Multifarious Consequences and Social Exclusions of Loneliness, Vulnerability and Widowhood of Elderly Women in Rural Bangladesh: An Overview

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Farid Uddin**

Abstract: Elderly women in rural Bangladesh are a vulnerable segment of population. The miseries, they embrace in late life, sometimes beyond the description, muddle and emaciate everything in social life though their sufferings are improving day by day as an obtained result of having taken a series of initiatives by government and non-government levels. Yet their daily life conditions are not coming to a satisfactory level. This paper focuses on the existing situations of rural elderly women in Bangladesh for which a micro-level study has been conducted in a rural area of Bangladesh and both quantitative and qualitative data have been collected through interview, observation, case study and focus group discussion. The extreme situation particularly solitude vulnerability and widowhood of elderly women have been critically reviewed in this paper:

Introduction

Despite the progress in key social development indicators such as birth rate, life expectancy, girls' school enrolment etc. Bangladesh remains one of the poorest countries in the world. Literacy rate of men has 2 or 3 times than that of women in most areas whereas over eighty percent of the illiterate population lives in rural areas and almost fifty percent is still living below the poverty line (http://www.itclted.-eom/icts/BANG). There is a great vacuity between per capita income of rural and urban areas and is increasing landless, depressed wages and lack of sufficient alternative economic opportunities outside agriculture have led to widespread deep and chronic poverty in rural areas (http://www.stthomas.edu/caths-tudies/cst/mgmt/christensen.html). But the burden of poverty falls heavily and spatially on rural women and the most disadvantaged families are the ones that are female-headed and constituted around

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15 percent of all households. They earn only 55 percent of the average household income. A total of 96 percent of the female-headed households are below the poverty line while 33 percent are among the **hardcore** that experience chronic food shortage having less than 80 percent of their total calorie requirement (Rahman, 1992, quoted in UNDP, 1994). As because of these realities rural women in Bangladesh have not traditionally been involved in public and development activities. Their social and economic status is also much lower than that of men. Marriage and divorce custom as well as many other social realities e.g. patriarchy, patrimony, physical capabilities etc. show men a great favoritism over women. Low nutrition consumption, malnutrition and valetudinarian, lower life expectancy, high morbidity and low income with discriminating structure of wage are differentials in comparison with men. About a quarter of the population has no access to health facilities and about a half of the total population lives below the **hardcore** poverty line. The Government's poverty-level standard is the minimum calorie intake of 2,122 calories per day; even then 50 percent population is below this standard and half of these are classified as "hardcore poor", with less than 1,805 calories per day (http://www.stthomas.edu/caths-studies/cst/mgmt/christensen.html). There is a little improvement Of on going development and urbanization process in Bangladesh which helps decrease the mortality rate as well as increase life expectancy in last few decades.

Worldwide rapid growth of elderly people owing to increase of life expectancy is creating an unprecedented global demographic revolution. It seems to be a global challenge for the new millennium. During the last century, improvements in hygiene, water supply and control of infectious and contagious diseases have greatly reduced the risks of premature death. Consequentially the proportion of the world's population over 60 years is increasing more rapidly than in any previous era (http://www.helpage.org p- 2).

Aging is a natural process that is unobstructed. While parents devote considerable resources for children to make them smooth transition from childhood to adulthood, parents also need resources for their own benefit in old age. In developed countries, government provides basic services and protects interest of elderly people. In developing
countries lack of appropriate policies and programs are the major obstacles for the implementation of policies on aging. In Bangladesh, social custom encourages "elderly" to stay with their children and thus they became dependent on children's income. In most cases, older people do not have control over financial resources resulting gradual decrease of control over family matters and eventually completely neglected (Hossain, 2000).

Globally there are half a billion people over the age of 60 years. The numbers are expecting to be trebled in the next three decades. What is more alarming is the fact that 70 percent of this cohort will live in developing countries. These countries are grappling with many social issues that become priority concerns. As a result there is a greater tendency for elderly people to get marginalized and a majority to face severe socio-economic hardships (Chaklader; 1998). The accomplishment of the transition from high mortality and high fertility to a stage of low fertility is leading the way to an increasing elderly population in many low-income countries (Kalache, 1996). The majority of the world's elderly population lives in low-income countries; 54 percent of people over age 60 years live in Asia. Europe accounts for the next largest share at 25 percent reports that by 2025, 72 percent of the world's elderly population or about 858 millions people will be living in developing (term used by the United Nations) countries (UNDP Report, 2002).

Out of half a billion older people around the world, 60 percent are said to be women are caught up in double jeopardy. On the one hand they are for being women and on the other for being old. Poverty among older women is more apparent than men. This information reveals the marginalized position of older women. However, tracing back into our traditional social systems, we also become aware of the many useful roles they played in traditional society. Ageing has raised alarm all over the world due to the marginalized situation of older people. The majority of the older population in many countries lives below the poverty line with little access to appropriate health services, housing, employment and socially healthy environments. Women in this respect have become more vulnerable and marginalized due to the imbalance development process. Has development affected them negatively and has it robbed the man roles they played in society? (Chaklader, 1998)
Aging, now a day an emerging concern in the world, is a global phenomenon resulting in survival more people into the advanced stages of life. This issue is rapidly growing in the developing world due to various socio-demographic transitions among the population. In Bangladesh the case is not exceptional. The situation of elderly women in Bangladesh gradually becomes very critical from last few decades due to socio-demographic transitions. They do not have sufficient access to income, land property and decision-making within the family. Elderly Widows seem more vulnerable group of people among the disadvantaged. They face lot of difficulties in terms of survival resorts after the death of their husbands.

Methodology

The study is concentrated on the extreme situation of the elderly women in the rural area of Chunarughat Thana in Habiganj district, Bangladesh and the sample size is 96. Methodology of the study was exploratory in nature and it is conducted by using both qualitative and quantitative approaches. Purposive sampling technique has been followed to select the respondents. Data have been collected with the help of interview, focus group discussion (two focus group discussion), case study and observation techniques. Through sampling three unions were selected purposively under Chunarughat Upazila. Consequently six villages were selected from those unions. The elderly women from six villages are considered as population of the study. Later respondents have been selected purposively from the population. Socio-economic condition and religious status are considered during the selection of respondents so that more representative sample can be picked up from the population. The situation of loneliness, vulnerability and widowhood of elderly women in the rural areas of Bangladesh have been tried to explore throughout the study which contains four specific objectives such as: to identify the needs of elderly women, to explore the nature of the vulnerability e.g. negligence, loneliness, social exclusion etc. of the elderly women, to explore problems of widowhood confronted by elderly women and to know the social status of the elderly women within family and community.
Major Findings

- **Food and Nutrition**

Food is the first and foremost need for older people in both rural and urban areas. Most of the elderly people in rural area cannot procure food due to numerous factors including landlessness, lack of income earning opportunities, economic hardship etc. The study shows that the usual food items of the majority elderly women are rice, vegetable, fish, **ruti** (bread), shutki (dry fish) etc, cannot have sufficient means of subsistence for foods. Most of them cannot consume usual items due to lack of appetite. Wherein due to economic hardship most of them cannot arrange meals thrice in a day, to have delicious and nutritious food is as crying in the wilderness to them. Elderly women who are more indigent can enjoy vegetable sometimes fish usually. Meat remains almost absent from the menu. Though at old age, without any particular object, most people, ordinarily accustomed to abstemious and also fastidious and covetous to palatable menu, prefer to fabricate them with delicious meal almost every day, yet they can not have even more tasty food due to lack of financial indigence. About the standard of satiety the answer is 44.79% elderly widows are satisfied with their available food while 55.20% are dissatisfied. Their intention is to eat many items when they were asked what types of food they prefer to. Due to aging complicacy many of them cannot have all-normal food. Most of them disclosed their opinions when they were asked about indented food items as for example "I would like to eat substantial food as I am old"; "I would like to eat many items but what will be the benefit to tell you?" In fact, they cannot consume sufficient food items moreover they couldn't have enough substantial food because their son or daughter cannot arrange due to economic hardship. Some participants stated that they have lost their appetite as result they could not have even normal food. They prefer to eat fruits or tasty food but it is beyond their capacity to arrange. Most of the elderly women don't like to tell what types of food they prefer to as they are aged people, they think, there is no benefit to tell. For this deprivation and misfortune they simply condemn their destiny. In spite of being frustrated to usual food sometimes they go for arranging but their physical inability, which cannot be evaded, does not permit them.
This is why they don't be indignant and lament as because they believe in Allah distributes food for them. While having food items inside the house is not easier for all elderly widows due to their physical inability, widowhood, indisposition of daughter-in-law, unavailability of food items etc. About 88.54% of rural elderly widows cannot afford to buy or manage special types of foods due to financial wretchedness. Finding no other alternative a few (10.42%) widows had to beg even for survival. During Eid's festival some of widows get at times some money from their magnanimous neighbors. But they cannot buy desired foods all times owing to lack of any benevolent person, as they are unable to go to the market.

- Problems Confronted by Elderly Women

The majority of elderly people in Bangladesh in both rural and urban areas are deprived of their most basic needs like food, health and hygiene, clothing, shelter and access to income and employment opportunities. Elderly widows in this respect face treacherous problem a lot like cold due to lack of sufficient winter clothes. As a result most of their diseases are increased during winter. Deterioration one's physical health is an insurmountable part and a major disquiet of aging. At old age few common health problems in Bangladesh are seen as stomachache, diarrhea, cardiac, dental and eye problems (Rahman, 2004). They also suffer from Geri urinary disease, mental depression, malnutrition, blood pressure, gout, gastric ulcer, anemia etc. It is difficult to diagnose all diseases that aged women suffer from as it is related to clinical diagnosis and aetiology. According to the study some common diseases of elderly women are asthma, bad headache, blindness/eye problem, blood pressure, cough, diabetes, digestive problem, dysentery, fever, gastric ulcer, gout, hearing problem, heart disease, paralysis, skin disease, insomnia/drowsiness, dental problem, tonsillitis, and weakness. Gastric ulcer, indigestion, dysentery, insomnia are the highest number of their health problems. Gastric ulcer is a common disease among the rural elderly women in different of occupations. The highest portion of health problem is drowsiness to be found in any occupation. Those who are beggars, the most vulnerable section of elderly widow, cannot take nutritious foods and don't have treatment facilities, are
mostly suffering from many diseases than other occupation. Those who are housewife, mostly suffer from cough, indigestion problem, gastric ulcer, gout and insomnia.

* The Type of Treatment: They are Getting

Most of the elderly women in rural Bangladesh do not know the necessary regimen of life; moreover diseases and the facilities of proper treatment remain far off their hand just because of ignorance and imbecility. The study reveals that most of the women cannot go to the qualified doctor due to financial inability or penury, on the contrary, only very few (8.33%) elderly women can avail the facility of illustrious physician. Above 30% of elderly women follow homoeopathy, more than half (55.20%) take medicine from pharmacy without any prescription. A high portion (92.70%) of elderly women follows treatment of quack or traditional methods like zar-fuk, kabirazy etc. (table-1).

<table>
<thead>
<tr>
<th>Types of treatment</th>
<th>n=269*</th>
<th>Out of 96</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homeopathy</td>
<td>30</td>
<td>31.25</td>
</tr>
<tr>
<td>Taking medicine from pharmacy</td>
<td>53</td>
<td>55.20</td>
</tr>
<tr>
<td>Quack</td>
<td>89</td>
<td>92.70</td>
</tr>
<tr>
<td>Qualified doctor</td>
<td>8</td>
<td>8.33</td>
</tr>
<tr>
<td>Traditional methods (Zar-fuk, Kabiraj)*</td>
<td>89</td>
<td>92.70</td>
</tr>
</tbody>
</table>

* More than one answers

* Functional Inability

In spite of viewing functional inability or functional dependency from a purely bio-medical perspective may be illusory, physical and mental abilities are the only prerequisites of functional independence. Added that one's personal ability can also be seen as a function of having the freedom or the real opportunity for functioning. The study explores that most of the women do not enable to perform daily activities such

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*Zar-fuk and Kabirazi means a kind of traditional treatment methods with low cost and non-scientific, which usually followed by villagers of Bangladesh during illness.
as **cooking**, bathing, **taking** medicine, mobility to indoor and outdoor needs, toileting, getting up from bed, dressing, eating etc. Elderly widows face some tremendous problems while nobody helps them in their daily activities. But a penetrating and discordant reality is that about a quarter of elderly widows had to work alone. Sometimes they become injured during bringing water, making food or bathing and toileting. Very few of them belonging age group (100-110) years do not perform their personal task without the help of others. Despite this acrimonious harshness daughter-in-law or other family members do not come forward to help elderly widow willingly because of their assiduous jobs in the family. These phenomena are prevailing all over the country.

- **The Factors that Make Them Anxious**

Some assorted factors accelerate the motion of helplessness, vulnerability, dependency, deprivation of elderly women that make them anxious and weak. Among them the most dominating factors are economic crisis, physical hazards and uncertainty of later life. A majority portion of aged widow being very worried about their offspring’s future life, their gratifications gravitated towards offspring might embrace happiness to assuage the unwelcoming grievances.

### Table-2: The Factors of Anxiety

<table>
<thead>
<tr>
<th>Name of Factors</th>
<th>n=232</th>
<th>% Out of 96</th>
</tr>
</thead>
<tbody>
<tr>
<td>Economic crisis of family</td>
<td>60</td>
<td>62.5</td>
</tr>
<tr>
<td>Anxious about offspring</td>
<td>44</td>
<td>45.83</td>
</tr>
<tr>
<td>Worried about physical problems</td>
<td>67</td>
<td>69.79</td>
</tr>
<tr>
<td>Anxious about future life</td>
<td>60</td>
<td>62.5</td>
</tr>
<tr>
<td>Anxious about death of husband</td>
<td>11.04</td>
<td></td>
</tr>
</tbody>
</table>

* More than one answers

- **Regret, Frustration and Social Exclusion**

More than half of the elderly widows included in the study are frustrated since they cannot work like earlier as humble and meek situation of the body. Yet they are discontent towards performance of
daughter-in-law's household tasks. About one-fifth of the aged women regretted about some sort of incomplete work in their previous life so as their mental state of dissatisfaction or frustration is of their life that has been penalized due to lifetime deprivation and not incompatible with their family life. A narration of a respondent is incidental in this regard such as "I am unlucky. I am now all alone"; "my husband and daughter had died before me; now I am alone." Most of them expressed their situation of solitude, frustration and social exclusion about economic hardship in their family. Once upon a time as social beings they had lot of aims but these have been remained incomplete. Now they are at the last edge of life. This situation also pushes them to close up their social interaction and live alone.

![Fig: 1. State of Frustration, Regret and Social Exclusion](image)

- **Participation in Social Functions and Mobility**

Elderly widows, in most cases, are not always congratulated to social functions. The participants usually comment that they are old persons so they could not play any enthusiastic role in social function as they are always ousted from the beckoning of social gathering. Their grievances are that sometimes-family members or community people think that their contributions to any social occasion have been come to a close. They have only been invited for eating something not for other jobs since their physical inability, social handicapped and economic vulnerability. The expressions of elderly widows are more painful because of their eccentric situation for being guardian less and economic insurgency. This is why they are also unwelcome to visit their relatives.
Role in Decision Making

Women are emphasized less to participate in any decision making process, which is a common scenario in male-centered society of Bangladesh but a little difference irrespective of rural and urban society, related to either about the familial tasks or the opposites. Elderly women from rural areas are very much connived at even they cannot raise their voices against but support the males in this regard because of societal rules and traditions and also religious beliefs which are deeply rooted in their mind that their sons make 34.7% of the major, decisions, and 37.5% reported that no one is the main decision maker in the household (The ESCAP Survey Report 1998, Samad and Abedin, 1998). This study reveals that opinions of the respondents were considered in different sectors differently. In accordance with age level, the opinions of only 5.81% elderly widows are frequently accepted in family affairs. Another study (Saiful Islam, 2001) has also shown almost similar result in his study that opinions of only 4.6% elderly women were perfectly accepted. However the present study categorically shows different result that opinions of only 11.63% widows are always taken in decision-making and 26.92% during selling or buying land property. More than half of the elderly widow's opinions are not accepted in overall family affairs (55.28%), decision making and during selling or buying land property (53.85%).

To some extent different result has been explored that between elderly widows who possesses land property holder are stronger than a landless and their opinions are also accepted in overall family affairs and important decision making process while landless widows' opinions are seldom accepted in these sectors.

Table-3: Distribution of Respondents by Participation in Decision Making Process, Overall Family Affairs and Selling or Buying land

<table>
<thead>
<tr>
<th>Opinions of respondent</th>
<th>Overall Family Affairs</th>
<th>Decision Making</th>
<th>Selling or Buying land</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>n=86</td>
<td>n=86</td>
<td>n=26</td>
</tr>
<tr>
<td></td>
<td>%</td>
<td>%</td>
<td>%</td>
</tr>
<tr>
<td>Yes, always consider</td>
<td>5</td>
<td>10</td>
<td>7</td>
</tr>
<tr>
<td></td>
<td>5.81%</td>
<td>11.63%</td>
<td>26.92%</td>
</tr>
<tr>
<td>Sometimes</td>
<td>33</td>
<td>35</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>38.37%</td>
<td>40.70%</td>
<td>19.23%</td>
</tr>
<tr>
<td>No, never consider</td>
<td>48</td>
<td>41</td>
<td>14</td>
</tr>
<tr>
<td></td>
<td>35.8%</td>
<td>47.67%</td>
<td>53.85%</td>
</tr>
</tbody>
</table>
Table-4: Participation of Respondents in Overall Family Affairs and Important Decision Making by Land Ownership

<table>
<thead>
<tr>
<th>Land Property Holder</th>
<th>Overall Family Affairs</th>
<th>Important Decision Making</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>n=86</td>
<td>%</td>
</tr>
<tr>
<td>Accepted</td>
<td>25</td>
<td>29.06</td>
</tr>
<tr>
<td>Rejected</td>
<td>14</td>
<td>16.27</td>
</tr>
<tr>
<td>Landless</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accepted</td>
<td>13</td>
<td>15.11</td>
</tr>
<tr>
<td>Rejected</td>
<td>34</td>
<td>39.53</td>
</tr>
</tbody>
</table>

Naturally elderly people become weak at old age and sometimes fold up themselves from familial deeds as much as possible. Their opinions are not absolutely considered in overall family affairs or important decision making and selling or buying of land property that cause them mentally upset. In it they become very disheartened and hopeless due to frequent rejection of their opinions and also feel dishonored, insulted, and valueless. Some elderly widows regretted that they have lost their authority and power due to death of their husband and lack of economic solvency. On the contrary to, few elderly widows (27.91%) divulged that they don't mind whether their opinions are taken into consideration or not. It indicates their hopelessness or dissatisfaction towards present life.

- Helping Persons

Elderly women, since ageing demands gregariousness, must need some tangible helps from their family members, relatives or neighbors. Now they are in a dying condition and about to go into the next world. They want to share their experiences of pleasures and pains and also affluent circumstances with others. Regarding this, according to them, a companion or any cooperation works as a resort for the completion of their personal tasks, illness, mobility, recreation etc. Available data indicate the reality that common helping persons of elderly women are son, daughter, grandchildren, daughter-in-law and
other close relatives, but in most cases, daughter and daughter-in-law becomes a common helper in their personal tasks. The sons always come forward as the important one during treatment, visiting to relatives' house and regarding financial matter. Grandchildren are thought as the best friends of aged women, strive to help their grandmother always and also become preferably the best company of aged widow during their solitude. Majority of elderly widows, don't get any financial help from anybody, themselves move for outdoor works or taking care of themselves during illness.

- **Living Arrangement**

Both rural and urban society is changing rapidly in case of household size and compositional relationship in between household members of different generations. Study reveals that majority respondents are living with one of their son or daughter. But women are supposed to be a burden to other family members. Sometimes none of the sons or daughters prefers to take the responsibility looking after of their mother while responsibility of widows is distributed among the sons by routine for one or more months. Added what daughters always show keen interest to take responsibility of their mother, their husbands and other family members do not permit them. On the other hand, son-in-law shows less interest to take responsibility of mother-in-law because land property of widow mostly owned by sons. Son-in-law shows interest to take responsibility of mother-in-law on that condition, when she can brings all property from her son's family, which is difficult to bring land property and others wealth from son. As a result widows get into helpless situation after the death of their husband since they themselves cannot look after their land property or other wealth at old age. They have to depend upon son, daughter or son-in-law or grandson and so as they are misbehaved and deprived. It seems that a common tendency to breaking down joint family, growing rapidly, after death of head of the family. Married sons, do not like to live in a joint family, make new family with their wives and offspring. As a result elderly widows have to live with one of their son or daughter or live alone: It is seen that sons and daughters begin a competition for distribution of land property or other assets of the late father which always brings helplessness situation of elderly widows because a widow get a small
portion of land property according to the Muslim law and most of the time that land remains unproductive or ideal land or non-cropland. Widow ageing women who begin a new life after death of their male counterpart are compelled to stay with son's family and endure an unauthorized subordination of daughter-in-law. Some the respondent complained that keys of the family are taken by daughter-in-law by force. Thus they become helpless and vulnerable in their own family. The following figure shows that 62.5% widows live with married son's family and 5.20% live with daughter's family and rest of them live alone or sometimes with grandchildren (Figure-2).

![Figure-2: Living Family of Elderly Widows](image)

- **Relationship with Issues, Other Family Members and Neighbors**

A strained relationship between daughter-in-law and elderly women (mother-in-law) exists commonly everywhere in Bangladesh. A study divulged that the relationship between them (42.2%) is amiable while 17.8% elderly women reported a sort of dissatisfaction relationship with the daughter-in-law and 24.9% remained silent which clearly
indicates a severely strained relation among them (Islam, 2001). It seems that the relationship between elderly women and daughter-in-law may be strained over the control of household affairs. Available data from this study also reveals similar fashion of relationship between elderly widow and daughter-in-law. Majority of them disclose dissatisfaction over the behavior of daughter-in-law. About 23.95% elderly widows live in a separate household due to quarrelsome relationship between them. Only 19.23% aged widows stated that their daughter-in-law behave well with them and show respect. It is observed that exploring of real relationship between daughter-in-law and elderly widows seems to be very difficult because they very often keep them silent. About 16.66% elderly widows stated that their daughter-in-law do not listen them. A majority portion (41.03%) uttered that daughter-in-law do not take care of them. More than 7% alleged daughter-in-law for abusing with them. Relationship of elderly widows with other family members and neighbors is well. Majority portions of both elderly women and widows (40.69%) have very good relationship with family members except daughter-in-law and 22.09% don't have such a good relationship. A majority portion of elderly widows also contended for a good relationship with neighbors.

**Land Ownership**

The women possess a small quantity of land, a common feature in Bangladesh. Most of the elderly women have only homestead land but no agriculture land. Present study explores that average portion of land (including crop and homestead-land) of women is only 50.23 decimal and the highest and the lowest portion of land is 400 decimals and 2 decimals consecutively. About 28.20% elderly widows belong to only 10 decimals land. Mainly sons cultivate the land but they do not know about the income and expenditure of land property. Some of them expressed that their sons sold the land and went to abroad. But they were not got return their land or value of land, even in few cases, their sons do not take care of them after selling of land. There is another problems also arise that other sons do not wish to take care of them when a women sell their land to another son. Most of the widows endure a big trouble when a son does not take care of them in
such circumstance. About 38.46% widows face pressure or oppression from son or daughter-in-law regarding selling her own land. Available data shows that only 41% elderly women have small portion of land and 59% elderly widows are landless. Most of them have only homestead land among the 41% landholder.

- **Leisure and Recreation**

Usually people remain workless, which is difficult to pass away their valedictory age. Ageing men have a more developed social network of support than women because of their greater mobility and freedom to meet with friends in the community and gossiping in tea stall in the local market while women do not have such opportunities because of cultural barriers (Kabir and Salam, 2001). As a result elderly women have to stay within the family environment. Present study explores some obstacles regarding recreation such as lack of recreational facilities, religious norms/prohibition etc. The common barriers of recreation are lack of leisure time (7.29%), lack of suitable recreational facilities (80.21%) and religious norms/prohibition to watch television or listening radio (26.04%). Majority of the Muslim elderly widows (88.54%) spend their leisure time through religious activities. Other option of spending leisure time is to gossip with grandchildren (46.87%). On the other hand 11.45% elderly widows state that they do nothing during leisure period. Majority portion of elderly widows don't like to watch television or listen radio due to their religious norms. Only 11.45% respondents watch TV during leisure period.

- **Social Exclusions of Elderly Women**

1. Vulnerability

Aging, the most vulnerable period, is an inviolable chapter of human life that makes spatially elderly women rejected naturally since they are unable to earn and make up the basic and felt requirements. They are seen as 'an unproductive' and also as a disable and burden. Material poverty not only denies their basic necessities ranging from medicines to food but also prevents effective participation in society at all levels including economic, social and political life (Scobie et al.;
The feelings of isolation are reflected in a sense of insecurity, exposure and protection especially among them. Greater longevity compared with men on the basis of prevailing life expectancy means that women have more chance of being widowed. Ageing widows have hardly opportunities to remarry than early widows and face greater loneliness, isolation and dependence on children. Since status in many societies is linked with having a husband, divorce or death of spouse can lead them to acute vulnerability (www.helpage.org/images/pdfs/briefing%20papers-/GenderPaper.PDF). The vulnerability alien to elderly women particularly widows in rural area, one of the main focuses of study, are more vulnerable group. The rights and privileges of elderly women in family is much better than that of a widow in rural areas and their counterparts in cities (Safiul, 2000). Widowhood both in rural and urban society indiscriminately of religion is great problem for elderly women. The main reason why widows are out numbered from widowers may be because of the fact that men used to be older than women by 8 or more years at the time of marriage. The plight of widowhood is severe and consequently they suffer more than widowers. Added that men can have a plea to remarry after the death of their wives, but widows do not have such a social support as well as social and physical strength. This is an indication of the discrimination against women and the low status given to them in society. Thus elderly women carry widowhood as a curse for the rest of life. After the death of husband they are often emerged the primary careers for her affectionate children. Despite the unpaid work done by older women in support of household affairs, affinity to caring for older or younger dependants, provides no guarantee of future material security. Lack of accessibility to education atrophies their ability throughout the lives to enter the formal labor market and confines their earning power. The fact is elderly people are to count on their own resources without availing of state benefits whereas women are less empowered to own or have control over property or assets which thrusts widows to multiple social miseries. The pattern of women's dependency, a harsh reality, is a function of role changes due not to age but to family events evidently after the death or remarriage of the household head.
2. Dependency

Although women constitute about a half of the population in the country, their social status especially in rural areas remains beyond the standard level. Rural women, belonged to the most deprived section facing adverse circumstances in terms of social oppressions and economic disparities, are a visible majority of being extremely poor. It is observed that the rural illiterate women depend on their father during childhood, husband after marriage and exclusively issues after their husband's death and concentrate the whole life to domestic affairs that are undervalued both in terms of pay and status. Yet they primarily expect to be wife and mother engaging in undervalued work like reproducing and rearing up children, cooking, cleaning and looking after the household and also to execute agricultural activities beside men. Present study explores that 84.38% participants are housewives and they don't have any personal source of income moreover physical inability, social values and traditions etc. compel them to dependency and also make them vulnerable.

3. Loneliness

Present demographic transition leads to the nuclear family breaking off joint family which pushes the aged people into lonely life while, suffice it to say, elderly women live alone than that of men. The resemblances are acknowledged that older men have a more developed social network of support than older women because of their greater mobility and the freedom to meet with friends in the community and gossiping in tea stall in the local market or road side tea stall while women do not have such entry and opportunities because of cultural barriers (Kabir and Salam; 2001). Women are thus isolated both socially and psychologically that is furthering their dependency and vulnerability. Current study emits the fact elderly widows lost their husband about 20 years ago, an evident and prolonged solitude for the rest of life, and the duration of their conjugal life is about 41.51 years. Only 19.79% lost their husbands between 5 to 10 years ago. The expression of elderly widows is that the mates' expiry has snatched the blossom blissfulness of conjugal life, and also led them to various problems. Some alleged their offspring do not take care of them properly (33.33%), they feel their
present life worse than earlier (54.17%), their present life is full of suffering (50%) and very few of them stated that there is no difference between the present and previous life (3.13%).

4. Companions and Their Furious Respect

Companions of elderly widows while they feel lonely are their daughter, daughter-in-law, grandchildren and neighbors. Grandchildren (62.50%) are the best companions of elderly widows. Daughter particularly unmarried (39.58%) always comes forward as a company with whom they feel homogeneous and comfortable and can share wells and woes with them credulously without difficulty. A small portion of them (13.98%) regretted that nobody becomes an accomplice with or shows any sympathy. As a result they can't go for ventilation and don't find any room to release of feelings for what they remain mentally helpless and indignant.

Table 5: Companies of Elderly Widows

<table>
<thead>
<tr>
<th>Companies</th>
<th>n=143*</th>
<th>% Out of 96</th>
</tr>
</thead>
<tbody>
<tr>
<td>Daughter</td>
<td>38</td>
<td>39.58</td>
</tr>
<tr>
<td>Daughter-in-law</td>
<td>27</td>
<td>28.13</td>
</tr>
<tr>
<td>Grandchildren</td>
<td>60</td>
<td>62.50</td>
</tr>
<tr>
<td>Neighbor</td>
<td>5</td>
<td>5.21</td>
</tr>
<tr>
<td>Nobody</td>
<td>20</td>
<td>20.83</td>
</tr>
<tr>
<td>Son</td>
<td>5</td>
<td>5.21</td>
</tr>
<tr>
<td>Sister</td>
<td>1</td>
<td>1.04</td>
</tr>
</tbody>
</table>

*More than one answers

Almost every elderly widow (91.66%) feel very disheartened and think sotto voce about gone life as if the life confessed the sonority while nobody gives her company. Some regretted that their lives have become very dull and the others (12.5%) don't like to be still alive anymore relying on one's clemency or compassion while anybody
becomes a company as mercy incarnate out of the family members as an instrument their sharing mates of sores, in irony of fate, are neighbors while these features are prevailing all over the country.

5. Awareness of existing GO and NGO services

Majority of elderly widows (89.58%) are well sentient to government widow and old age allowance. Even almost all are not well informed of government shelter program (peace home) for elderly. None knows about available services of NGOs for them. About 24.19% states that they are aware of government relief program. But they alleged that local leader as UP chairman does not well-allocate the relief goods. Only a few women (18%) are enjoying existing social services/security provisions that are simultaneously inadequate and inaccessible for all elderly widows. A majority portion (82%) is excluded from the services that indicate that government social security measures especially for elderly widow women are not abundant in though their socio-economic conditions require more services at least to subsist on.

6. Types of services they received and expected

Types of services as elderly women received are old age allowance, widow allowance, occasional relief, health service etc. Occasional relief (38%), old age allowance (37%), health service and widow allowance which conglomerate the evidence along with scepticism that widow women were totally out of safety net of social service or social security. Their expected services are to have old age allowance, widow allowance, financial help, health service, food or relief, housing facility etc. Present study explores that rural women both elderly and widow want to get vivid facilities from government as the highest expectation at their vapid life. Elderly widows intend to get widow allowance (53.10%), old age allowance (70.83%), financial help as cash, housing facility and occasional relief. About 25% respondents want to get financial help from community and 15.62% wish to get good behavior. Less than a half don't expect any help from their community as their hopelessness for. A few demand to get housing facility from either government or community.
Conclusion and Recommendations

The problems of elderly and widow women in rural Bangladesh are emerging as a vehement concern for the development agendas since they are excluded from the debates on gender, emergencies, food security, health, economic well-being and shelter. Information on services or policies is seldom seen available to the ageing that has to entail low literacy level and live in rural and isolated areas or in impoverished urban communities. Women are further disadvantaged by the fact that they do not have sufficient income, control over fixed assets and very limited exposure in business or the formal sector. Almost every development initiatives do not consider their needs, for example, the rules of micro credit schemes still make it impossible for the older people to join. But the country seems to be less aware of the consequences of ageing population, might be, due to reasons that the country is now confronting with more pressing issues related to population growth, poverty, malnutrition, unemployment etc. Despite public concern regarding ageing, their number is increasing rapidly, is even more recent, emphasis and magnitude should be given on the problems of rural elderly women spatially widow women as they are more vulnerable as well as socially and economically handicapped population in rural Bangladesh. Study findings indicate the various problems and needs of elderly women. In most of the cases the problems are related with economic hardship. Changing value system is also making older persons' lives very critical. Among ageing people, widows are most incapable in terms of everything. So their overall harsh situation claims a particular consideration of measures for eradicating and overcoming the pains in ending life. As it is natural that we all will have to face the complexities in this age, so everybody should be concentrated with and careful of their problems and some suggestions should be anticipated to meet up their needs as this process will protect our own interest ultimately.

- Sufficient social security provision like widow allowance, old age allowance should be provided at large scale for rural elderly women.

- For providing health care facilities a separate health center can be opened at least at every union.
Credit facility can be launched for able-bodied elderly and widow women for occupying any income generating activities.

Media can be utilized for creating awareness as an issue among the countrymen in care of them.

Government should formulate a national policy belonging to the issue of ageing and appropriate support mechanisms for entering them into the mainstream of its socio-economic planning.

The problems and needs should be met up through the integration of elderly women into future community development and poverty alleviation agenda.

Religious norms and values in every era can be strengthened to motivate the people to respect and care of their parents at old age.

The UN principles for aging should be implemented to incorporate into the national plan as priority basis.
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Multifarious Consequences and Social Exclusions... An overview

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