

SOCIO - ECONOMIC PROBLEMS OF COVID – 19 WIDOWS**Dr. Ashalata Deoram Sonawane**

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In the wave of Covid-19, world is struggling for solution to come out from health threats as well as socio -economic problems. More than 42.5 Cr people were infected by this disease and 60 Lac deaths are reported up to last week of February 2022 in the overall world. India has been one of the world's worst Covid-hit nations, recording more than 4.28 Cr cases and 5.12 lacs official deaths so far. The pandemic has left more than twelve thousands of women are newly widowed, struggling to adjust to a new life without their spouse. In our deeply patriarchal system, their lives became very hard. They are struggling for financial support as well as their social problems. Not only sympathy is required for them but financial support also. While losing a spouse can be destabilizing, it has been dangerous for thousands of Indian women who have lost their husbands to COVID-19. Most of them were housewives, who have no any financial knowledge and awareness of their financial status. It became very hard to them to manage their mental state and family needs mostly their children's needs.

In this paper researcher wants to focus on the socio – economic problems these widows are facing. They have school going children, old in laws in family. Now they don't require sympathy any more but financial help, earning source and respectful life in the society. Their responsibility as a single parent is now very hard challenge for them, so they required some help from their family, society as well as from government in nurturing their children with dignity.

Key Words: *Widows, Covid -19, Income, Responsibility, Economic Status, Social Status, Dignity, Financial Literacy, Land Rights etc*

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Introduction

In India's deeply patriarchal system, role of women is secondary in family, society and in economy also. We are accepted our constitution in which equal rights are given to all men and women, but from ancient time our society is treating women as a secondary person of the family. Women have some biological responsibilities like pregnancy and nurturing child as a mother. Naturally she has accepted all work which is inside the walls of her house such as child rearing, cooking, cleaning etc. Most of them are not financially independent or not contributing

in paid activities. They are financially dependent on their spouse or male members of the family. It is very hard to them live independently. While losing a spouse can be destabilizing for them.

In the wave of COVID – 19, all world is struggling for solution to come out from health threats as well as socio - economic problems. More than 42.5 Cr people were infected by this disease and 60 Lac deaths are reported up to last week of February 2022 in the overall world. India has been one of the world's worst Covid-hit nations, recording more than 4.28 Cr cases and 5.12 lacs official deaths so far. The pandemic has left more than twelve thousands of women newly widowed, struggling to adjust to a new life without their spouse. In our deeply patriarchal system, their lives became very hard. They are struggling for financial support as well as their social problems. Not only sympathy is required for them but financial support also. While losing a spouse can be destabilizing, it has been dangerous for thousands of Indian women who have lost their husbands to COVID-19. Most of them were housewives, who have no any financial knowledge and awareness of their financial status. It became very hard to them to manage their mental state and family needs mostly their children's needs.

In an attempt to provide some relief to women lost their husbands due to Covid-19, the Maharashtra government has expanded the scope of the district task force in the state to secure the rehabilitation and inheritance rights of women who lost their husbands due to Covid-19, by providing them proper guidance and legal assistance.

State Women and Child Development Minister Yashomati Thakur said in a statement on Thursday, authorities will also check if such widows are facing domestic violence. Since March last year, 16,627 women lost their husbands due to Covid-19. The district task force has a list of 16,516 out of them, according to the minister. Thakur said her department had received several complaints about such widows being denied their property and inheritance rights. "Hence, the scope of the district task force will be widened to authorise it to guide such women about their rights and financial matters, and provide legal aid," she said.

Under the "Mission Vatsalya" scheme, launched by the Maharashtra government some months back, a team of assigned government officials need to visit the households affected by Covid-19 and check if these widows are denied their property and inheritance rights, and if they are facing domestic violence, Thakur said. The officials will submit a monthly report to the district task force headed by collector, who in-turn will monitor and review all such cases and ensure the women get justice, the minister said.

In this paper researcher wants to focus on the socio – economic problems these widows are facing. They have school going children, old in laws in family. Now they don't require sympathy any more but financial help, earning source and respectful life in the society. Their responsibility as a single parent is now very hard challenge for them, so they required some help from their family, society as well as from government in nurturing their children with dignity.

Objective

To study the socio – economic problems of COVID – 19 widows.

Hypothesis

Problems of COVID – 19 widows are mainly about the income of their family and social status.

Research Methodology

Researcher has selected 100 women from Nashik district who lost their spouse in COVID waves as a sample. She

has collected primary data by google form, questionnaires, interview and general observation. She has also used secondary sources to get the additional information about the provisions for affected families by this disease.

Economic Problems of COVID – 19 Widows

The main source of income in many families is the income of leader of the family who is male. But in the pandemic, this is the observation that death rate of male is greater than female. It means many families lost their income source due to the death of its family head. The country's deadly second wave has widowed thousands of women, who are struggling to return to some semblance of a normal life. Accounts of these "Covid widows" are spreading across the country as the long-term effects of the pandemic become apparent. No numbers are available on how many women have been widowed by the pandemic, since the government has not released sex-specific details, but most experts point out that the male mortality rate for COVID-19 is higher. "High numbers of Covid widows are being reported in rural India. Many have come for help to organisations, asking for legal support, cash, food, and support for agriculture and education," said Seema Kulkarni, founding member of the Society for Promoting Participative Ecosystem Management non-profit.

Dr Neetha N., a professor at the Centre for Women's Development Studies research institute, agreed that women were being disproportionately affected by the situation, not just in the wake of the pandemic but by the existing system.

"Women are concentrated in specific categories of work, like domestic workers or vendors in the informal sector. These categories are severely affected already," she said. "From reports from NGOs and informal studies, there is now a growing number of widows." This means more women have been left partnerless, and many children left missing a parent. According to various estimates, there are currently anywhere between 40 million and 50 million widows in the country of some 1.4 billion people. This means more women have been left partnerless, and many children left missing a parent. According to various estimates, there are currently anywhere between 40 million and 50 million widows in the country of some 1.4 billion people.

Researcher has observed that most of the covid widows are mainly from rural area. From selected sample 66% widows are from rural area and 34% are from semi urban area. Out of them only 6% women were working and others means 94% were financially dependent on their partner because they are house wives. Now they are trying to find the work, but 72% of them are unskilled and less educated. They can get work only in informal sector or become dependent on other relatives. 15% of them are reported their family's previous monthly income was between 10000/- to 25000/- Rs, 52% of them are reported their previous monthly income between 25000 to 50000/ Rs and 33% of them have income more than 50000/ Rs per month. But after the death of husband there is a double burden on them that is a grief and financial responsibility. Their situation has changed overnight. Their income became zero. Some of them and children were also infected with their spouse. Medical expenses and hospitalisation were very expensive. No one of them reported this expenditure less than 50,000/ Rs. All have reported it more than 50,000/ Rs to 3,00,000/Rs. Some of them taken loan or help from their relatives, some have sold gold for these expenses. Only 2 families have health insurance.

According to BBC reporter Medhavi Arora in India Many of these women have never worked in a paying job before. According to the World Bank, India's female labour force participation rate - which was less than 21% in

2019 - is one of the lowest in the world. Many have lost the sole bread winner of their families, and as their worlds changed overnight, they are struggling to manage the double burden of grief and financial difficulties. Gender roles and patriarchal norms at home mean they were financially dependent on their male partners and have been excluded from financial services.

It is also observed that many of these women are financially illiterate. They do not know about insurance, investments, loans and property documents of their partners. According to the survey done only 22% women were aware about their partners financial transactions, others are unknown about income, savings, investments, insurance of their spouse. It becomes very difficult to them to handle their financial issues. Many state governments have declared the financial help to such families, but due to financial illiteracy many widows are facing problem in opening bank account, filling different forms etc. In 2017, Indian women were nearly 13% less likely than men to be able to raise funds in case of an emergency, according to the World Bank. Indian women were also 6% less likely than men to have a bank account. Only 3% women reported that they have some assets like home on their ownership, but 97% women are not having any asset on their name except some gold ornaments given by their mother and father. there is need to declare some income generating programmes for such women by central government. It is necessary to make a policy for financial inclusion of such families. There are also some property right issues for these women. They do not have their own property, but it is necessary to record her and her children name as heir of the property of her spouse. It became very difficult to her in joint family.

Social Issues of COVID – 19 Widows

There are not only economic issues of such families, but they are facing many social problems also. According to UN Women, one in ten widows around the world lives in extreme poverty. Societal discrimination and exploitation relegate these vulnerable women and girls to a life of economic insecurity. Behavioural codes in some cultures restrict a widow's mobility, barring her from access to job training or the ability to find work. Children of widows, and child widows of forced marriages, are withdrawn from school, leaving them at risk of abuse and feeding the intergenerational cycle of poverty and sexual violence. In India's deeply patriarchal system, it becomes very difficult for such women.

Losing a spouse is one of the most traumatic experiences in an individual's life. And to be a woman who has lost her husband, especially during Covid times has been even more discouraging owing to the social and physical distancing guidelines. Many women have felt that they have had no closure as they have not been able to see or visit their husbands towards the end in hospitals or be able to carry out a dignified funeral with loved ones or family.

According to the survey done by researcher more than 70% women are living as a nuclear family. They have no emotional support in their house to overcome from their grief, but they have to become mother and father as well of their little children. Financial responsibility is major for them because they have lost their breadwinner, but it is very hard to accept living without partner. Eventually their status in family also changed, they became head of the family so responsibility increased for them. When there is a issue of family property, their in laws are not ready to give property rights to them and also not taking responsibilities of her family. 60% women are taking support from their father's family. They are also taking help from them to solve legal issues of government help, insurance,

pension of their husband. Their social status changed to widow is very painful to them, because in Indian society many religious and cultural thoughts are not giving widows rights of pooja or making some rituals. Due to this negative thinking of such women can damage their self-image and self-respect. They think they are criminal; their destiny is responsible for husband's death. Acceptance of own and others is very important for avoiding such thinking. Overcoming from grief, accepting reality and facing financial and social issues by practical thinking is very important in such situation.

Findings

1. From selected sample 66% covid widows are from rural area and 34% are from semi urban area.
2. Only 6% women were working and others means 94% were financially dependent on their partner because they are house wives.
3. Only 22% women were aware about their partners financial transactions, others are unknown about income, savings, investments, insurance of their spouse.
4. 72% of them are unskilled and less educated.
5. All have reported medical expenses more than 50,000/ Rs to 3,00,000/Rs.
6. Only 2 families have health insurance.
7. Only 3% women reported that they have some assets like home on their ownership, but 97% women are not having any asset on their name except some gold ornaments given by their mother and father.
8. According to the survey done by researcher more than 70% women are living as a nuclear family.
9. Many women's in laws are not ready to give property rights to them and also not taking responsibilities of her family.
10. 60% women are taking support from their father's family.

Conclusion

From the above discussion, the situation of covid -19 widows is very complicated. It is very hard to them to overcome from grief and become a head of the family. Their children are small and she has responsibility of the family. It is necessary to give them some training for skill work, legal support and financial support. Most of them get financial help 50,000/ Rs. Declared by Maharashtra government. Their financial literacy must be increase by giving training. Their property rights must be protected. Societies approach towards them must be changed. Many decisions of government are supporting them and many NGOs are trying to settle down their financial, psychological and social issues.

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