

DIASPORA DIALOGUES



If divorces are devastating, they are unmitigated despair for expat Indian women far from home

By **NIVRUTHI PRASAD**

Plush condominium homes, personal trainers, afternoon tennis lessons and high tea with friends — the high life led by NRI (Non-Resident Indian) wives in Singapore is often an object of envy or derision. But the seemingly glamorous lives of these women belie a more dismaying reality which raises its ugly head during the tumult of a divorce.

These women are often called 'trailing spouses' but the name is a misnomer, if not an affront, that paints them as passive, even parasitic appendages to their high-earning husbands; as vapid women who lounge around with friends and sip chai over juicy gossip while their husbands slog around the clock in high-powered jobs to support their lifestyle.

But luxury comes at a price. These women often put a lot on the line, giving up the familiarity of home and the financial independence of a career to accompany their spouses to Singapore and set up a home in an alien land.

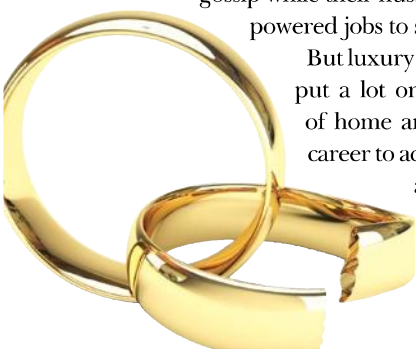
Seems like a good trade-off?

Perhaps so, until the marriage breaks down. When that happens, it is these very sacrifices that make these women vulnerable.

FINANCIAL PROBLEM: AT YOUR MERCY



A stark example is Shagun Chand who had been married for 17 years, when what she thought was a happy marriage fell apart without warning and she moved out, devastated. Two years later, her divorce was finalised. At 40, Shagun found herself having to start from scratch with a daughter in her care. "During my marriage, I



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hadn't worked a day. It [the divorce] was like walking through a fire because I had no clue about money,” she said in a phone interview. “I had no clue about my assets. I had no clue where the money was, why the money was there, which locker, where the houses were, what were the things happening back at home. The thing is you end up trusting so blindly. This is where we don't do enough for ourselves, where we are silly. We end up doing so much in a relationship but we don't know about the assets.” Shagun's story reflects one of the most daunting problems of a divorced expat wife: Money. Foreign wives, especially those on dependent passes, are usually financially dependent on their spouses as it is incredibly difficult to find employment on a dependent pass, explained Corinna Lim, Executive Director of AWARE (Association of Women for Action and Research). This means that divorced women are put in an incredibly vulnerable situation and can struggle financially, especially if their spouse immediately cuts off financial support, she said. While those with Permanent Residency (PRs) may be able to find employment more easily, there is still one obstacle in their way: their educational qualifications. “Foreign brides who have neither studied nor worked in our local system cannot get into the job market here easily due to their different educational background. These women are solely dependent on their husbands and face the worst trouble and pain. Hence, most of the time, even if they have issues with husbands or in-laws not treating them well, they just tolerate the pain because they have no alternative to turn to,” explained Sarojini Padmanathan, former Chief Operating Officer of SINDA (Singapore Indian Development Association) and Families for Life council member who has spoken to such women during her parenting talks at schools.

But there's always alimony to fall back on, right?

Perhaps, by Singapore Law. Yet not everyone sees women, especially homemakers, as deserving of alimony or assets earned during a marriage. Speaking of her divorce, Shagun, who runs her own events company now, explained, “There was a bit of a struggle [when dividing assets] because most times I was never working. So most of the time people assumed, I think it's a mindset, that it's the man who works, so the money is all his. You realise you need to move away from such thoughts.” One would think playing by society's gender roles would earn you a halo, but in the case of divorced homemakers struggling for their rightful alimony, it seems to only earn them an unfair reputation of leeching off hard-earned money. This could be because a homemaker's

contributions, despite being crucial, do not fit conventional ideas of work. Addressing this, Lim said, “Married individuals who take on domestic and caregiving work make economic sacrifices which boost their spouse's earning power. These effects last even if the marriage ends. Spousal maintenance is only fair in such cases.”

While many tend to paint over the financial woes of divorced expat wives regarding alimony, the picture isn't always so rosy. “Even if she has a maintenance order in place after divorce, if there's a breach of maintenance, it is difficult to enforce it if they are back at home. They may also be previously covered by their spouse's insurance, which can also be terminated at their husband's discretion,” Lim said.

Divorce proceedings alone can drain the woman financially, even before she has a chance to find her own footing. Since legal fees are expensive and foreign wives who are not PRs cannot apply for legal aid, it may be difficult to afford legal representation. “I have seen women who represent themselves in court because they are unable to afford legal fees,” said Rajan Chettiar, a divorce and family lawyer who has dealt with many NRI divorce cases in Singapore.

Giving up their careers is therefore a huge leap of faith that NRI wives take - a leap that could land them in financial jeopardy if their marriages don't make it. Emphasising this strongly, Shagun said, “The biggest learning point for me was this: No woman on this earth is independent or free until and unless she is financially independent.”

THE MALE PERSPECTIVE



This is not to say that men always have it easy. “I have dealt with many male clients whose wives have cheated on them,” said psychologist Piyali Chakrabarti, who runs a support group for South Asian expatriates. “Men have different coping mechanisms than women which involve maladaptive behaviours such as drinking and overworking themselves.”

For men, the distress doesn't just stem from betrayal and divorce alone. Due to the Singapore Women's Charter, which states that only wives may seek maintenance from their husbands and not the other way around, some men find themselves dishing out fat alimonies to philandering ex-wives, even though it is they who have been wronged.

Anecdotal evidence tells of several NRI men here in this plight.

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For instance, an NRI man here had to pay a hefty maintenance to his ex-wife who had cheated on him. After one of his frequent business trips, he had returned to his home in a tony part of Singapore to find that his wife had cleared out the flat and moved out with their children. So hefty was the sum that he had to downgrade to a small HDB flat just to be able to afford his ex-wife's alimony. In another case, a well-earning NRI trader divorced his wife, after finding out about her affair from her credit card transactions when she had an abortion. Despite being wronged, the man whose son from his cheating wife was 18 years old at the time, was made to commit to a substantial six-figure sum a month, by virtue of the fact that he drew a good salary. Eventually, he too, was unable to pay the alimony and moved to Europe, before going underground altogether in order to escape paying it.

Apart from the alimony, other financial troubles can set in too, especially if dowry had exchanged hands prior to the marriage. "Some problems are unique to Indian divorces. For instance, some women and their families may insist on a return of the dowry from the man," said Chettiar.

For some wronged men, especially those in positions of power, it is the social disgrace that is far worse than the alimony. To this day, well over a decade since it happened, the NRI rumour mill still grinds about an NRI banker in the highest echelons of a top international bank who caught his wife in an affair with his friend. The shattered banker survived the affair and stayed on but his wife moved back to India, perhaps saving face for all concerned. The teenage children studying at an international school would have been the worst hit, say experts.

SOCIAL PROBLEMS: STIGMA

While financial worries plague divorced NRI men, such worries are just the tip of the iceberg for divorced NRI women, who seem to face harsher cultural stigma and societal backlash.

Add class into the mix of gender politics, and you have a recipe for despair right at the heart of their intersection. While divorce is devastating no matter which rung of society one is from, the social ramifications for those from more elite circles seem to be more dire. This is because they are more socially exposed and have a

higher reputation at stake. As the saying goes, "The higher you go, the harder you fall." When a marriage falls through in these circles, more tongues start wagging, adding considerable distress for the parties involved.

NRI women especially seem to bear the brunt of this. "There are a lot of noises, and I disconnected with noisy people long ago. Women give more problems to each other than men. We are nurturers, yet we beat ourselves up because of our insecurities," said Shagun.

If not gossip, there is unhelpful sympathy and, at its worst and most common, schadenfreude. "While there are lots of good people to guide you, along the same path you meet a lot who try and make a project out of you, because 'the poor thing never worked, how would she manage, typical banker wife, always leading an easy life.' There are lots of people I have walked away from because I realised I was becoming a project," Shagun added. Even though her social circle became smaller post-divorce, she said that it had "more essence and more substance" with people who genuinely supported her.

Another divorcee, film and theatre professional Sangeeta Nambiar, described the kind of gossip she had to endure after her marriage blew upon her discovery of his affair with a

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married woman who was also a neighbour. “I was told that my husband had cheated on me and left me because I was aggressive. It hurt. It also gave me fodder for my play.” Sangeeta runs a successful independent theatre company, PlayActing Productions. Always a strong advocate of women’s rights, Sangeeta is among the few NRI wives who continued working even after marriage and her bitter experience with her husband has strengthened her support of women. She is an avid supporter of the Finally She Spoke movement that has gained worldwide traction. Wishing that the Indian community could learn to be more supportive and less judgemental in a small country like Singapore, she said, “You can see that thought bubble hovering over their heads, ‘She must’ve done something...we haven’t heard both sides...there’s more to it than meets the eye.’ Amusing!”

Turning to family in India is not always helpful either. NRI women, in particular, don’t find support with family back in India because divorced women are viewed in a poor light there, said Chakrabarti. This observation was echoed by Padmanathan, who added that the women’s own families may stigmatise and blame them for the divorce and be reluctant to welcome them back. “This is because the Indian community still has the traditional notion that when girls are married off, they are part and parcel of the in-laws’ family,” she said.

Indians may have kept up with the times in lifestyles and dress, degrees and technology. Yet, say experts, the attitude towards divorced women is still archaic. To the average Indian a woman’s final destination and ultimate achievement in life is marriage; any threat to that institution is a threat to the very meaning of their lives, their very worth. “Even in this day and age many Indian mothers bring up their daughters to think that getting married is a great achievement”, said Devika Rani a marriage counsellor in Kuala Lumpur. This appears to be true even among upper middle class first generation Indian women, many of whose daughters do not take up professional careers seriously, just marking time or languishing in “typically feminine” pursuits till they find a ‘suitable’ husband,” she added.

PSYCHOLOGICAL ISSUES



Still, regardless of gender or income, divorce takes a huge toll on those involved, especially if they are miles away from home. “During a divorce, the home, which is supposed to be a safe haven, becomes an unsafe and unpleasant space in addition to an unfamiliar external environment. This creates a lot of turmoil,”

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said Chakrabarti. Feelings of sadness, insomnia, anxiety and lack of appetite are some of the symptoms women cite when they seek her help. Interestingly, many of these women don’t automatically recognise the connection between their symptoms and their divorce, until further guidance from her.

In fact, because the topic of mental health is still such a taboo in Indian society, going to the psychologist raises its own set of problems. “Many of my clients say they need to hide that fact that they see a psychologist from their friends,” said Chakrabarti.

Loneliness is another issue facing these divorced Indian women, especially those with children, she said. Courting ideas of re-marrying induces guilt in them, because they feel their focus should not waver from their children. Even if they do consider it, the road to another marriage seems bumpier for Indian women. “In the Indian community, the [divorced] male’s problem is not really seen as a problem; chances are the male can move on and nobody will say a thing. It is also easier for him to find another partner,” said Chakrabarti. “For the woman, on the other hand, it is harder to find another partner. She is also likely to face shame, rejection and negative behaviour from society if she tries to move on, especially if she has kids. I have encountered cases where the client’s own mother did not support her decision to re-marry,” adds Chakrabarti.

Experts say the stigma against Indian women re-marrying is perhaps an off-shoot of a larger cultural expectation of women in our community - that their sights should always be set on nurturing the ambitions and well-being of others in the family, and never for a moment on their own. In the end, when a marriage breaks down miles away from home, it is years of living up to this expectation that puts these NRI women at a gross disadvantage, financially and socially. As Shagun put it, “Divorce hits women harder. You end up giving so much to your home, to your family, that you take a backseat. You’re giving so much to everything that makes a family that you forget to give yourself value.” ■