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Analysis of the Socio-Economic Conditions and Living Arrangements of Aged Widows of Rural Sindh

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Abstract

This paper presents outcomes of a study that was conducted to assess myriad problems faced by old widows in rural areas of second largest province of Pakistan, Sindh. As already, there is inadequate data on the social, economic and living arrangements of aged widows of Rural Sindh. Through this research survey, gap of information on social, economic, and living arrangements of Sindhi rural aged widows is filled by primary survey data. The sample of 384 Respondents of age 60 and above was chosen by infinite population formula and respondents for collecting data were selected by using convenience sampling technique from the six rural districts of Sindh. Descriptive statistics were applied to analyze data. The results suggest that there is strong preference of son and who is considered as old age protection for aged widows, and even today residing with son is regarded as popular cultural practice in Rural Sindh. The high number of aged widows was economically dependent on their sons. Absence of old age pension, no parallel remuneration and lack of skills in aged widows are some factors which are strongly influencing and creating very severe socio-economic consequences for widows in later age. Also, because of urbanization, the extended family culture is transforming to nuclear family drastically and ultimately, it is affecting largely on the living arrangements of aged widows.

Keywords: Socio-economic, Aged Widows, Living Arrangements, Rural Sindh.

تلخیص

یہ تحقیقی مطالعہ نتائج پیش کرتا ہے جو پاکستان کے دوسرے بڑے صوبے سندھ کے دیہی علاقوں میں بوڑھی بیواؤں کو درپیش بے شمار مسائل کا جائزہ لینے کے لئے کیا گیا تھا۔ جیسا کہ، دیہی سندھ کی عمر رسیدہ بیواؤں کے سماجی، معاشی رہن سہن کے انتظامات کے بارے میں اعداد و شمار ناکافی ہیں۔ اس تحقیقی سروے کے زریعے، سندھی دیہی عمر رسیدہ بیواؤں کے سماجی، معاشی اور زندگی کے انتظامات کے بارے میں معلومات کے خلا کو بنیادی سروے کے اعداد وشمار سے پر کیا گیا ہے۔ ٦٠

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سال اور اس سے زیادہ عمر کے ۳۸۴ جواب دہندگان کے نمونے کا انتخاب لا محدود آبادی کے فارمولے کے زریعے کیا گیا اور ڈیٹا اکٹھا کرنے کے لئے جواب دہندگان کا انتخاب سندھ کے چھ دیہی اضلاع سےسہولتی نمونہ بندی کی تیکنیک کے زریعے کیا گیا۔ ڈیٹا کا تجزیہ کرنے کے لئے وضاحتی اعداد و شمار کا اطلاق کیا گیا۔ نتائج بتاتے ہیں کہ بیٹے کو ترجیح دی جاتی ہے اور جیسے بوڑھی بیواؤں کے لئے بڑھاپے کا تحفظ سمجھا جاتا ہے، اور آج بھی بیٹے کے ساتھ رہنا دیہی سندھ میں مقبول ثقافتی عمل کے طور پر سمجھا جاتا ہے۔ بوڑھی بیواؤں کی بڑی تعداد معاشی طور پر اپنے بیٹوں پر منحصر ہوتیں ہیں۔ بڑھاپے کی پنشن کی عدم موجودگی، متوازن معاوضے کی عدم دستیابی اور بوڑھی بیواؤں میں مہارت کی کمی کچھ ایسے عوامل ہیں جو بعد کی عمر میں بیواؤں کے لئے بہت شدید سماجی و اقتصادی نتائج کو متاثر کر رہے ہیں۔ اس کے علاوہ، شہری کاری کی وجہ سے، توسیع شدہ خاندانی ثقافت بڑی تیزی سے اکائی خاندان میں تبدیل ہو رہی ہے اور بالاخر، یہ بڑی حد تک عمر رسیدہ بیواؤں کے رہنے کے انتظامات کو متاثر کر رہی ہے۔

کلیدی الفاظ: سماجی و معاشی، عمر رسیدہ بیوہ، رہن سہن ، دیہی سندھ

Introduction

The miserable status of widows appealed the concentration of investigators across the world because the growing poverty has further exposed their vulnerability especially in under-developed communities (Young, 2006). According to UN, (2020), a number of nearly 258 million of widows lives worldwide, among them, one in ten face the excessive poverty, however concrete figures could be substantially larger. UN named such widows “invisible women” because of lack of accurate facts and figures on their present conditions (Fraser & Nwadinobi, 2018; UNICEF, 2000). As woman they are also having particular demands but those demands are not heard and frequently are missing from various programs and policies, ultimately it is influencing their existence (UN, 2020).

According to WHO, (2019) there was 73.4 years an average of life expectancy at birth across the world in 2019, specifically in Pakistan, males constitute 64.6 years while females 66.7 years. Such statistics are showing higher share of elderly or old population worldwide with thanks to medical science and technology, people are living better and long resulting life with higher life expectancy. Such trend is followed by another trend that is the wide difference between the ratio of older men to older women. Due to reality of females’ population outliving males’ population, there are many chances that women may live as a widow at some point during their life. Generally, a widow is considered that woman who met complete or partial anticipations of community, like; bonding of marriage, gave birth to babies, raised as well as trained children, took care of partner and also near relatives of him (Young, 2006).

Additionally, there exists a tangible gap between men and women at the time of marriage, according to (Schriften et al., 2002), widowhood is generally observed as a fate of females which is resulted due to gap of age between husband and wife, and also, there are less chances of remarriage, such situation complicates the life for old widows as compared to men and women living with their spouse. In Sindh, women face enormous hurdles and a plummeting in socio-economic status on the demise of their husband. They are largely neglected by family after the death of spouse. Moreover, financial condition is worsened, as mostly widows are already uneducated and belong to a deprived class. This turns the situation for widows more aggravated. Such despicable situation takes more heinous form in rural areas. It totally makes them dependent on others. Such circumstances result in making the situation out of control for women. It becomes near to impossible for them to look after themselves and their families. Thus, the state of being widow push women into span of socio-economic insecurity.

Pakistani society is deeply enrooted in patriarchy (Hadi, 2017). Patriarchy is the embodiment and institutionalization of men control over female and minors in the kinship and the continuation of men control over females in community as whole (Lemer, 1986). Patriarchy is not in practice uniformly throughout South Asian communities, but it is existing in powerful and rigorous framework in rural areas (Moghadam, 1992). In patriarchal society like rural Sindh, there is the custom of aged parents living with sons whereas parayi (not own) word is used for daughter because after marrying she would be shifted to husband's house (Agha, 2018), whereas married sons continue as permanent members of the parental households. In the context of culture, to upbring a daughter is regarded as showering water on neighboring tree (Ashiq et al., 2020; Malik, 2005).

So, being a patriarchal society, traditional gender roles have allocated women an abysmal rank in Sindh. Such practice ends in women being economically poor in old age. Some additional aspects which enhance financial dependency of aged women include:

- Male dominance on family assets
- Outdated social values preventing women to work
- Low wage of women and unpaid participation in family business

The support and care by family is almost absent. Regarding care and support, woman always happens to be on giving end. Outcomes of being old in traditional Sindhi society are alarming. Being widow in society is not less than a tragedy. Without spouse, women not only become economically dependent on others but they also become socially isolated in family as well as in community (Abbas et al., 2020). The widows mostly become subject of negligence as having no contribution towards family, it results an ignorance of their existence.

Traditionally, family has been social institution for support and care of old people. Looking after aged widows of family by children and grandchildren is everywhere to be found since long period. In old Sindhi society, aged persons were having centric position within family specifically as well as community generally with privilege of protection against any sort of deprivations and were considered single authority to make decision within an extended family. Over time, economic, social, demographic and emotional domains are transforming the traditional family structure – manifested in the migration to metropolitan cities from remote rural areas, lesser number of children, western culture adaptation, bifurcation of young generation children from parents because of urbanization and higher life expectancy. Ultimately, these factors largely effect on the living arrangements of aged widows.

As living arrangements are outcomes of personal preferences and reserves for elderlies (Reher & Requena, 2018). Among many elderly people, living arrangements preferences might vary from the actual living arrangements of them due to restricted effective capability, economical accessibility, relatives (number of children), residence expenses and locality e.g., urban and rural. Traditional and customary values have also considerable impact on the living arrangements preferences (United Nations, 2020).

Slowly, Sindhi society is also turning away from combined family system. Such changes have palpable implications for support and care of aged. Out of scores of indicators of status of old in a community, living arrangement of aged wins the race. The living arrangement abstraction largely relates with the household structure pertaining help as well as the close proximity to aged people (Irudaya Rajan & Kumar, 2003). The dearth of a well-organized system for providing social services to the elderly makes them to rely on people residing near to them. The aged widows seek to have socio-economic as well as emotional assistance from familial members as the advancing age has highly affected the productivity and strength of them. In Sindh, patriarchal structure is chiefly found at the level of family and society. The society seems to be partial in case of gender and there remains strong preference of son. Therefore, women are exposed to several adverse outcomes throughout life. The paper puts light on whether structural disadvantages show their effects on the life in long terms as fact remains that opportunities available earlier show their impacts in older age.

Additionally, the people would put forth the assumption regarding the extent to which the family (children, especially son) is thought to be source of security in old age especially for widows. Therefore, socio-economic conditions and living arrangements get utmost importance in overall status of aged and acts as an assessing scale of accurate support available to elderly. The provided support and also looking after aged can be regarded as two dissimilar notions. To assist and support aged women means providing monitory assistance to them. Meanwhile, taking care of aged stands for extending emotional support. Although both concepts are defined differently, both are of foremost significance. Thus, the

immense attention is attracted by the study of socio-economic conditions and living arrangements of aged widows to better understand the status of elderly in society.

Significance of the Study

In Sindh, there is an inadequate understanding about the course of aging and its implications. These implications are considered the process of nature, but in reality, it impacts differently to men and women. By the growing number of aged women specifically widows in Sindh, a great concern is emerged. The significance of this study on widowhood came up from the reality that the demise of one's spouse indulges other members in various matters for a certain time. It creates economic and social aftermath for someone in particular or family in general. As widowhood can be viewed as the new process within a female's personality, which contains other social transformation for her and family.

Particularly Sindhi women are not receiving required attention and respect from family and even in general. Aged Widows encounter various types of losses including; economic, social, emotional and cultural ones. Aged widows after the demise of their respective husbands face the very hardships of socio-economic and regarding living arrangements. As compared to married persons, aged widows enjoy lower level of social engagements, health and quality of life. Also, the death of a partner steers to economic and social vulnerability, and also deterioration in family and social cohesion. Because of the low social level, losses and vulnerability, such individuals form a separate group in population.

In Sindhi society most commonly, widowhood is considered not only personal status but a social institution. Like other patriarchy practices societies, Sindhi society also constitutes social ranks of females particularly through males. If there is no male, they endure social dissolution, and grows as a non-entity. There is a very dearth of data about the present living arrangement and deprivations of aged widows, and it is need to analyze closely the current economic, social, demographic, and living conditions of the rural aged widows of Sindh. Given this background, through the present research an assay is carried on to explore the different facets interconnected to aged widows and also specific hardships with regard to socio-economic, and living arrangements. The definition of "aged widows" for the current study comprised of all those aged widows who are presently 60 years and above.

Objectives

This research mainly pinpoints to assay the effect of economic, demographic and social characteristics on the aged widows' status with particular focus on the living arrangements, and economic dependency. This study attempts to focus on the below specific objectives:

- To analyze the socio-economic conditions and level of dependency of aged widows of Rural Sindh.
- To study the present living arrangements of aged widows of Rural Sindh.

Review of Literature

Generally, there is a common perception that married elderlies get more attention and care in the context of economic and living arrangements as compared to single aged elderlies. Although, in Pakistan, a few studies are conducted on aged population but yet no one has considered to examine socio-economic conditions of aged widows of Rural Sindh.

Socio-Economic Conditions of Aged Widows

The demise of a partner is a horrible encounter to any wife, resulting deprivation, sorrow and it also demands substantial changes in the status of economic and social within community (Yadav, 2016). Aged women face great differences in the domestic relations due to advancing age, decreasing opportunities of employment, economic loss, and declining health. Familial members can view aged women as unnecessary burden to look after especially when they are incapable to involve in economic operations and also enhancing healthcare expenditures. Widowhood has different stages which are very callous, complex and bothering, and it generates a number of economic, emotional, social and cultural problems for aged widows (Kumari & Sekhar, 2012). Aged women feel neglected regarding their socio-economic, health issues, and also matters related to living arrangements, those matters are compounded due to widowhood stigma (L. G. Martin, 1989).

Modernization Impacts on Living Arrangements of Aged Widows

Living arrangements are the significant factors to the entirely prosperity and it furnishes implications of the status of true help obtainable to the aged people (Irudaya Rajan & Kumar, 2003). There are various factors which impacts on living arrangements, some of them includes, marital status, structure and size of family, economic prosperity, health level, and also traditional values like, residing together with other familial member or alone, accessibility of social help and advantage (Velkoff, 2001). On the other hand, modernization has also largely influenced on the life of aged people of Pakistan, but with no commonly a favorable aftermath (Ahmad et al., 2018), and it resulted some socio-cultural variations like break up of extended families to nuclear families, financial freedom of new young generation, denial of support to elderlies which furthermore impacted to the economic and social positions of aged population (I. Rehman & Mohyuddin, 2015). Further, Linda G Martin & Kinsella, (1994) asserted that there is the greatest impact of size and family structure on the living arrangements of aged people. Large size of the familial is regarded better on the index of household well-being. And, living arrangements can be linked with the receiving help and care of the aged. During

ailment, aged are taken more care and receives good assistance, when there is a greater number of family members all living together.
As a study was conducted by Poston Jr & Min, (2008), that it is major responsibility of adult family members to create proper living arrangements, caregiving or social bonds and deliver financial protection to lonely parents. Also, Padmanabhan, (2006) conducted a study on three generations of widows to examine variations in their lives. He classified them in urban and rural, and it showed a wider disparity in their socio-economic level. The results show that the marriage mean age of the middle age and old age was lower in contrast to the young widows. Also, literacy ratio was lower in the middle age and old age widows in contrast to young widows. Among widows, half of them were unemployed, and there was no income source for them, ultimately it turns out to be more dependency on others. Swain, (2004) found that the struggle of widows for survival is more with less legal security, especially in 60 years and above elderlies, as they constitute around 60% of widows' population. Indeed, this reality shifts aged to unsafe situation because they are both widows and old in a community where family dynamics are rapidly shifting, and aged widows lose authority and status of the head of household to the silent and yielding "aged widows" (Ellickson, 1988).

In Sindh, family has the central role in care giving to aged people and perform as a fountain of assistance and protection in advancing age. Living arrangements of the older, there place of residence, and also with whom they reside, have crucial impact and these constituents might share good standards to quality life of aged people. Yet, in Sindh, customary values of extended family are in practice and different generations are residing in one house. Aged people are staying with children in joint family are customary living arrangements, and such arrangements show some kind of social security to elderlies in the absence of social protection programs and old age pension. According to Nasreen, (2007) that the great proportion of aged encounters economic troubles in the advancing age, among them, majority of elderlies tries to meet their expense according to present finances. Even they are dependent on children for the basic day to day things, further the conditions are more worsened when aged widows have not worked prior the widowhood.

Absence of Old Age Pension

Additionally, growing poverty and absence of pension is also critical matter among aged population of Pakistan (Kamal & Woodbury, 2016). Old age pension assists financially to those persons, who are not capable to work in advancing age (Knutsen & Rasmussen, 2018). But, currently, formal sector workers are the beneficiary of pension. Other functional social security programs benefit only limited portion of elderlies. Therefore, it is essential to give priority to social, and economic rights of aged people and consider them into research and development policy of Pakistan (Mahmood & Nasir, 2008).

Declination of Inheritance Property Rights

Cultural practices related to widowhood, can further steers to primitive practices like; restricted socio-economic involvement and declination of inheritance rights, in results it brings more poverty to aged widows (Lloyd-sherlock et al., 2015). Declination of widows' rights further extends to socio-economic instability, and ignored widows are the seedbed of poverty throughout the cycle of many generations. As long as widows are marginalized and face deprivation and abuse, they might be compelled to adopt begging, prostitution, disengagement of their children from formal schooling, approval or imposed marriage of children, consequently these factors will bring more poverty and misery to coming generations (WUNRN, 2016). By protecting property rights of widows can diminish their economic vulnerability and discrimination.

Although, still in many developing nations traditional laws are in practice to rationalize the seizure of property of widows, however international, national and regional laws constrained these actions. In South Asia, there are large number of cases which are related to the declination of inheritance land and property rights of widows. Among them, a little number of widows' files the cases in the courts for their legal inheritance rights, but those cases remain undecided for long time or involved in corruption, threats, patriarchal partiality and illiteracy towards the petitioner (Obe & Lees, 2020). Efficient economic protection for widows, it is essential to guarantee the control of them over inheritance property before the event of widowhood (Agarwal, 1998). Subsequently, women face exploitation in acquiring the legal rights of inheritance property, even in many cases, they are forced not to take cooking utensil (Loomba Foundation, 2015). Generally, in Pakistan, aged widows' rights related to inheritance in husband's property are exploited and Pakistan is placed at 116 out of 129 in safeguard of property rights (Levy-Carciente, 2020). Although, in numerous notable families of rural Sindh, Balouchistan, Khyber Pakhtunkhwa and southern Punjab, women are not permitted to marry because they might claim right in inheritance property (S. Rehman, 2010).

Research Methodology

In order to investigate the socio-economic and living arrangements of aged widows, it may not be utterly relied on incomplete secondary data. Therefore, a quantitative survey research design is applied and the analysis of the current study is entirely established on the primary survey data which is needed to explore the set objectives. With regard to present study, the descriptive statistics were used to examine the data. There was no any actual number of widows' population available in Sindh, so the total population was considered infinite and a sample size of 384 was taken through infinite population formula which is given below:

$$n = \frac{Z^2 p(1-p)}{e^2}$$

Where:
n = sample size
Z= Critical value
Z at 95% confidence level = 1.96

Z at 99 % confidence level = 2.58
p = variation in the population
e = margin of error

We have used 95 percent confidence level and five percent margin of error. Given the geographical and socio-cultural heterogeneity amongst the target respondents i.e. population, highest level of variation i.e. 50 percent was used to select sample size. Putting these values into the formula sample size determination from an infinite population, we obtain a sample of 384 aged widows. Sample Respondents (age 60 and above) were chosen through convenience sampling technique from the six rural districts of Sindh province of Pakistan, namely; Qamber/Shahdadkot, Nausheroferoze, Matiari, Jamshoro, Tando Muhammad Khan, Badin and the sample of 64 respondents was equally taken from each selected district.

Generally, the age above sixty years is considered as old but in females, old age comes earlier. Culturally, women are tagged as old as their reproduction age ends that is the menopause (Liu et al., 2020). In addition, to this, being a grandmother and mother-in-law are also thought to be indicator of old age. With sons getting married, their status in family is shared by daughter-in-law's, as roles are shared in family. Considering the explanation, widows of sixty years and above are regarded as aged and added in this study. The Sindhi cultural values do not permit a man researcher to interact with women directly and collect data from them. Due to these norms, female local intermediaries were engaged for data collection after the essential training. Researcher along with the assistance of intermediaries who were well versed with areas gathered the data. The process of data collection took place in the respondents houses and the study was conducted with scientifically designed and pre-tested structure questionnaire, pertaining the various aspects such as; economic conditions, level of dependency and living arrangements of aged widows in the family and society. The questionnaire was comprising of both open ended and close ended queries in local Sindhi language. Respondents who were incapable to read and write, they were facilitated by our intermediaries by asking queries through reading.

Results and Discussion

Profiles of the Surveyed Population of Aged widows

The selected characteristics pertaining to the aged widows are presented in Table 4.1 and the distribution of respondents by designated demographic and socio-economic attributions is depicted in it. In the presented analysis, the age of aged widows is listed in three different age-ranges, they are namely; 1. Sixty to Sixty-nine years (60-69), 2. Seventy to Seventy-nine years (70-79) 3. Eighty years and above (80 and above). Substantial proportion of the aged widows is 64.32% in the age range (60-69) followed by age ranges (70-79) and (80 and above) (28.39% and 7.29%) respectively. Distribution by religion signify that large number of the respondents were Muslims (98.17%), 1.83% belonged to the Hinduism.

There were only 7.81% of respondents' literate, followed by other 92.19% illiterate. In patriarchy practices societies male education is more favored as compared to the female. The females are deliberately neglected and more opportunities are being given to male to get education (Loomba Foundation, 2015). As reported by PBS, (2018) that in Pakistan, literacy ratio of male was 71%, and it was slightly less than half 49% for female. Employment degree of the respondents illustrates that slightly less than one-fifth 19.27% of them were involved in an economic operation amidst data collection process. Among them, there were 45.29% of the aged involved in agricultural labor whereas (39.29% and 14.29%) of them were non-agricultural workers and self-employed respectively, followed by only 1% of salaried employees.

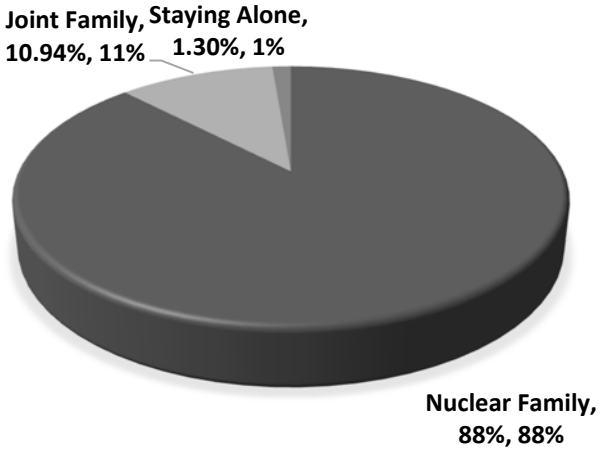
Table: 4.1
Sample respondents according to set demographic, social and economic attributions (distribution in percent)

Distribution of Sample Respondents		Frequency	Frequency Percentage	Cumulative Percentage
Age Range	60-69 years	247	64.32	64.32
	70-79 years	108	28.39	92.71
	80 and above years	28	7.29	100
	Total	**384**	**100**	
Religion	Muslims	376	98.17	98.17
	Hindus	8	1.83	100
	Total	**384**	**100**	
Literacy	Literate	30	7.81	7.81
	Illiterate	354	92.19	100
	Total	**384**	**100**	
Employment Degree	Employed	84	21.88	21.88
	Unemployed	300	78.12	100
	Total	**384**	**100**	
Occupation	Agricultural Job	38	45.24	45.24
	Non-agricultural Job	33	39.29	84.53
	Salaried	1	1.19	85.72
	Small Business/ Self-employed	12	14.28	100
	Total	**84**	**100**	

Source: Calculation of responses from data

Figure 4.2 demonstrates the type of family of the respondents. A large number of respondents (88%) were living in nuclear families. Slightly more than One-tenth (10.94%) of the respondents were living in joint families and 1.30% were living alone.

Figure 4.2: Distribution of Aged Widows By Type of Family System (In Percentage)



Living Arrangements of Aged Widows

Living arrangements are also affected by widowhood (Bonnet et al., 2010). The figure 4.3 states about the distribution of aged widows by the present living arrangements. With respect to present living arrangements of aged widows, 1.30% were living alone, followed by less than 1% living with unmarried children and 1.56% residing with other relatives respectively. Substantial proportion of aged widows 94.53% was living with married sons, in contrast to only 1.82% were living with married daughters. It certainly shows the predominant attributions of a patriarchal society.

Figure 4.3: Present Living Arrangements of Aged Widows (In Percentage)

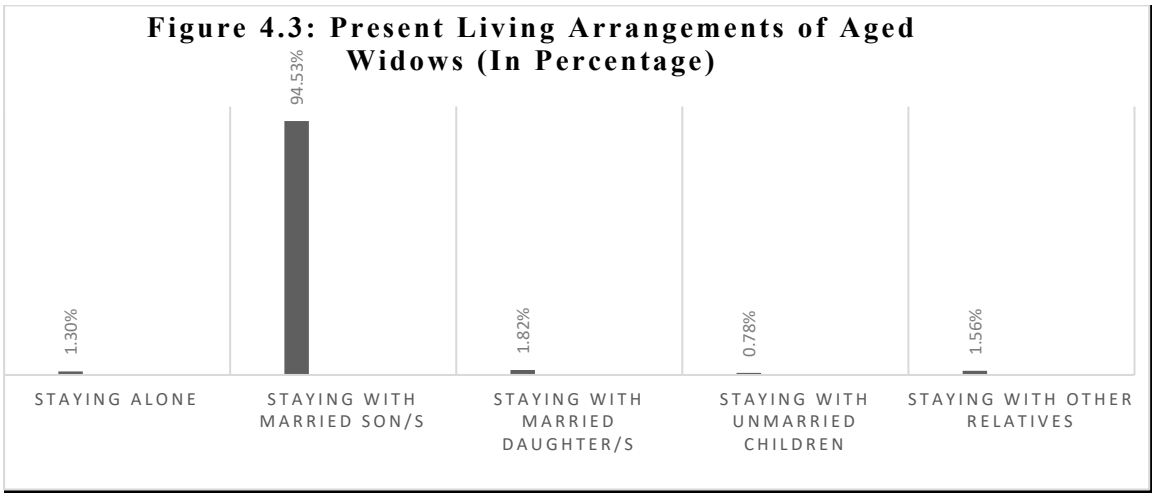


Table 4.2 illustrates the attributions of aged widows by the present living arrangements. In the age range of 60-69 years, a large number of 95.55% widows were living with the

married sons in contrast only 1.62% of aged widows of very age range living with the married daughters, followed by 1.21% both living alone and relatives. Among the age range 70-79 years, a vast majority of 95.41% was living with the married sons. Among the age range 80 and more years aged widows, 7.14% were living with married daughters as compared to 84.12% married sons. The present living arrangements of the aged widows by religion shows that the great number of 95.21% of the Muslims aged widows were living with married sons, at the same time, 62.50% of the aged widows associated with Hinduism were residing with sons who were married. It was observed during study that there was the popular practice of residing with the married sons in rural areas of Sindh, and there is general perception in traditional society of Sindh that sons are the long-term economic security for elderly people. Among aged widows who had no son, most of them either stayed alone 38.46% or living with relatives 23.08%. In later life, it is most significant to provide economic security and medical insurance to the childless elderlies to enhance their physical welfare as well as happiness within their current profile (Zhang & Liu, 2007).

In Sindhi society, son is viewed as the responsible person to look after aging parents, as we can observe from the surveyed figures that 38% of the aged widows stayed alone when they did not have son albeit 0% of the aged widows stayed alone when they had one son. The proportion of aged widows living with daughters and other relatives drastically dropped with rise in the ratio of sons. Also, some researches endorse the notion of the favorable link among the figure of young adults and possibility of residing with these young children (Zimmer & Kwong, 2003; Bian 1999).

Table: 4.2
Distribution of aged widows by present living arrangements according to set attributions

Distribution of Sample Respondents		Living Alone	Married Son/s	Married Daughter/s	Unmarried Children	Relatives
Age Range	60-69 years	1.21	95.55	1.62	0.40	1.21
	70-79 years	0.92	95.41	0.92	0.92	1.83
	80 and above	3.57	82.14	7.14	3.57	3.57
Religion	Muslims	1.33	95.21	1.86	0.53	1.06
	Hindus	0	62.50	0	12.50	25
Sons	No Son	38.46	NA	23.08	15.38	23.08
	1 Son	0	96.55	1.72	0.86	0.86
	2 Sons	0	97.71	0.76	0	1.53
	3 Sons and more	0	99.19	0.81	0	0
Daughters	No Daughter	13.51	86.49	NA	13.51	0
	1 Daughter	0	94.40	1.60	0	3.20
	2 Daughters	0	96.43	0.89	0	0.89
	3 Daughters and more	0	95.45	3.64	0	0.91

Note: NA stands for not applicable

Aged widows were posed a question- “Express your feelings about the present living conditions?” The answers were classified into (Comfortable, Satisfactory and Uncomfortable) as shown in table 4.3.

Aged widows who were living alone, all of them said that they were feeling uncomfortable with current residing arrangements. Those aged widows, presently who were residing with married son/s or daughter/s, among them 51.36% were comfortable, one-third 33.78% were satisfactory and 14.86% were uncomfortable. One-third of aged widows 33.33% who were living with unmarried son/s or daughter/s were satisfactory, remaining two-third 66.67% reported that they were uncomfortable with present living arrangements. Half 50% of the respondents who were living with the relatives were uncomfortable as compared to 16.67% comfortable.

Table: 4.3
Distribution of elderly widow’s opinion about present living arrangements (in percentage)

Present Living Arrangements	**Opinion**			
	Comfortable	**Satisfactory**	**Uncomfortable**	**Total Frequency**
Living Alone	0	0	100	**5**
Married Son/s or Daughter/s	51.35	33.78	14.86	**370**
Unmarried Son/s or Daughters	0	33.33	66.67	**3**
Relatives	16.67	33.33	50	**6**

Opinion of aged widows about present living status according to set attributions is demonstrated in table 4.4. Aged widows in age range of 60-69 years about 60.73% responded as comfortable in contrast only 3.64% uncomfortable with the present living status. Whereas 40.37% were uncomfortable in 70-79 years category. Among the 80 and above years group slightly more than half 51.35% were comfortable, 35.71% were satisfactory and 42.86% were uncomfortable. In the category of occupation, it was observed that aged widows who were having agricultural jobs, 31.58% replied as comfortable, 47.37% were satisfactory, only 21.05% were uncomfortable. By comparing aged widows of agricultural jobs group to aged widows of non-agricultural jobs group, the results were 27.27% were comfortable, 42.42% were satisfactory, and 30.30% were uncomfortable with present living status.

In category of salaried, aged widow was 100% comfortable. Among those aged widows who were having small business/ self-employed, one-third 33.33% were comfortable, 41.67% were satisfactory, one-fourth 25% were uncomfortable. Among the aged widows who had no son, 7.69% were comfortable, in contrast 61.54% were uncomfortable with

the present living status. In later age a son is guarantee to aid elderly widows. Among the aged widows who had 1 son, 44.83% of them were comfortable, slightly more than one-fifth 20.69% were satisfactory, 34.48% were uncomfortable with the present living status. As the figure of sons grew to 2, 3 and more sons likewise the rate of respondents in category of comfortable also grew and reached to more than half.

It examined from data table that among the aged widows who had one daughter, 53.60% of them recorded as comfortable with the present residing status. Aged Widows consider family as the crucial social entity and most substantial ground of relief and assistance. Aged widows who were living alone expressed the present living status 100% as "uncomfortable". Among those aged widows, who stayed in nuclear families, about half 50.15% of them were comfortable with the present living status. In the category of joint families, more than half 52.38% of them were comfortable as compared to 16.67% uncomfortable with the present living status.

Table: 4.4
Aged widows opinion on present living status by set attributions (percentage distribution)

Distribution of Sample Respondents		Perception on Present Living Status		
		Comfortable	**Satisfactory**	**Uncomfortable**
Age Range	60-69 years	60.73	35.63	3.64
	70-79 years	32.11	27.52	40.37
	80 and more	51.35	35.71	42.86
Occupation*	Agricultural Job	31.58	47.37	21.05
	Non-agricultural Job	27.27	42.42	30.30
	Salaried	100	0	0
	Small Business/ Self-employed	33.33	41.67	25
Sons	No Son	7.69	30.77	61.54
	1 Son	44.83	20.69	34.48
	2 Sons	51.35	36.64	9.16
	3 Sons and more	54.03	41.94	4.0
Daughters	No Daughter	51.35	16.22	32.43
	1 Daughter	53.60	32.80	13.60
	2 Daughters	49.11	34.82	16.07
	3 Daughters and more	45.45	38.18	16.0
Classification of Family	Single	0	0	100
	Nuclear	50.15	34.12	15.73
	Joint	52.38	30.95	16.67
Total Frequency		**191**	**128**	**65**

Note: * This information is given of those respondents who are currently involved in economic operation (N = 87)

Economic Level of Aged Widows

Widowhood enhances economic weakness, particularly for women (Lillard & Waite, 1995; D. R. Williams et al., 1992). Aging widows mostly depend upon their family members because of growing age their physiological effectiveness and financial productiveness decrease extensively. Among some societies the socio-economic status of aged widows is considered substantial concernment (Fasanmi & Ayivor, 2019). Especially, in that society where labor was divided on gender based, husband was breadwinner and wife was considered service provider to the family (Lari, 2011), and sudden demise of husband might catapult his family into vulnerability and poverty. Some widows were compelled to do work after the demise of their partners. For some women, it was a completely new thing to experience as they had stayed under the safeguard of the husband. In under-developed states, like Pakistan, where cultural familial structure is dichotomizing, on the other hand lack of pension program and social protection for elderlies, leads to aged widows to engage themselves in very exploitative fields of informal labor market (Aslam & Hussain, 2020). Further, there are very limited number of jobs for aged widows like; domestic servant (Nnodim, A.U, Albert, C.O & Isife, 2012; UNICEF, 2000).

It is depicted in table 4.5 that approximately 60.94% of the aged widows were involved in earning. Whereas, slightly more than one-fifth 21.88% were engaged in work at the moment of data collection. A large number of widows were earning money, and very little number of women were receiving wheat instead of money as remuneration. As most of the widows were engaged in agricultural jobs and informal sector, these seasonal jobs pay very poor. A widow is usually paid 250 rupees per day. And, presently in Pakistan, no law has any definite term for parallel remuneration for parallel labor for women (F. Ali, 2013).

Table: 4.5
Work status and occupation of aged widows (percentage distribution)

Work Status	Distribution of Sample Respondents	Frequency	Frequency Percentage	Cumulative Percentage
Did you ever work	Yes	234	60.94	60.94
	No	150	39.06	100
Presently Employed	Yes	84	21.88	21.88
	No	300	78.12	100
Occupation*	Agricultural Job	38	45.24	25.24
	Non-agricultural Job	33	39.29	84.53
	Salaried	1	1.19	85.72
	Small Business/ Self-employed	12	14.28	100
Remuneration in Cash	Yes	82	97.62	97.62
	No	2	2.38	100

Note: *Among those who are presently involved in economic activity (N=84)

Table 4.6 states that a large number 91.67% of widows in age range of 60-69 years were presently working and there was sharp decline in ratio in age group of 70-79 years, stood at 8.33%. Among the working aged widows, a great number of 98.81% was illiterate. According to the classification of family, slightly less than three-fourth 73.81% of aged widows belongs to nuclear family were presently working. Only 5.95% aged widows who stay alone responded as working. Among those aged widows, who were having 1 son or 2 daughters were contributing more in economic activity.

Table: 4.6
Percent distribution of aged widows involved in an economic activity according to set attributions

Distribution of Sample Respondents		Frequency	Frequency Percentage	Cumulative Percentage
Age Range	60-69 years	77	91.67	91.67
	70-79 years	7	8.33	100
	80 and more years	0	0	100
Religion	Muslims	84	100	100
	Hindus	0	0	100
Literacy	Literate	1	1.19	1.19
	Illiterate	83	98.81	100
Classification of Family	Single	5	5.95	5.95
	Nuclear	62	73.81	79.76
	Joint	17	20.24	100
Sons	No Son	10	11.90	11.90
	1 Son	42	50.0	61.90
	2 Sons	19	22.62	84.52
	3 Sons and more	13	15.48	100
Daughters	No Daughter	12	14.29	14.29
	1 Daughter	22	26.19	40.48
	2 Daughters	31	36.90	77.38
	3 Daughters and more	19	22.62	100

Access to Money

Across the world around 70% women are poor with no access to credit and financial services (Ejaz & Noreen, 2012). In this study, an attempt was made to collect data regarding the savings, bank account and who operates accounts of aged widows. The results are given in Table 4.7. Among the aged widows, only one-tenth 10.68% of them had an account in a bank. Nearly 70.73% accounts of aged widows took assist from son/s or daughter/s to operate in contrast only less than one-fourth 24.39% operated by self. Only less than one-fifth 19.51% of aged widows own savings in account.

Table: 4.7
Aged widows bank account, account operated by, savings details And distribution of aged widows receiving BISP payment

Distribution of Sample Respondents		Frequency	Frequency Percentage	Cumulative Percentage
Bank Account Holder	Yes	41	10.68	10.68
	No	343	89.32	100
Account Operated by	Self	10	24.39	24.39
	Son / Daughter	29	70.73	95.12
	Relatives / Acquaintances	2	4.88	100
Savings in Bank	Yes	8	19.51	19.51
	No	33	80.49	100
Receiving BISP Payments	Yes	19	4.95	4.95
	No	365	95.05	100
Frequency of receiving payment	Monthly	19	100	100
	Once in every two months	0	0	100
How you withdraw the payment	Own self	10	52.63	52.63
	Have assistance from others	9	47.37	100
BISP Payment fulfils your needs	Yes	1	5.26	5.26
	No	18	94.47	100
BISP money is utilized in	Utilizing in House	5	26.32	26.32
	Spending on Medicines	10	52.63	78.95
	Spending on Food	3	15.69	94.64
	Spending on other personal needs	1	5.36	100

Benazir Income Support Program (BISP) initiated in 2008 by Federal Government of Pakistan, it was aimed to combat poverty by executing various social protection mechanisms proposed to result in a rational variation among the lives of vulnerable and poor families. Through this program, money is being directly transferred to the account of woman beneficiary of household (BISP, 2021). As compared to past social protection programs like; Zakat and Bait-ul-Mal, Officials of BISP affirm that through this program a large number of marginalized populations has been helped (UNICEF, 2011). According to Guerrero, Di Tata, & Boote, (2009) that the BISP had been financially helped by Poverty Reduction Strategy Paper. From our field survey, among the sample respondents, only 4.95% of them were the BISP beneficiaries and, all of them were receiving payment on monthly basis. Those who were receiving payments, among them, 52.63% aged widows who were going own self to withdraw the BISP money, 47.37% widows were having assistance from others. Substantial proportion 94.47% of elderlies told that BISP money do not fulfil their needs. More than half 52.63% of them who were getting BISP money said that they spent money on medicines in contrast 5.36% spent money on their other needs.

Ownership of House and Land

In Pakistan, as whole gendered practices to land and property access is a continuing debated matter, regardless of legitimate structure for inheritance law and record of rights of land, yet females are considered disenfranchised group (Khalid et al., 2015). Like other countries of South Asia, in Pakistan, rights of land are acquired and influenced by various religious, customary and legal structure (FAO, 2010).

To understand the extent of the property ownership of aged widows or other households, some questions were asked from elderlies, the given responses are illustrated in the table 4.8. Among the aged widows, 7.81% of them have a house on their name. Aged widows were inquired about the owner of the house in which they were presently residing, among them, slightly less than half 49.48% told that the owner of house was their son.

Generally, sons are preferred and inherits family property because they carry the lineage and daughters are normally excluded from inheritance rights because at the time of marriage, they are given dowry and it is viewed as substitute of inheritance property (Agarwal, 1994; Dube, 2001; Jejeebhoy, 2001; Khan & Hussain, 2008; Sathar, Ayesha & Kazi, 2000). Only 28.71% of aged widows said that house was on the name of their husband where they were staying. Whereas, more than half 52.86% aged widows expressed that the household had owned the land. Among them, a large number of 51.72% of son/s owned the land, followed by 42.86% of husband owned the land, in contrast only 2.46% of aged widows owned the land.

Table: 4.8
Aged widows according to the ownership of house and agriculture land

Distribution of Sample Respondents		Frequency	Frequency Percentage	Cumulative Percentage
House in the name of Aged Widows	Yes	30	7.81	7.81
	No	354	92.19	100
Ownership of the House	Self	30	7.81	7.81
	Father-in-law	10	2.60	10.41
	Husband	109	28.39	38.80
	Son	190	49.48	88.28
	Brother-in-law	25	6.51	94.79
	Other relatives	20	5.21	100
Household owns Land	Yes	203	52.86	52.86
	No	181	48.14	100
Ownership of Agriculture Land	Self	5	2.46	2.46
	Father-in-law	3	1.48	3.94
	Husband	87	42.86	46.80
	Son/s	105	51.72	98.52
	Brother-in-law	3	1.48	100
	Other Relatives	0	0	100

Limitations

This research survey study is having a few limitations, firstly, it only accentuates the socio-economic, demographic and living arrangements attributions of aged widows of rural areas of Sindh. By current study, only the aged widow's views and experiences were taken into account and the other family members opinion was not considered. Moreover, entire attempts were done to collect the data on socio-economic and living arrangements, conceivably some aged widows were hesitant to express the true line and complexion of conditions, currently they are facing from family and rural society.

Implications

In Sindh, a number of elderlies is growing, so there would be multiplex in the troubles of aged. In current study all efforts were made to gather and find out about the living conditions and troubles of aged widows of rural Sindh. An investigation may be carried out to understand the nature and extent of problems faced by aged widows and widowers' conditions. Also, it is most essential to study the various coping mechanisms followed by widows and widowers as it is challenging for them to overcome the troubles, they face after widowhood.

Conclusions

The traditional values generally assist the aged population including widows in cultural communities. Joint family structure, social and religious cohesion can also be factors of an aged assistance norm. By the time, as societies are shifting from customary to modernity, further it directs aged widows to more financial vulnerability, because they are incapable to form new transformation with capricious economic and social conditions. There is absence formal education, new skills related to employment, poverty and also financial protection in advancing age. Firstly, they are having lake of financial stability, secondly slowly support values for elderlies are also vanishing. All these circumstances lead to the deteriorating socio-economic vulnerability and ultimately, it badly impacts on the living arrangements of aged widows.

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