4% belonged to NT category.

**Table 2: Area of Residence**

Area of Residence	No of Respondents	Percentage
Rural	37	50.7
Urban	36	49.3
Total	73	100.0

Table 2 reveals that around 50% respondents reside in rural pockets of Pune division of Maharashtra, whereas 49% live in urban area.

**Table 3: Type of Family**

Type of Family	No of Respondents	Percentage
Joint Family	35	48.0
Nuclear Family	38	52.0
Total	73	100.0

48% live in joint family whereas 52 % are living in nuclear family. War widows living in joint family are either living with husband's family or their maternal family. Many of the respondents staying separate for education of their children's and migrated to cities and towns. Few of them are separated due to differences with in laws and household conflicts.

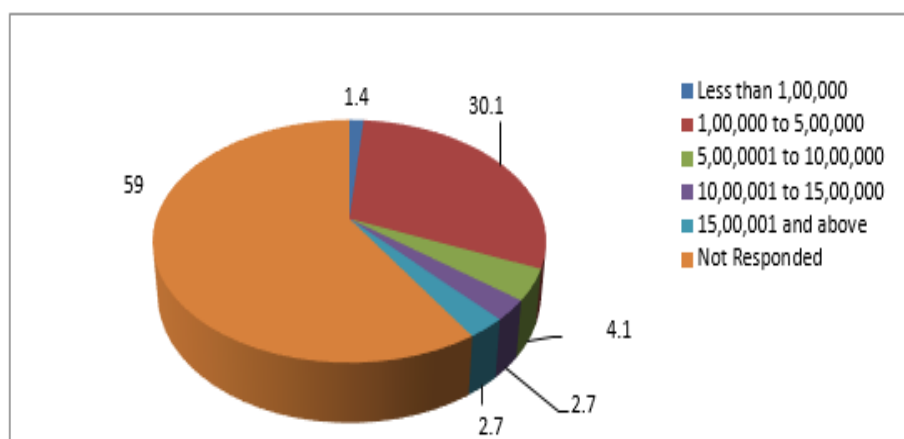
**Figure 4: Annual income of Family**

Figure depicts that 30% belong to the families having annual income between Rs.1,00,000 to 5,00,000 bracket. These are mainly the families of martyred jawans who were from rural pockets of the Pune division. 4.1 % respondents were from 5 lakhs to 10 lakhs. Around 5% families had annual income more than 10 lakhs. 1.4% families have income less than 1 lakh. 59% did not record any response. This was mainly due to hesitation or reluctance to share financial information about family.

**Table 4: Occupation Status**

Occupation Status	No of Respondents	Percentage
Working	8	11.0
Homemaker	65	89.0
Total	73	100.0

Perusal of the table depicts respondents according to occupational status of respondents. Only 11% respondents were working, whereas 89% respondents were home makers. Upbringing children, family responsibilities, lack of formal education and skills can be mentioned as the reasons. Liberalized Family Pension acts as economic support to the respondents.

#### **Financial challenges faced by war widows:**

In case of battle casualty, war widows are entitled to Liberalized Family Pension. After compilation and submission of necessary documents pension is deposited to the specified bank account. Respondents were asked questions to ascertain their financial challenges.

**Table 5: Decisions about withdrawal and spending of ex gratia and pension**

Response	right to make decision about spending ex gratia and pension		withdraw/spend money without asking to family	
	frequency	Percentage	Frequency	Percentage
Yes	67	91.79	62	84.93
No	4	5.48	10	13.70
Not Responded	2	2.73	1	1.37
Total	73	100	73	100

Table 6 shows around 91% respondents mentioned that they have rights to make decisions about amount of ex gratia and pension. Pension is deposited directly to the bank account of the beneficiary. It imparts her financial support which in turn enables her to get in to the decision making in family. It is found that women who are not highly educated or live in rural pockets of the division have gradually started involving themselves in decision making and over the period started participating household decision making. Amongst the respondents 5% said that they don't possess the right to spend the money. In such cases it was found that father-in-law or brother in law makes decisions and are influential in the decision making. Lack of financial knowhow and lowered status of the widow in the family can be traced as possible reasons here.

84% respondents said that they have the right to withdraw and spend money without interference of family members. 13% said that they do not possess such right. We can see that considerable number of war widows in the sample have liberty of making financial decisions still the number of women who doesn't enjoy the freedom cannot be ignored. Educational qualification, possession of contemporary knowledge and skills, self-confidence, acceptance from family and society are important factors that play vital role in this sphere.

97% war widows mentioned that they receive pension regularly in the bank accounts. 3 % are not receiving timely can be due to they reside in remote pockets of the division and banks are not in proximity. So, inaccessibility to withdrawal facilities can be the reason for this.64% recorded that they feel that ex gratia and liberalized family pension has provided them a good life.

The amount of a ex gratia imparted to family of martyred solder has increased gradually, and amount of liberalized family pension is equal to last pay of the martyred soldier. It helps the war widow to gain a stable economic support to lead her life ahead. Around 27% recorded that they don't feel that this monetary support has given them a good life. These are mainly the war widows before 2016. Prior to 2016 the amount of ex gratia was around 5 times less that today. One more aspect of this surge in amount of Ex gratia is that it led to domestic tensions. Many of them recorded that the amount of pension is divided between parent-in-law and the war widow. Few have recorded that in laws have filed suit in court for lawful process of division of pension to void further discrepancy in family.

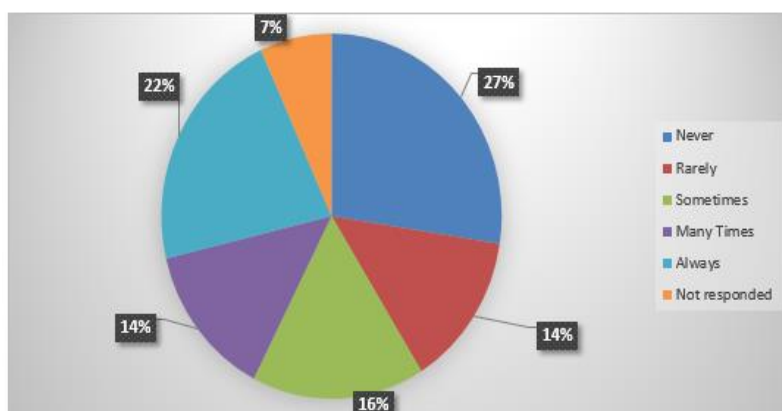
**Table 6: Life and Health Insurance Coverage to Respondents**

Responses	Life Insurance Coverage		Medi claim Coverage	
	frequency	Percentage	Frequency	Percentage
Yes	43	58.9	20	27.4
No	28	38.4	51	69.9
Not Responded	2	2.7	2	2.7
<b>Total</b>	<b>73</b>	<b>100</b>	<b>73</b>	<b>100</b>

59% of the respondents have life insurance coverage but the percentage of women who have not taken life insurance is 38% which is considerable. Mere 27% of the respondents have health insurance. Majority of them i.e.70% have not availed health insurance coverage for them and family, which is desirable for their old age, family responsibilities and facilitating unforeseen medical contingencies.

**Table 7: Financial challenges faced after the death of husband - Day to day living**

Responses Respondents	by Frequency	Percentage
Never	20	27.4
Rarely	10	13.7
Sometimes	12	16.4
Many Times	10	13.7
Always	16	21.9
Not responded	5	6.8
<b>Total</b>	<b>73</b>	<b>100</b>

**Figure 5: Financial challenges faced after the death of husband - Day to day living**


Social and psychological absence of spouse leads to not only psychological and emotional hardship but economical decision making also. Though they receive liberalised family pension, the other side of the coin is they need to become active in decision making.

Upbringing children as a single parent imposes stress on them. They have to manage child's educational expenses like tuition fees and coaching fees and other expenses and marriages. Government provided support for education and marriages of daughter by various schemes. Despite of this the reason behind financial sufferings on part of war widows could be lack of financial literacy and decision making. The respondents those were educated and skilled were found to be aware of contemporary financial challenges and managed their financials best possible manner. They could tackle the issues with less hassle. But the respondents who were less educated and dependent on family members for decisions were found to be exploited by others, many a times with their closed ones and family members. Medical expenses were found to be a major component amongst the financial challenges faced by war widows in Pune division. More than 45% respondents revealed that medical expenses (self or family members) are a major part of their expenses. They need to spent regularly on it. Despite of ECHS facility they prefer to visit private practitioner for hassle-free treatment. Most of them said that the process at hospitals having ECHS is lengthy and time consuming. 25% respondent recorded that they never faced any financial problem in medication after demise of their husband.

29% respondents said that they always face issues in investment decisions. 23% responded that they face financial problems while making investment decisions. The respondents who are educated and financially well aware and well off revealed that they have invested amount of ex gratia, Army group insurance and other compensations and LFP wisely and made their and family's life economically stable. 12% respondents did not record any response.

### Social challenges faced by war widows

**Figure 6: Social Stigma- Change in attitude/ behavior towards war widow**

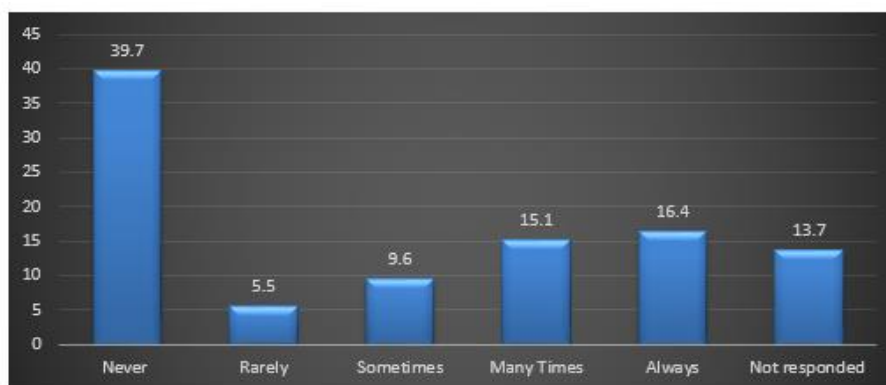


Figure 6 depicts social stigma about attitude or behaviour towards war widows. Around 40% noted that they have not experienced any change in behaviour after demise of their husband. These are mainly from urban areas of pune division. 5.5 % responded that they rarely experienced stigmatic behaviour by society. It denotes change in attitude of society towards widows. Around 31% mentioned that they have many times or always experienced such behaviour. These were mainly from rural pockets of the division. It shows that widows in rural areas still face stigmatic attitude of society. Around 14% preferred not to record any response to the question.



**Table 8: Social Stigma-Participation in festivals with family and friends**

Responses by Respondents	Frequency	Percentage
Never	18	24.66
Rarely	8	10.96
Sometimes	13	17.80
Many Times	13	17.80
Always	14	19.18
Not responded	7	9.6
<b>Total</b>	<b>73</b>	<b>100</b>

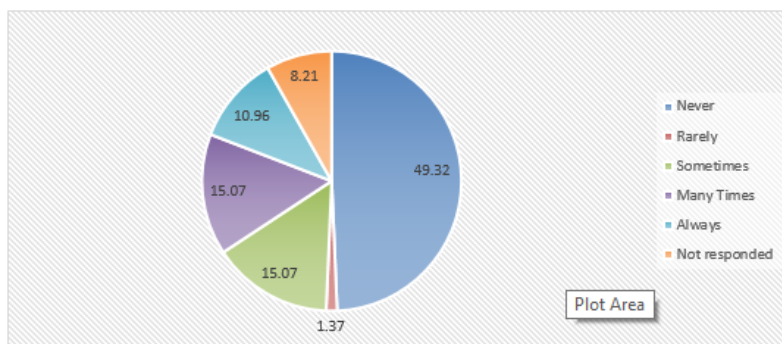
Table 8 shows responses about their participation in festivals with family and friends. The data revealed that 24% respondents never experienced any stigmatic behavior and never felt isolated at times of celebrations with friend and family. Around 11% denoted that they rarely experienced any restriction about their appearance. These respondents mainly reside in urban or semi urban areas. Around 37% responded that they experience stigmatic approach always or many times. Most of them responded that they themselves not prefer to participate in the function to avoid the insolent experiences. 9.6% preferred not to respond to this question.

**Table 9: Social Stigma- Burden of Responsibility**

Responses by Respondents	Frequency	Percentage
Never	9	12.32
Rarely	8	10.96
Sometimes	3	4.10
Many Times	13	17.80
Always	28	38.36
Not responded	12	16.43
<b>Total</b>	<b>73</b>	<b>100</b>

While answering the question that whether they feel burden of responsibility after demise of their husband. 38% respondents noted that they always feel that taking responsibilities of kids as a single parent and senior citizens without spouse proved challenging for them. They have to play the role of a responsible person in the family and many times drain them emotionally and psychologically. The feeling of no one to fall back or left alone makes the situation cumbersome. 22% said that they feel such burden sometimes or many times. Taking together around 60% women responded positively that they have experienced burden of responsibility. These are the women who are taking care of children and their elderly family members either in laws or parents. 11 % recorded that they rarely feel the burden of responsibility. These were mainly the respondent having good terms with their family members or living in joint family. If they have members in the family or relatives who help them in decision making and management, they feel less burdened. 12% recorded that they never felt that the responsibilities are burdensome for them. The women who rarely or never felt burden found to have good relations with the family members and having psychological, emotional, social and economic support from family and near ones.

Table 7: Social Stigma- Restrictions



Approximately 50% respondents answered that they never experienced restrictions on their day today life like color of clothes, jewelry, food etc. which are generally associated with widowhood. Only 1% responded that they have rarely experienced such restriction from family or society. It indicates the change in approach of society towards widowhood. Increasing education, social reforms, urbanization can be traced as reasons behind this. More than 15% respondents mentioned that they always or many times experience such restrictions. These were mainly from rural areas in the division. 15% responded that they sometime experience restrictions. These restrictions are mainly associated with caste and religious practices. Wide disparity is found among rural and urban areas.

### Conclusion

The title Veernari brings attention of society and government to the war widow. Government provides economic security to the war widow and family by extending ex-gratia and liberalized family pension. The family also receives army group insurance and other entitlements which helps them to attain financial stability and security. Despite of these efforts by government, most of the war widows face financial issues and hardships because of insufficient skillsets, knowledge and education on their part. It calls for provision of schemes and programs by government which will impart training, skills and knowledge which will in turn help them to secure employment opportunities and lead a stable life ahead.

### Findings

- The study revealed that more than 70% war widows in Pune division of Maharashtra are between 31 to 50 age group.
- Education profile of the respondents is comparatively low. Due to this they are facing problems in securing employment.
- Majority of war widows among the respondents are Hindu. belonged to open category from maratha and brahmin caste.
- Due to responsibilities of children, social customs, and emotional bond with husband, most of them preferred to lead further life as widow of martyred soldier than getting remarried.
- Around 90% respondents are not involved in any productive activities. Prevalence of patriarchal society lack of education and contemporary skillset are the main reason behind it.
- Maximum number of respondents live in nuclear family. Differences with parent in laws, death of in-laws, migration for education of children are the underlining factors here.

- 59% respondents couldn't or preferred not to reveal annual income of the family. Hesitation for disclosing financials or reluctance to share can be the reasons.
- War widows have freedom to withdraw the pension and spend the amount of ex gratia. It shows their liberty to make financial decision. It was also found that very few of them possess technical knowledge of financial decision making. They are dependent on relatives, friends or children for financial decisions.
- Most of the respondents have life insurance coverage but majority of them have not availed health insurance coverage, which is desirable for their old age and facilitating unforeseen medical contingencies. (Desirable for protecting their economic health)
- Most of the respondents faced financial challenge after death of their spouse. Lack of awareness and knowledge about financial management can be traced as prominent responsible factors.
- Widows experience social stigma about their public appearance and participation in social gatherings. But responses reveal that approach of society is changing gradually. Traditional customs and restrictions on widows are losing its severity and widows are experiencing better treatment than previous era. Still, it is not eradicated thoroughly from the society.

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#### Cite This Article:

*Dr. Sanhita Athawale & Sonali Badhe-Kadam, (2022). The struggle of Veernaris in Maharashtra: Socio-Economic Portrayal of Pune Division, Electronic International Interdisciplinary Research Journal, XI (III) May-June, 117-127.*