Marginalization in Context of Widow Women in India: Economic Exclusion, Empowerment Pathways and an Inclusive Growth Model

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Abstract:

Marginalization is the silent killer for inclusive growth, where widowhood serves gender-based marginalization, covering patriarchy, caste, poverty, and social stigma. Even though constitutional rights and the prevalence of welfare schemes, widowed women are facing deprivation from economic, political and social events. This study delves into structural causes and economic consequences of widow marginalization and provide paradigm for integrated widow empowerment and an inclusive growth model. Further, it argues that empowering widows is not only a social equalization but also accentuates achieving inclusive and sustainable growth in India.

Introduction:

India, one of the highest caring homes for the widow around 55 million widows, and this is one-tenth of the female population, according to the census of India, 2011. In recent times, this number has risen very significantly due to the pandemic and natural phenomena, unlike widowhood, in developed societies, where social net and institutional support eliminate adverse effects. India's widowed is 4 cornered between patriarchal norms, customs and rituals, structural inequalities and marginalization. Here, from the economic perspective of widowhood, major suffering from vulnerability to poverty. The death of a spouse results in the loss of the main income source, property rights and access to productive assets, frequent tend to participation in informal, insecure, low-paid employment or complete dependency on families or welfare schemes. Here, underutilization of human capital is found where the exclusion of widow's women observed from the financial system, labour market and decision-making process, further constitutional guarantee of equality, and the social scheme provides relief, but it treats them as passive beneficiaries rather than active agents. Existing literature majorly focusing into gender empowerment, but social economic condition of woman remain untouched. It causes a vital research gap. Especially in a country like India, Where male dominant economy was found. To improve the backdrop, the present study explore into the question of how to achieve inclusive growth by covering the marginalized, especially in the context of widows in India. Arguing by integrating widows, it not only concerns social equality, but also states multidimensional, sustainable and inclusive economic growth.

Conceptualizing framework: marginalization and empowerment:

Marginalization refers to the phenomenon where exclusion of specific social groups was observed from participation in social, economic and political systems. This means there are restrictions on converting their resource into well-being. Amartya Sen's Capital Capability

Approach. This study concludes that marginalization is not in the sense of income deprivation but as a deprivation of capability (Sen 1999). Widowed Women were often observed to be restricted from education, employment, mobility, Social, political and decision-making, resulting in economic backwardness, loss of social identity and personal agency. It causes micro and macro level consequences like a reduction in labour supply, productivity, income, etc., and in a macro sense, ineffective allocation of human resources, a lower labour participation rate and missing inclusive growth.

Empowerment, as we mentioned, is a dynamic and cumulative process that involves accentuating their capability by enabling them with resources, dignity, and a supportive institutional framework. As observed, application of a multidimensional approach, where access to resource lead to a rise in productivity and also ensures protection from the economic shock to prevent poverty. It provides them with livelihood and economic inclusion, agency and voice where social and political collaboration enables mobility decision-making, their identity in society, and institutional support provides a welfare scheme and ensures legal protection against the marginizing them. By applying this, inclusive growth can easily be achieved.

Literature review:

The literature review below was based on four correlated dimensions, which were economic, social and cultural, state intervention and inclusive growth. According to Drèze and Srinivasan (1997), widowed households in rural regions of India suffer from higher food insecurity, low consumption expenditure and deprivation from the excess of productive assets compared to male-headed households, resulting into significantly rising in vulnerability to chronic poverty, especially among the older women.

According to Agarwal (1994), due to an improper legal framework for property rights, widows often get involved in issues regarding losing inheritance property like land, house, and this result into restriction toward credit and limits their engagement in economic activity, often leading to participation in low-wage, informal employment.

Chen (2000) provides a tale showing how widows were deprived beyond the economic facilities. It reveals how widows were restricted in terms of mobility, food consumption, remarriage, dress, and religious and social ritual participation. They were isolated socially and economically dependent on family, as they were restricted from participating in market and economic activities. Further, in social deprivation, Sen (2000) proposed that widows were restricted in terms of mobility. Hence leads to a reduction in access to employment, health

services and institutional aid, which reduces confidence and agency, affecting productivity and labour market participation.

A study conducted by Jensen (2005) reveals that regional variation was found in exclusion. Certain pilgrimage towns and rural regions face the last level of exclusion for the widows. Khera (2014) express that in India, various social protection schemes were implemented to provide minimum safety nets, like the Indira Gandhi National Widow Pension Scheme. But they have a significant lag in terms of the adequacy of the aid or coverage of the beneficiary or delivery mechanism.

Further, Drèze & Khera (2017) conducted a study that found unfavourable results that pension amounts were often insufficient and not adjusted to inflation. They are not able to meet basic needs from the aid amount. Further harsh administrative structure and process, Lack of awareness and digital exclusion result in non-participating lag.

Research gap:

From the above literature, some research gaps that were found were as follows:

- An integrated framework for inclusive growth was missing
- Non-productive welfare distribution or passive beneficiary, but not emphasising empowerment and agency.

In this study, we will explore the remedies that filled these gaps and enabled inclusive growth through a multidimensional approach.

Research Methodology:

In this paper, secondary data from various reports and past research were reviewed, and a model was designed covering a multidimensional strategy for empowerment and uplift of the socio-economic condition of widowed women.

The base of widow marginalization in India

The diagram below presents the three interrelated dimensions of widow marginalization in India.

Economic Marginalization	Social Marginalization	Political & Institutional Exclusion

1. Loss of land and property rights 2. Informal and low-paid employment 3. Limited access to credit and savings 4. High income insecurity	1. Social isolation and stigma 2. Restrictions on remarriage 3. Symbolic exclusion (dress, rituals) 4. Reduced social capital and well-being	1. Low participation in governance 2. Barriers to welfare access 3. Documentation and mobility constraints 4. Weak institutional voice

Effects of Widow Marginalization for Inclusive Growth

Diagrammatic flow showing how widow marginalisation affects inclusive growth in India.

Widow Marginalization (Economic, Social & Institutional Exclusion)	Restricted Labour Force Participation	•Informal & low-paid work •Unemployment/underemployment
	Household-Level Consequences	•Income insecurity •Poor nutrition & education •Intergenerational poverty
	Macro-Level Effects	• Loss of productive labour • Underutilization of human capital • Higher dependency ratios
	Economic Outcomes	• Lower productivity (TFP) • Suppressed aggregate demand • Increased fiscal burden
	Weak Inclusive Growth	• Narrow participation base • Unequal benefit-sharing • Slower and less sustainable growth

Inclusive growth in a wider sense, to include all the segments on the site. Due to the marginalisation of widows' consequences for inclusive growth. Where it adversely effects on micro and macro points of view. Restriction towards labour force participation. The periodic Labour Force Survey (PLFS) 2022–23 indicates that the female labour force participation rate is 37 per cent, and for the widowed group is significantly low among the different age groups. Further, the share of widowed employed is found in informal, self-employed, and unpaid family labour, causing low output and income push them into poverty. Further, this causes intergenerational poverty. As per the NFHS-5 (2019–21) report, nearly 70 per cent of widowed women reside in rural regions, where higher dependency on informal income causes irregular income, leading to lower consumption of the primary needs, which tends to make them poor and the dependent member like children and parents, also suffer from the poverty as they were

deprived from the health, education, nutrition's etc.,. The burden on the earning member rises, resulting into reduction in savings and also creates pressure on public expenditure for the social overheads and allowances. Due to mobility barriers and non-access to the productive assets, they get deprived of education, health facilities, and nutrition's resulting in lower formation of human capital not only to themselves but effects was transmitted to the dependent members and causes intergenerational poverty transmission.

Pathway to empowerment of widow

Widow empowerment consider as multidisciplinary process, as it involves economic factors, social agencies, political consideration and institutional access. Evidence from the various national surveys and studies reveals that empowering them they do not only does this factor, but also goes beyond this. The outcome was impressive, as it increased productivity and inclusive growth.

Economic empowerment

Enhancing widows' livelihood lies at the root. Some conclusions from various studies suggest that sufficiency and indexation must be required in pension reforms. Even though widows receive a pension under social schemes like the Indira Gandhi national widows pension scheme. The benefit level seems to low, and it varies across the state, studies show. This social net eliminates advice consequences, particularly in elderly women, but due to a lack of indexation, the results are ineffective Drèze & Khera (2017)

Police implication

Provides social reservation in terms of health, Education to participate in capacity building, provide index linked pensions to raise aggregate demand and welfare.

Skill development and fulfilment of industrial necessity

PLF's data shows that often widowed Women are engaged in informal and low-skilled work by enhancing their skills in them through training programs aligned with industrial demand, it create positive trends in income by raising their productivity and work participation.

Self-help groups and microfinance

By involving SHGS, especially in rural India enhance savings, collective bargaining, social identity, and also micro credit. This helps to engage them in the productive sector, and self-employment leads to an increase in income. And social confidence, by creating a network, reduces default risk and increases capital formation.

Legal enforcement

Even though statutory rights under the Hindu Succession Amendment Act 2005, a large number of widows lose their assets after their spouse's death. Agarwal (1994) expands their view and argue property owing widows demonstrate higher income stability and low poverty incidence. It requires legal literacy and grievance redressal, which improves asset ownership, which further enables credit eligibility. Also, encourage entrepreneurial activity and well-being.

Social empowerment

Supported by networking

Community platforms like self-help groups, NGO networks, and widow collectives help in the reduction of isolation and increase mobility, ultimately increasing welfare through freedom and inclusive participation. This further builds social capacity and confidence. This leads to economic upliftment and security.

Awareness and education

According to the findings of NFHS-5 highlights persistent discrimination and social exclusion of widows, especially in rural regions, social campaigns and ground-level foundational awareness via education can reduce rigid views among the widows and improve marriage market and employment acceptance by this betterment in agency, the labour market participation and community support.

Encouraging widow remarriage

According to various studies, widow marriage leads to a rise in living standards and psychological well-being. Although remarriage is questionable in our social structure. But through awareness and legal protection, gradually, it will get normalized and it will lead to a reduction in lifetime poverty.

Political empowerment

Inclusion and representation for the widow in local governance and decision-making processes are yet to yield sufficient results they are underrepresented. Involving those in it create positive impact on the expansion of welfare, service delivery and accountability of the institution gets strengthened. By training them in governance, rights, and digital tools, help to improve policy alignment in grassroots dynamics, and extend their position in inclusive growth

Institutional involvement

One of the Major cause for all the problems concerning the widows are mobility constraints, low literacy of technology and a documentation gap for the concern the single window access model, which should also reduce transaction costs and the complexity of the Documentation

process. According to the NFHS-5 report, Lower mobile ownership among widows was highlighted, which restricts welfare access and financial services. Here, it is required with the change in the digital era, promoting online banking can boost the direct benefit transfer pension scheme and be helpful in Health services also, it create transparent ecosystem, where timely pensions, grievance redressed, and the enforcement of property right was promoted.

Model:

Rationale of the model

The conventional growth model considers widowed women as passive welfare recipients instead of active economic agents. Here, (I-WIGM) current inclusive model, the integrated widow empowerment and growth model, which challenges this ideology by explicitly connecting widow empowerment to capability expansion, active productive participants and inclusive growth.

Supported by Sen's capability approach, feminist economists and inclusive growth theory, this model especially argued by empowering widows, which doesn't mean redistribution concern, but it is based on inclusive growth. Where it was directed by labour participation, human capital formulation and institutional efficiency.

Let: **IG** = Inclusive Growth, **Ew** = Empowerment of widows

C = Capability expansion, **L** = Labour force participation

H = Human capital, **I** = Institutional efficiency.

Functional Relationship: - $IG = f(Ew)$

Where:- $Ew = g(Pe, Sc, Pp, Is)$

With: - **Pe=** Economic inclusion pillar, **Sc=** Social capability pillar

Pp= Political participation pillar, **Is=** Institutional support pillar

And: - $IG = \alpha L + \beta H + \gamma I$

With: - α is the elasticity of labour participation,

β refers to the contribution of human capital.

γ is the contribution of institutional efficiency

Interpretation:

Core pillar of the model

Pillar-1 economic inclusion pillar (Labour participation, pension and financial inclusion)

Here in this pillar, labour participation reduces dependency and provides financial stability, which is directly linked with living standard and also by enhancing skills, self-help group and micro fiancé we can enable livelihood opportunities. Secondly, adequate and indexed pension support consumption and reduces vulnerability, particularly in elderly women and last but not least, financial inclusion and digital empowerment allow widows to save, invest and manage economic risk and also smooth the application of policies, direct benefit transfer scheme, credit self-help group insurance, etc.

Economic inclusion narrates labour market participation, stabilises consumption and involvement in local economies by strengthening aggregate demand and productivity.

Pillar-2 social capability pillar (Education, health and social recognition)

This pillar helps in extending the human capacity by providing skill literacy and education, which increases employability and confidence in decision-making. Secondly, health access improves efficiency and productivity and social recognition support to mobilization, remarriage acceptance and dismantling stigma. Here, social capability is essential to enable economic resource utilisation. Creating real freedom from income.

Pillar-3 political participation pillar (Representation, voice and Agency)

Involving widows in the governance structure by representing them in the panchayati raj institution can lead to improving and spreading the welfare scheme. Further voice and agency ensure decisions, which lead to better outcomes in life. And lastly, by civic training and leadership practices, transparency and accountability

When a marginalised group is involved in governance, it improves public expenditure efficiency, reduces leakages, and welfare comes into action in every decision

Pillar-4 institution support pillar (legal right, welfare delivery and accountability)

It is necessary to provide productive assets to widows. Women, to reduce vulnerability by enforcing inheritance and property rights, will enable access to productive assets for them. By amending the single window access system and direct benefits transfer scheme, this creates an efficient delivery system and ensures transparency, trust, and accountability by monitoring and grievance redressal leads to a reduction in transaction cost and exclusion error.

Policy implications:

- For the effective and precise policy design for widow empowerment, requires evidence based and right Based approach is required. For these widows cantered data collection is required to capture the real picture of the socioeconomic condition
- Welfare scheme should be diverted right Base approach from the charity based this solves the problem of adequacy and legally enforceable entitlement.
- Widow empowerment must be front-paged in the nation Inclusive growth strategie

Conclusion:

Marginalising widows in society creates economic and social costs. Multi-dimensional empowerment push required in order to overcome shortcomings, where it should cover economic, social, political and institutional segments, which improve labour participation and income level among them, human capital and institutional efficiency. The integrated widow empowerment and growth model provides a coherent framework covering empowerment for inclusive growth. And offer an actionable view for policymakers and development planners.

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