



Money Matters

The Experience of Kargil War Widows

○ Leena Parmar

While widowhood is always a traumatic experience, if it includes financial perils and social stigma, life could become unbearable. Wives of soldiers on active duty live in perennial fear of disaster striking their lives and when it does it often seems that the nation does not deem their sacrifice worthy of providing adequate financial compensation. The experience of the Kargil war martyr families was different. This study assesses the impact of the new financial package, provided for the Kargil war widows.

Recognition of Sacrifice

As the first battle in India fought under the electronic media eye, the detailed reports on the casualties of Kargil war evoked greater sympathy and emotional reverence for the heroic sacrifice of the army. This was followed up by airlifting of bodies to Delhi and/or the capital of the state the person hailed from and finally to respective villages. Each martyr was given a State funeral attended by thousands of villagers and state and local dignitaries. Apart from this each widow was recognised for her sacrifice and felicitated by the nation. Most importantly, for the first time, the Government worked out an unprecedented compensation package for the families and delivered it as soon as possible. These factors make the Kargil war widows different from other war widows in India.

The Kargil Package

Though India has fought wars previously, the compensation package and its dispensation was unique in the Kargil war. Compensation paid out was to the tune of Rs. 25 to 30 lakhs (US\$ 50,000-70,000) and most of it within 15 days of the death. This included contributions from the Central Government, State Government, Group Insurance, Benevolent Funds and the National Defence Fund (NDF) and donations of several social groups and relief funds. Up to Rs.200,000 was also placed in a long term deposit by the NDF towards the education of children on which interest was paid monthly and the

amount matured when the child attained the age of 18 for girls and 21 for boys. A son or brother of the deceased was also enrolled in the army. This package was no doubt sufficient to make the family financially independent and secure.

It is in this context that this study was undertaken by the Sociology Department, Rajasthan University, Jaipur. The objective of the study is to assess the relationship between education and the impact of the compensation paid to Kargil war widows (as well as Operation Rakshak) belonging to Rajasthan. The study included primary research through unstructured interviews, case studies and observations to supplement secondary research.



Havaldar Kan Singh's widow Vimla Devi and her daughter Maini with the author

Responses of widows	%age
Between 5-10 lakhs	10
Between 10-15 lakhs	40
Don't know/Not sure	50

The study covers families of servicemen in non-officer cadres only, 55 widows and 3 sets of parents of unmarried martyrs hailing from Jhunjhunu, Sikar, Churu, Alwar and Nagaur districts. Co-operation for the study was sought and received and personal visits were made to every household to collect data. The widows were questioned to check their knowledge of the benefits accruing to them and the use the money is being put to.

Knowledge about Benefits.

1. All the respondents were asked the exact amount of money received by them. Not a single widow could (or would) tell the exact amount. In all cases, they referred the question to a male member of the family— father-in-law, brother-in-law, father, brother or son.
2. The respondents were asked if they could give an estimate. None of the widows' guesstimates were close to actual figures.
3. Similarly, only 50 per cent of the women knew the exact amount of the pensions drawn by them. The other 50 per cent had to ask their father/ father-in-law /brother / brother-in-law for the information.

It is clear from these responses that all of them have no idea about their financial status – neither the corpus nor the income.

The Use of Funds

The next question was “how much of the money have you spent and on what?” Again none of them knew the exact figures but 50 per cent had an idea about where the money went. The chief uses for the money were as follows:

- a) Building a *samadhi*/memorial
- b) Renovation of house
- c) Admission of children to schools

- d) Last rites
- e) Daughter's marriage
- f) Construction of house
- g) Clearing previous family debts
- h) Purchase of car

The responses of the other 50 per cent varied as below :

- When asked to sign a cheque, I do
- Why should I ask them why they need the money?
- They must be utilising it for the benefit of the household.

Education Level of Widows	%age
Illiterate	49
Up to Class 5	15
Class 6 to Class 9	36

- It is not our custom to question menfolk on financial matters.

While these questions do not give definite indication of cheating or mismanagement, it may be too early to judge that. However clearly, these widows have little to do with the decision about how the money is to be spent. They just seem happy to have received the money and believe that it has improved their status and empowered their families.

Education Level of Widows

That education of women has a positive correlation with socio-economic and demographic indices

has been proved through several earlier studies. Should these widows be better educated they would be better equipped to handle their finances independently. At present, their education level are low. Their levels of literacy began with the mere ability to sign (as against thumb impressions made by illiterates). Quite a few were prompted by other family members to provide answers, as they did not seem to even understand the question. Only one widow had ever attempted the Class X examination and was wary of asking for a tutor to help take it again. The education level of others is given in Table 2.

When asked if they had any special vocational training, only one respondent said she had training in stitching. Others have no knowledge of any field like stitching, embroidery, making pickles/dairy products or any other skill. Most of them worked on family land and were said to be good at the job.

Impact of Financial Package

Asked how the financial package had improved their lives, all of them spoke of a positive impact. Responses received included:

- Greater economic security
- Opportunity to improve housing conditions



Subedar Bhawar Lal's widow Soni Devi and in-laws with the author



Rukmini Devi, widow of Havaldar Maniram of Lamba Village

- Improved ability to educate children
- Increased self confidence and status
- Improved status in the family and society
- Greater empowerment
- New role in decision making process

Some sample responses include the following:

- When I became a widow, I was very scared, as I knew the status of widows in society. But over-night my status has gone up. I am consulted on each and every thing regarding money matters, because without my signature money cannot come to the household.
- Suddenly my decision making power has come to light, my in-laws are asking me for every detail, I feel so happy and satisfied. Now I know I am very important, since I have lots of money; how much I, do not know.
- Previously my husband's pay used to come to the account of my father-in-law, but now it is me who operates the account (It is the rule of the Central Government that the pension of the widow will be transferred to her account only).

- My own parents never used to call me to stay with them for any length of time, but now they are asking me to stay with them permanently. They are saying that they are going to look after my children and me. Don't I know the reason? It is the money, nothing else, but my izzat (honor) lies with this family, with my in-laws. I will not go to my parent's house for good.

But along with these comments, they also showed trepidation, resentment and distrust. The initial euphoria of a secure financial future and better status in society is now being offset by concerns about:

- Money management,
 - Lack of guidance,
 - Lack of information on investment avenues and
 - Lack of direct control of the funds.
- Below are some illuminating cases.

A widow refused the offer of a petrol station given by the Central Government. We spent one day with her to know the reasons for her refusal. She broke down after a couple of hours. "Everybody has become my enemy, I do not know how much I have got. If I take the petrol pump, somebody else will take it away from me. Why should I get it for somebody else? I sign cheques but I do not know where the money is being spent and on what. My in-laws have stopped talking to me since I have stopped signing the cheques."

- I am not educated, so I do not know counts beyond Rs. 1000. But I have

trust in my in-laws, they can not misbehave with me as I sign the cheques for them". My own parents are also not educated, I can not depend upon them either, where should I go?

- Now I understand the need for education; if I had been educated, I would have led an independent life. Now I want to read and write, so that I know what I am signing and for what purpose the money is being spent.
- I need somebody who can explain me my financial position to me so that I know where I stand. I have got a lot of money but I do not understand much. I need some woman counselor, with whom I can discuss financial matters.
- If I go to my own parents, my brother will take away the money, so it is better that I stay back with my in-laws; at least here I have my status in this village.
- My in-laws are laughing at me, when I tell them that I want to be educated now. They say "When your brother-in-law is there to look after you, where is the need to read and write?" But I wish to be educated.
- My in-laws are greedy, so are my parents, everybody is interested in my money. I want to be educated so that I need not be dependent on any man, whether it is my brother-in-law or my brother, father-in-law or my own father.

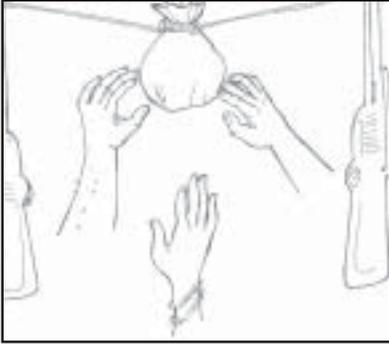
Serious concerns have been raised about the target beneficiary of the package and actual beneficiaries as well as the security and status of widows and their families. While predictions may be pessimistic, there is a serious possibility of this package providing only marginal improvement to the lives of widows and not achieving what it aims.

Need for Education

Clearly, only education could have given these widows control over



Late Subedar Salim Khan with his wife Salma Begam



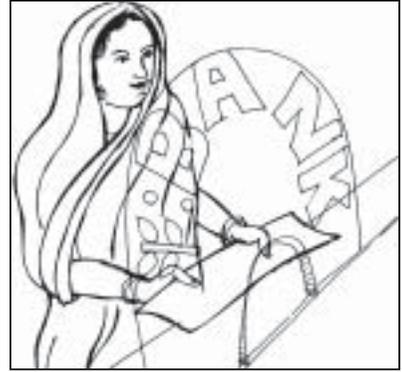
the funds and access to the benefits as individuals. The comments listed above show that the women themselves are aware of their vulnerability arising from lack of education.

Kargil war widows need to be given education at this stage through an adult education program. Education of women plays a significant role in the process of awareness. Their own education equips them, as perhaps nothing else does, to achieve a greater control over

their lives. However, it remains a long-term solution to their vulnerability and a firm step towards greater self-reliance and confidence.

Support to war victims, especially war widows, is a major strategy to motivate soldiers to fight fearlessly and to assure them that, in the event of death, there is a support system for his next of kin. However, financial support or job support is only one aspect of post-death adjustment. The need for proper management of financial support, emotional support and resolution of family conflicts calls for a holistic strategy for rehabilitation of family.

War widows, who were overlooked by family members earlier, (in both parental and marital homes) after receiving financial assistance, have acquired a measure of importance and clout based on possession of material assets. With increasingly felt desire to manage funds, the 'dependency structure' on



family members is likely to break down. However, our society needs to plan for a role for widows that includes a decisive say in the decision making process and government needs to support or even catalyse the change to ensure that the goals of compensation packages are met and benefits accrue to the one they are meant for. □

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Women Bhakt Poets



*"No one can stop you - Mira set out in ecstasy.
Modesty, shame, family honour - all these I threw off my head
Flinging away praise and blame, I took the narrow path of knowledge.
Tall the towers, red the windows - a formless bed is spread,
Auspicious the five coloured necklace, made of flowers and buds,
Beautiful armlets and bracelets, vermilion in my hair parting,
The tray of remembrance in my hand - a beauty more true.
Mira sleeps on the bed of happiness - auspicious the hour today.
Rana, you go to your house - you and I cannot pull together.
No one can stop you - Mira set out in ecstasy."*

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