A SHORT STUDY ON ELIGIBILTY, CHALLENGES AND IMPACT OF WIDOW PENSION SCHEME

Introduction

The widow pension scheme was started in Rajasthan in 1974. Initially, old-age pension scheme and widow pension scheme were in a combined form. Later the Government made them two separate schemes. Widow pension is a cash transfer scheme of Rajasthan for (widow) women and the main motive of this scheme is to give benefit to the widow women.

1.Widow scheme has some criteria these are: -
   a)Death certificate and when she applies in central govt she should be in category of BPL
2.Widow scheme has some benefits to get: -
   a) Central Govt. — 40 to 59 age widow women get Rs 500.
   b) State Govt.— widow women irrespective of age get Rs. 500.

The Government has been looking at the special position of widows and has initiated several interventions. Many state governments have formulated widow remarriage schemes. State governments have also formulated schemes for pensions to widows and for assistance to widows for the marriage of their daughters.

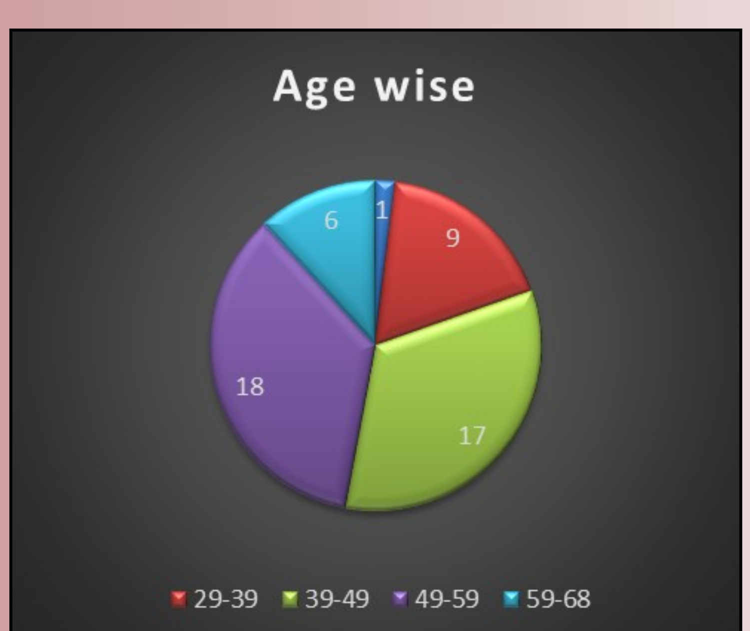
Objectives: -

- To know the awareness on eligibility of Widow Pension scheme and challenges occur in implementation of the scheme.
- To find out how widow pension scheme is contributing to reduce vulnerability of widow women and her family

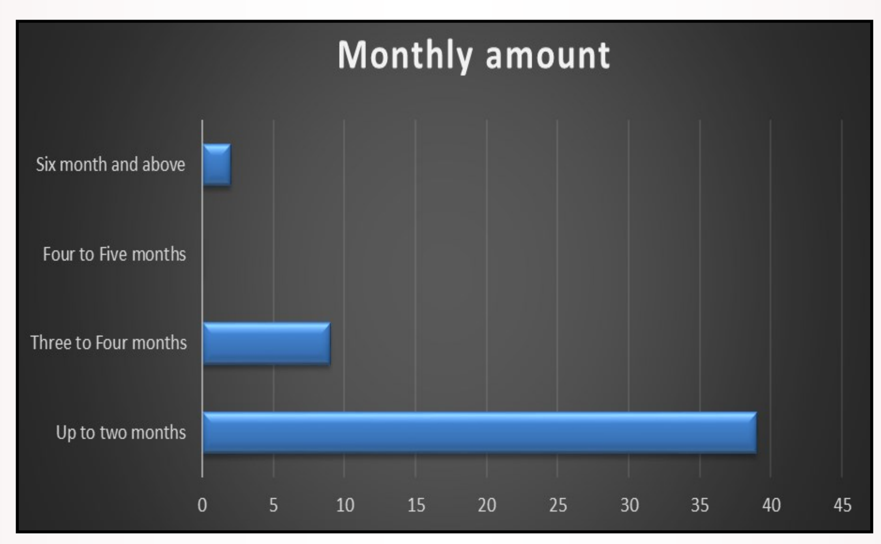
Research methodology

Study design	Descriptive
Sample size	51
Area	Dungarpur
Data collection methods	Questionnaire and group discussion
Time period	2 month

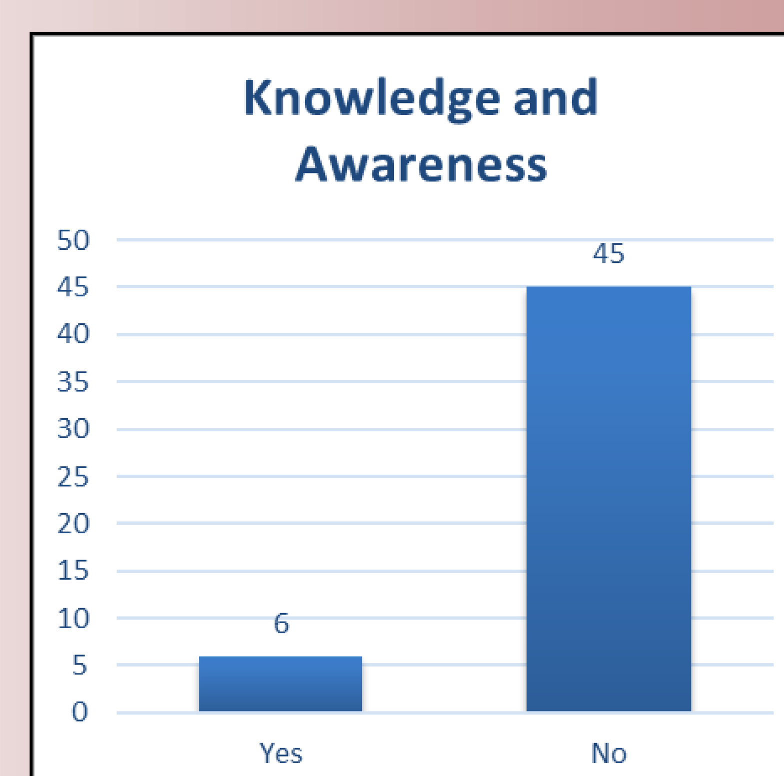
Findings



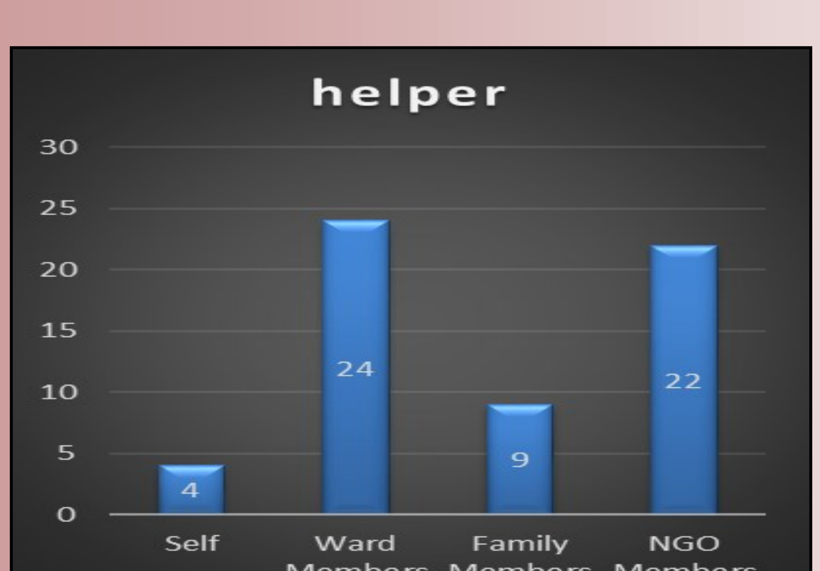
Inference:- According to the data or study about ***35 percent*** widow's maximum were found in the age group of 49-59yrs. Only 2 percent widow were found in the very young age group i.e. in 19-29yrs. Widow who were in their 19-29 age had a high probability of remarrying but widow of higher age had very low possibilities of remarrying. The age group of 39-49 have been pushed to do work so to acquire basic needs. Beyond the age of 59 they lost their hearing power and they also not have that stamina to work as wage labourer for heavy work. In observation, we found this age of widow women left alone by their son and he migrate from the village to city for employment and he settled with their wife and children.



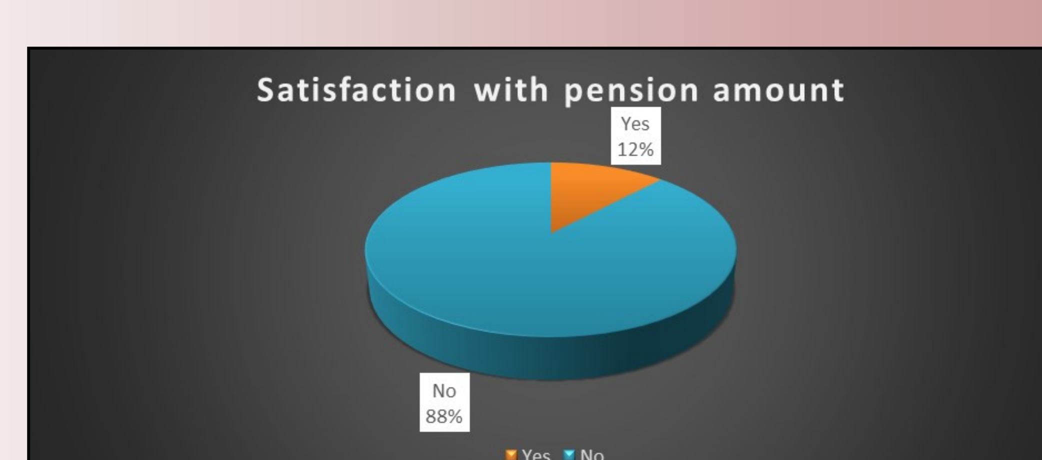
Inference :- 78 *percent* respondents have received amount within a month. ***18 percent*** of respondents have received pensions for the past three months. This was primarily due to the change in the mode of payment at the block level [earlier the block office would transfer the pension amount to the gram panchayat's account but now the amount was being transferred directly to the Pensioners accounts,] This change has led to these delays in the payment of pensions. ***4%*** of respondents have not received amount from more than 1 year.



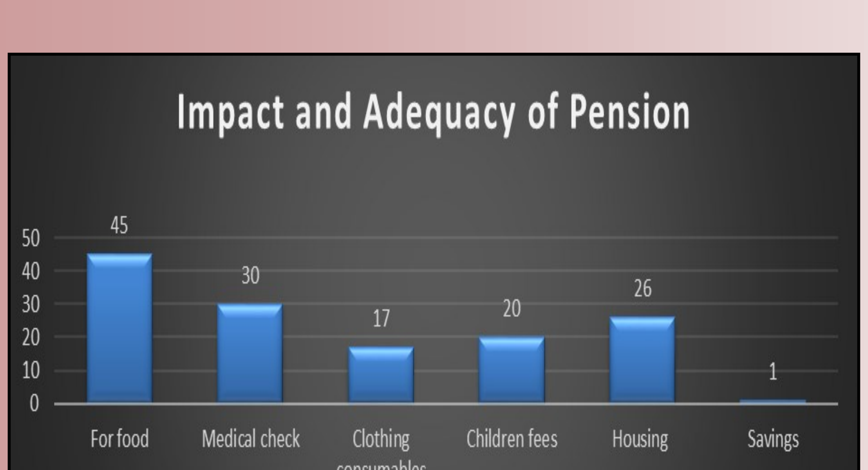
Inference:-Shows that the respondents were not that much knowledge of applying widow pension form only 12 percent are aware about applying pension form which is very low percent.



Inference:- Reflect that maximum no of respondent took help from ward members for facilitate in receiving the scheme and the second highest no of respondent took help from NGO member. And very low (7 percent) respondents fill up form by self. This data shows that people had not that much aware and educated.



Inference: - Only 12% of women is satisfied with their pension amount. Rest of women found it very less as it does not fulfil their basic needs



Inference: - The amount given is so less that a person can't fulfil these basic needs. Although **Rs 500** is an insufficient amount **32 percent** of our respondents spend all their money for food. **30 percent** used in medical check-up and **26 percent** of our respondents spend for housing. Only **1 percent** of respondent use few amount in saving

Recommendations: -

Below are a few recommendations, stemming from our experiences and understanding:

- **Fixed date of payments**
- **Opening of extension counters of banks and post offices**
- **Computerized passbook entries**
- **Illiteracy and its discontents**
- **Monitoring**
- **Increase amount**

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