Dr. Sneh Bhardwaj

H No 2143
Sector 38-C, Chandigarh
Tel: 9876451240, 0172-4659240
Email: snehhrd@yahoo.com

She is the President of Yajnaa, an NGO associated with equipping the prisoners' and their families with coping mechanism in terms of Psychotherapy, spiritual counseling. Yajnaa is one the two Spiritual Business Lighthouses for Spiritual Business Network across globe and she is the National Representative to SBN from India. Imparting training to the corporate world across Textiles, Consumer durables, Hospitality & Cement Industry in terms of helping them with resilient strategies for managing attitudes, achieving work life balance and managing stress. Executed 400 man days in 6 years benefiting approximately 10000 corporate employees. Ms Bhardwaj after completing her graduation in commerce, with specialization in HRD Management went on to do her Masters in Business Administration and completed her Ph.D in HRD on scholarship from Government of India. She has 5 years industry experience.
ABSTRACT

RESILIENT FAMILIES COPING WITH SUDDEN DEMISE OF HUSBAND:
AN EXPLORATORY AND EMPIRICAL STUDY OF 50 NUCLEAR URBAN
MIDDLE CLASS FAMILIES IN NORTH INDIA

Dr. Sneh Bhardwaj
Corporate Trainer, Yajnaa, India

The paper offers research based 'Resilient Indian Family Template' culled from the coping practices adopted by 50 Nuclear Urban Middle Class Families in North India in the eventuality of sudden loss of husband. Convenient random sampling technique of data collection was employed for choosing the 50 families in question. Further interview and narrative methodology was used to elicit information from the families. Sudden loss of husband was accompanied by emotional and health problems for the surviving spouse, acute feeling of loneliness, decreased standard of living for the family, increased moral support from close relatives, children especially grown ups showing more restraint and responsibility in their habits and one member (in most cases it was wife) taking up income generating activity. Coping practices adopted by these families helped them rebound from crisis.
Resilient Families coping with Sudden Demise of Father- An Exploratory and Empirical study of 50 Nuclear Urban Middle Class Families in North India

Abstract: The paper offers research based 'Resilient Indian Family Template' culled from the coping practices adopted by 50 Nuclear Urban Middle Class Families in North India in the eventuality of sudden loss of husband. Sudden loss of husband was accompanied by emotional and health problems for the surviving spouse, acute feeling of loneliness, decreased standard of living for the family, increased moral support from close relatives, especially grown ups showing more restraint and responsibility in their habits and one member (in most cases it was wife) taking up income generating activity. Coping practices adopted by these families helped them rebound from crisis.

Sudden Death- Meaning
Darshna, 43, was eagerly waiting for husband to return from Naina Devi (a pilgrimage). It was 12.30 am. She had made kidney beans and rice for lunch which her husband, a school teacher, 47 liked very much. It was Sunday. Bunty, 17, was studying, Neena, the eldest daughter was home from university hostel the previous evening. She was enjoying herself with a movie on TV. Youngest son Happy, 15, was away from home with his friends. Suddenly, there was a commotion in street. Neena heard her mother crying in the street. She ran away. Some ladies were holding her mother. And then there was a blow. Her father had died in an accident on his way back home from Naina Devi. Neena felt weak in knees, her world came crashing. She rushed towards her mother and hugged her tightly. Darshna was almost semi-conscious. “What would happen to the family now? To Darshna and her children?” was the question everyone was asking? For Darshna it was unbelievable. She had never envisioned anything of that sort happening to her in the wildest of her dreams. Her children were studying. She didn’t work, although she was a postgraduate in Public administration. She had absolutely no other source of income except her husband’s salary. Her predicament as a widow is characterised by .Marion Langer in Learning to Live as a Widow,
'You had no training, no preparation to help you handle this crisis [of widowhood] in your life. You did not know what you could reasonably expect of yourself and other people.'

Death is inevitable and spares none, it is horrible as it is unpredictable. Sudden death and when it is unexpected leaves the survivors in turmoil. They are least prepared to handle the blow. The deceased is also aware and mentally prepared to be the victim of death in the sense that family had not planned for 'Coping Mechanism' in the absence of the deceased. One study of 80 widows has shown that sudden death does, in fact, lead to stronger grief reactions than death following a more prolonged illness; in this instance, sudden death was defined as occurring fewer than five days from the onset of symptoms. Although sudden deaths are frequently also unexpected deaths, and although unexpected deaths by definition cannot be prolonged, sudden and unexpected are not by any means synonymous. For our purpose of research we took sudden death as something 'totally unexpected, providing for some time lag between knowledge to survivors about the death and the actual death' presuming that accidental death may take place away from home and the news may take some time to reach the survivors. In case of deaths caused by other reasons such as cardiac arrest, suddenly detected cancer, brain hemorrhage and food poisoning etc a time lag of five days between knowledge of disease followed by death would be presumed as sudden death. Sudden death by definition is a death which occurs either too soon or too late in terms of a person's career, family relationships, fame and prestige, and so forth. The death of someone with significant responsibilities for work or family or someone whose creativity is still developing is often viewed as untimely.

Urban Nuclear Family

The term nuclear family is used to distinguish a family group consisting of most commonly, a father and mother and their, from what is known as an extended family. Nuclear families can be any size, as long as the family can support itself and there are only and two parents, nuclear families meet its individual members' basic needs since available resources are only divided among few individuals. Urban Nuclear families in North India compliment this definition and such families living in towns and cities of North India would be construed as Urban Nuclear Families. The author asserts that Nuclear families in North India adapting and responding to the challenges and crises thrown at them when father dies. Widowhood is unique in this part of India in many respects. First, all widows in the study chose not to remarry after
their husband’s demise Secondly the unique Indian culture of eternal bonding with husband coupled with emotional and social reasons made these widows lose all interest in their looks and they looked aged and unattractive. This allows for the examination of possible differences and similarities in coping practices of these families and their bereavement.

Resilient family

A family’s ability to cultivate strengths that will allow them to meet the challenges of life (National Network for Family Resilience, 1995). Resilient family would be responding to challenge thrown at it by the sudden and untimely death of father. Darshna was offered teacher’s job in the same school where her husband was employed and she agreed. Her children focused on their studies. Coping practices of resilient families are key family processes mediating the recovery of all members and the family unit going through crisis (e.g. disruptive life changes) and persistent adversity (Walsh, 2003). The path a family follows as it adapts and prospers in the face of stress, both in the present and over time. Resilient families respond positively to these conditions in unique ways, depending on the context, developmental level, the interactive combination of risk and protective factors (Haley & DeHaan, 1996). ‘Resilience is family’s sense of cohesion, ability and willingness to communicate, and access to social support are important aspects and processes of family resilience’. (Orthner, Jones-Sanpei, & Williamson, 2004).

Objectives of the Study

- To understand the impact of sudden loss of father on dependant children’ attitudes towards life in North India in nuclear families in North India
- To understand the impact of sudden loss of husband on health of wife in nuclear families in North India
- To understand the impact of sudden death on finances of nuclear families in North India
- To explore the underlying causes in these deaths and see if certain causes occur more than often
- To find out whether there is some deterioration in family’s standard of living
To further understand the role of relatives, spirituality, and various other coping mechanisms nuclear families adopt in North India to overcome the sudden loss of father/husband

To empirically study the financial coping processes of North Indian Nuclear families.

Methodology

Convenient random sampling technique was employed to collect information. 50 nuclear families were interviewed where father, mother and their dependant children formed family. Narrative technique of the interview was adopted which was supplemented with questions from the researcher. Researcher collected data from children and very close relatives (above eighteen years of age) of bereaved spouses to explore the impact of sudden death on family and how they overcame the hardships. Darshna agreed to the interview as well as Neena, her eldest daughter, Neena who is happily married and another of 2 children now. Only 10 widows agreed to talk about the trauma they faced and the coping of the crisis by the family. Children of such widows refused their mothers’ interviews saying this would amount to emotional torturing of their mothers. But they themselves agreed to be interviewed. Analysis is based on the 50 such nuclear families interviewed at the varied time gap since the loss. The analysis is not limited to the immediate follow up only, and it varies.

<table>
<thead>
<tr>
<th>Time Lag since the time of Death</th>
<th>Table 1</th>
</tr>
</thead>
<tbody>
<tr>
<td>No of years lapsed since death</td>
<td>No of deaths</td>
</tr>
<tr>
<td>Less than 1 year</td>
<td>9</td>
</tr>
<tr>
<td>More than 1 year but less than 2 years</td>
<td>6</td>
</tr>
<tr>
<td>More than 2 years but less 4 years</td>
<td>11</td>
</tr>
<tr>
<td>More than 4 years but less than 8 years</td>
<td>13</td>
</tr>
<tr>
<td>More than 8 years</td>
<td>11</td>
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</tbody>
</table>

Results and Discussion

Occupation wise analysis of the Deceased

<table>
<thead>
<tr>
<th>% of Deceased</th>
<th>Occupation</th>
</tr>
</thead>
<tbody>
<tr>
<td>30%</td>
<td>Businessmen</td>
</tr>
<tr>
<td>% of Deceased</td>
<td>Government Job</td>
</tr>
<tr>
<td>---------------</td>
<td>----------------</td>
</tr>
<tr>
<td>35%</td>
<td></td>
</tr>
<tr>
<td>25%</td>
<td>Private Job</td>
</tr>
<tr>
<td>10%</td>
<td>Self employed</td>
</tr>
</tbody>
</table>

**Age wise analysis of the Deceased**

Table 3

<table>
<thead>
<tr>
<th>% of Deceased</th>
<th>Age in years</th>
</tr>
</thead>
<tbody>
<tr>
<td>61%</td>
<td>40-50</td>
</tr>
<tr>
<td>17%</td>
<td>30-40</td>
</tr>
<tr>
<td>22%</td>
<td>50-60</td>
</tr>
</tbody>
</table>

**Analysis of the cause of Death**

Table 4

<table>
<thead>
<tr>
<th>% of Deceased</th>
<th>Cause of Death</th>
</tr>
</thead>
<tbody>
<tr>
<td>33%</td>
<td>Accident</td>
</tr>
<tr>
<td>56%</td>
<td>Cardiac Arrest</td>
</tr>
<tr>
<td>11%</td>
<td>other reasons such as suddenly detected cancer at a very late stage, brain hemorrhage, food poisoning</td>
</tr>
</tbody>
</table>

Results indicated that sudden deaths affect families irrespective of the occupation. 15 deceased persons were businessmen whereas 35% were in government job. Neena's father was a teacher in a private school. Her father died 19 years ago but that fateful day and what followed next are still etched fresh on her memory. Her father was 46 then. Research indicated that sudden deaths affected the 40 years plus but under 50 years victims the most as 61% deaths resulted in this age group and if further cause of death is analysed then 56% deaths were caused by cardiac arrest alone and next big contributing factor to sudden deaths was accidents which proved fatal for 33% victims.

**Impact of Sudden Demise On Financial Health Of Family**

55% families faced severe financial problems to the extent that some income generating activity was taken by either widow or one of the children. Close relatives helped in some cases but that was insufficient. Insurance played a very minimal role in providing financial support as most of the families had no insurance cover. 45%
families had either spouse already in service, or children already in service or other immovable property to back upon. Even if financial problems were not faced by 45% of the families yet they were unaware of the ongoing financial transactions undertaken by the deceased either in personal capacity or in business as business transactions. There was psychological financial depression so as that families showed restraint in spending habits. Bunty, happy and Neena all three were pursuing professional degree courses. Neena was pursuing Masters in Commerce and had just cleared MBA admission exam of the university and would need financial resources to pursue MBA as well as her brothers who were pursuing engineering degree. Darshna had absolutely no idea of her husband’s financial transactions.

Impact on Emotional Health of family

Initial impact of these sudden deaths were catastrophic and traumatic for the survivors. This feeling persists till ‘Kirya’ day, the last rite in North Indian families which usually takes place within 1 month of the death when these emotions reach the peak. But usual work like studies, business usually commence after a week’s time. Although close relatives and family friends visit the survivors till ‘Kirya’ to share their grieving. A recent report showed that some widows have a second depressive reaction some years after the death, and that this is often more intense than their depression at the time of death. Neena completed her MBA and got a good job in a private company. Then within next 6 months, she told her mother that she liked a boy from other caste and would marry him. Her mother was in distress as Neena’s paternal aunts and maternal uncles didn’t approve of this marriage. And once again, the whole family was I turmoil. Neena was adamant and married to the boy against everybody’s wishes. Darshna fell sick and had a nervous breakdown. She was hospitalised.

Almost all widows reported loss of interest in life and encountered severe health problems like Low Blood Pressure, Joint Pains, Nervous Breakdown and migraines. Attachment theory proposes that when a close emotional bond is severed-whether through death or separation-the grief process follows (Bowby 1980). The dissolution of emotionally and socially significant ties may elicit the strongest psychological reactions (Bowby 1980; Carr et al. 2000). Widows started looking older, unattractive and lost all interest in dressing up. They felt acute loneliness and often broke down while discussing their husband. The stress paradigm proposes that psychological
distress results when demands outstrip one's coping abilities and resources (Pearlin et al. 1981).

None of the widows of the families in question opted to marry again. Certain stereotypes persist about widow remarriage in India. The first, very widespread until recently, is that widow remarriage is 'prohibited' in Hindu society. The second, currently more influential in the scientific literature, is that widow remarriage is widely practised. Reality lies somewhere between these two extreme views. The extent to which low rates of remarriage reflect a deliberate choice on the part of widows themselves, rather than external restrictions or pressures, is difficult to determine.

**Impact on Children**

Children in all cases reported complete sadness, confusion and total anxiety about future. They became more mature, responsible and showed extra care and concern for mother. Children became protective and sympathetic towards mother. Children in all cases reported complete sadness, confusion and total anxiety about future. Many families reported that they, including children stopped celebrating festivals. They reported loss of confidence.

They exercised restraint in their spending habits henceforth. In certain cases children changed their career and study decisions and preferred to stay close home to give emotional support to mother. Children under study reported lack of direction in their studies and career. They also reported depression and anxiety. They were reluctant to think far ahead in future as a result of sudden death of father. However children under study showed grit and determination after initial emotional turmoil. They started taking decisions about their household.

**Coping Mechanism for Nuclear Families at Risk in case of Sudden Demise of Father**

**Emotional Support**

In some cases, grandparent came to live with family immediately after death which helped family to cope with emotional loss. Very close relatives especially widow’s brothers and parents and in a few cases in laws of widow provided emotional support. Paternal aunts and maternal aunts started visiting the affected family at regular intervals and they would stay in touch on phone with the affected family. Emotional support is reported by up to 6 per cent from parents or in-laws, and up to 10 per cent in the case of support from widow’s brothers and sisters. Family friends supported in 4% of cases and rest of the support came from widow’s own children.
and her own mother (she was alive in 40 of the cases). Widow and her children provided great emotional support to each other as children reported increased sympathy levels for mother from the previous indifferent attitude. Children showed enhanced maturity levels and didn’t go astray leaving aside some cases when children especially daughters actually married in love against mother’s wishes. Sons especially the elder one demonstrated complete change from the frivolous happy go lucky attitude to responsible attitude in majority of the cases.

Financial Support as a Coping mechanism

Darshna knew her husband lent money to many persons but she only had rough idea of only a few transactions. She searched his diaries but could not make much of it. She refused to file case against truck owner who caused the accident, saying she would rather concentrate on her children. She took up job and to further meet her children’s education expenses, she started giving tuitions. Family spending was curtailed. Children also responded with severe austerity. Darshna’s in-laws never provided any financial support though her own brothers did help her sometimes financially but that was very insufficient. In at least 10 cases, children or widows gave tuitions to support family financially. In 7 cases surviving spouse was already in job and in 6 cases son or widow was offered job in lieu of father which they accepted. In 4 cases at least on of the children was already settled and earning and so he took up to support family financially. Rest of the families had land to support them and at least in three cases, family rented out a part of house to generate resources.

Spirituality as a Coping Mechanism

Families under study reported an initial anger towards God being unfair to them. Persons with the strongest and closest attachments to their spouses may have painful periods of missing their partner (Bowlby 1980; Carr et al. 2000), yet they do not manifest more potentially harmful symptoms, such as anger. Anger is a particularly difficult symptom of loss, as it is linked to social isolation and rejection of social support among the bereaved (Parkes 1970). Some families were in utter spiritual chaos immediately after death but subsequently with the passage of time their belief grew stronger in God. Religiosity protects the bereaved from high levels of anger. Widowed persons who had higher levels of (pre-loss) religious participation and reliance on religious coping reported significantly lower anger levels. In 80% cases
daughters reported increased connection with God after father's death. In 70% cases, sons expressed indifference towards spirituality. Some families turned to specific spiritual sects in Hinduism for solace. Darshna turned to Radha Swami Sect (A reformist sect of Hinduism having millions of followers world over). Neena started her Ph.D in Ancient Scriptures of India after marriage. Darshna was content that Neena was happily married and doing well. However Bunty and Happy reported no spiritual inclinations before and after death.

Other Coping Practices

- Accepting reality and widow's sole focus on children's education and career in majority of cases
- Other coping practices as whole family leaving India to settle abroad at least in two cases
  - Time also worked as a healer. As time passed, families got adjusted to the vacuum created by sudden death.
  - Children's marriage and their spouses gave additional healing touch to family.

Limitations of Study

- Around 80% Mothers/wives refused to be interviewed so we interviewed the children. Children were in early twenties even they got very emotional during interview, so the most impacted person's (wife/mother) narration is missing to a major extent.
- Since convenient random sampling techniques was employed so finding may not be a true representative of the whole population of nuclear families experiencing sudden loss of father/husband in North India
- Researcher approached nuclear families either in towns or in cities, so nuclear families in villages of North India are unrepresented in the study.

- 80% families living in Punjab and Delhi were covered in the study and 20% families from Himachal Pradesh were included in the study, whereas Rajasthan and Uttar Pradesh constituting other states of North India are unrepresented in the study.
- Lot of time has lapsed since death in certain cases more than 10 years so there is probability of interviewee's giving some exaggerated version on certain accounts and forgetting certain other aspects.
Conclusion & Recommendation for Further Research

- Nuclear families facing sudden death are at a greater risk financially and emotionally and after death they look for support from other family members who would otherwise constitute joint family.
- 50% deaths take place due to cardiac arrest and furthermore the 40+ and below 50 fathers are at a greater risk of dying due to heart attack.
- This research was not able to find out the reasons thereof. Further research can be carried out to highlight the correlation between sudden deaths due to heart attacks and maximum deaths taking place in 40 to 50 years of age. Regular health check ups, some physical fitness schedules coupled with a moderate and light diet is recommended for 40+ age group fathers.
- Almost none of the families prepared mentally for any unforeseen calamity like death to secure themselves via insurance and were caught unawares. Not only families should insure sufficiently but wives should actively be involved in the financial transactions of their husbands.