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Source: *Economic and Political Weekly*, Vol. 30, No. 39 (Sep. 30, 1995), pp. 2435-2439+2442-2450

Published by: Economic and Political Weekly

Stable URL: <http://www.jstor.org/stable/4403278>

Accessed: 16/11/2009 03:06

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Recent Research on Widows in India

Workshop and Conference Report

Marty Chen
Jean Dreze

The concerns of widows cannot be dissociated from those of other single women, or indeed from those of women in general. Widows do experience special difficulties and deprivations, connected, inter alia, with the restrictions that are imposed on their lifestyle and the persistence of negative social attitudes towards them.

In the context of social science research, it is right to give attention to widowhood as a particular cause of deprivation. And, in the context of social action, it is right to organise and support widows in their specific demands (e.g., relating to pensions, property rights and other entitlements). But this does not mean that action has to take the form of working for or with widows in isolation from other women.

The studies and personal testimonies summarised in this paper amply demonstrate that there are intimate links between the predicament of widows and a wide range of patriarchal institutions such as patrilineal inheritance, patrilocal residence and the gender division of labour. The cause of widows must be seen as an integral part of the broader battle against gender inequalities.

THIS paper presents the findings of two recent gatherings aimed at achieving better understanding of the social and economic condition of widows in India. The two gatherings were planned as complementary events. Both of them took place at the Indian Institute of Management, Bangalore, during the last week of March, 1994.¹ The first event was an informal workshop involving 35 widows from different parts of the country, as well as 10 women activists with some prior experience of working with widows and other single women. This informal workshop was followed by a conference which brought together about 65 activists, scholars and policy-makers who have worked on issues relating to widows. We shall refer to these two events as 'the workshop' and 'the conference', respectively.

The programme of these events was partly oriented by the findings of earlier studies undertaken by the two of us on the living conditions of widows in rural India.² One of these studies involved fieldwork in 14 villages of seven different states (two each in West Bengal, Bihar, Uttar Pradesh, Rajasthan, Kerala, Tamil Nadu, and Andhra Pradesh), co-ordinated by Marty Chen. Most of the widows who participated in the workshop came from these villages. Their testimonies, aside from being of immense value on their own, helped to ensure that the deliberations of the conference were informed by the perspective of widows themselves. Just as the findings and recommendations of the informal workshop were presented at the conference, the conclusions of the conference were also shared with the workshop participants. A summary of recommendations made by the conference and workshop participants can be found in Appendix.

What follows is a combined report on the workshop and the conference. A list of the

papers presented at the conference can be found in the References at the end of this article. In some places, we have also drawn on earlier studies in order to bridge various gaps in the material made available by these recent events. To simplify the presentation, all the statistical material has been presented in Tables 1-12, prepared with Jackie Loh.

WORKSHOP

The purpose of the three-day workshop was to bring together a group of widows (and grass roots women activists) to share problems, exchange experiences, voice demands, and possibly initiate a network of widows and activists concerned with the specific problems of widows. The 35 widows and 10 grass roots women activists who participated in the workshop came from nine states: Gujarat, Karnataka, and the seven states mentioned earlier. They formed a very diverse group in terms of age, caste, occupation, income, and related characteristics. Various participatory training methods were used to facilitate communication despite the barrier of language (nine languages were represented), including games, exercises and skits. The workshop covered a wide range of issues and concerns raised by the participants, including changes in women's identity and status with widowhood; images of good and bad women; taboos regarding the behaviour of widows; options, constraints, and choices regarding remarriage; living arrangements and sources of support; struggles by widows to secure their property rights; other actions taken by widows to assert their individual or collective rights; demands of the widows on society and on the government.

For many of the widows who participated in the workshop, this event was an entirely new experience. Many had never left their

home district or state. Most were interacting for the first time with women who spoke different languages. All were sharing their personal experience of widowhood in a group meeting for the first time. Each made a spirited contribution to the discussion. What emerged from this gathering was a strong sense not only of common suffering but also of common strength. Clearly, each widow had negotiated the specific circumstances of her widowhood with dignity and courage, whether by taking up a job for the first time, by cultivating her own land, by educating her children, by fighting for her property rights, by establishing an independent household, or even by joining a local women's organisation.

During the first two days of the conference that followed the workshop, the workshop participants went on a study tour to Mysore, which included a visit to the Mysore branch office of Mahila Samakhyia, a village-level meeting with groups of women from 10 villages organised by Mahila Samakhyia, and sight-seeing in Mysore city.⁴ The workshop participants returned in time to participate in the closing session of the conference, during which they presented their charter of demands. The following morning, they met together for one last time to hear the recommendations made by the conference participants and to join together in a very moving farewell ceremony.

At the end of that ceremony, all the participants stood in a circle holding a long chain of flowers symbolising sisterhood and joined in a joyful song celebrating spring and renewal. The chain of flowers was then cut into as many pieces as there were participants. Each participant tied a string of flowers on another participant. Then each participant spoke about what she would do after returning home. Some widows resolved to break the

taboos relating to their dress (by wearing forbidden items such as colourful bangles, colourful clothes, 'bindi' or 'kumkum'), and to encourage other widows to do the same; others said that they would speak to other widows, women, and their communities about the workshop, or participate more actively in the local panchayat meetings. As these pledges were being made, in a spontaneous gesture of solidarity some of the married women put their bracelets on the wrists of the widows and their bindis on the foreheads of the widows. The activists resolved to campaign against the use of pejorative terms for widows; to insist that widows should be invited to marriages and other ceremonies; to incorporate a focus on widows in their on-going work; to survey widows in their areas of operation; to help widows secure pensions; to help widows take up legal cases to defend their property rights, etc.

This informal workshop that preceded and ran parallel to the more formal conference achieved two immediate results. First, it began a process of transformation among the widows themselves. None of them had had the opportunity, at least since widowhood and perhaps since marriage, to talk at length with other women - much less to sing, dance, act, and laugh. The workshop made them aware of a real possibility of creating a new identity for themselves and a sisterhood with other widows. Second, the workshop served to place the personal experiences and concerns of widows at the centre of the conference that followed.

The workshop also helped to bring out what the experience of widowhood means to an Indian woman today. Several aspects of that experience were frequently mentioned by most participants, despite their widely different social and regional backgrounds. First, a woman who loses her husband has to readjust the entire basis of her life and work: who she lives with, how she earns her livelihood, whether she has access to her husband's property, etc. Second, the negotiations involved in these adjustments are typically much easier if she has adult sons and/or supportive parents and brothers. Third, most widows receive very little support from their in-laws. In fact, the relations with in-laws are often quite tense. Finally, the primary concerns of the widows who participated in this workshop were to have a house in their own name, a secure job or source of livelihood, education for their children, and - last but not least - a positive social image.

OUTLINE OF CONFERENCE

The three-day conference was organised into six half-day sessions, as follows.

The opening session of the conference attempted to provide a general overview of the economic and social condition of widows

in India. After a short presentation on the significance of widowhood as a social issue (Jean Dreze), evidence was presented on the living arrangements, remarriage rates, occupations, property rights, and sources of support of widows (Marty Chen); on the relative mortality risk of widows and married women (P N Mari Bhat); on the relative economic insecurity of widows and other female heads of households (Shobha Jaishankar); and on the relationship between aging and widowhood (Leela Gulati).

The second session focused on the property rights of widows. The papers presented in this session dealt with male control over the property, production, and reproduction of widows in colonial Haryana (Prem Chowdhury); the property rights of widows under customary and modern law in Rajasthan (Shobha and Ramesh Nandwana); the property rights of widows under customary and modern law in Bihar (Seema Misra and Enakshi Tukral); and the difficulties faced by many widows when they try to claim their rights to property (Neelam Ghore).

The third session examined issues of social security. The contributors discussed the measures that can be introduced to provide economic and social security to widows (S Guhan); the coverage of widows under three pension schemes in Kerala (Iqbal and Leela Gulati); the bureaucratic hurdles widows face in obtaining a pension in Tamil Nadu (Eswara Prasad); the social insecurity of widows in rural Gujarat (Varsha Bhagat and Mihir Bhatt); and the coverage of widows under a comprehensive insurance scheme for women established by SEWA (Reema Nanavaty).

The fourth session focused on employment and livelihood. Presentations were made on the economic situation of widows and widow-headed households in Kerala (Leela Gulati); on the relationship between widowhood and poverty in India as a whole (Jackie Loh, Jean Dreze and P V Srinivasan); on women's occupations by marital status in Haryana (D V Rukmini); on working class widows in Bombay (Alice Thorne); on self-employed widows in Gujarat (Renana Jhabvala); on widows who work as domestic servants (Siddama); and on widows who work as construction workers (Geeta Ramakrishnan).

The fifth session dealt with the status of widows in society. It included a sociological analysis of widowhood as 'social death' (Uma Chakravarty), a comparative perspective on widows and other single women (Abha Bhैया), and different accounts of public initiatives to 'rehabilitate' widows - by the state after partition (Ritu Menon), and by social movements in Gujarat, Rajasthan, and Karnataka (Bela Bhatia, Chandra Bhandari, and Uma Kulkarni).

The closing session opened with a set of recommendations for future action, policy, and research from the conference participants,

and concluded with a charter of demands from the widows who had attended the earlier workshop (see Appendix I).

In the rest of this paper, we present a short summary of the presentations made in each session of the conference.

WIDOWS IN INDIA

The intention of the opening session of the conference was to propose a framework for approaching the issue of widowhood in India, and to provide background information that should help inform and focus the conference deliberations. Given the scope and importance of the opening session, the presentations made in this session will be covered here in some detail.⁴

Incidence of widowhood

According to recent information released by the Sample Registration System, widows represent a little over 8 per cent of the female population.⁵ Census data on the incidence of widowhood, as measured by the proportion of widows in the female population, reveals the following patterns. First, the incidence of widowhood has been slowly declining over time during the last few decades. This can be primarily attributed to the concurrent expansion of male and female longevity.⁶ Second, the incidence of widowhood is lower in most of the northern states than in south India. This can be attributed to several factors, including strong survival advantages of adult females (compared with adult males) in the south; a large difference between male and female age at marriage in the south; comparatively high remarriage rates in the north; and high mortality rates among north Indian widows. Third, the incidence of widowhood rises sharply with age. The proportion of widows is as high as 64 per cent among women aged 60 and above, and 80 per cent among women aged 70 and above (Table 2). In other words, an Indian woman who survives to old age is almost certain to become a widow. Fourth, the high incidence of widowhood among women (particularly in the older age groups) sharply contrasts with the corresponding patterns for males. In 1991, only 2.5 per cent of all Indian men were widowers [Government of India 1993:71]. Even in the older age groups, only a small minority of men are widowed, while a large majority of women experience that predicament. The main reason for this gender gap in the incidence of widowhood is a much higher rate of remarriage among widowed men, compared with widowed women.

The last observation may help to explain why widowhood has received so little attention as a cause of deprivation. In India, the experience of losing one's spouse is, overwhelmingly, a female experience. Further, the consequences of losing one's spouse are very different for men and women.

A widower not only has greater freedom to remarry than his female counterpart, he also has more extensive property rights, wider opportunities for remunerative employment, and a more authoritative claim on economic support from his children. Had the living conditions of widowers been as precarious as those of widows, it is likely that widowed persons would have attracted far more attention.

Widowhood and poverty

There are serious difficulties in assessing the relationship between widowhood and poverty on the basis of standard household survey data. Indeed, much of the information generated by these surveys relates to household level variables that often tell us very little about what is happening to widows as individuals. For instance, it is hard to make effective use of the standard data on *per capita* income or expenditure to investigate the relationship between poverty and widowhood.

These limitations were illustrated at the conference in a study by Jean Dreze and P V Srinivasan. Using the National Sample Survey data, the authors find that there is little difference in *per capita* expenditure between, say, households headed by widows and other households. Nor is the proportion of households below the poverty line much higher than average among households headed by widows. In interpreting these findings, however, it has to be remembered that households headed by widows have special demographic characteristics. In particular, they are typically much smaller than other households. Hence, if there are economies of scale in household consumption, the rank of these households in the scale of real *per capita* expenditure declines. The authors showed that even relatively small economies of scale lead to a dramatic increase in the relative incidence of poverty among households headed by widows, compared with other households.

These findings are somewhat inconclusive, since little is known about the actual magnitude of economies of scale in household consumption in rural India. Further, as was mentioned earlier, household level data tell us little about the well-being of widows as individuals. Given these limitations of standard household surveys, it is important to explore other indicators of the individual well-being of widows, e.g. relating to nutrition and morbidity. A useful example of the possibility of using such indicators was provided by P N Mari Bhat's study of mortality rates among widows.

Widowhood and survival

Using data from the 1961, 1971 and 1981 censuses, Mari Bhat estimated mortality rates among widows and married women of the same age, in the 45 age group. For India as

a whole, the author finds that mortality rates are 86 per cent higher among widows than among married women (see Table 3 for the main results). These results confirm the notion that widows in India experience particularly high levels of deprivation.

It should be mentioned that, according to the same study, the mortality rates of *widowers* are also about 80 per cent higher than those of married men in the same age

group. This may seem to suggest that men suffer as much as women from losing a spouse, in terms of increased mortality.⁷ On this point, several remarks are due. First, the standard pattern observed in similar studies undertaken in other countries is that the increase of mortality risk associated with losing one's spouse is *larger* among men than among women. In relation to this international pattern, Indian widows are at

TABLE 1: INCIDENCE OF WIDOWHOOD IN RURAL AREAS – INTER-STATE CONTRASTS, 1981

State	Widow as Percentage of Rural Female Population	Ratio of Widows to Widowers in Rural Population	Proportion of Rural Indian Widows living in State (Percentage)	Average age Differential at Marriage Years ^a
Andhra Pradesh	10.5	4.3	10.5	5.7
Tamil Nadu	10.4	3.9	8.2	5.8
Karnataka	9.9	4.6	6.4	6.7
West Bengal	9.5	6.0	9.1	6.5
Maharashtra	9.3	4.4	9.3	5.4
Orissa	9.2	3.7	5.3	5.1
Kerala	8.9	7.7	4.6	5.5
Madhya Pradesh	8.0	2.6	8.0	4.0
Himachal Pradesh	7.7	2.5	0.8	4.7
Bihar	7.5	2.5	11.1	4.9
Rajasthan	7.2	2.4	4.6	4.2
Gujarat	7.0	2.9	4.0	3.6
Uttar Pradesh	6.5	1.4	13.8	4.3
Jammu and Kashmir	5.7	1.4	0.6	5.0
Punjab	5.5	1.6	1.5	3.3
Haryana	4.9	1.5	1.1	3.9
India ^b	8.2	2.9	100.0	5.0

Notes: ^a Difference between the mean age at marriage of males and females (rural and urban areas combined).

^b Excluding Assam, where the 1981 census was not conducted.

Source: Dreze (1990), Table 6, based on 1981 census data. The states are arranged in decreasing order of the proportion of widows in the rural female population.

Note: The tables included in this paper are, a selection of tables compiled with Jackie Loh from the conference papers. Some of the information has already appeared in earlier publications (as indicated in the notes). The intention is both to provide a short statistical background on the situation of widows in India and to highlight interesting empirical observations reported at the conference.

TABLE 2: INCIDENCE OF WIDOWHOOD IN DIFFERENT AGE GROUPS AND REGIONS, 1981

Age Group	Widows as Percentage of All Rural Females in the Specified Age Group and Region				
	North-West	Central West	East	South	All India [*]
0-9	0.0	0.0	0.0	0.0	0.0 (0.0)
10-14	0.04	0.04	0.03	0.03	0.03 (0.03)
15-19	0.2	0.3	0.3	0.2	0.2 (0.1)
20-24	0.5	0.7	0.9	0.9	0.7 (0.5)
25-29	1.0	1.5	2.0	2.0	1.6 (1.0)
30-34	2.1	2.9	3.6	4.3	3.2 (1.6)
35-39	3.6	5.0	6.3	7.0	5.5 (2.3)
40-44	7.9	9.6	12.3	13.7	10.8 (3.8)
45-49	10.0	14.8	18.1	19.8	15.5 (5.0)
50-54	24.1	27.5	32.2	34.2	29.4 (8.0)
55-59	20.1	30.6	32.7	40.6	30.5 (9.8)
60-64	48.7	55.3	58.1	61.3	55.6 (14.9)
65-69	44.0	59.8	61.5	66.8	57.6 (17.8)
70+	70.5	78.4	78.3	83.4	77.2 (27.8)
All ages	6.5	8.3	8.5	10.0	8.2 (2.7)

Note: * In brackets, the corresponding figures for males.

Source: Dreze (1990), Table 5, based on 1981 census data. The different regions have been defined as follows. North-west: Haryana, Himachal Pradesh, Jammu and Kashmir, Punjab, Rajasthan, Uttar Pradesh; Central west: Gujarat, Maharashtra, Madhya Pradesh; East: Bihar, Orissa and West Bengal; South: Andhra Pradesh, Karnataka, Kerala and Tamil Nadu. This regional division is based on Agarwal (1988).

some disadvantage. Second, the results have to be interpreted bearing in mind the very high remarriage rate among Indian men who have lost their spouse. Among the small minority of widowed men who do *not* remarry, many are likely to suffer from special economic, social or physical disadvantages that make remarriage difficult. It is perhaps not surprising that, in this sub-sample, mortality rates are particularly high, but this does not imply that mortality rates are particularly high among all *ever-widowed* men (including those who have remarried).

Third, the case for being concerned about Indian widows does not turn on their being *more* deprived, in terms of mortality and related indicators, than widowers who do not remarry. Even if the two groups are equally deprived in some respects, there would still be a case for paying separate attention to the issue of widowhood among women, given (1) the much higher incidence of widowhood among women than among men (and, relatedly, the much greater freedom that widowed men have to remarry), and (2) the social and psychological deprivations endured by many widows, in addition to economic hardship.

The study by Mari Bhat also brings out some interesting regional patterns in mortality rates. Specifically, the gap in mortality rates between widows and married women appears to be much larger in many of the northern states (including Punjab, Haryana, Uttar Pradesh and Bihar) than in south India. This is in line with the findings of earlier studies, suggesting that the economic and social condition of widows is particularly unfavourable in north India.⁶

Sources of vulnerability

In earlier studies we have identified some essential factors that account for high levels of deprivation among Indian widows [Dreze 1990; Chen and Dreze 1992]. These include limited freedom to remarry, insecure property rights, social restrictions on living arrangements, restricted employment opportunities and lack of social support. In her presentation at the conference, Marty Chen used the framework developed in these earlier studies to present the major findings of her study, based on a field survey in 14 villages of West Bengal, Bihar, Uttar Pradesh, Rajasthan, Kerala, Tamil Nadu, and Andhra Pradesh. This survey covered a total of 562 respondents. These 562 respondents consisted of all 'ever-widowed' women in the 14 survey villages, including widows who had remarried. More precisely, the 562 respondents consisted of: (1) 510 women who had lost their husbands and did *not* remarry; (2) 35 women who had lost their husbands, remarried, and then became widowed again by losing their second husbands; and (3) 17 women who had lost

their husbands, remarried, and were still married at the time of the survey.⁹

Patrilocality: The system of patrilocal residence, which has the effect of isolating women, is a fundamental source of gender inequalities in many parts of rural India and also plays a crucial part in the deprivation of widows. Patrilocality in the narrow sense refers to the norm, prevalent in most Hindu communities of India, according to which

a woman has to leave her parental home at the time of marriage to join her husband in his home. In a broader sense, especially in most Hindu communities of north India where marriage rules dictate marriage outside the clan and village, patrilocality also can be understood to refer to the drastic alienation from her parental family experienced by a married woman after her 'transfer' to her husband's family.

TABLE 3: MORTALITY AND WIDOWHOOD

State	Estimates of the Relative Mortality Rates of Widowed and Married Persons (Ratio of the Mortality Rate of the First Group to that of the Second Group), in the 45 + Age Group			
	Females		Males	
	1961-71	1971-81	1961-71	1971-81
Andhra Pradesh	1.51	1.74	1.78	2.03
Bihar	1.79	1.89	2.15	2.25
Gujarat	1.73	1.77	1.63	1.63
Haryana	-	2.06	-	1.69
Himachal Pradesh	-	1.26	-	2.13
Jammu and Kashmir	1.57	1.49	1.52	1.68
Karnataka	1.51	1.31	1.94	1.89
Kerala	1.80	1.52	1.82	1.48
Madhya Pradesh	1.64	1.64	1.81	1.75
Maharashtra	2.00	1.66	1.75	1.82
Orissa	2.02	1.24	2.15	1.93
Punjab	-	2.32	-	1.43
Rajasthan	2.08	1.65	1.56	1.53
Tamil Nadu	1.43	1.48	2.05	2.10
Uttar Pradesh	2.24	2.30	1.81	1.75
West Bengal	2.22	1.42	1.57	2.41
All-India	1.87	1.83	1.78	1.83

Source: Mari Bhat (1994), Table 4, based on census data. The figures in this table refer to the ratio of the mortality rate among widowed persons aged 45+ to that of married persons in the same age group. The estimation method takes into account the different age structures of the widowed and married populations and avoids the bias that might arise from this difference.

TABLE 4: WIDOWHOOD AND LIVING ARRANGEMENTS 'Relation to Household Head' of Widows in Different Samples

Relation to Head	Number of Widows with the Specified Relation to Household Head					
	Bose and Saxena ^a (1964)	Bose and Sen (1966)	Lal (1972)	Cain et al (1979)	Harlan ^a (1968)	Chen (1994)
Self	1	*	1	20	4	342
Mother ^b	242	305	71	41	13	136
Daughter	*	5	2	2	0	17
Sister	*	2	3	1	0	9
Mother-in-law	*	*	*	3	1	9
Daughter-in-law	*	4	1	1	0	8
Sister-in-law	*	20	3	2	0	8
'Other' relative ^c	16	12	7	0	0	14
Non-relative	0	1	0	0	0	2
Total	259	349	88	70	18	545

Notes: ^a Elderly widows only (aged 55+ in the case of Bose and Saxena, and 50+ for Harlan).

^b When a widow is the mother of the head, the latter is usually a son rather than a daughter.

^c 'Other' is relative to the categories used in the respective studies; the content of this category can be inferred, *study-wise*, from the other entries in the table.

* Category not used in the presentation of the results (but note that it could be implicit in the 'other relative' category).

Source: Dreze (1990), Tables 23 and 24, Chen and Dreze (1992), Table 10, and Chen (1994). The figures were originally compiled from: (i) Bose and Saxena (1964), based on a random sample of 259 widows aged 55+ from 78 villages in Rajasthan; (ii) Bose and Sen (1966), based on a random sample of 349 widows from villages in Rajasthan; (iii) Lal (1972), based on a sample of 88 widows in three panchayats in Rajasthan; (iv) Cain et al (1979), based on a census of village Char Gopalpur in Bangladesh; (v) Harlan (1968), based on a census of elderly women in a village in Punjab; (vi) Chen (1994), based on a 1991-92 study of 562 ever-widowed women in 14 villages spread over seven different Indian states (the above figures derived from this study are actually based on a sub-sample of 545 currently-widowed women).

In the Chen sample, 75 per cent of the widows lived in their husband's village at the time of his death. Of these widows, an overwhelming majority (88 per cent) remained in their deceased husband's village after his death (Table 5). In many cases, widows actually continue to live in their deceased husband's house. However, outside of leviratic unions (which are practised only in certain communities), widows are unlikely to share a common hearth with their husband's relatives. Indeed, in the Chen sample, whereas 10 per cent of the widows shared a common hearth with their in-laws before their husband's death, only 3 per cent currently share a common hearth with their in-laws (either brothers-in-law or parents-in-law). And, in many cases where a widow does share a common hearth with a parent-in-law, it is the widow who seems to be supporting the in-laws (e.g. a blind mother-in-law or disabled father-in-law) rather than the reverse.

Patrilineal inheritance: A comprehensive treatment of the inheritance rights of widows would have to distinguish: (a) between statutory law, customary law, and actual practice; (b) between the inheritance rights of widowed women as daughters and as widows; (c) between ancestral and self-acquired property; and (d) between land and other property. Despite these complexities, what seems clear is that most social groups in rural India follow customary law rather than statutory law and that, under the current customary practices of most patrilineal Hindu communities, women have very limited property rights as daughters but are widely acknowledged to have use rights to (or maintenance rights from) a share of their husband's ancestral land in the event of his death.

As part of her study of widows, Marty Chen investigated actual inheritance practices in the study villages and found the following patterns: first, of those widows whose husband owned land, 51 per cent reported that they exercise use rights over a share of their husband's land; and second, of those widows whose father (father or mother, in the case of Kerala) owned land, 13 per cent reported that they exercise use rights over a share of their father's (mother's) land. However, these use rights of widows are often violated in practice. When a widow tries to manage the land on her own, without adult sons, her brothers-in-law often insist on sharecropping or managing her land themselves, or simply attempt to deprive her of her rightful share of the land (often legitimising their claim by arguing that they spent money on her husband's death ceremony or on her children's maintenance). In their attempt to gain control of her land, the brothers-in-law of a widow may go so far as forcing her to leave the village, or even – in extreme cases – arranging her murder.¹⁰

Once her sons (if any) grow up, a widow may have to forfeit her use rights to her husband's land in exchange for a right to maintenance by one or more of her sons. Even maintenance rights, however, are often uncertain.

Remarriage practices: Two stereotypes persist about widow remarriage in India. The first is that widow remarriage is "prohibited" in Hindu society. The second is that widow remarriage is widely practised. Reality lies somewhere between these two extreme views: only the upper castes prohibit remarriage; most other castes (except those emulating the upper castes) allow widow remarriage; some castes (in certain regions) practice leviratic unions (remarriage to the deceased husband's brother); but actual remarriage, outside of levirate, only takes place in special circumstances. The basic pattern in most communities is that most childless widows remarry, while most widowed mothers do not remarry.

In the Chen sample of 562 ever-widowed women, 13 per cent in north India had remarried, compared with only 6 per cent in south India. These figures are consistent with the findings of earlier studies [Dreze 1990, and the studies cited there]. The lower probability of remarriage in the south is due in part to the practice of levirate in the north: the only villages of the Chen study where levirate was widely practised was situated in the Garhwal hills of Uttar Pradesh. In the Chen sample of 52 remarried widows (of which 35 lost their second husband also), 24 were from scheduled castes, 22 from

backward castes, and only six from upper castes (all six were rajputs or brahmins from the Garhwal hills who practise both levirate and widow remarriage in general).

Among the widows covered in the Chen sample, as well as among those who participated in the Bangalore workshop, many stated that they did not wish to remarry. Common reasons given for not wanting to remarry included: absence of desire for more children, fear that a second husband will not take good care of the children fathered by the first husband, and wish to retain claim on the deceased husband's land (bearing in mind that widows lose this claim on remarriage). Of course, the fact that many

TABLE 6: PLACE OF RESIDENCE BEFORE AND AFTER WIDOWHOOD (Percentage)

Place of Residence	Before	'Now**
Deceased husband's village	75	67
Parental village	21	27
Other village	5	6

Note: * 'Now' refers to the situation at the time of the survey (1991-92).

Source: Chen (1994), based on a 1991-92 survey of 562 ever-widowed women in 14 Indian villages (two each in West Bengal, Bihar, Uttar Pradesh, Rajasthan, Andhra Pradesh, Tamil Nadu and Kerala). The figures presented here are based on the sub-sample of 510 widows who did not remarry. In the few cases where a widow's parental village is also her husband's village, she has been counted as living in her parental village.

TABLE 5: SELECTED NORTH-SOUTH CONTRASTS
Place of Residence, Land Rights, Remarriage and Living Arrangements (Percentage)

	All-India	South India	North India
Place of residence:			
Deceased husband's village	66	44	89
Parental village	27	48	6
Other	6	8	4
Use rights over:			
Deceased husband's land (if any)	51	52	51
Parental land*	13	18	8
Ever-widowed women who remarried:	9	6	13
Living arrangements:			
(i) Head of household: self	63	80	46
son	24	8	40
other	13	12	14
(ii) Living alone	17	20	14
Living with: married sons	42	31	54
married daughters	8	10	
in-laws	3	3	3
parents or brothers	3	6	4

Note: * Parental land = father's ancestral land in all states except Kerala, where it also includes mother's ancestral land.

Source: Chen (1994), based on a 1991-92 study of 562 ever-widowed women (of which 17 are currently-remarried) in 14 villages in north India (two each in West Bengal, Bihar, Uttar Pradesh, Rajasthan, Andhra Pradesh, Tamil Nadu and Kerala). 'Place of residence' and 'use rights' percentages are based on a sub-sample of 510 widows who did not remarry; 'remarriage' percentages are based on the full sample; and 'living arrangements' percentages are based on a sub-sample of 545 currently-widowed women (of which 510 did not remarry, and 35 remarried but lost their second husband).

widows express little interest in remarrying needs to be interpreted bearing in mind not only the influence of negative social attitudes towards widow remarriage, but also the low chance of conjugal happiness in a second marriage. Indeed, given the prevailing social attitudes, a man who agrees to marry a widow often has highly unattractive characteristics (e.g. he may be very old, or physically disabled, or economically impoverished, or looking for a second wife). The issue of widow remarriage in India is not just a question of the incidence of remarriage, but also of the quality of second marriages, and of the freedom widows have to remarry in positive circumstances.¹¹

Employment restrictions: Indian women in general face well known restrictions on employment opportunities, relating, *inter alia*, to the gender division of labour. Aside from these general restrictions, widows face specific difficulties in seeking gainful employment opportunities. These include: lack of access to indivisible productive assets owned by the deceased husband's family (e.g. wells, ploughs and bullocks); weak bargaining power *vis-a-vis* male partners in economic transactions; frequent absence of a literate member in the household; limited access to institutional credit; and, particularly in the case of widows with young children, the burden of domestic work.

An analysis of the primary occupations of households with widows in the Chen sample shows a decline in the share of self-employment - both farm and non-farm - after widowhood (from 25 per cent to 20 per cent), and, correspondingly, an increased reliance on wage employment (from 32 per cent to 36 per cent). The limited extent of remunerative non-farm self-employment among widows, even those living in households without an adult male, is particularly striking. The restricted scope for remunerative self-employment is a particular problem for widows belonging to castes that prohibit women from seeking wage employment, especially if they live without an adult male. As expected, employment opportunities were found to be somewhat more extensive and diverse for widows belonging to disadvantaged castes. The fact that, for a widow, belonging to a privileged caste can be a disadvantage (other things being equal) reminds us that it is always important to consider widows as individuals, and not as members of particular castes, classes or other social groups.

Maintenance: The restrictions on residence, ownership, remarriage and employment examined so far put widows in a situation of acute dependence on economic support from others. In the absence of effective forms of state-based social security measures, family and community support or maintenance is the crucial source of potential assistance. The extent and nature of family and community support can be

analysed in terms of three determinants: living arrangements: intra-household support; and inter-household support.

As far as living arrangements are concerned, one of the clearest and most important findings of Chen's and other studies is the overwhelming dependence of widows on themselves and their own sons. The proportion of widows who live in households headed either by themselves or by one of their sons is well over 85 per cent in the Chen sample. The proportion of widows who live in a household headed by a brother-in-law or parent-in-law is below 3 per cent, and the number of widows who live in a household headed by a brother or father is also below 3 per cent. These findings are consistent with those of earlier studies, also pointing to the overwhelming dependence of Indian widows on themselves and their own sons [Dreze 1990, and Chen and Dreze 1992, for reviews of the evidence].

In terms of both intra- and inter-household support, few widows report regular support (as opposed to periodic gifts or support during crises) from persons other than sons. In the Chen sample, very few widows reported regular support from their in-laws; many widows reported periodic gifts or support during crises from brothers (and parents) but few (less than 10 per cent) reported regular support from these sources; many widows reported that their daughters provided various physical services (e.g. health care or house repair), and a surprisingly high percentage

of widows (16 per cent) reported regular support from daughters; and many widows reported exchanges in kind from caste neighbours and small gifts (or occasional loans) from wealthy employers.

Social isolation: As was mentioned earlier, the well-being of widows is not just a question of economic security, but also one of dignity, self-respect and participation in society. Many widows in the Chen sample suffered from different forms of social isolation, psychological abuse or emotional distress. The social marginalisation of widows was frequently found to take one or more of the following forms:

(1) Rumours and accusations: widows are often accused of being 'responsible' for their husbands' deaths, regarded as sexually threatening, and generally considered as inauspicious.

(2) Enforced dress and behaviour codes: many widows are under strong pressure to observe restrictive codes of dress, appearance and behaviour. Some of the traditional restrictions (e.g. shaving of head) have become quite rare, even among the upper castes, but others (e.g. not wearing 'bindi' or kumkum) remain widespread.

(3) Social ostracism: a widow is often excluded from the religious and social life of the community, due to her perceived inauspiciousness.

(4) Physical violence: violence against widows primarily takes the form of sexual harassment (young widows being considered

TABLE 7: FEMALE-HEADED HOUSEHOLDS BY MARITAL AND EMPLOYMENT STATUS OF THE HOUSEHOLD HEAD

Marital Status of the Household Head	Percentage Distribution of Household Heads by Employment Status						
	Self-Employed (Agri)	Self-Employed (Non-Agri)	Regular Hired Labour in Agri	Regular Hired Labour in Agri	Casual Labour	Attending Domestic Duties	Too Old Too Young and Others
Widowed	18	5	25	9	7	21	15
Married	35	3	14	2	5	26	15

Source: Adapted from Jaishankar (1994), Tables 10-19, based on a 1983 survey of 428 female-headed households (271 of which were widow-headed) from 10 villages (four each in West Bengal and Karnataka, and two in Uttar Pradesh).

TABLE 8: CONTRASTS BETWEEN DIFFERENT CASTES Remarriage and Employment

	Caste			Scheduled
	Upper	Other Higher	Other Lower	
Percentage of ever-widowed women who remarried:	5*	2	12	29
Percentage of widows engaged in:				
Self-employment (farm)	34	13	33	17
Self-employment (animal husb)	14	6	7	3
Self-employment (non-farm)	10	15	18	14
Wage labour	8	11	26	56

Note: * Levirate among Rajputs in the UP hills.

Source: Chen (1994), based on a 1991-92 survey of 562 ever-widowed women in 14 villages (two each in West Bengal, Bihar, Uttar Pradesh, Rajasthan, Andhra Pradesh, Tamil Nadu and Kerala). The percentages on remarriage are based on the full sample; the percentages on employment are based on a sub-sample of 545 currently-widowed women. As some widows reported more than one activity and some reported none, the percentages do not add up to 100.

as sexually vulnerable and/or promiscuous) or property-related violence (because widows are seen as unwanted claimants on ancestral property).

Of course, not all widows face these types of mistreatment. Many older widows who live with their sons (and their families) enjoy their respect and love. Some older widows are happily integrated in their daughters' households. It is young widows who are most vulnerable to mistreatment, unless they have the support of their parents or brothers.

Regional contrasts

North-south contrasts in gender relations within India have been much discussed in the literature, and it is not surprising that these contrasts have an influence on the living conditions of widows.

One aspect of these contrasts concerns the kinship system, and, in particular, the relationship of a married woman with her parental family after marriage.¹² In most communities in north India, marriage practices dictate not only patrilocal residence upon marriage but also clan exogamy (marriage outside the clan) and village exogamy (marriage outside the village); so that a woman has to leave her parental lineage, home, and village upon marriage. This system has the effect of isolating and dispossessing women, and also plays a crucial part in the deprivation of widows. In many communities in south India, the marriage system is based on patrilocal residence but also involves a preference for marriage within the kinship group (which can often lead to marriage within the village); so that a woman may not have to leave either her parental lineage or her natal village upon marriage.

It is plausible that this basic difference in kinship systems tends to give widows in south India greater freedom than their north Indian counterparts to return to their parental village, to claim ownership rights on their father's land, to claim ownership rights on their deceased husband's land, and to take up productive employment. The data from the Chen study confirm these hypotheses:

(1) Residence in natal village: The percentage of widows living in their natal or parental villages is significantly higher in south India (43 per cent) than in north India (11 per cent). And, interestingly, of those currently living in their natal village in south India, most (80 per cent) also lived there before their husband's death. In north India, of those currently living in their natal village, just over half (55 per cent) lived there before their husbands' death.

(2) Claim to share of father's land: The percentage of all widows who have inherited land from their father is higher in south India (18 per cent) than in north India (8 per cent).

(3) Claim to share of husband's land: Of those widows whose husbands owned land,

52 per cent in south India reported that they exercise use rights over a share of their husband's land, compared with only 51 per cent in north India.

(4) Participation in gainful employment: In terms of the primary occupation of the households with widows, a far higher percentage of households in south India (47 per cent) than in north India (24 per cent) reported wage labour as their primary occupation.¹³

It is plausible that these and related factors play a role in enabling widows in south India to lead a less deprived life than their north Indian sisters, and contribute to the particularly high mortality rates of north Indian widows, discussed above.

PROPERTY RIGHTS

In his opening remarks to this session, N R Madhava Menon noted that the issue of property rights is exceedingly complex because the distribution of property rights is governed largely by customary law rather than by statutory law. In regard to statutory law, he noted that the British colonial government did not touch matrimonial or inheritance laws and that the Indian government has not been able to introduce a uniform civil code. However, the Indian government has been able to 'secularise' much of Hindu inheritance law: the implications for Hindu widows is that their inheritance rights have been extended from limited estate or use rights (until their death) to full estate or ownership rights. But, as Menon concluded, statutory laws cannot be easily enforced and customary law still prevails across most regions and social groups in India.

In her presentation on the practice of leviratic remarriage in colonial Haryana, Prem Chowdhry argued that customary law

itself is subject to negotiation and interpretation. In regions or social groups where the demand for women's labour and fertility is high, such as among the peasant castes in Haryana in the colonial period, the remarriage of widows through levirate was encouraged as a means of controlling their productive labour as well as their fertility and their property (as non-remarried widows were granted use rights to their husband's share of land). In other regions and social groups, where the demand for women's labour or fertility is low, widow remarriage is prohibited. What is notable about customary law, according to Chowdhry, is not only the differences across regions and social groups at a particular point in time but also differences within regions and social groups across time. In fact, she argues, customary law or customs are constantly being "shaped, challenged and reshaped by patriarchy to fit the particular needs of a community" (1994:1).

In a study of the land rights of widows in two villages in Rajasthan, Shobha and Ramesh Nandwana found that 17 out of 57 widows had land registered in their own names in the record of rights register. Of these 17, two had the land registered in their individual names and 15 had the land registered jointly in the names of themselves and their sons. The two widows who had land registered in their individual name had no sons. The Nandwanas noted that even when land is registered in a widow's name, either individually or jointly, she is typically not allowed by her in-laws or sons to sell, mortgage, or transfer the land. The Nandwanas then described the land registration process in Rajasthan, noting why widows find it difficult to claim their land rights, and made several recommendations aimed at better protection of these rights (see Appendix).

TABLE 9: MARITAL STATUS AND LABOUR FORCE PARTICIPATION IN RURAL INDIA, 1981

Age Group	Proportion of All Widows in Specified Age Group	Labour Force Participation Rates (Proportion of 'Main Workers' in the Total Female Population) (Percentage)		Proportion of Agricultural Labourers among Women who Participate in Labour Force (Percentage)	
		Married	Widowed	Married	Widowed
		10-14	0.1	18	22
15-19	0.3	23	36	53	63
20-24	0.7	24	39	51	59
25-29	1.4	25	44	50	56
30-34	2.5	27	47	50	54
35-39	3.9	28	47	49	52
40-49	15.0	27	39	48	52
50-59	22.8	22	27	46	52
60+	53.3	13	10	44	48
All ages	100.0	25	22	50	51

Note: The average labour force participation rate of widows is lower than that of married women, even though the age-specific participation rates of widows are higher than those of married women in the same age group, because widows tend to be concentrated in the older age groups.

Source: Compiled from various Census of India 1981 reports.

In their study of the property rights of widows in two villages in Muzaffarpur district of Bihar, Seema Misra and Enakshi Thukral examined the perspectives of the widows themselves and of the revenue department officials in that area. Irrespective of their caste, all the widows interviewed declared that they were rightful heirs to their husband's share of land and defined their right ('huq') as use rights rather than ownership rights. However, whether the widows could actually exercise their use rights depended on a number of factors: the age of the widow, whether she had children, the sex and age of her children, the interests of the dead husband's lineage, and the position taken by the widow's parents or brothers. In brief, widows without children faced the most difficulty in exercising their rights, and widows with sons had the least difficulty. But the rights of widows with sons amount to guardianship over the land until their sons mature, and maintenance from the land after their sons mature. The local officials expressed knowledge of the provisions of statutory law (which guarantee full estate rights to widows and daughters) but tended, through their actions and decisions, to reinforce the local status quo or customary practice (which grants only limited rights to widows and few rights to daughters). Misra and Thukral concluded that local bureaucratic practice reinforces local customary practice to effectively deny widows and daughters their statutory right to full ownership over a share of their husband's or father's land.¹⁴

To illustrate the social risks and legal hurdles widows face when they try to secure their property rights, three sets of case studies were presented. Based on her experience as a social and political activist in Maharashtra, Neelam Ghore presented case studies of two widows who filed legal cases against their in-laws for depriving them of their right to their husband's share of ancestral land. In one case, the in-laws had physically beaten the defiant widow; in the other, they had tried to alienate the widow's son from his mother. Neelam Ghore then described the work of two Pune-based organisations, Krantikari Mahila Sanghatana and Stree Aadhar Kendra, which have helped widows seek legal council and police protection in their struggle to secure property rights and maintenance rights.

Drawing on her experience as a social activist and researcher, Bela Bhatia submitted two notes to the session on property rights. The first included three case studies of widow's property rights in practice. In each instance, the in-laws of the widow sought to deny the widow her rights to a share of her husband's ancestral land through physical intimidation or worse. In one instance, the widow was beaten. In another, the widow

was doused with boiling water and her neck was cut. In the third instance, the widow was brutally murdered.

The second note addressed the issue of the land rights of widows under the resettlement and rehabilitation programme of the Sardar Sarovar project (also known as the Narmada Dam project). The rehabilitation package prescribes that a widow who has lost her husband before 1980 cannot be counted as a household head but must be considered as a dependent. This implies that such widows, even if they are registered land owners ('khatedar'), and even if they have no sons to support them, are not entitled to land or housing. In some cases, the sons of widows classified as dependents have been resettled in sites distant from their widowed mothers. In a few such cases, the sons resisted moving to resettlement sites until their widowed mothers were compensated, but were ignored by the resettlement officials. Bela Bhatia ended her analysis with a compelling question: how are displaced widows who are not compensated and who are separated from their sons (or have no sons) expected to survive?

As discussed by N R Madhava Menon in his concluding remarks to this session, many issues relating to the property rights of widows in rural India call for further investigation. Outstanding questions include the nature of property rights under customary law in different regions and among different social groups, the compromises that are made between customary law and statutory law, the conditions under which widows are able to claim their rights, the strategies used by others to deprive widows of their property rights, and the steps that can be taken to protect property rights. These are important issues for further research.

SOCIAL SECURITY

The session on 'social security' included two types of presentations: some commented on various schemes to promote the social and economic security of widows; others analysed the causes of insecurity among widows.

In his opening presentation, S Guhan offered a useful framework for considering various social security measures for widows, differentiating among: poverty alleviation measures targeted at those widowed women who are also poor (e.g. protection of property rights; allotment of land and housing; government employment; access to credit); survivor benefits for widows in general or for widows from poor households or specified occupational groups; life insurance; rehabilitation and training schemes; and pension schemes (for widows above 50 who have no adult sons). Guhan ended his opening comments with a rough calculation of what it would cost the government of

India to provide a monthly pension of Rs 100 a month to 20 per cent of all widows above 50 and survivor benefits for deaths which occur in the income-earning age group (20-60 years): an annual bill of Rs 900 crore (including overheads), or 0.1 per cent of India's gross domestic product (GDP) of Rs 9,00,000 crore.

Iqbal and Leela Gulati discussed social support for widows under three pension schemes in Kerala: the Destitute Old and Widow's Pension Scheme, the Agricultural Worker's Pension Scheme, and the Special Pension Scheme for the Handicapped. Their analysis focused on the proportion of widows covered under these schemes, the adequacy of pension entitlements, and financing issues. According to their calculations, about "half the number of widows in poor households of Kerala are currently covered by the three pension schemes" [Gulati and Gulati 1994:3].¹⁵ In regard to the amount received, the Gulatis calculated that the current pension entitlements enable a widow to obtain her rations from the public distribution system (which provides limited quantities of foodgrains, sugar, edible oil and kerosene at subsidised prices), with some cash left over. The pensions, therefore, represent a significant source of independent support for widows who live as dependents, but they do not enable a widow who heads a household to support others as well as herself. In regard to the financing of these three pension schemes in Kerala, the Gulatis calculated that if pension entitlements remain unchanged in real terms, the burden on the state exchequer in 2001 would be about 5 per cent of the total annual government expenditure. This proportion should not be considered too high, concluded the Gulatis, given that the state government will be spending four to five times as much on pensions to retired government employees,

TABLE 10: PER-CAPITA EXPENDITURE BY HOUSEHOLD SIZE AND TYPE—RURAL INDIA, 1986-87

Household Size	Per Capita Expenditure (Rs per month), by Household Type		
	Male-Headed	Female-Headed ^a	Widow-Headed
1	224	165	158
2	161	152	147
3-4	130	129	120 ^b
5-6	113	112	na
7-10	104	104	na
10+	99	92	na
All Sizes	122	135	132

Notes: ^a Including all 'widow-headed' households.

^b Approximation based on the average PCE for households of size 4-5.

Source: Special tabulation of the 42nd round of the National Sample Survey (1986-87) by P V Srinivasan.

whose number is less than one quarter of the number of beneficiaries (widows and others) covered by the three social security schemes under consideration.

Eswara Prasad discussed the implementation of the Destitute Widow's Pension Scheme in one district of Tamil Nadu. After noting that the coverage of widows under the scheme was uneven within the district (with two more developed and accessible talukas accounting for 50 per cent of the beneficiaries). Eswara Prasad described in telling detail the exacting and somewhat contradictory criteria which a widow has to meet in order to qualify for the scheme, and the intimidating and time-consuming bureaucratic hurdles that are involved in filing an application for a pension. As the author comments, in order to qualify for the scheme a widow "must be single; have no children; earn less than Rs 100 per month; be physically unfit to work; should not beg; should not own a house; etc" [Prasad 1994:10]. However, to get the pension a widow "must be capable of applying for a pension; willing to visit the taluka office several times and put up with apathy of the officials; must be extremely patient and wait for long periods till enquiries are completed at each stage; must be capable and willing to spend money out of pocket; and so on!" (1994: 10-11).

In contrast to the limited provisions and inefficient administration of most state pension schemes, Reema Nanavaty described a pilot comprehensive insurance scheme for women established in 1991 by the Self-Employed Women's Association (SEWA) in Gujarat. Known locally as the Karya Suraksha (Work Security), the scheme provides insurance against the death of a woman who joins the scheme (Rs 3,000), against the accidental death of a member's husband, against illnesses which require hospitalisation, and against damages to homes and tools or equipment (up to Rs 5,000). To be covered under the scheme, each member must pay an annual premium of Rs 45 (for annual coverage), or make a one-time payment of Rs 550 (for life-long coverage). To date, some 7,000 self-employed women have subscribed to the scheme.

After these presentations which focused exclusively on social security schemes for widows, Varsha Bhagat and Mihir Bhatt presented studies which included data on the insecurity of widows as well as observations on existing or potential social security schemes. Varsha Bhagat reported on a survey of 131 widows in four districts of Gujarat and on a 1993 convention ('sammelán') of some 450 widows, divorced and deserted women. The survey focused on widows from scheduled castes, landless families and other disadvantaged sections of the population. The vast majority (over 75 per cent) of the 131 widows surveyed lost their husband before the age of 45, are

illiterate, work as wage labourers, and earn less than Rs 5,000 per year. However, only 18 were beneficiaries of the state government's scheme for rehabilitating destitute widows, deserted, or divorced women. In fact, a majority of the widows surveyed had at best a vague idea of the existence and terms of this scheme. After presenting case-studies of three widows which illustrate some of the limitations of family or community-based systems of social security, Varsha Bhagat talked about problems relating to the rehabilitation scheme for destitute women, including: lack of public awareness, narrow eligibility criteria, inadequacy of and discrepancies in the amount provided, unrealistic rehabilitation and training objectives, and problems in implementation. Many of these problems were quite similar to those reported by Eswara Prasad for Tamil

Nadu. She concluded with a practical plan of action in support of destitute widows, to be taken up jointly by the state government and non-government organisations. This plan of action includes measures to address the basic survival needs of widows, and also to provide skills training, vocational training, and credit to widows (and their children), to provide legal aid to widows, to provide life and housing insurance, to develop a savings scheme for widows, and to offer residential housing and pensions to elderly destitute widows. Some of these measures have been incorporated in the participants' recommendations listed in Appendix I.

Mihir Bhatt's report on a 1993 survey of 148 widows in Banaskantha District (Gujarat), presented on his behalf by Reema Nanavaty, focused on the impact of both widowhood and drought on poor women. In

TABLE 11: INCIDENCE OF POVERTY ('HEAD-COUNT RATIO') BY HOUSEHOLD TYPE, FOR DIFFERENT LEVELS OF 'ECONOMIES OF SCALE' IN HOUSEHOLD CONSUMPTION

Type of Household	Mean PCE	Head-Count Ratios, for Different Values of the 'Economies of Scale' Parameter (k)		
		k=1.0	k=0.8	k=0.6
1 Male-headed	123	.57 (6)	.21 (2)	.04 (1)
2 Female-headed	135	.51 (3)	.23 (3)	.08 (3)
(a) Widow-headed	133	.53 (5)	.27 (4)	.10 (4)
i Living with others	128	.51 (3)	.28 (5)	.12 (5)
ii Living alone	158	.35 (1)	.35 (6)	.35 (6)
(b) Other female-headed	140	.49 (2)	.17 (1)	.05 (2)
All households	124	.57	.21	.04

Note: The numbers in brackets indicate the ranking of different household groups by head-count ratio, with '1' denoting the least poor group and '6' denoting the poorest group.

Source: Special tabulation of the 42nd round of the National Sample Survey (1986-87) by P V Srinivasan (Indira Gandhi Institute of Development Research, Bombay). The 'head-count ratio' is the proportion of households with 'adjusted PCE' below a specified poverty line. 'Adjusted PCE' is defined as $x' = X/n^k$, where X is total household expenditure, n is the household size, and k is the "economies of scale parameter" (thus, adjusted PCE is simply per-capita expenditure for k = 1, and total household expenditure for k = 0).

TABLE 12: MAJOR PENSION SCHEMES IN KERALA, 1991-92

Pension Scheme	Eligibility Conditions	Monthly Allowance	Expenditure	Number	Estimated No of
			Incurred (Rs crore)	of Pension Recipients (lakh)	Widows Among the Pensioners (lakh)
			91-92	91-92	91-92
Destitute and old widows	Age: above 65 for destitute elderly; no age limit for widowhood. Income: not to exceed Rs 100 per month. Family support: no relative above the age of 20.	Rs 65, plus Rs 5 for widows with one or more children	14.01	1.83	1.22
Agricultural workers	Age: above 65 years. Income: not to exceed Rs 1,500 per year (including income of unmarried children).	Rs 70	18.97	3.35	1.34
Physically and mentally handicapped	Disability: minimum 40 per cent as certified. Income: (i) family's annual income not to exceed Rs 5,000, and (ii) beneficiary's monthly income not to exceed Rs 75.	Rs 85	8.23	0.84	0.03

Source: Adapted from Gulati and Gulati (1994), Tables 1 and 2. The authors estimate the number of widows below the poverty line in Kerala was around five lakh in 1991-92.

line with the results of other empirical studies in north India, Bhatt found that only a small proportion of widows had remarried (in this case, two out of 148), although nearly half were widowed before the age of 40, and that more widows lived with their sons or on their own (46 per cent) than with their parents or own relatives (31 per cent) or with their parents-in-law or relatives of their deceased husband (20 per cent). In contrast with Marty Chen's findings, Mihir Bhatt found that the percentage of widows engaged in agricultural wage work dropped from 40 per cent before widowhood to 25 per cent at the time of the survey. Bhatt attributes this drop to local caste norms regarding women's work outside the home, especially alongside men: only one-third of the widows he surveyed reported that they could work alongside men; one-third reported that they could not work alongside men; and one-third reported that they could work alongside men only under certain conditions (most notably, that the men were from their own, not their husband's, family). Given these restrictions on their employment opportunities, widows who head households are often among the most affected when a drought occurs. Indeed, over 25 per cent (41) of the widows reported that they could not find enough work during the most recent drought to meet their consumption needs, four reported that they had to break caste norms to take up 'men's' work, two were forced to sell animals, and two were forced to sell land.¹⁶

EMPLOYMENT AND LIVELIHOOD

The session on employment and livelihood explored two related issues: the relationship between widowhood and poverty, and the relationship between widowhood and employment. In connection with the first theme, Jackie Loh described the preliminary findings of an analysis of National Sample Survey data (1986-87) by P V Srinivasan, Jean Dreze, and herself (these findings have already been discussed in above). Leela Gulati then presented some longitudinal data on the relationship between widowhood and poverty in a slum area of Trivandrum, Kerala. She noted a relatively high incidence of widowhood in the low-income area: widows represent 9.1 per cent of the total female population in Kerala, but 13.6 per cent of the total female population in the study area. Leela Gulati also noted that all the widows in the study area are aware of the pension schemes but only 22 per cent are beneficiaries (compared to an estimated 40-50 per cent for the state as a whole); that not all sons can afford to support a widowed mother (casual labourers are least able to do so); that a majority of widows have to manage on their own; and that the needs of widows include not only economic security but also physical security, help with children's education, and self-respect.

These opening presentations on the relationship between widowhood and poverty were followed by five presentations on the relationship between widowhood and employment. D V Rukmini presented the results of a 1992 survey of 4,500 households in Haryana conducted by the National Council of Applied Economic Research (NCAER). This survey focused on households with at least one female member working outside the home. Rukmini reports that in the 15-59 age group, the labour force participation rate of widows is higher than that of married women among the scheduled castes and tribes, but lower than that of other women among the backward and upper castes. The labour force participation rate is also higher among widows than among married women in rural areas, but the reverse applies in urban areas.

Alice Thorner reported on a mid-1980s study of 523 working class women (from 357 households) in Bombay city, of which 86 were widows. Of the 86 widows, 32 were over 60 years of age, and only 19 of the remaining 54 were involved in gainful employment: eight in domestic services, seven in petty trade, two rolling 'bidis', and one reading the Koran to other women (another two were looking for work at the time of survey). What struck Thorner was the fact that out of 21 households which had no male earners, 12 were headed by widows: also, unlike other working class women in the sample, the widows were not engaged in factory work, white-collar work, or construction work, and nor had they found work as sweepers, artisans, or caterers ('khanawalis').¹⁷ These findings, highlighting the restricted nature of gainful employment opportunities for widows in urban areas, are consistent with the findings that have emerged from Marty Chen's study for rural areas (see above).

In its report entitled 'Shram Shakti', the National Commission on Self-Employed Women classified women's work into the following categories: unpaid family work; wage labour outside the home; contract work or piece-rate work at home; independent (or self-employed) work; and the exchange of goods and services in kind. Using this classification, Renana Jhabvala's paper (presented by Reema Nanavaty) explored the implications of widowhood for the work and income of each category of women workers. The worst affected, in her judgment, are often the unpaid family workers, as they often have no independent access to credit, skills, markets or alternative occupations (1994:6). However, the situation of women who work for wages outside the home can also be quite precarious, especially in the rural areas, as participation in wage labour often depends on being able to work alongside one's husband. In stone mining, for example, the adult male members of the family dig

out and break the large stones while women break them into smaller pieces. A widow either has to give up such work or attach herself to the work team of another family where she gets paid only the lowest wages for breaking the stones. In household production, too, men often do certain tasks which women are not accustomed to doing for social or physical reasons: for example, men typically plough the land so that, when widowed, women often have to lease out their land. Even if the death of the husband does not affect the working conditions of the woman, a widow often has to work doubly hard and even take on new work to compensate for the loss of her husband's income. Jhabvala concluded with a description of SEWA's work and of how membership in such associations can serve to strengthen the employment, income, social standing, and individual confidence of women (including widows).

Drawing on her experience with a union of domestic workers in Madras, Siddama described two types of domestic work and how widows are exploited under each. Within their own families or their deceased husband's families, widows are often expected to work long hours at domestic chores (seen as the 'natural duty' of women, especially widows and destitute women), but are still considered as a 'burden' on the household. When they work as domestic workers in other people's homes, widows often work long hours at below-minimum wages with no medical benefits, child care support, or retirement benefits. Because domestic work in urban areas is often one of the few jobs available to women, and because most employers will not let women keep their children with them, many widows have to put their children into orphanages when they migrate to cities in search of work.

Based on similar involvement with a union of construction workers, Geetha Ramakrishnan described the situation of two widows who are construction labourers. Maniammal, now 75 years old, worked as a construction labourer from the age of 10 until she was 74. Although she was at the forefront of the construction labour movement, she receives no pension as a retired construction worker (as both the state and central governments have failed to respond to the construction workers' demands), and she had to fight with the revenue department for one year before she was granted a pension of Rs 75 per month as a destitute widow. Unable to survive from this pension alone, much less to repair the roof of her hut, Maniammal had to resort to begging. Savitri, a young widow, lives with two young children in a city slum. To supplement her earnings from construction work, her children have had to go to work and she has become a prostitute. As Geetha Ramakrishnan concluded, social

oppression and economic exploitation go hand in hand.

SOCIAL REFORM AND COLLECTIVE ACTION

In her opening remarks, Shobha Raghuram, the chairperson for this session, noted that the previous sessions had provided a glimpse of only the "tip of the iceberg" and that the iceberg itself consisted of a complex set of issues relating to the image and identity of women in general (not only widows) in Indian society. Raghuram then laid out an agenda of issues for the session on social reform and collective action, including: the impact on widows of images and terms used to label them (what Raghuram referred to as "linguistic oppression"); the need to create opportunities for widows to come together and redefine their image (as women with dignity and rights); the need to create a "culture of resistance"; and the need, most critically, to initiate a public debate on whether widows need to be integrated into Indian society (as currently structured and defined) or whether Indian society itself needs to be "reformed".

In her presentation, which examined the cultural and ideological construction of widowhood, Uma Chakravarty explored two related questions: why widowhood in India is constructed as social death (that is, why widows are treated as having no social, individual or sexual identity) and why, despite a common underlying ideology, different castes treat widows in different ways. Uma Chakravarty summarised the underlying logic of why widows are expected to remain celibate and chaste and to lead ascetic lifestyles in this way: widows, especially young widows, are seen as sexually dangerous (as having the potential to disrupt, pollute, and discredit their dead husband's lineage and society at large) and must, therefore, be 'neutered' or unsexed. The defacing of widows is particularly marked among the upper castes, such as the *havik* brahmins in Karnataka, in which women have no socially valued role other than their reproductive role. Among the lower castes, such as the *chuhras* in Uttar Pradesh, in which women are valued for their productive as well as their reproductive role, widows are allowed to remarry and remain incorporated in the social and economic order. Chakravarty concluded that the patriarchal formulations of appropriate behaviour for widows of high castes and widows of low castes reflected, and were structurally integrated into, the ideology and material relations of the caste system: a system in which the upper castes could restrict their own reproduction in order to reduce pressure on the physical resources under their control while encouraging the lower castes to reproduce (albeit while castigating the sexual mores of the lower castes) in order to increase the human resources under their control.

Building on Chakravarty's analysis, Abha Bhैया offered a comparative perspective on widows and other single women based on an analysis of patriarchal control over women's sexuality, fertility, labour, and property and of patriarchal images and definitions of womanhood. According to Abha Bhैया, the patriarchal ideology which underlies the identity and construction of womanhood is mitigated by class, caste, and ethnicity but, primarily, by marital status. The purpose of patriarchy is to control women through the institution of marriage. When her husband dies, a woman's identity and situation changes dramatically. Among the upper castes, where women are valued only for their reproductive role and where high fertility is not valued, widows have no legitimate identity. Among the lower castes, where women are valued for their productive role and fertility is more highly valued, widows are needed for their powers of production and reproduction. However, Bhैया argued, widowhood should not be allowed to overshadow the problems of women within marriage or the problems of other single women. All single women face common problems, including not being recognised as heads of their own households, being seen as available for domestic labour in the household in which they live, and having no social or cultural occasions on which to come together.

After this insightful discussion of patriarchal control by Chakravarty and Bhैया, the session turned to various efforts to socially (and economically) 'rehabilitate' widows. Ritu Menon presented the findings of a study she had undertaken with Kamla Bhasin on the role of the state in rehabilitating women who were widowed at the time of partition. Early state initiatives to rehabilitate partition widows, she argued, differ in some important respects from current efforts to organise various welfare schemes for widows and other destitute women. In particular, because the widows of 1947 were 'widowed by history', it was accepted that their well-being was the responsibility of the state, and also that they needed not just temporary relief but a means of supporting themselves for the rest of their lives. The critical difference, Menon argued, is that in the immediate aftermath of partition the rehabilitation of widows was considered a necessary part of social reconstruction. In contrast, the current provisions of social security for widows are considered "more akin to handing out dole, with all its demeaning implications" [Menon and Bhasin 1994: 15].

Chandra Bhandari described the current efforts of a non-government organisation in Rajasthan, Seva Mandir, to organise and support rural women (including widows). In the course of their work, Seva Mandir members have come to recognise specific concerns of widows, including: attempts by

in-laws to disinherit them (sometimes based on accusations of witchcraft); ban on remarriage among some castes; demand for bride-price upon remarriage in other castes; high costs of death ceremonies (particularly the 'mrityu bhoj' or death feast); bureaucratic hurdles in securing a pension; and lack of opportunities for vocational training. In response to these problems, Seva Mandir members have helped widows to remarry, obtain pensions, find jobs, fight legal battles over land, and, in one instance, they even helped a widow to defend herself against suspicions of witchcraft by socialising and eating with her.

Uma Kulkarni spoke about the current efforts of the Karnataka branch of a national women's programme, Mahila Samakhya, to organise and support rural women (including widows). In the course of organising women, the staff of Mahila Samakhya, Karnataka, have adopted several strategies to promote a more positive image of widows. In the early days of their organising work, widows used to withdraw when the oil lamps were lit during any ritual function. The Mahila Samakhya activists asked the other women to think about why widows felt compelled to withdraw and asked the widows to explain what they felt. Then, the activists began to ask widows to inaugurate meetings by lighting the oil lamps and to ask other women to garland and apply kumkum to widows (who are otherwise forbidden to wear flowers or 'kumkum'). Gradually, the self-esteem of the widowed members of Mahila Samakhya increased. Now, if men comment on the behaviour of widows at Mahila Samakhya meetings, the members of Mahila Samakhya confidently challenge them.

Bela Bhatia described recent efforts to organise widows in rural areas of Bhiloda taluka in north Gujarat, jointly led by two non-government organisations: Shramjivi Samaj, a local union of agricultural workers, and Setu (the Centre for Social Knowledge and Action, based in Ahmedabad). In 1988, women activists from Setu and Shramjivi Samaj organised a mass gathering (*sammelan*) of single women at the taluka headquarters in Bhiloda. This gathering was an opportunity for single women to come together, share their concerns and voice their demands to local government officials. More than 500 women participated, most of them widows. They agreed on a detailed list of demands, which included the effective implementation of pension schemes – until then virtually non-functional in Bhiloda taluka. After the *sammelan*, and acting on these demands, Shramjivi Samaj helped more than 300 widows as well as over 100 destitute elderly women to get pensions from the state government. Shramjivi Samaj also enabled widows and other single women to get ration cards in their own name, to get their name entered in the official list of persons below the poverty line, to get just and proper resettle-

ment (in the case of widowed oustees of the Guhai dam), to build links with other women's organisations in Gujarat, and even to contest gram panchayat elections. Despite their success in addressing some of the problems voiced by destitute single women, the women of Shramjivi Samaj and Setu recognise that many other problems remain unaddressed, including: the denial of land rights; the needs of the children of destitute single women; the persistence of child marriage in the area (which leads to widowhood even among female children); the continued influence of negative social attitudes towards widows; and the need for basic changes in the formulation of pension schemes. This experience in Bhiloda taluka, however, offers an encouraging example of the possibility of active mobilisation of widows and other single women in rural areas.

PUBLIC ACTION

In the closing session of the conference, a panel of representatives of the conference participants (one from each of the main sessions) presented a set of recommendations regarding future action, policy, and research in support of widows. A panel of representatives from the workshop (four widows and a local woman activist) also presented a charter of demands made by the widows themselves. These recommendations are presented in Appendix I. It should be made clear that not all conference participants agreed with all these recommendations. They are not presented here as a collective charter of demands, but rather as a set of possible directions of future action and research.

By way of conclusion, we would like to reiterate that the concerns of Indian widows cannot be dissociated from those of other single women, or indeed from those of women in general. Widows do experience special difficulties and deprivations, connected, *inter alia*, with the restrictions that are imposed on their lifestyle and the persistence of negative social attitudes towards them. In the context of social science research, it is right to give attention to widowhood as a particular cause of deprivation. And, in the context of social action, it is right to organise and support widows in their specific demands (e.g. relating to pensions, property rights and other entitlements). But this does not mean that action has to take the form of working for or with widows in isolation from other women. As the studies and personal testimonies summarised in this paper amply demonstrate, there are intimate links between the predicament of Indian widows and a wide range of patriarchal institutions such as patrilineal inheritance, patrilocal residence and the gender division of labour. The cause of widows must be seen as an integral part of the broader battle against gender inequalities.

APPENDIX: RECOMMENDATIONS OF PARTICIPANTS

In this appendix, we list the recommendations made by the workshop and conference participants. As explained in the concluding section of the paper, these recommendations should be interpreted as suggested directions of future research and action, rather than as collective demands agreed by all participants.

RECOMMENDATIONS OF CONFERENCE PARTICIPANTS

Property Rights

Several participants recommended that all land should be registered jointly in the name of both husband and wife, but there was no general agreement on this recommendation. Other suggestions made by different participants included the following:

(1) The transfer of property should take place automatically and quickly after the death of the husband: that is, the widow's name should be automatically entered in the land records upon the death of the husband.

(2) Further, if the husband's share of land is still held jointly with his father and/or brother(s), mutation and partition of the holding should take place simultaneously. The responsible tehsildar should be made responsible for ensuring that mutation and partition take place.

(3) The land registers or records need to be updated and routinely maintained in the light of these recommendations.

(4) Landless widows should be given priority when there is allocation of cultivable land by the government.

(5) Further, when land is allotted to married couples, it should be registered jointly in the name of both husband and wife.

(6) Modern legislation relating to the property rights of widows should be enforced.

(7) The Hindu Succession Act 1956 should be amended to revoke the provision according to which a man is allowed to will away his entire property.

(8) State tenancy laws need to be reviewed for specific biases against women in general and widows in particular.

(9) Land reform acts need to be reviewed for specific biases against women in general and widows in particular.¹⁸

(10) The state should intervene in cases of bigamy (because only the first wife can file a suit against the husband) and of levirate (because enforced remarriage through levirate is one way of depriving a widow of her property rights).

(11) Awareness of modern law should be promoted, and women should be helped to enforce their legal inheritance rights.

(12) Research on the following issues should be undertaken:

– options available to women regarding inheritance and remarriage, and women's

motivation in making a choice between various options;

– the working of the joint 'patta' system, where it has been introduced;

– customary practices, and how they interfere or interact with statutory law;

– the gap between the theory and practice of law, and how the divergence can be reduced;

– why women have internalised the notion of property rights as a male right;

– the tactics used by others to deprive widows of their inheritance rights, and the steps that widows can take to exercise these rights.

Social security

There was wide agreement among the conference participants that social security should be considered in a broad sense, to include education and health for all, and that the government of India should invest in developing social security systems as an important dimension of economic development. Some participants called for comprehensive social security schemes for widows. S Guhan offered a framework for viewing comprehensive social security for widows within the context of broader anti-poverty and pro-women policies: a gradation of measures that proceed from wider to narrower specificity. The various recommendations of the conference participants fit into that framework as follows:

(1) 'Anti-poverty measures', under which widows should be given preferential treatment: land redistribution; allotment of house sites and houses; health schemes; public distribution; employment guarantee and self-employment programmes; credit schemes.

(2) 'Pro-women measures', which would benefit widows as well as other women, e.g. female education, enforcement of laws relating to minimum age at marriage, and protection of women's property rights.

(3) 'Rehabilitation measures', targeted specifically at widows, such as vocational training, adult education, awareness camps, legal counselling, provision of assets for self-employment, residential housing for elderly widows.

(4) 'Social security measures', which are designed for and/or targeted to widows, including: survivor benefits (in the form of social assistance provided by the government, or subsidised life insurance extended to rural areas); calamity insurance (e.g. insurance of housing, land, animals, tools, trees and other productive assets); unemployment insurance (e.g. unemployment compensation for working widows); pensions (monthly allowances for all widows, or for widows without adult sons); short-stay homes for widows.

There were a number of specific recommendations in regard to pensions:

(1) Pensions should be viewed as

entitlements, not as a dote.

(2) Pension entitlements should take the form of legal rights, enforceable in court, rather than of *ad hoc* transfers dependent on the good will of the state.

(3) Pensions should be given for life (rather than only for a few years, as currently applies in most states), and the monthly allowances should be raised.

(4) A decentralised and reliable delivery system for pensions should be developed.

(5) The central government should provide support to state governments and non-government agencies involved in the rehabilitation of widows or in providing social security benefits to widows.

(6) Consideration should be given to the case for universalising widow pensions (i.e. giving pensions to all widows, rather than insisting on particular eligibility criteria), as a means of preventing the abuses and bureaucratic hurdles that inevitably arise when eligibility conditions are introduced.

Employment and Livelihood

In addition to the social security measures listed in the preceding section, the following recommendations emerged from the session on 'employment and livelihood':

(1) Labourers, including working women, must get a fair deal and participate in decision-making with government and employers. Women must have at least proportionate representation on tripartite boards.

(2) Jobs in the organised sector should be reserved for widows.

(3) Unemployment allowance, linked to the price index, should be provided to widows.

(4) Day care facilities should be provided in every economic sector and unit.

(5) Primary education should become compulsory and stipends should be provided for children's education.

(6) The perception of women as workers should be promoted, because ultimately every woman is a worker. The media, non-government organisations, and trade unions all need to ensure that the image of women (and widows) is changed.

Social Reform and Collective Action

The recommendations from the session on 'social reform and collective action' included the following:

(1) Women need an identity as autonomous individuals and as citizens of the country.

(2) Women require a time and space at the grass roots level to meet, organise, and unleash their own power for change.

(3) The state should support rather than oppose women who act as agents of change, and protect them from repressive violence.

(4) Non-government organisations should be sensitised to examine the actions they are taking to support widows, their own role in perpetuating patriarchy.

(5) Existing schemes need to be redesigned

to include mechanisms whereby women have better control over resources.

DEMANDS OF WORKSHOP PARTICIPANTS

During the week-long discussions and exchanges among 35 widows from nine states, two issues became very clear: that all the widows voiced certain common demands, and that these demands covered basic material needs as well as the need for identity, dignity and respect. The demands put forward by widows during the last session of the conference included the following:

(1) Housing: including automatic transfer of the conjugal house to the widow's name upon the death of her husband, or allotment of house site and housing by the government.

(2) Land: including automatic transfer of land (and other property) to the widow's name upon the death of her husband.

(3) Jobs: including automatic transfer of husband's job to the widow (or her son) and training plus subsidies for self-employment.

(4) Education for their children: including scholarships; stipends to cover the costs of books, uniforms, and transport; and boarding facilities.

Notes

- 1 These events were planned and co-ordinated by Marty Chen of the Harvard Institute for International Development. Important contributions to their organisation were made by several people, including Gita Sen and Bina Naidu of the Indian Institute of Management, Bangalore, which hosted both events; Abha Bhayya and Shanti of Jagori and Lakshmi Krishnamurthy of Alarippu, who helped plan and run the workshop.
- 2 See particularly Dreze (1990), Chen (1991b), Chen and Dreze (1992), Chen (forthcoming).
- 3 Mahila Samakhya is a national programme of "women's equality and empowerment through education", with branches in five states.
- 4 Parts of this section also draw on Dreze 1990, Chen 1991, Chen and Dreze 1992, and the literature cited in these studies.
- 5 Government of India 1993:71. The reference year is 1991.
- 6 The same trend of concurrent expansion of longevity affects the age distribution of widows, with widowhood becoming more and more concentrated in the older age groups. The relationship between widowhood and aging, which raises important issues of its own, is investigated in Leela Gulati's contribution to the conference (1994).
- 7 The fact that mortality rates are higher among widowed men and women than among their married counterparts should not be interpreted as definite indication of a causal link between widowhood or widowerhood and increased mortality. Other explanations can be advanced for the observed associations. For instance, if husband and wife are exposed to a similar epidemiological environment, the states of being widowed and having a relatively high risk of mortality may both reflect an unfavourable epidemiological environment (rather than a causal association between losing one's spouse and increased mortality).

8 For further discussion, see Dreze (1990) and Chen and Dreze (1992).

9 It is interesting to note that a very large proportion of widows who remarried (67 per cent) lost their second husband. This is likely to reflect the fact that a widow's second husband is often a man who is much older than her, or suffers from some illness or physical disability (see the discussion of "remarriage practices" further in this section).

10 In many parts of India, particularly in tribal communities, widows are sometimes killed as witches. The underlying motivation appears to be economic: the accusers and murderers are often male relatives, typically step-sons or brothers-in-law, who want to control her land. It is reported that in the Jharkhand region of Bihar, of 95 cases of Santhals killed by Santhals over a 30-year period, 46 were witch-killings; of which 42 were women, most of them widows with land [Kelkar and Nathan 1991]. See also Bhatia (1994b) for some case studies.

11 Another important aspect of the remarriage issue is the freedom to refuse forced remarriage, e.g. in the form of an ascribed levirate union.

12 On north-south contrasts in kinship systems, and their implications for women, see Karve (1965), Sopher (1980), Miller (1981), Dyson and Moore (1983), Kishor (1993), among others; also Dreze and Sen (forthcoming), and the literature cited there.

13 It should be noted that much the same levels of wage labour participation obtained before widowhood as well.

14 The practice of inheritance rights in rural Bihar, as reported in this study, is strikingly similar to the situation found by Jean Dreze in the village of Palanpur in western Uttar Pradesh (some aspects of inheritance practices in Palanpur are described in Dreze, 1990). In both contexts, the primary fact seems to be that a widow is regarded as having only use rights to her husband's land as guardian of her sons, until they grow up. This seems to reflect the continued influence of customary law, with modern law being either ignored (if it is known at all) not only by the village community but also by local officials.

15 This compares very favourably with the coverage of eligible widows under the pension schemes for destitute widows in other states. In her sample, Chen found that 10 per cent of all widows and 23 per cent of widows without adult sons (an important criterion for eligibility in most states) actually received pensions. Interestingly, the proportion of widows who had received pensions was about twice as high among upper-caste widows as among scheduled-caste widows.

16 In her study of the 1985-87 drought in one village of Ahmedabad district in Gujarat, Chen (1991) found that no productive assets, other than trees, were mortgaged or sold. She attributes this to the effective presence of relief works, in which all castes except the brahmins, traders, and shepherds participated and in which more women than men participated.

17 From their analysis of a longitudinal data set (based on 1985 and 1992 surveys) of pavement-dwellers in Bombay city, Madhura Swaminathan and Tara Ramkumar (1994) found that the two households that suffered downward mobility were headed by widows, that a large number of the 'chronically poor' households (five out of eight) were headed by widows, and that the women in the sample participated in a narrow range of occupations and had limited opportunities for occupational mobility.

18 For example, land ceiling acts should be applied only to earning members of a household so that a dependent widow (or woman) does not lose her only asset.

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