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Analysis of the Socio-Economic and Psychological Status of the Widows: A Study on Jhenidah District

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Analysis of the Socio-Economic and Psychological Status of the Widows: A Study on Jhenidah District

Avik Ranjan Bhowmik ^α, Md. Kamal Hossain ^σ, Nadia Chowdury ^ρ & Md. Shahidul Islam ^ω

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I. INTRODUCTION

Widows in our society frequently seen to be oppressed as well as marginalized; they face different barriers from legal religious customary, including barriers of inheritance land ownership and land use even rule concerning marriage. In a word, they are the most deprived people in every aspect of society. They face challenges in fulfilling the basic needs, e.g., they face the problem of meeting the need for food, clothing, shelter, dignity, or even they face the problem of being employed in the services and have not the participation in the social engagements as well. The widows' livelihood in our society and their living status are affected by social prejudices. Moreover, it adversely affects the widows living pattern in a way that widows are restricted in participating the social movements and engagements as well as wearing specific dresses. The widow suffers a lot due to their widowhood. Therefore, it's a big concern for the widow, but they are not even concentrating by society even in the United Nations women's decade. The conventions of the United Nations incorporated with the protection of widows' rights and inspired them to participate the social

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activities; therefore, this inspiration will lead them to be self-sufficient.

Commonly it is believed, the widows are of old aged and hence are cared for by others in the family. The pictures now a day has become changed, and the widows have come forward, and they are not inclined to depend on others; they do engage in works and social participation to achieve the recognition. Many widows are very young age, and they intend to rely on themselves. In many societies, the widows are restricted to remarry, and therefore, they face many critics. In some cases, the previous studies pointed out the problems of widows very narrowly as the poverty issues come in discussion; even the societies do not protect the widows' interest and remain it unaddressed in context of Bangladesh. Though the pictures of widows' living standards and patterns are changing in the present days, the pace of these changes is very slow, some widows are suffering from a culture of deprivation, but others are not experiencing so. The widowhood causes the unpeaceful life for the women, and therefore, it reduces the quality of life of most women after being a widow. Most of the women have an extreme stake of being a widow in Bangladesh at one stage of her life. Social prejudices are the normal phenomenon of widows' life. The widows face the negligence in the societies in different social activities, hence, the they have same line of problems as the female children. Some recent studies in Bangladesh show the elderly widowed women suffer a greater amount of anxiety than the men.

II. OBJECTIVES OF THE STUDY

This study aims to analyze the socio-economic status of widows in the Jhenidah district and evaluate the impact of socio-economic status on the widows' livelihood in society. Moreover, this study attempts to identify the actual social and psychological problems faced by the widows in the society.

III. THE METHODOLOGY OF THE STUDY

During this research, the researcher approached to collect data from both primary and secondary sources. The current study lies in a research framework designed for collecting and analyzing data

from primary sources. In this study, the questionnaire and interview method adopted to gather data on the socio-economic condition of widows in the Jhenidah district. For the current study we collected both primary and secondary data. The natures of the data are both qualitative and quantitative. Based on a structured questionnaire, we arranged an intensive interview, and gathered the data from the respondents. The researchers managed the secondary from relevant publications, dissertations, books, journal articles, reports, government publications, rules regulations, and acts. Moreover, the previous studies, reports, websites, and a few official editions for gathering background and general information about various aspects of the collaboration supported the secondary sources of data. Jhenidah is one of the largest districts in Bangladesh, where lives about 884904 no female people in which around 71677 females are widows, which is 8.1% of the total female population(as per population census 2011). This research is based on random sampling as a potential method to collect data from the widows of the Jhenidah district. We collected the data from 16 widows from the Jhenidah district randomly. Collected data had both quantitative and qualitative information. For data analysis Microsoft Office Excel, software SPSS were used. We used different statistical tests to analyze the socio-economic status of widows. In this study we approached for descriptive, and correlation analysis to explore the socio-economic status and its impact on the widows' livelihood.

IV. REVIEW OF LITERATURE

Widows and the repercussions of widowhood have been one of the significant areas of concern and focus of several scholars in their books and articles. In the present context, some studies having direct relevance to the issue of widows and their status as a whole, be it in family, community, and society. During widowhood the widows adopted different strategies like the problem solving, cognitive restructuring, express emotion, social support, problem avoidance, wishful thinking, self-criticism, and they adopted the social withdrawal in reducing stress; the ethnic group of widows' influences their adjustment strategies to widowhood stress (Elsie, W. 2017). The family forced the widow to marry a brother-in-law to control her sexuality and preserve the honor of the family by not marrying outside the family. The most important reason for such remarriage was to deprive a widow of her inheritance rights by getting her married to the brother-in-law to retain the property within the family (Prem Chowdhry 2012). The condition of the widow in society is inequality, persecution, and alignment. The low status of widows in our culture reflects the status of women through their life cycle. Widows face legal, religious, customary, and traditional restrictions, including

obstacles to inheritance, land ownership and land use, remarriage and degrading regulations, and harmful funeral ceremonies. Thus, they are among the most oppressed of all women except the human right of access to shelter, food, clothing, dignity, services and society deprive them to fully participate the social and communal life. Widows Poverty, isolation, dependence, powerlessness, and disorientation as a whole have dire consequences for their dependents, communities, and society. Thus, the hitherto neglected group demands immediate attention from the national, regional, and international arenas (Professor Ishrat Shamim and Khaleda 1995) and (Professors Ishrat Sluimim and Khalkada Salauddin2001). They considered three important determinants, viz. age of widow, duration of widowhood, and effects of institutionalization. Young widows lack experience in life because of their age and therefore face more problems in comparison to the older widows, the latter might have seen several cases of widowhood and are less likely to be the victims of violence. The authors in the context of young widows' state that, widows' personality enters into a roller coaster of ups and downs makes it vulnerable to many physical as well as psychological suffering. Similarly, the duration of widowhood also affects their personality as with increasing duration, the coping skills increase. Widows who had joined some support groups or institutions have a changed outlook towards life in comparison to the ones who had not (Sareeta Behera and Abhishek Kumar Bhardwaj 2015). Social reforms in Bengal in the nineteenth century affected gender relations and the condition of women, particularly widows. The author also highlights how different castes perceived widow remarriage. The researcher put specific attention the control the women's sexuality and how social reformers sought to achieve this under the cloak of social reforms. The author quotes extensively from Vidyasagar in support of this contention. *Widow Headed Households* Another, the area, taken up by scholars in studies on widows is that of households headed by widows. There is a growing number of female-led household chores in India, and one of the many reasons for this increase is the death of male bread winners (Sekhar Bandyopadhyay 2008). Psychological problems are the most serious or familiar problem confronting widows. It involved a feeling of sadness in remembrance of their later husbands, followed by financial problems, social and then health matters. Widow needs adjustment in all area of their lives that is in the field of social, health, monetary, and psychological issues. The finding also revealed that significant differences were found based on age when married, type of family, type of job, and highest educational qualifications. However, based on the length of bereavement and religion, no significant difference was found in the problems encountered by widows (Suleiman 2010).

V. DIFFERENT TERMINOLOGIES AND CONCEPTS

a) Widow

A widow refers to a woman whose spouse has died, and a widower refers to a man whose spouse has died. A woman who lost her spouse due to death and has not remarried. Widows are limited to women who are no longer married after the demise of their husbands. It seems that although this definition may apply to contemporary Western widows, it is absolutely correct to list the death of their spouse as the cause of death from a historical and cross-cultural perspective. The prerequisite for women to be called "widows." Widowed, so there was not a single woman who survived more than her husband. They reserved the term for pre-married women who had neither male protection nor means of financial support.

b) Widowed

Widowhood is the state of being a widow (Limann, 2002). One of the most stressful events in life is widowhood, which has significant social and psychological implications. Widowhood is a marital status that a man or woman gains once her spouse has died. In contrast, it refers to the ongoing and often long-term state and, there are social and personal consequences and meanings.

c) Status of Widow

The term 'status' is one of the obscure items used by different sociologists individually. Before that, the scholars used it as some of the powers that can be applied legally, even towards human limitations or their relative superiority and inferiority. But it has now come to be a synonym for any position in the social system. In other words, status consists of rights and duties. Widowhood is a state which comes about with the death of the male spouse who is usually older, sometimes quite a few years older than his wife. The social and economic conditions of a woman in our society depend on her marital status and also on the position of her husband. She is bound to face social pressures and economic hardships after widowhood. Her position is very critical if she is young and when she has young children. Thus, the widows in our society are having a low condition, which is indicative of the general state of the women in our community. The different customs, traditions, and practices, which are attached to the notion of widowhood, are the indicators of her low status. They are the targets of superstitions and practices. There are many examples of widows burning themselves at their husbands' funerals. The legacy goes to the efforts of reformists such as Raja Ram Mohan Roy and Lord William Bentinck, who helped ban the chastity system in India. The death of the husband not only disrupts the woman's social environment but also cuts her kinship relationships. When widows lose their social

status, they feel very much disappointed and face social isolation, therefore, they try to detach their relationships with their friends, neighbors. This detachment leads to a higher incidence of mental disorder and higher suicide rates than their married counterparts. In this study the author attempted to understand the different aspects of the social status of widows in rural society. Meera Khanna, one of the conference organizers says, "we treat widowhood, not as a natural stage in the life cycle of a woman; we treat it as some kind of an aberration. We accept death, but we don't accept widowhood," she said. "Because somewhere in the Indian psyche, the woman's identity is with the man and the minute he's not there, it's something that cannot be accepted" (McGivering, 2002).

d) The economic position of the Widow

In the case, if the husband, only earning person of the family get die, may cause the family financially destroyed. In general, the tendency of women to be outside men can make it more, just like men in many societies. They are marrying women younger than themselves. In some patriarchal societies, widows can maintain economic freedom. A woman can continue her husband's business and ensured certain rights to enter the guild. In Britain in the 19th century, widowed women had more opportunities for social mobility than as compared with other societies around the globe. Side by side the women who have the adaptability to celibate and are financially solvent has the chance to take the challenges by showing the sexual behavior than married women in their society. In some parts of Europe, including Russia, Spain, Greece, Italy, and Czechoslovakia, widows wore black clothing throughout their lives to mourn the dead. This strict standard of fabric for many immigrants who came to the United States from these cultures as early as the 1900s has cooled only two years of black fabric. However, in the United States, orthodox Christian immigrants can wear black clothes for life to express their widowed and loyal to their deceased husband. The practice of widowhood in other cultures is more strictly often after mourning women need to remarry of their late husband in that family. With the rise of HIV / AIDS level infections around the world, behaviors that women are "purified" or adopted into their new husbands 'homes make her vulnerable to emotional adversities that may involve health risks as well. Sometimes the widowed women required to follow the social customs of her local area as because she is minor, and her economic condition depends on her works, hence, this practice leads other to abuse the widow as a way to save money in the deceased wife's family. It is also rare for widows to challenge their treatment because widows often "do not understand the rights provided by the contemporary laws. Due to their less educational background and low economic status, and legal representatives they have a



little access to the medical facilities and other social safety issues. "Compared with the benefits and treatments received by husbands worldwide, the benefits and treatments generally enjoyed by widows are generally concerned by human rights activists worldwide. When HIV sent gay men to the first graves in America, their longtime companions, or domestic partners, lovers, the man they shared life with before their untimely death, rarely dared in estate court when the dead family started to bring them to their prey. Legally speaking, the society reject the marriage. Usually, survivors also need to add a stigma, which is a blessing. As of 2004, "young age widow" in the United States faced the risk of economic hardship. "Similarly, married women in economically unstable households are more likely to become widows because of the close relationship between [male headed mortality and [family] wealth. "The plight of widows is even worse in underdeveloped and developing regions of the world. However, despite the slow progress of the United Nations CEDAW ("how approved by 135 countries"), it is studying specific forms of discrimination and treatment (such as violence and prevention). Against the window. In countries that have joined CEDAW, property rights are invalid. In USA social safety ensures a survival benefit for persons eligible for damages within their fiftieth birthday, which then they considered a second marriage when applying for benefits. Most remain the same, but there is an option to include the surviving earnings benefits or the increased benefits for selecting one of the late spouses who qualify for them (such as the husband's short-lived benefits at age 3, then the husband's two full). Amount at 67 and your increased advantage at 68).

e) *Economic Factors of Widow*

Four factors determine the consequences of the loss of a husband or partner for women:

- a. Loss of husbands' (or partners') income from paid employment.
- b. Obtaining the sufficient job opportunity with adequate salary for the widows along with the child care facility.
- c. Rules of inheritance of property (both formal and informal), particularly, distributing the land for rural women in developing countries where the impact of having no sons is significant.
- d. The existence or not, of a welfare state that covers the healthcare, childcare, and education that is currently offering in the research on developing countries as social protection.

f) *Economic Challenges of Widow*

Due to live together in a family for a long run by the couples, there exists a supporting environment for both husband and wife, where they help each other. In the case sole provider or the both the husband and wife

are the breadwinner of the family, contribute equally for the family, therefore, they depend on each other to make a reliable, and stable family relation. As of one key member of the family dies, the balance or the stability of the family get ruined, and unfortunately the remainder member faces tremendous challenges. Particularly the women pass a critical time with the financial problems after the loss of her husband. As per the encyclopedia report elderly widows with a poor income has a greater amount of probability of being poorer rather than other groups of senior citizens. Moreover, the poor economic strength of widows brings them to be stressed more than the men. A 2014 Gerontologist study found that widowers were better with coping financially than widows because men have the financial support that "tends to offset the effects of other social and psychological factors." As opposed to, financial instability puts more pressure on women. Unfortunately, this tendency is often seen among widows today. The effect of widowhood is that after the death of a long-term spouse, the chances of one dying for a relatively short period increase. This pattern indicates a sharp rise in the risk of the widow's death, particularly but not exclusively, within three months of the wife's death. This process of losing a spouse is called the "death of a broken heart." Becoming a widow is often a very damaging and life-changing time in a wife's life that forces her to go through changes that she does not expect for a significant period. Grief and grief response to the death of a spouse increases the risk of mental and physical illness. Psychologically, losing a long-term partner can cause symptoms such as frustration, anxiety, and guilt. Physical illness can also occur as the body becomes more sensitive and vulnerable to environmental stressors. Some factors would be moved when a woman becomes a widow. A widow (or a person if referring to a somebody who have lost her spouse) tends to worsening her good health position when she losses her husband. The number of deaths among bereaved spouses in the first six months of mourning is higher than in the last six months of sorrow. The most important is called the first three months of mourning processing. For these few months, unhappy spouses are not only in good health but also at social and physical risk. During this early period of grief, spouses are less interested in their health as well as less concerned about continuing their physical presence with medication or eating healthier foods such as healthy eating or exercise. Also, they insist to react risky behaviours, and therefore, commit suicide. Whereas, the women are of assisting behaviour, and are engaged in building friendly networking, social activities, and connect with the social support groups. This effect seems to be much more prevalent among older married couples than younger married couples. As a result, studies conducted on this phenomenon from the early 2000s primarily revolved around observing older

widows. In the recent years several studies depict that the impact of widows affects mortality rates with varying degrees of severity depending on their gender and religion. It is much more frequent in mature, long-term, older couples than in recently married couples. Since the subject has only recently been studied in this decade and is affecting older couples, most widows in similar studies are usually over the age of 50 years. Although researchers skipped many issues, the phenomenon is one of the best-documented examples of the impact of social relationships on health. Through numerous studies conducted over the years, it has been proven that the dominance of widowhood affects the mortality rate of individuals with levels of change dependent on their sexual orientation and religions. Several theories justify the cause of this incident. There are many reasons for the effects of widowhood, still, in general, a study on a large population sample suggests that the mortality rate almost doubles in the first three months after the death of the spouse and then rapid testing.

g) Social Factors of Widow

Most studies have not pointed out the miraculous effects that affect widows by their practicing societies, and they are kept secret without being asked, or in other cases where they are recognized, no one acknowledges the drill because of harm, so the practices are still in a kind of private state. The most far-reaching effect of widow insecurity is that it affects women and families choosing to focus most of their resources on the majority of family members.

h) Effects of widowhood on social life

After the death of the spouse, the widow faces a change in her social life. An elderly citizen who is facing a widowhood engage more time with family and friends rather those who has not been passing the widowhood, as happens in the elderly couples. Though, the widowed issues were accustomed with maintaining the social relation as the relation with friends and family, the widowed did not make a visit to the church. The study showed healthy spouse relation leads a strong social role when his or her spouse is on deathbed, due to a good network with friends and family the surviving person become more social than were before the death of spouse (Rebecca L. Utz et al. 2002).

Older widows on an average socially depend on others. It is noted that the widows having a close social networking and relationship can remove the adverse impact of widowhood on their life and keep themselves engage in social activities.

Husband/wife loss affects every area of life and, as a result, has a significant impact on well-being: emotional, social, physical, practical, and economical. Maintaining a sense of normalcy with all of these aspects of the widowed person being affected is to help avoid symptoms such as depression. The long run

relationship by social interaction and the social assistance can improve the bereavement go smoother for the widow affected persons.

i) Psychological Aspects of Widow

In many developing countries, the exact number of widows, their age, and other social and economic aspects of life are unclear. Almost globally, widows make up a significant proportion of all women, ranging from 7% to 16% of all adult women (UN Department of Advancement of Women, 2000). Still, in different countries as well as in different areas, the percentage is considerably higher. In developed countries, widowhood is primarily experienced by older women, while in developing countries it affects younger women, many of whom are still raising children. In some areas, girls become widows before they reach puberty. Thus, this incidence brings countless economic, social, and psychological problems, especially in the first year or so after the death of the spouse. The key limitation for either men or women in a family is when he or she losses the key member is financial lacking. As was the husband leading breadwinner, his heritage was deprived of income and, the family therefore smashed (Fasoranti et al., 2007). Many studies (e.g., Amoran et al., 2005; Abdullah and Ogbeed, 2002) have terminated that widows have a higher rate of mental illness than their married partners. Even a study (Chen et al. 1999) concluded that widows had higher average levels of traumatic sadness, depression, and anxiety symptoms (compared to widowers). Another problem related to widowhood is loneliness. Many widows live alone. In addition to many matters involved in living alone, they are also afraid of being alone and losing their self-esteem as a woman. They feel that they have ruined personal contact and interpersonal communication; therefore, they tend to shrink and become dull (Fasoranti et al., 2007).

The biggest problem with widowhood is still emotional. Even if the marriage is not, the survivors will yet feel the loss. After remarry the survivor cannot play the role of spouse properly, social life changes from a couple-centric life to socializing with other singles; widowed wives no longer have the daily companionship of the other half, who has become an integral part of their lives. People respond differently to losing and overcoming grief. Usually, the most of time for new widows is after the funeral (Scannell, 2003). Young widows generally have no company. Compared with older widows, they are commonly not emotionally and practically prepared for the loss. Widowing ordinarily causes financial pressure because the death of the husband has lost the prime source of income. There has been a lot of controversy about whether the widowed experience is psychologically more difficult for men or women. Economically, widowhood is generally a bigger problem for women than men, and financial



difficulties will lead to a decline in mental health. Several studies (such as Schuster and Butler, 1989; Thompson et al., 1989; Davar, 1999; Reddy, 2004) did find that widowhood has an impact on women's mental health. However, other studies (for example, Lee et al., 2001; Umberson et al., 1992; Jason et al., 2002) reported an impact on men. Yet, others did not find gender differences at all (Lee et al. 2005).

j) *Psychiatric Aspects of Widowhood*

A lot of research works pointed the spiritual aspects after the death of the spouse. Depressive episodes are normal after the demise of a spouse (Zisook and Shuchter 1991) and (Niaz and Hassan 2006). Clinicians should remain highly suspicious of the possibility of depression, especially in the case of young widows and id husbands with a history of this disease. People who experience complete depression syndrome as soon as he or she lost of spouse they feel bereavement. In the first two years of bereavement, the presence of symptomatic depression has made a significant contribution to the incidence of widows and widowers (Zisook et al. 1994). Thus, the significant thing is to remember the existence of these entities; instead of considering the changed behaviors of bereavement as socially or culturally acceptable, they considered the psychological aspects. The tendency to suffer from anxiety disorders and drug abuse diseases also increased (Collins, 1999; Barrett, 2000).

k) *Psychological Adjustment*

The scholars characterized widowhood as one of the disturbing events of all life events (Holmes &

Rahe, 1967). Since modern nuclear families assumed to achieve social and economic autonomy, spouses may have little social, emotional, or instrumental support from other sources (Lopata, 1973; Volkart & Michael, 1957). Therefore, when the spouse dies, the survivors must not only adapt to decreased intimacy but also manage daily decisions and responsibilities.

VI. ANALYSIS AND FINDINGS OF THE STUDY

The analysis and interpretation of the data relied on collecting the data by the researcher from the field of survey. Data analysis is the process of organizing information gathered from the respondents to arrive at findings. We analyzed the data in such a way that it collaborates with the research objectives. For an experiment to be possible, the information was collected from 16 respondents who are widowed, and this was done personally by the respondent, and we collected the data through the closed-ended structured questions, and Interview Schedule to find out the socio-economic, political, cultural and psychological factors that describe the socio-economic status of widows.

a) *Demographic analysis of the respondents*

Age of the respondents is one of the characteristics in understanding their views about the particular problems; by and large, youth indicates a level of maturity of individuals in that sense age becomes more important to examine the response.

Table # 1: Demographic metric of the Respondents

| Age metrics | | Religion metrics | | Education metrics | |
|--------------|--------------------------------------|------------------|--------------------------------------|--|--------------------------------------|
| Age groups | Number of respondents and Percentage | Religion | Number of respondents and Percentage | Educational qualification of respondents | Number of respondents and Percentage |
| Below 20 | 0(0%) | Muslim | 11(69%) | Illiterate | 6(38%) |
| 20-30 | 1(6%) | Hindu | 5(31%) | Primary | 2(12%) |
| 30-40 | 5(31%) | Christian | 0(0%) | High school | 6(38%) |
| 40-50 | 5(31%) | Total | 16(100%) | Higher secondary | 2(12%) |
| 50-60 | 2(13%) | | | University | 0(0%) |
| More than 60 | 3(19%) | | | Total | 16(100%) |
| Total | 16 (100%) | | | | |

Source: Field Survey

b) *Age Metric of the Respondents*

The above table represents the age of the respondents. The total of the respondents become widows at the group of age 30-40 & 40-50 which are more than one-third of the respondents whereby 13% of respondents belong to the age group of 50-60, again 19% belong to the age of more than 60, and only 6% belong to the age group of 20-30.

c) *Religion Metric of, the Respondents*

Religion means a relationship between an individual and god or the individual's faith. The worship of a person is one of the main determinants of one's socio-economic condition. The table shows that 69% of the respondents belong to the Muslim community, 31% are from the Hindu religion, and 0% belong to the Christian group. The majority of the people are from Muslim flowers, which are 69%.

d) Education Metric of the Respondents

Educational qualification is one of the determinants of the socio-economic condition of widows. Educational qualifications ensure socio-economic conditions. Table #1 represents the educational qualification of the respondents, whereby

e) Social Problems and Restrictions

Table # 2: Social Problems and Restrictions Faced by Widows

| Social Problems | | Restrictions | |
|---------------------------------------|-----------------------|------------------------------------|-----------------------|
| The social problem faced by the widow | Number of respondents | Restriction experienced as a widow | Number of Respondents |
| Discrimination in society | 7 (44%) | Cloths | 2 (13%) |
| Little school support | 1 (6%) | Jewelry | 5 (31%) |
| Suspicious attitude towards widows | 2 (13%) | Foods | 3 (19%) |
| Social exclusion | 6 (37%) | Mobility | 6 (37%) |
| Total | 16 (100%) | Total | 16 (100%) |

Source: Field Survey

f) Facing Social Problems

The table represents the social problems faced by the respondents, whereby 44% of the respondents faced by the discrimination in society, 13% faced with suspicious attitude, 37% faced with the social exclusion, and only 6% received little school support. It shows that the widows do experience discrimination, suspicious behavior, and social exclusion from the members of the society with whom they live.

g) Restriction Experienced as Widow

Here, the table presents various types of restriction experienced by widows like restriction in wearing clothes, using jewelry, eating foods, etc. The table represents the restrictions experienced by the widows, whereby 13% of the respondents were

38% of the respondents are illiterate, 12% studied up to primary school, 38% till high school, and only 12% studied up to higher-secondary. Therefore 38% of the widows are illiterately resulting in their vulnerability to exploitation and oppression by others.

restricted from using the quality of cloths, 31% were restricted from using jewelry, 19% restricted from having spicy and non-veg food, and 37% restricted from free movement. It indicates that culture is still stronger with rituals and widowhood practices. And the previous table shows that most of the respondents experienced restrictions in various areas that are jewelry, clothes, food of their choice, and their movement. Cultures are the enforcing rituals on people, especially on widows.

h) Income and Expense of the Respondents

Income is the indicator of analyzing socio-economic conditions. Here, the table represents the various income levels of widows, and the number of respondents included in each level.

Table # 3: Monthly Income of the Respondents

| Income Metric | | Expense Metric | |
|-----------------|-----------------------|----------------|-----------------------|
| Income | Number of respondents | Expenditure | Number of respondents |
| Less than 3000 | 6 (38%) | Less than 3000 | 7 (44%) |
| 3001-5000 | 4 (25%) | 3001-5000 | 7 (44%) |
| 5001-8000 | 4 (25%) | 5001-8000 | 1 (6%) |
| 8000-11000 | 2 (12%) | More than 8000 | 1 (6%) |
| 11001-14000 | 0 (0%) | Total | 16 (100%) |
| More than 14000 | 0 (0%) | | |
| Total | 16 (100%) | | |

Source: Field Survey

The table represents the monthly income of the respondents. 38% of the respondents have less than 3000, and 25% are above 3000 thousand, but below 5000. 25% have below 8000, and 12% have above Tk. 8000 as their monthly income. The above table also shows that most of the widows are living in abject poverty and below poverty lines. The chart represents the monthly expenditure of the respondents. 44% of the

respondents' monthly expenses are below Tk. 3000, 44% of the respondents spend between 3001-5000, 6% between 5001-8000, and 6% each spend more than 8000. The table shows that they spent much of their earnings to lead their livelihood.

i) Correlation analysis

Table # 4: Correlation of income with other variables

| | | Income | Mentally Distress | Discourage in Life | Difficult to Child Rear | Hopeless | Future Dream |
|-------------------------|---------------------|--------|-------------------|--------------------|-------------------------|----------|--------------|
| Income | Pearson Correlation | 1 | -0.159 | -.581* | -0.069 | 0.336 | 0.394 |
| | Sig. (2-tailed) | | 0.557 | 0.018 | 0.801 | 0.203 | 0.131 |
| | N | 16 | 16 | 16 | 16 | 16 | 16 |
| Mentally Distress | Pearson Correlation | -0.159 | 1 | 0.338 | -0.257 | -0.472 | 0.163 |
| | Sig. (2-tailed) | 0.557 | | 0.201 | 0.336 | 0.065 | 0.546 |
| | N | 16 | 16 | 16 | 16 | 16 | 16 |
| Discourage in Life | Pearson Correlation | -.581* | 0.338 | 1 | 0 | -0.385 | -0.194 |
| | Sig. (2-tailed) | 0.018 | 0.201 | | 1 | 0.14 | 0.472 |
| | N | 16 | 16 | 16 | 16 | 16 | 16 |
| Difficult to Child Rear | Pearson Correlation | -0.069 | -0.257 | 0 | 1 | .545* | -0.164 |
| | Sig. (2-tailed) | 0.801 | 0.336 | 1 | | 0.029 | 0.543 |
| | N | 16 | 16 | 16 | 16 | 16 | 16 |
| Hopeless | Pearson Correlation | 0.336 | -0.472 | -.385 | .545* | 1 | -0.243 |
| | Sig. (2-tailed) | 0.203 | 0.065 | 0.14 | 0.029 | | 0.364 |
| | N | 16 | 16 | 16 | 16 | 16 | 16 |
| Future Dream | Pearson Correlation | 0.394 | 0.163 | -0.194 | -0.164 | -0.243 | 1 |
| | Sig. (2-tailed) | 0.131 | 0.546 | 0.472 | 0.543 | 0.364 | |
| | N | 16 | 16 | 16 | 16 | 16 | 16 |

*. Correlation is significant at the 0.05 level (2-tailed).

The above table shows the correlation between the income and other variables of the psychological issues of widows. The analysis reveals that there is a negative correlation between income and discouragement of life, which is a significant one. It indicates that though earn much due to other social problems and restrictions, they become discouraged with their life. Several psychological issues are not serious though there exists a positive or negative correlation.

VII. CONCLUSION AND FUTURE RESEARCH DIRECTIONS

The current study endeavored at identifying the widows' social matters and economic aspects and its' impact on their livelihood. It reveals that the widows face many social problems and face challenges to schooling their child more. The widows experience extreme poverty in their day to day life because they spent all their income to lead their lives. Most of the widows live hand to mouth since they have no savings. The current study also highlights the correlation between the earnings of widows and other psychological issues and observed that the between income and discourage of

life has a significant negative interrelation. Hence they feel lackadaisical in their lives due to other social problems. The current research has been done with a limited scope. Therefore, it is expected new dimensions of widow social matters will be covered in future research.

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