



WIDOW ALLOWANCE SCHEME AND WOMEN EMPOWERMENT IN BANGLADESH: ROLE AND IMPLICATIONS

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ABSTRACT

Development is multi-dimensional holistic concept and process of creating something over a period of time, considering community or environmental implications. Women empowerment issue has now been prominent concern in sustainable development goal, thus, widow allowance scheme is one of the major apprehension to enhance women capacity through economic sanction by the government of Bangladesh. It has brought a great opportunity for vulnerable widow to uplift the socio-economic status. The study is an attempt to understand and assess how widow allowance scheme play potential role to empower women particularly vulnerable widow in Bangladesh. Methods of research are mainly based on primary social survey thus; it includes field observations, documentary analysis and interviews. The study also extensively tried to make a comparative status regarding different dimensions of women empowerment involving in allowance and social sanctions, government interventions towards widows and its aftermath. Being explanatory in nature, Gutudia union of Dumuria Upazila under Khulna District was selected purposively for the endeavor. For this purpose 200 widows (100 women were beneficiaries and rest 100 women were non-beneficiaries) were interviewed. Hence, the study explores the determining factors which are significantly concerned to the socio-cultural matter handling by the government of Bangladesh. The exertion also seeks answers about the potentiality and tangibility of widow allowance programs how far will continue as an effective instrument for their social wellbeing and development.

Key words: decision making, empowerment, role and implications, status of widow, widow allowance

INTRODUCTION

Issues like women empowerment particularly widows are getting importance in the mainstreaming policy and development in the country. Despite advances in standard of living of the population, the condition of widows and divorced women remains deplorable in society. Death of the spouse, or separation (legal or otherwise), appears to affect both the sexes in different ways and the psychological effect of these events is immense (Trivedi *et al.* 2009). Widowhood presents a myriad of economic, social and psychological problems, particularly in the first year or so after the death of the spouse (Islam 2011). Most elderly women in rural Bangladesh live within the ties of their family, but their position within the family lost importance with death of her husband. While they have to look after the grand children, they are not taken seriously and many of the women became frustrated because they cannot tolerate their devaluation within the family (Khan 2009).

Though women have a great contribution in the development process, they have low status as compared to men, specifically in the developing world (Khan *et al.* 2010). Bangladesh became one of the lower-middle income country among other poorest countries in the world. The country has been

facing various problems, but among them widowed, divorced and abandoned poor women generally undergo unparalleled amount of sufferings and vulnerabilities (Ahmed 2005). As evidently in rural areas of Bangladesh, most of the women are housewives and their husbands are the only earning members of their families. But after departure of husbands widowhood becomes curse for a woman. Thereafter situation prevails like, life becomes very much hard to fight against the unfavorable situation and neither she can survive in her in-law's house well nor she can go back to her parents (Sen 2001). Furthermore, Nanak and Subbarao (2005) stated that even some of them are compelled to force begging due to endless poverty. Being a victim of feminization of poverty and economic insecurity aged women suffer from food deficiency as well as social insecurity (Sultana 2011).

Becoming widowed has not only the economic consequences but it has also social and psychological impacts (Allen 2002). Widowed, divorced and abandoned women constitute about 11.29 percent of total married women in the country (BBS, 2009). In patriarchal society like Bangladesh a widow is treated as burden of the family and departure of husband means loss of honor in family and society. Furthermore, they do not have freedom of choice,

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which is one of the basic requirements of women empowerment (Conning and Michael, 2000). To finish this endless miserable situation of widow, government of Bangladesh undertook the scheme called “Allowance Scheme for Widowed and Husband-deserted Distressed Women” which is mostly known as “Widow Allowance Program” in 1998 under the Ministry of Social Welfare and the major objective of this scheme is to empower distressed widowed, divorced and husband-deserted women through financial support and to improve their status both within the family and in the society (BRAC 2008). The Widow Allowance Program had a positive impact on the recipients, recipients’ family and also on the society as a whole (Maniruzzaman 2009). Receiving widow allowance was significantly associated with attaining higher scores in the social and economic dimensions and lower scores in the physical dimension of quality of life compared to the eligible non-beneficiaries (Rana and Ahmed 2008). Department of Social Service in 2012 mentioned that the initiative of Government, i.e. widow allowance program has been contributing in a large extent to alleviate poverty of widow and dishearten women as well as turning them to women empowerment.

As per objectives, the study attempt to analyze the impact of widow allowance scheme on women empowerment in Bangladesh. The study carried out with the following objectives i.e. to assess the nature and extent of empowerment of women both at family and social level; to find out the perception and level of satisfaction of widow toward the scheme and; to assess the effectiveness of widow allowance scheme for the empowerment of women. In addition, this study had been conceded to justify the hypothesis regarding widow allowance scheme how do contribute to a great extent of women empowerment in Bangladesh.

MATERIALS AND METHODS

The methods of the study mainly based on primary social survey thus; it includes field observation, documentary analysis and case studies. Both

qualitative and quantitative data were used. This study was carried out in Gutudia Union under Dumuria Thana of Khulna district in Bangladesh and the area was selected purposively. The respondents of the study were both beneficiaries and non-beneficiaries of widow allowance schemes. A sample of 200 (50% of each beneficiaries and non-beneficiaries) were selected and interviewed. A principle of proportionality has been applied for selecting target group and study areas. Secondary data were collected from related journals, books, papers and other relevant government and non-government organizations/institutions. Collected data have been analyzed and interpreted through relevant and potential socioeconomic variables. For descriptive analysis of data, inferential statistical techniques and software package were used for the purpose of study.

To measure women empowerment, nine interrelated and mutually influential indices on women empowerment e.g. control over household resources, mobility of women, participation in income generating activities, participation in socio-cultural activities, participation in political activities, participation in household decision making process, participation in health decision, exposure to media and information sources, perception regarding rights of elderly women by using Likert-type questions (Parveen and Leonhäuser 2004). To construct index for each domain, the scores for different sub-questions were added up and divided into three equal intervals, e.g. ‘Low’, ‘Medium’, and ‘High’. Observing all the scores of different domains, the sum of the total responses were finally used to construct the women empowerment index (WEI) to facilitate Pearson’s Chi-square test.

To assess quality of life of widow, Quality of Life Index (QLI) has been constructed in four domains (health and functioning, psychological/spiritual domain, social and economic domain and family), used and suggested by Ferrans and Powers (1984), to measure quality of life in terms of satisfaction with life by using five points scale of Likert.

Variables	Range		
	Low	Medium	High
Index of Control over Household Resources	≤ 14	15-21	22≥
Index of Mobility of Women	≤ 15	23-30	31 ≥
Index of Participation in Income Generating Activities	≤ 15	16-23	24 ≥
Index of Participation in Socio-Cultural Activities	≤ 14	15-21	22 ≥
Index of Participation in Political Activities	≤ 16	17-25	26≥
Index of Participation in Household Decision Making Process	≤ 25	26-38	39≥
Index of Participation in Health Decision	≤ 13	14-21	22 ≥
Index of Exposure to Media and Information Sources	≤12	13-19	20≥
Index of Perception Regarding Rights of Elderly Women	≤ 35	36-43	44≥
Index of Cumulative Women Empowerment (WEI)	≤217	218-263	264≥

Source: Authors Compilation Based on Field Survey, 2015

Table 2.Quality of Life Index (QLI)

Quality of Life Index (Level of Satisfaction on life)		Response
(i) Ability to take care of self without help		
(ii) Access to health and health care services		
(iii) Ability to take care of family responsibilities		① Very Dissatisfied
(iv) The emotional support from family		② Moderately Dissatisfied
(v) The emotional support from community		③ Undecided
(vi) Home or place where living in		④ Moderately Satisfied
(vii) Peace of mind		⑤ Very Satisfied
(viii) The extent of political participation		
(ix) The extent of control over life		
Low= ≤ 20	Medium= 21-30	High= 31≥

RESULTS AND DISCUSSION

Background Information of the Respondents

Socio-demographic factors of the women play pivotal role of their empowerment. Findings of the study reveal that majority of the beneficiaries (48.0%) belonging to the age group of 61 to 70 years old while in case of education the highest portion of non-beneficiaries (57.0%) were illiterate. Furthermore, the percentage of beneficiaries of Hindu religion is notable (53.0%) in contrast to the beneficiaries who followed Islam religion. Approximately 49 percent beneficiaries became widow for 11 to 20 years where as majority of them above 50 percent were housewives in comparison to the non-beneficiaries.

The study also revealed that the income status of the respondents did not vary with the widow allowance as the average income of the non-beneficiaries (BDT 747.00) was greater than the average income of the non-beneficiaries (BDT 754.00). But, in case of savings the beneficiaries have satisfactory position than the non-beneficiaries (Table-3). Approximately 57.0 percent of the beneficiaries had household income level BDT 6001-12000 with average income BDT 10269 as well as the main earning member of the respondents was mostly son (70.5%).Furthermore, 64 percent of the non-beneficiaries were living with their sons whereas the lowest portion of the beneficiaries (4.0%)had been living with their daughter. Moreover, both the monetary wealth and non-monetary wealth of the respondents did not vary with the allowance (Table-3).

Data, presented in the Table 4, illustrates that controlling capacity of household resources of widow was highly dependent on the status of the respondents and the difference is statistically significant ($\chi^2= 8.962; p < .011$). Women, having widow allowance, possess medium control over household resources in comparison to the non-beneficiaries.

Findings, of the present study (Table-5), indicate that noticeable difference between widow’s social

mobility based on their status (beneficiary or non-beneficiary), and the difference was statistically significant ($\chi^2=10.277; p < .006$). Actually, due to old age constraints as well as high religiosity aged widow did not want move frequently as the result reflects that notable low mobility of widow of both beneficiaries and non- beneficiaries of widow allowance scheme.

Data, presented in the table-6, implies that widow’s participation in income generating activities varies with the status of the respondents and the difference was statistically significant ($\chi^2=7.337; p<.026$). Additionally, a significant percent of beneficiaries had medium participation in income generating activities rather than the non-beneficiaries.

Participation in different social and cultural activities and festivals or any types of social ceremonies play a vital role in women empowerment. Data, in the table-7, enumerates that widow’s participation in social activities did not vary with the status of the respondents and the difference was statistically significant ($\chi^2= 2.915; p >.233$). Widow, becoming beneficiaries, had satisfactory participation in socio-cultural activities compared to the non-beneficiaries, as the former is concentrated mostly in medium and high category of participation in socio-cultural activities.

Data, in table-8, discloses that women’s participation in political activities is significantly related with the status of widow and the difference was statistically significant ($\chi^2=7.835; p < .020$). A mentionable percent of beneficiaries reported to participate in medium domain of political activities like vote to the candidate of own choice, attend in political meetings, involvement in election campaign, up to date about changing political situation, discussing political issues with others etc. than the non-beneficiaries.

Table 3.Socio-demographic Variables

Socio-demographic Variables	Status of the Respondents		
	Non-beneficiaries	Beneficiaries	Total
Age Composition (in Years)			
≤ 60	15(15.0%)	18(18.0%)	33(16.5%)
61-70	44(44.0%)	48(48.0%)	92(46.0%)
71-80	22(22.0%)	25(25.0%)	47(23.5%)
81 ≥	19(19.0%)	09(9.0%)	28(14.0%)
Mean	70.78	67.95	69.36
Standard Deviation	9.794	8.0671	9.062
Religious Status			
Islam	52(52.0%)	47(47.0%)	99(49.5%)
Hindu	48(48.0%)	53(53.0%)	101(50.5%)
Educational Status			
Illiterate	57(57.0%)	52(52.0%)	109(54.5%)
Class III and below	29(29.0%)	15(15.0%)	44(22.0%)
Class IV and above	14(14.0%)	33(33.0%)	47(23.5%)
Mean	1.30	1.960	1.63
Standard Deviation	1.685	2.2153	1.991
Duration of Being Widow (in Years)			
≤10	35(35.0%)	33(33.0%)	68(34.0%)
11-20	45(45.0%)	49(49.0%)	94(47.0%)
21 ≥	20(20.0%)	18(18.0%)	38(19.0%)
Mean	14.23	14.68	14.45
Standard Deviation	7.012	6.721	6.854
Occupational Status			
Housewife	69(69.0%)	70(70.0%)	139(69.5%)
Day Labor	08(8.0%)	15(15.0%)	23(11.5%)
Domestic Maid	13(13.0%)	04(4.0%)	17(8.5%)
Farming Activities	08(8.0%)	05(5.0%)	13(6.5%)
Petty-business	02(2.0%)	06(6.0%)	08(4.0%)
Income (in BDT) (Without Allowance)			
No Income	69(69.0%)	70(70.0%)	139(69.5%)
≤ 2500	19(19.0%)	16(16.0%)	35(17.5%)
2501≥	12(12.0%)	14(14.0%)	26(13.0%)
Mean	747.00	754.00	750.50
Standard Deviation	1246.608	1241.896	1241.129
Savings (in BDT)			
No Savings	68(68.0%)	70(70.0%)	138(69.0%)
≤ 2500	26(26.0%)	25(25.0%)	51(25.5%)
2501≥	06(6.0%)	05(5.0%)	11(5.5%)
Mean	553.00	912.00	732.50
Standard Deviation	1122.538	5040.508	3646.750
Total Household Income (in BDT)			
≤ 6000	42(42.0%)	30(30.0%)	72(36.0%)
6001-12000	46(46.0%)	57(57.0%)	103(51.5%)
12001 ≥	12(12.0%)	13(13.0%)	25(12.5%)
Mean	9722	10269	9995.50
Standard Deviation	9658.132	15530.372	12902.356
Person with Whom the Respondents Live			
Alone	16(16.0%)	09(9.0%)	25(12.5%)
Son	64(64.0%)	081(8.0%)	145(72.5%)
Daughter	14(14.0%)	04(4.0%)	18(9.0%)
Brother	06(6.0%)	06(6.0%)	12(6.0%)
Leading Earning Member of Household			
Self	16(16.0%)	13(13.0%)	29(14.5%)
Son	64(64.0%)	077(77.0%)	141(70.5%)
Son in Law	14(14.0%)	04(4.0%)	18(9.0%)
Brother	06(6.0%)	06(6.0%)	12(6.0%)
Indices of Monetary Wealth			
Low	44(44.0%)	43(43.0%)	87(43.5%)
Medium	051(5.0%)	46(46.0%)	97(48.5%)
High	05(5.0%)	11(11.0%)	16(8.0%)
Indices of Non-monetary Wealth			
Low	22(22.0%)	10(10.0%)	32(16.0%)
Medium	49(49.0%)	45(45.0%)	94(47.0%)
High	29(29.0%)	45(45.0%)	74(37.0%)

Source: Authors Compilation Based on Field Survey, 2015

Empowerment Indices of Women

Table 4.Indices of Controlling Household Resources

Status of the Respondents	Indices of Controlling Household Resources				$\chi^2_{(df)}$ ²	P-value ³
	Low	Medium	High	Total		
Non-beneficiaries	28 (70.0%)	40(48.8%)	32(41.0%)	100 (50.0%)	8.962 ₍₂₎	.011
Beneficiaries	12 (30.0%)	42(51.2%)	46(59.0%)	100(50.0%)		
Total	40(100.0%)	82(100.0)	78(100%)	200(100.0%)		

Source: Authors Compilation Based on Field Survey, 2015

Table 5.Indices of Mobility of Women

Status of the Respondents	Indices of Mobility of Women				$\chi^2_{(df)}$	P-value
	Low	Medium	High	Total		
Non-beneficiaries	52(62.7%)	34(44.7%)	14(34.1%)	100(50.0%)	10.277 ₍₂₎	.006
Beneficiaries	31(37.3%)	42(55.3%)	27(65.9%)	100(50.0%)		
Total	83(100.0%)	76(100.0%)	41(100.0%)	200(100.0%)		

Source: Authors Compilation Based on Field Survey, 2015

Table 6.Indices of Participation in Income Generating Activities

Status of the Respondents	Indices of Participation in Income Generating Activities				$\chi^2_{(df)}$	P-value
	Low	Medium	High	Total		
Non-beneficiaries	38(54.3%)	41(41.4%)	21(67.7%)	100(50.0%)	7.337 ₍₂₎	.026
Beneficiaries	32(45.7%)	58(58.6%)	10(32.3%)	100(50.0%)		
Total	70(100.0%)	99(100.0%)	31(100.0%)	200(100.0%)		

Source: Authors Compilation Based on Field Survey, 2015

Table 7.Indices of Participation in Socio-Cultural Activities

Status of the Respondents	Indices of Participation in Socio-Cultural Activities				$\chi^2_{(df)}$	P-value
	Low	Medium	High	Total		
Non-beneficiaries	20(48.8%)	52(46.0%)	28(60.9%)	100(50.0%)	2.915 ₍₂₎	.233
Beneficiaries	21(51.2%)	61(54.0%)	18(39.1%)	100(50.0%)		
Total	41(100.0%)	113(100.0%)	46(100.0%)	200(100.0%)		

Source: Authors Compilation Based on Field Survey, 2015

¹A chi-squared test, also written as χ^2 test, is any statistical hypothesis test wherein the sampling distribution of the test statistic is a chi-squared distribution when the null hypothesis is true. Without other qualification, 'chi-squared test' often is used as short for *Pearson's* chi-squared test (Kothari, 2004).

²The number of independent ways by which a dynamic system can move, without violating any constraint imposed on it, is called *number of degrees of freedom*. In other words, the number of degrees of freedom can be defined as the minimum number of independent coordinates that can specify the position of the system completely (Kothari, 2004).

³The *p*-value or Probability Value is used in the context of null hypothesis testing in order to quantify the idea of [statistical significance](#) of evidence (Plackett 1983).

Widow allowance influences significantly on participation in household decision making process between the beneficiaries and the non-beneficiaries (Table-9). Although beneficiary widows were more able to participate in the household decision than non-beneficiaries, however, the widow of both categories were spontaneous to participate more or less in household decision and the result of the study was statistically significant ($\chi^2= 6.338; p < .042$).

It is evident from the table-10 that comparatively beneficiaries had high participation in health decision than that of non-beneficiaries and the difference was statistically significant ($\chi^2=10.140; p < .006$). It was empirically visible that widow, who were having widow allowance, are highly able to participate in health decision than their counterparts and the beneficiaries with higher degree of participation in health decision are belonging to the medium and high categories of the respective criteria of women empowerment.

Women empowerment requires the extent of women’s exposure to media and information sources. Data, in table-11, illustrates that exposure to media and information of widow did not vary with their status of being beneficiaries or non-beneficiaries. A significant percent of widow, both non-beneficiaries and beneficiaries, have reported

to have medium exposure to media and information resources while the difference between beneficiaries and non-beneficiaries regarding this sector does not vary with their status and the result was statistically significant ($\chi^2=3.931; p > .140$).

Table 12 exposes that perception regarding rights of elderly women varies with the status of widow and the difference is statistically significant ($\chi^2= 8.648, p < .013$). However, widow, having allowance, reported to have existing rules and regulations about elderly rights more than the non-beneficiaries and additionally, the former widow are ranging mostly high to medium levels regarding perception regarding rights of elderly women like right to healthcare, right to be free from torture, inhuman or degrading treatment, right to security, right to their personal safety and protection etc.

Data, demonstrated in the table-13 represents that women empowerment indices varies with status of widow though a significant percent of widow both beneficiaries and non-beneficiaries were concentrated in the same domain. Furthermore, the percentage of the beneficiaries rather than the non-beneficiaries reported high level of women empowerment (64.7) and the difference between two groups regarding women empowerment was statistically significant ($\chi^2=5.115; p < .077$).

Table 8.Indices of Participation in Political Activities

Status of the Respondents	Indices of Participation in Political Activities				$\chi^2_{(df)}$	P-value
	Low	Medium	High	Total		
Non-beneficiaries	20(71.4%)	36(41.4%)	44(51.8%)	100(50.0%)	7.835 ₍₂₎	.020
Beneficiaries	8(28.6%)	51(58.6%)	41(48.2%)	100(50.0%)		
Total	28(100.0%)	87(100.0%)	85(100.0%)	200(100.0%)		

Source: Authors Compilation Based on Field Survey, 2015

Table 9.Indices of Participation in Household Decision Making Process

Status of the Respondents	Indices of Participation in Household Decision Making Process				$\chi^2_{(df)}$	P-value
	Low	Medium	High	Total		
Non-beneficiaries	23(69.7%)	48(47.5%)	29(43.9%)	100(50.0%)	6.338 ₍₂₎	.042
Beneficiaries	10(30.3%)	53(52.5%)	37(56.1%)	100(50.0%)		
Total	33(100.0%)	101(100.0%)	66(100.0%)	200(100.0%)		

Source: Authors Compilation Based on Field Survey, 2015

Table 10.Indices of Participation in Health Decision

Status of the Respondents	Indices of Participation in Health Decision				$\chi^2_{(df)}$	P-value
	Low	Medium	High	Total		
Non-beneficiaries	11(52.4%)	27(73.0%)	62(43.7%)	100(50.0%)	10.140 ₍₂₎	.006
Beneficiaries	10(47.6%)	10(27.0%)	80(56.3%)	100(50.0%)		
Total	21(100.0%)	37(100.0%)	142(100.0%)	200(100.0%)		

Source: Authors Compilation Based on Field Survey, 2015

Table 11.Indices of Exposure to Media and Information Sources

Status of the Respondents	Indices of Exposure to Media and Information Sources				$\chi^2_{(df)}$	P-value
	Low	Medium	High	Total		
Non-beneficiaries	22(51.2%)	73(52.5%)	5(27.8%)	100(50.0%)	3.931 ₍₂₎	.140
Beneficiaries	21(48.8%)	66(47.5%)	13(72.2%)	100(50.0%)		
Total	43(100.0%)	139(100.0%)	18(100.0%)	200(100.0%)		

Source: Authors Compilation Based on Field Survey, 2015

Table 12.Indices of Perception Regarding Rights of Elderly Women

Status of the Respondents	Indices of Perception Regarding Rights of Elderly Women				$\chi^2_{(df)}$	P-value
	Low	Medium	High	Total		
Non-beneficiaries	19(63.3%)	50(56.8%)	31(37.8%)	100(50.0%)	8.648 ₍₂₎	.013
Beneficiaries	11(36.7%)	38(43.2%)	51(62.2%)	100(50.0%)		
Total	30(100.0%)	88 (100.0%)	82(100.0%)	200(100.0%)		

Source: Authors Compilation Based on Field Survey, 2015

Table 13.Indices of Women Empowerment (WEI)

Status of the Respondents	Indices of Women Empowerment (WEI)				$\chi^2_{(df)}$	P-value
	Low	Medium	High	Total		
Non-beneficiaries	28(60.9%)	60(50.0%)	12(35.3%)	100(50.0%)	5.115 ₍₂₎	.077
Beneficiaries	18(39.1%)	60(50.0%)	22(64.7%)	100(50.0%)		
Total	46(100.0%)	120(100.0%)	34(100.0%)	200(100.0%)		

Source: Authors Compilation Based on Field Survey, 2015

Table 14.Indices of Quality of Life (QLI)

Status of the Respondents	Indices of Quality of Life				$\chi^2_{(df)}$	P-value
	Low	Medium	High	Total		
Non-beneficiaries	59(57.8%)	34(43.0%)	7(36.8%)	100(50.0%)	5.357 ₍₂₎	.069
Beneficiaries	43(42.2%)	45(57.0%)	12(63.2%)	100(50.0%)		
Total	102(100.0%)	79(100.0%)	19(100.0%)	200(100.0%)		

Source: Authors Compilation Based on Field Survey, 2015

Concerning quality of life, data in table-14 implies that quality of life varied with the status of widow ($\chi^2=5.357$; $p < .069$). However, a significant percent of widow who were non-beneficiaries reported least quality of life index than the beneficiaries while more than 60.0 percent beneficiaries are belonging to the domain of high quality of life index. The explanation for such result is either least access to health and health care services, low peace of mind, least ability to take care of self without help etc. rather access to household decision making process, social mobility, political participation, health decision etc.

Age as a factor of women empowerment influences a lot in a women's life which has been reflected in this study as it has been noticed that 48 percent beneficiaries belonged to age group of 61 to 70 years but among 28 respondents only 19 percent beneficiaries belonged to age group above 80 years. Additionally, only 15 percent non-beneficiary

widow belonged to age group 60 years old and more than 40 percent (44.0%) non-beneficiaries belonged to age group of 61 to 70 years old while the mean age of non-beneficiaries and beneficiaries were 70.78 and 67.95 years old with standard deviation 9.79 and 8.07 respectively.

The study also reveals that more than 50 percent beneficiaries (53.0%) belonged to Hindu religion as they got favorable environment than widow from Islam religion as their family members are quite liberal in case of religious conservatism. Women are suppressed, disregarded and abused by every religion in the world. They are considered inferior to men by these organizations and are therefore condemned to be a second-class type of person. This study proves that being aged Muslim women are more reluctant to go outside than the women form Hindu community.

Education helps to change the behavior of human being. There is a correlation between year of

schooling and women empowerment and when women's education level increases they are likely to have more decision-making power. The study entails that the education qualifications of the respondents (both beneficiaries and non-beneficiaries) is too much poor which represents that more than 50 percent (54.5%) of the total respondents were illiterate. Moreover, the mean educational qualification of the total respondents (200 respondents) was 1.63 having standard deviation 1.91.

Income of the respondents also affects the empowerment process. Those have higher monthly income; they have higher level of empowerment. The study persuades that the highest portion of widow (69.5%) were housewife and there is no noticeable difference between beneficiaries and non-beneficiaries in case of income and savings. Findings of the study depicts that majority of the respondents (69.5%) both beneficiaries and non-beneficiaries did not have any personal income. While this scenario is same in case of savings as 68 percent and 70 percent non-beneficiaries and beneficiaries respectively did not have any personal savings.

Findings of the study exposes that the highest portion of the beneficiaries live with their son as Patriarchal society like Bangladesh, it is impossible to get rid of influence of male members in case of decision making while widow are highly dependent on son or other male member of the family. The person with whom a widow live is a determinant of women empowerment as the prevailing traditional, cultural restrictions are practiced by the family members and society that a women cannot live alone in as she is destitute, unemployed, dependent family member and do not have freedom of choice.

The study enumerates that total household income of the respondents belonged to BDT 6001 to 12000 and the average income of the respondents were BDT 9995.50. Moreover, in most households the leading earning member (both beneficiaries and non-beneficiaries) was son (70.5%). The study also observed that the highest portion of the respondents (51 percent non-beneficiaries and 46 percent beneficiaries) had medium level of monetary wealth while in consideration to non-monetary wealth majority of the respondents (94.0%) also had medium level of non-monetary wealth.

In the patriarchal society like Bangladesh women are constrained by the norms, beliefs, customs and values through which societies differentiate between women and men. Findings of the study reveal that a significant percent of the beneficiaries admitted to have greater control over their household resources and it is statically significant ($p < .011$). It is also found in the study that the

beneficiaries are comparatively having the access of social mobility than the non-beneficiaries though it is not sufficient for women empowerment but the difference is statically significant ($p < .006$).

Actually, access to income generating activities are influenced by various factors like age, family status, self-esteem of the women, support of household members and various external factors that controls empowerment process of widow. In this study the difference, participation in income generating activities of beneficiaries and non-beneficiaries, is statistically significant ($\chi^2 = 7.337$; $p < .026$). Additionally, in this study, findings illustrates that widow's participation in social activities does not vary with the status of the respondents ($p > .233$). Furthermore, a significant portion of beneficiaries have control on household decision making process than the non-beneficiaries as widow allowance has provided them with this opportunity and the result of the study is statistically significant ($p < .042$).

Within the beneficiaries of the study more than 70.0 percent beneficiaries had high participation in political activities rather than the rest of the non-beneficiaries (28.6%) and the difference is statistically significant ($\chi^2 = 7.835$; $p < .020$). Actually, the beneficiaries were highly empowered in participation in political activities due to the power of getting allowance. In Bangladesh, women can hardly take any health decision either for financial resistance or lack of knowledge about medical care. As a result they cannot expose their actual health need and quality health care. Findings of the study also revealed that the result in this variable was statistically significant ($p < .006$) in case of both beneficiaries and non-beneficiaries.

The study reveals that the status of widow does not vary in case of exposure to media and information resources ($p > .140$). Parveen (2007) also indicated in her study in Bangladesh that exposure to media has significant influence on women's empowerment but in this study it is quite absent. Finding of the study also expose that regarding the rights of elderly the beneficiaries are more conscious than their counterparts and the difference is statistically significant ($p < .013$). From the overall findings it can be summarized that women empowerment vary with the status of widow and this is statistically significant ($p < .077$) and Quality of Life Index (QLI) of widow also dependent on the status of the widow ($p < .069$).

Although the study does not cover all widows living in the society, despite from the above discussion Widow Allowance Scheme introduced by government of Bangladesh, has brought a great opportunity. Evidently different schemes tend vulnerable widow to uplift the socio-economic

condition of women especially those whose livelihood are bracketed together poverty.

CONCLUSIONS

The study extensively shows a comparative views regarding the stipulation of widow in the different dimensions of empowerment those whom were beneficiaries and non-beneficiaries. It has been found that beneficiaries had wide opportunity of controlling household resources, mobility, participation in house hold decision making process as well as socio cultural activities with political activities, health decision, exposure to media and information resources and satisfactory of quality life index than the non-beneficiaries. However, from key findings of the study it appears that the expectations of many widows remain unfulfilled due to some irregularities found in the system, sometimes caused by the implementing authorities but therefore, the suggestions may be taken into consideration to remove the procedural irregularities in this regard. This will help the government to achieve the target of the allowance program and also support these vulnerable people of the country who live in abject poverty and endless misery. The study may take into new avenue of research knowledge for any future endeavor regarding development and wellbeing of women particularly widows in the country considering the real field situation.

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