Summer Training at
Save The Children, Rajasthan
(April 3 to June 2, 2017)

Short Study on Eligibility, Challenges, And Impact of Widow Pension Scheme in Dungarpur (District) Rajasthan

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Under the guidance of
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MBA Rural Management
2016-2018

School of Development Studies
The IIHMR University, Jaipur
2017

INSTITUTE OF HEALTH
MANAGEMENT RESEARCH
(WHO Collaborating Centre for District Health System Based on Primary Health Care)

IIHMR UNIVERSITY

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Kritika Nehra student of MBA Rural Management from The IIHMR University, Jaipur has undergone summer training, in Save the children on eligibility, challenges and impact of Widow Pension in Dungarpur, Rajasthan from 3rd April, 2017 to 2nd June, 2017.

The Candidate has successfully carried out the study designated to her during summer training and her approach to the study has been sincere and analytical.
The summer training is in fulfillment of the course requirements.

I wish her all success in all her future endeavors.

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TO WHOMSOEVER IT MAY CONCERN

This is to certify that **Ms. Kritika Nehra,** a student of MBA in Rural Management, IIHMR **(Indian Institute of health management research university), Jaipur** has successfully completed 02 (Two) months (From 4th April 2017 to 25th May, 2017) long Summer training / internship programme at Save the Children's Dungarpur project office. During the period of internship programme with us his / her performance found satisfactory.

We wish her every success in life.

For, Save the Children

Authorized Signatory

(Sanjay Sharma - General Manager)

SAVE THE CHILDREN ★ JAIPUR ★

Dated: 19/06/2017

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ACKNOWLEDGEMENT

I have taken efforts in this project. However, it would not have been possible without the kind support and help of many individuals and organizations. I would like to extend my sincere thanks to all of them.

I am highly indebted to **Mr. Harish Chanderiya** for his guidance and constant supervision as well as for providing necessary information regarding the project & also for their support in completing the project.

I would like to express my gratitude towards my parents & member of Save the Children Organisation for their kind co-operation and encouragement which help me in completion of this project.

I express my sincere thanks to my project guide, **Mr. Chetan Choithani (**Assistant Professor), for guiding me right from the inception till the successful completion of the project. I sincerely acknowledge him for extending their valuable guidance, support for literature, critical reviews of project and the report and all the moral support he had provided to me with all stages of this project.

I would like to thank **THE IIHMR UNIVERSITY** for giving me an opportunity to work on a project.

I would also like to thank all my faculties, for their help and cooperation throughout the project

Kritika Nehra

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Social Pensions: An Introduction

Social Pensions are meant to enable individuals in leading a life of dignity with the provision of some basic levels of security and comfort. While economic security is a prime objective for most people, it becomes a pressing matter for the elderly as most have crossed over to a phase where they are considered, or have become, unemployable. This setback for income generation places them in a category of the population on whom the impact of social and economic changes tends to be particularly harsh.

In a country like India, struggling to come to terms with its multiple social, political and systemic failures on a range of critical issues, the question of pensions, as an issue, lacks urgency and sustained focus, even today. The call for reform on the issue of pensions has brought about an array of conflicting opinions and perspectives. The so called 'second generation economic reform', as far as the issue of pensions is concerned, can be traced to the year 1998, under the then Ministry of Welfare, now renamed, the Ministry of Social Justice and Empowerment.

At a time that saw dramatic economic changes, its implications on social conditions and family relationships was inevitable. The National Old Age Pensions (NOAP) Scheme was set up in 1995, as one component of the National Social Assistance Programme (NSAP), to address these changes. The NSAP was transferred to the State Plan from 2002-03. This effectively means that the State Governments handle identification of beneficiaries, sanction of pensions and disbursement.

NOAPS was renamed Indira Gandhi National Old Age Pension Scheme (IGNOAPS), officially launched in November 2007 by the Ministry of Rural Development. This scheme pays a diminutive Rs. 200 per month to a destitute person above the age of 60 years and up to 79 years of age, belonging to a Below Poverty Line (BPL) household. To a beneficiary who is 80 years old and above, Rs. 500 is paid per month. The State Governments have the option of contributing over and above this amount.

Under the Indira Gandhi National Widow Pension Scheme (IGNWPS), which came into effect officially in February 2009, a beneficiary between the age group of 40-59 years gets a pension of Rs. 200 per month. In both cases, the respective State Governments can match this figure with an equal amount, so that the beneficiary has a safety net of at least Rs. 400 per month. A quick glance over the figures mentioned above should dispel any doubts about the strength of the pension system in the country.

While a hike in pension figures is still being considered at the centre (linking it with the inflation index), one can perhaps comprehend the condition better by analysing the impact of these schemes on relations of power

at its extremities. There is a need to remind oneself of the fact that pension disbursals are also quite gendered. Women, including younger widows, are known to have lesser financial independence and a restricted voice in various decision-making processes. In such a scenario, extending and strengthening the pensions has the potential of altering certain tricky circumstances of their personal lives, or even facilitate the development of an independent streak.

INTRODUCTION OF TOPIC: -

The title of project is **"A short study on eligibility, challenges and impact of WIDOW PENSION SCHEME In Dungarpur (district) Rajasthan"**

Widowhood is defined as the status of an individual who was legally married to someone who subsequently died. As per the 2011 census, there are 5.6 crore widowed persons in India. Women outnumber men accounting for nearly 78% of total widowed population. Between 2001 and 2011, 89.71 lakh widowed persons were added.

Several factors may explain the imbalanced gender ratio among the widowed. Firstly, women experience greater longevity than men. The life expectancy in India has increased from 62.3 years for males and 63.9 years for females in 2001-2005 to 67.3 years and 69.6 years respectively in 2011-2015. Secondly, wives are generally younger than their husbands, a fact that increases their probability of surviving their spouses even without the differences in longevity.

The widows, as per Census data, can be seen from the age-group perspective also. 0.45% of the total widows are the Child Widows in the age group of 10-19 years. 9.0% are in the age group of 20-39 years, 32% in the age group of 40-59 years and 58% are above 60 years. Widows in different age groups face specific challenges pertaining to loss of adolescence, access to employment, skill development, property rights, shelter, access to healthcare etc. Further, it is indeed a matter of concern that we still have 1.94 lakh child widows despite the Prohibition of Child Marriage Act, 2006(press information of bureau government of India; A Ray of hope of widow by M.K Arora)

- Widow scheme has some criteria these are: -

  Death certificate and when she applies in central govt she should be in category of BPL

- Widow scheme has some benefits to get: -

  By Central govt sponsors 40 to 59 age widow women get Rs500.

By State govt sponsors to any age of widow women get Rs500.

Along with the increasing number of widows, the attitude to widowhood is changing. The suppression of widow in the name of widowhood is gradually vanishing and widows are taking up jobs, attending functions and ceremonies and getting mainstreamed in the society. However, there are pockets in the country where entering widowhood still remains painful and humiliating to women than to a widower because of the discrimination, ritual sanctions of the society against widows. Widows in some areas still have limited freedom to marry, have insecure property rights, experience social restrictions on living arrangements, have restricted employment opportunities and lack of social support. There is little understanding of the problems they face and the general schemes are not enough to cater to their problems and improve their condition. Further there is lack of data regarding their economic conditions to identification of the most vulnerable and marginalized groups among widows. While the census enumerates widows, credible analytical studies on status of widows and challenges faced by them in accessing social protection and other empowerment provisions are not available. In the absence of any other data, the present analysis is based upon the Census data (which is demographic in nature), existing government schemes and programmes for widows, and legislative interventions.

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. Under MNREGA, special provisions have been made to identify widowed women who can then qualify as a household so that they are provided 100 days of work the death.

The Union Ministry of Women and Child Development has been giving emphasis to the issues related to widows for the last two years. One major issue faced by the widow is that after the death of her husband, she should run from pillar to post to get her entitlements which often get delayed shows as she is unable to prove that her husband has died. Accordingly, the Ministry has undertaken a special drive with the state governments to ensure that the name of the widow is mandatorily mentioned in the death certificate of a man.

Keeping in view such circumstances, a new shelter home for widows is being established in Vrindavan, Uttar Pradesh which will have facilities for 1000 widows. This will be the largest ever Home for widows established or funded by the Government. It will be a Home with a difference since here widows will be able to learn and get skill development to enable them to use their time productively. The shelter home will give a new life to widows.

The recently announced Draft National Policy for Women places special emphasis on widows as a special category that needs assistance, care and protection. The new policy will also bring about convergence on the issues of widows with single women as these cannot be addressed in isolation without referring to the issues concerning the broad category of single women which includes widowed, divorced, separated or never married. This will enable special attention to be given on the larger issue of vulnerability, both socio-economic, physical and psychological which single women including widows should face.

However, there are certain challenges that require constant attention of the government. Effective implementation of Maintenance and Welfare of Parents and Senior Citizens Act, 2007 can automatically ensure a safety net of family care for widows. Universal coverage of pension for widows can bring sustenance and respectability for widows. It is important to encourage and incentivize couples to include the name of the wife into the title of her husband's land and property. This will be a protection for widows after death of her husband. There is a need to provide age relaxation for widows to sit for competitive exams for government and PSU jobs.

Since the enactment of Hindu Widows Remarriage Act in 1856, there has been a definite change in the status of women. But there is a clear-cut need to shift the policy framework from a welfare approach to that of empowerment to change the lives of widows in this country permanently.

The widow pension scheme has 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. Currently, under the widow pension scheme, an eligible widow is entitled to receive Rs. 200 per month. Till 1999, an amount of Rs. 125 used to be provided per poor widow per month. In 2005-06 the government decided to distribute 10 kgs of wheat per widow per month at free of cost, since they thought that an amount of Rs. 200 was not enough for a widow to maintain her subsistence level (in case of non-availability of wheat in the Ration Department for certain month/s, the government was supposed to distribute 7 kgs of rice per widow per month). Ultimately, however, this plan was not implemented due to lack of coordination between the Food Corporation of India, the Rajasthan government, and the national government. Rajasthan then decided to increase the pension amount to approximately Rs. 50 beginning in 2006-07. The woman who has been widowed is eligible to apply for pension. There is no age bar in applying but there are two restrictions. One, the 3 widow should have less than 11 bigha of unirrigated land, or 5½ bigha of irrigated land. The second restriction is that the widow must not have son/s of more than 18 years old. The first restriction carries some logic, although occupying land does not necessarily mean that the owner has the means, or can afford, to cultivate it. The second restriction is completely illogical. There is no guarantee that all adult sons will be able to find employment and support their widowed mothers, and many sons that have jobs are reluctant to support their mothers, especially when the sons are married. This is a complicated issue and the problems related to this issue may be viewed from manifold angles. It is true that the Indian value norms support the view that if a man dies earlier than his wife, the responsibility of supporting his widow passes to his matured sons. But things are not as easy as it is projected through the so-called value-myth. A case from Durgapur sixty-eight-year-old widow who lived alone: In this case, she has one son and his wife take all decisions.

Meera Rao was married at sixteen and widowed at 20age. Her married son, live separate with his wife but his sons live with her mother Meera. Meera's son (Heera) mentally disturbed but his daughter in law (Shanti) done all agricultural work but she never gave anything to meera. They have 5-hectare land for agricultural. This type of case shows that widow faces more challenges emotionally, mentally, financially and so on. This is the reality which find out during the study.

There is another problem too. If a boy of less than 18 years old loses his father and is supposed to support his widowed mother after some years (i.e. after reaching adulthood), does he have access to proper training or education in his boyhood that might enable him to get a job and take family (economic) responsibilities after he is 18? Usually after the death of fathers, young children suffer hardships along with their widowed mothers who are to face many of the injustices and disadvantages like lack of support, disinheritance, insecure income etc. This often means that the ability of sons, once they mature, to support their widowed mother does not sufficiently develop due to lack of resources and education.

- **Assistance Scheme for Marriage of Widows' Daughters**

In 1997-98 a scheme has started in the state under which poor widows (who have no other earning member in the family) are eligible to get an amount of Rs. 10,000 as assistance for each of their daughters' marriage (eligibility applies up to two daughters who, however, are not less than 18 years old). Initially, the amount provided was Rs. 5000 per marriage, but the amount has been elevated to Rs. 10,000 by an order dated 21 June 2003.

INTRODUCTION OF THE ORGANISATION

If we all donate in various funds, the overall impact will be deflated. If we donate in ONE FUND, the impact will be multiplied.

We are one of India's biggest NGOs. Established in 1919, and present in 120 countries, we are one of the most influential, organised, well- networked, resourceful and impactful NGOs. Our core is our programmes, whether it is the remotest corners of the country or the most disaster-torn or dangerous areas or slums in metros, we do whatever it takes to help children shine in life. Save the Children works for providing equality, equal education, equal nutrition, equal health, equal opportunities, gender equality, and life-saving humanitarian situations and relief during natural disasters to the most deprived children of India. Our work in the areas of Child Education, Health & Nutrition, Child Protection and Humanitarian Response & Disaster Risk Reduction has benefitted lakhs of children in India. Last year alone we reached 14.24 lakh children through our programmes. We are at the forefront of protecting children whenever disasters strike. Our work involves creating inclusive learning environments in schools so that the most marginalised children can reach school and get quality education. Going by the philosophy of "No Child Born to Die", we work to end rampant deaths of children under 5 years of age in India. Another part of our work revolves around providing protection to children vulnerable to different social and physical threats. In all this, we ensure that we put children first in everything we do and champion their rights all along. Save the Children's s association with India is more than 80 years old when our founder Eglantyne Jebb drafted the 'Declaration of the Rights of the Child' in 1922 which was signed by Mahatma Gandhi in 1931. It was Jebb's vision which was eventually formalised as the United Nations Convention on the Rights of the Child (UNCRC) in 1989.One of our core focuses apart from working on the ground is Advocacy and influencing policy.
Save the Children spends funds collected where it is most needed, by spending in programmes across India that help improve the health and education situation of children as well as take them out of child labour, child marriage, child pregnancies, abuse and emergency situations.

We believe that if there is one fund in which Indians should donate, it is Save the Children. Save the Children has a strong base of over 115000 individual supporters who donate money; it has 35 corporate and 38 Institutional supporters. But there remains a huge gap between funds required and funds available, therefore we urge you do donate whatever you can. More donations mean, a better future for more children and thereby a better future for India. Below are some markers of the current situation that we are fighting.

Save the Children is registered as 'Bal Raksha Bharat' in India under the Societies Registration Act, 1860. All donations made to Save the Children are tax exempted under section 80G of the Income Tax Act, 1961.

Our work in the areas

1. Child Education
2. Health & Nutrition
3. Child Protection and Humanitarian Response
4. Disaster Risk Reduction

1. Health & Nutrition: **We provide robust health and nutrition benefits to the children coming from the most marginalised communities.**

2. Education: **We help children with limited means get access to quality education, with a focus on street children and girls.**

3. Child protection: **All children have the right to a healthy, happy and fulfilling life. Donate Money & Support Charity to Keep children safe & free from harm. You can also donate online to support a Child Protection Programme.**
4. **Disaster Risk Reduction :** Children can't wait for help in the times of crisis. We work to help children move past the trauma of a disaster and rebuild their lives.

Slogan

"We save children's lives. We fight for their rights. We help them fulfill their potential."

Our Vision

A world in which every child attains the right to survival, protection, development and participation.

Our Mission

To inspire breakthroughs in the way the world treats children and to achieve immediate and lasting change in their lives.

Our Values

Accountability
We take personal responsibility for using our resources efficiently, achieving measurable results, and being accountable to supporters, partners and, most of all, children.

Ambition
We are demanding of ourselves and our colleagues, set high goals and are committed to improving the quality of everything we do for children.

Collaboration
We respect and value each other, thrive on our diversity, and work with partners to leverage our global strength in making a difference for children.

Creativity
We are open to new ideas, embrace change, and take disciplined risks to develop sustainable solutions for and with children.

Integrity
We aspire to live to the highest standards of personal honesty and behaviour; we never compromise our reputation and always act in the best interests of children.

CHILD RIGHTS

There are four broad classifications of these rights. These four categories cover all civil, political, social, economic and cultural rights of every child.

- **Right to Survival:** A child's right to survival begins before a child is born. According to Government of India, a child life begins after twenty weeks of conception. Hence the right to survival is inclusive of the child rights to be born, right to minimum standards of food, shelter and clothing, and the right to live with dignity.
- **Right to Protection:** A child has the right to be protected from neglect, exploitation and abuse at home, and elsewhere.
- **Right to Participation:** A child has a right to participate in any decision making that involves him/her directly or indirectly. There are varying degrees of participation as per the age and maturity of the child.
- **Right to Development:** Children have the right to all forms of development: Emotional, Mental and Physical. Emotional development is fulfilled by proper care and love of a support system, mental development through education and learning and physical development through recreation, play and nutrition.

REVIEW OF LITERATURE

Jamunna, Ramamurti (1988) reveal that widowhood has meaning only in a psychological and social context in which it occurs. Social mores and norms of Hindu welfare have relegated the widow virtually to a hell on earth. If there is anything that a woman abhors in her life it is the loss of her spouse and becoming a widow. In fact, all blessings given to a married woman invariably contain the phrase “Dheergayushu” is useless if you are not a sumangali. So, strong is the prejudice in favor of “Sumangali” and against “Amangali”. In the ultimate sense, what matters is the state of mind. If one thinks of herself as a widow with all its associated paraphernalia, she is only doomed to depression. If on the other hand, she considers herself as a person with her own individual identity, she becomes “a woman of conviction” and self-esteem. The sacred texts have encouraged woman predeceasing the husband and if not, through sati, where she seeks to end her life along with her spouse. Therefore, living the life of a widow brim with woes and worries.

Chakravarty (2001) have stated as the incidence of widowhood increases with advancing age for women, their vulnerability to the changes in future has become a matter of serious concern in view of the severe problems faced by them throughout their lives. The important vulnerability parameters for the female elderly have been identified in factors such as their residence, inheritance, economic condition, employment, and health status, access to health care services, care giving and social security measures. Considering the increasing number of the female elderly and the larger proportion of widows, research development on their aging issues have been retarded, especially in emphasizing their specific needs and problems which require different measures and periodic interventions for improving the life of elderly women.

Raju (2002) explores older widows are the most vulnerable groups needing special attention. Other vulnerable groups are the aged men and women who are disabled, frail, destitute and orphan, those who still try and work in the unorganized sector like landless agricultural workers, small and marginal farmers, artisans in the informal sector, unskilled laborers, on daily casual or contract basis, migrant laborers, informal self-employed or wage workers in urban sector, and domestic workers. The aged who are destitute and orphan, naturally face myriad of problems due to poor socio-economic conditions that ultimately results in mental stress and depression. Thus, there is a need to study the socio-psychological and economic conditions of the old age pensioners.

A Global Perspective on Pensions

South Africa has a system of non-contributory old age pensions, or the Old Age Grant, which is income based, and that has evolved into a poverty alleviation programme targeting not just older citizens but also the younger generation in a vulnerable economic and social position aggravated by the HIV-AIDS epidemic. South African Social Security Agency (SASSA) has made significant changes in the lives it comes to effect.

New Zealand also has a means tested old age pension for people who are 65 years and older, the beginnings of which can be traced to a period as early as 1898. Its 1911 Widow's Pension has also expanded to the formulation of Working for Families programme, which amongst other things, comprises of paying a minimum family tax credit to working families to ensure they earn a minimum annual income after tax, as part of the effort to support people, "into work".

UK, having passed a number of legislations in the domain of pensions, is currently undergoing a contentious public debate, with proposals pending for a major overhaul of the system, aiming to simplify the system by getting rid of all the means-tested sections entirely, for all those retiring from April 2016. The plan is to provide a universal payment - of £144 a week at present prices - for all who reach their state pension age and have 35 years of National Insurance (NI) contributions. However, critics feel these new plans of making universal flat rate payments are not quite as simple as imagined, as many may be worse off following its implementation.

Brazil's pay-as-you-go system, spending 13% of its GDP on Pensions, more than any G7 member, except Italy, has received criticism from some quarters for being disproportionate with its needs, and straining its well-known Bolsa Familia programme.

USA's most important pension system of the government is the Social Security program, run by the Social Security Administration, providing full benefits to working people who retire and apply for benefits at age 65 or older (reduced benefits to those retiring and applying for benefits between the ages of 62 and 65). Despite being controlled by a federal agency, its resources come from employers and employees through payroll taxes. US workers are encouraged to start saving for their retirement under the '401k' plans by investing in equities, especially the shares of the company they work for.

Denmark's pension system consists of a combination of public basic pension scheme, a means-tested supplementary pension benefit and fully funded, mandatory private schemes, run by large funds rather than individual companies. However, this pension system has very little locked in shares, investing about 80% in bonds. This system has been rated the best in the world, according to the Melbourne Mercer Global Pension Index.

RESEARCH METHODOLOGY

Purpose of study

The main purpose of the study was to know the real condition of widow women in Dungarpur. Widow Pension is most vulnerable and very important to know role of widow in their family and society. It is a tribal area, there are many widow cases, and people do not have much knowledge about widow pension scheme, which started especially for vulnerable widow and how to utilize that money.

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.

AREA OF STUDY

The area for this study will be rural area of Dungarpur district (Rajasthan). Balvaniya, Pakharon, Uppergamiya, Venja (Gorada), Sasalpur (Amalifala), Padali (Jawali Ki Vata), Charwada (More Dungra) , Ganji (Oontiya), Ganji (Navaghara), Kakaradhara and Padali Gurjaswar villages will be identified villages for the study.

IMPORTANCE OF STUDY

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.

- Widow scheme has some criteria these are: -

Death certificate and when she applies in central govt she should be in category of BPL.

- Widow scheme has some benefits to get: -

By Central govt sponsors 40 to 59 age widow women get Rs500.

By State govt sponsors to any age of widow women get Rs500.

Document required for applying Widow Pension Scheme:

1. Aadhar card
2. BPL ration card
3. Bank details e.g. account number, account holder name, branch name, IFSC code, MICR code
4. Address proof e.g. certificate from residence authority
5. Death certificate of Husband
6. Age proof e.g. Voter ID

After this study, we will be able to understand how this scheme giving benefits to the widow women in the society and how they are improving their life as well.

Will get to know this is an appropriate and best source for development of her life and family like their own child.

Also, will get to know what are the major problems or challenges widow facing to get the benefit of scheme and what can be appropriate the solution.

Tools and Techniques of Data Collection

Only primary data were collected for the study. Information related to the operational guideline was taken from Save the Children as well as Internet. Information related to the widow had taken from field associate of save the children. The primary data was collected with the help of semi structured questionnaire. It is worth mentioning that only qualitative data were collected for this study.

This study is based on a scheme so there many stakeholder will be involved in this and will have to use different-2 tools and techniques for collection of data which are listed below.

1. Primary data collection (FGD, in depth interview) and questionnaire will be use a tool.
2. Secondary data collection (old reports, departments data, internet)

Research design

- **Strategy**: The overall strategy of research adopted in this study will be individual household level survey and case studies as per need.

1. **Target Population**: widow women's will be targeted stakeholder in study.

- **Universe**- All widow beneficiaries of Dungarpur district.
- **Sample**: 51 respondents (as per widow and their family member categories) will be interview in this study.

  Sampling method: Random and purposeful sampling will be done to identify the respondents

Findings: -

1) **Monthly amount:**

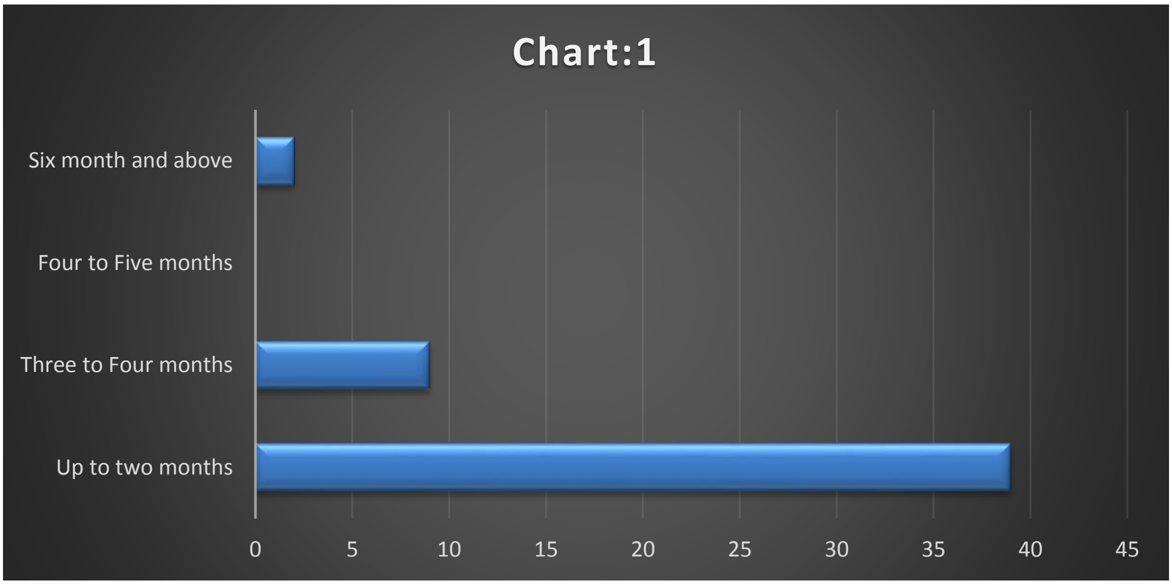

Table1:1 Time since Delivery of Last Pension

Months	Respondent	Percentage
Up to two months	39	78
Three to Four months	9	18
Four to Five months	0	0
Six months and above	2	4
Total	50	100

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.

2)Bank Issues: - In my observation I found, most of women not receive their pension on a fixed date. And during interview sessions I found they had to make more than one trip to collect their pension. And mostly banks are not well equipped, and agents not behave good and are uncooperative.

In discussion, it came out that because of geographical conditions pensioners took 4-5 hours to reach bank collect their pension and return to their home and they have expensive transport facilities which they cannot afford so frequently.

3)Age wise:

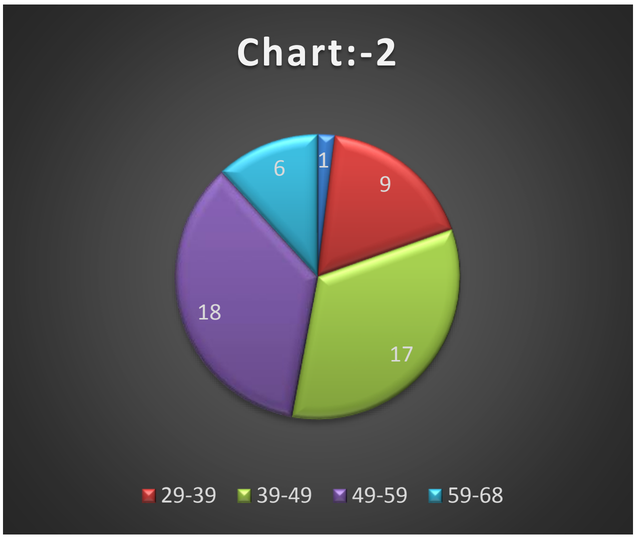

Table 2 : 1 Age group wise classification of respondents

Age group	Respondents	Percentage
19-29	1	2
29-39	9	18
39-49	17	33
49-59	18	35
59-68	6	12
Total	51	100

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.

Although some widows were found to be wage employment in unskilled work such as MNERGA, stone grinding, carrying bricks etc. in the work of road construction, building etc.

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.

4)Awareness regarding scheme: ***-84 percent*** of widow have knowledge about widow pension scheme. But only ***12 percent*** of widow knowledge to apply widow pension form. According to this data we can conclude that awareness was found but ***88 percent*** of widow did not know where to submit pension form because they mostly are illiterate.

5)Knowledge and Awareness about procedural form: -

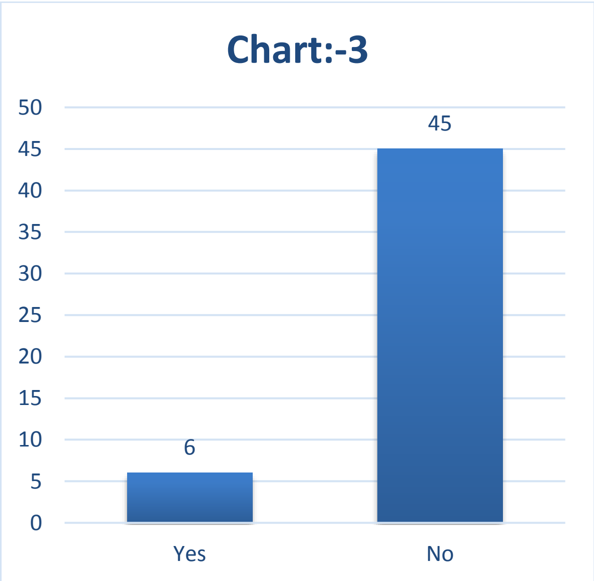

Table3:1 Knowledge of apply widow pension form

Frequency	Respondents	Percentage
Yes	6	12
No	45	88
Total	51	100

In table3:1 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.

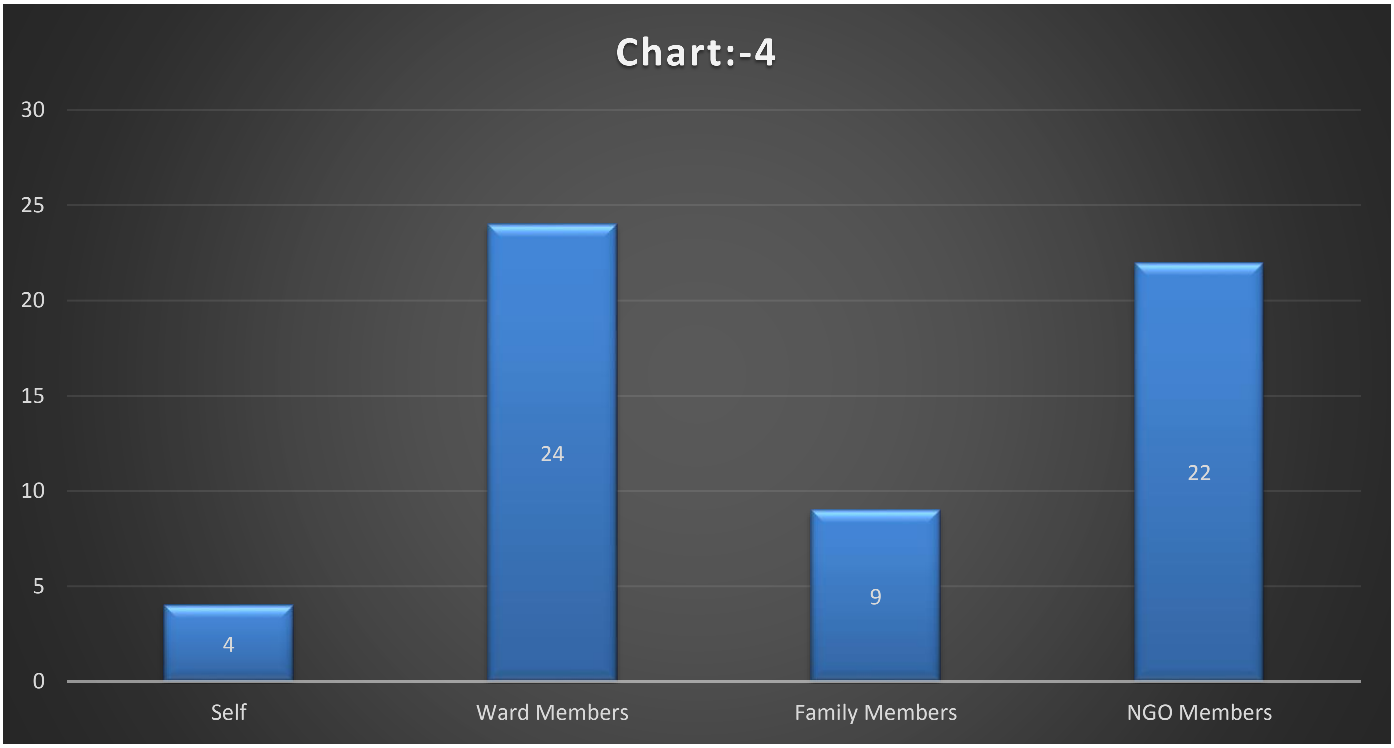

Table4:1 support facilitate in receiving the scheme form

Support in facilitate	Respondents	Percentage
Self	4	7
Ward Members	24	41
Family Members	9	15
NGO Members	22	37
Total	59	100

In table4:1 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.

6) Correlation between knowledge and support to receive the benefit: -

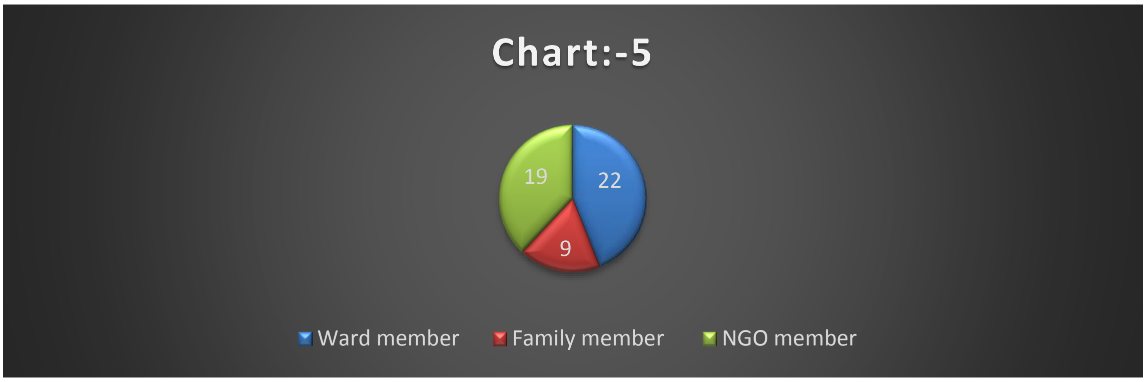

Table 3:1 and 4:1 **correlation between knowledge and support to receive the benefit.**

support in facilitate	respondents give B	Percentage
Ward member	22	44
Family member	9	18
NGO member	19	38
Total	50	100

Above figure and table reflect that 88 percent of respondent do not have knowledge to apply the scheme, out of this 44 percent respondents approach to ward members, Second highest no of 38 percent respondent approach to NGO members.

7)Satisfaction with pension amount: -

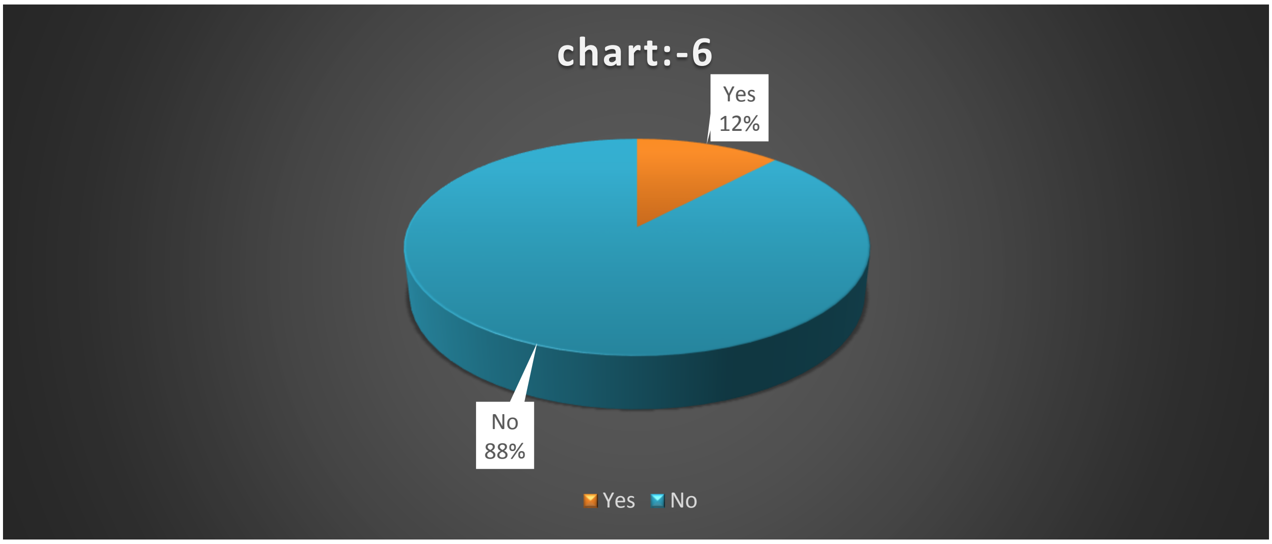

Table6:1Satisified with pension amount

Frequency	Respondent	Percentage
Yes	6	12
No	44	88
Total	50	100

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

8)Respect and Importance in the Family: -

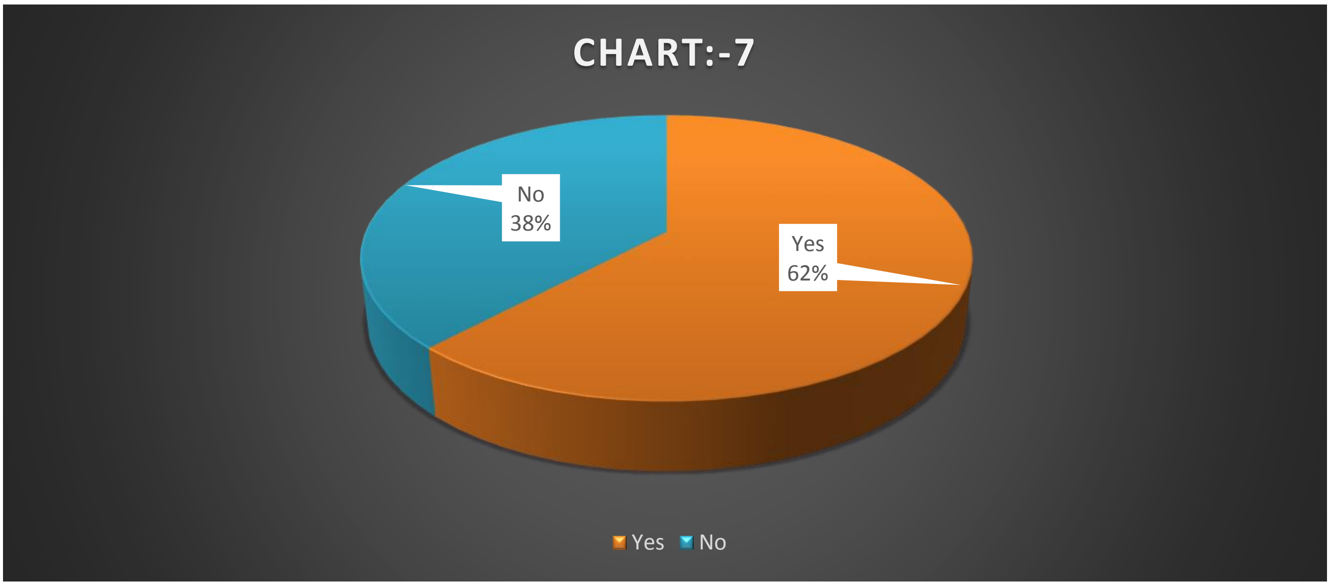

Table7:1 Feeling of respect and importance in the family and society

Frequency	Respondents	Percentage
Yes	31	62
No	19	38
Total	50	100

Pension is a kind of salary for the house so 31% of women get respect from their families as they are their earning son but the amount is very less so the remaining families does not find it satisfactory and does not respect widow. Families found widow as burden which they don't want to carry whole life.

9)Impact and Adequacy of Pension: -

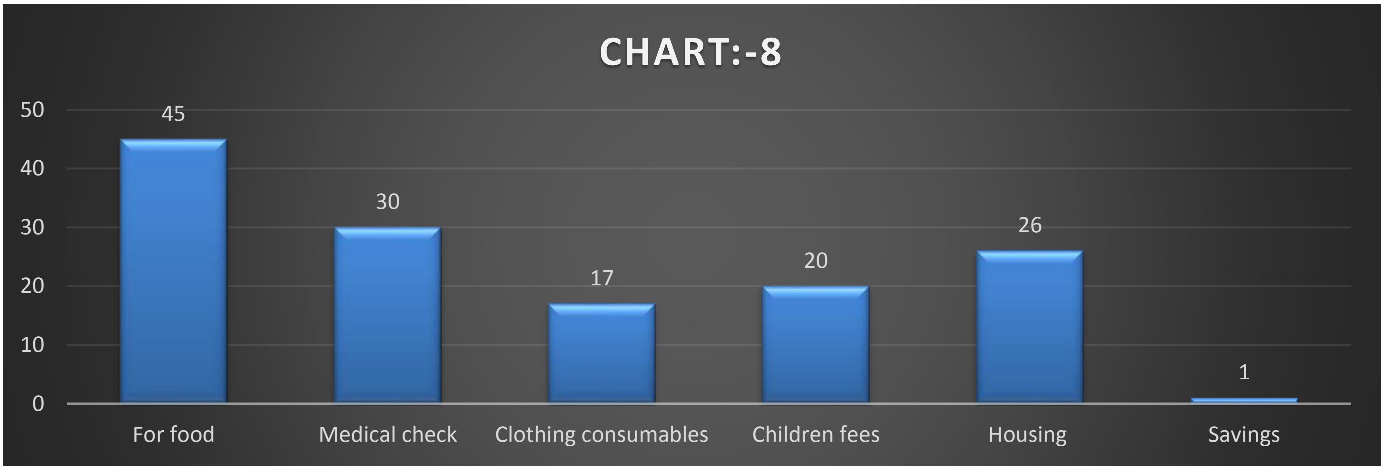

Table 8:1 utilisation of pension amount

Area	Respondents	Percentage
For food	45	32
Medical check	30	22
Clothing consumables	17	12
Children fees	20	14
Housing	26	19
Savings	1	1
Total	139	100

The pension is very important in the lives of beneficiaries as table shown below illustrate one in two respondents felt that it helped meet essential need such as food expenses, medical check and expenses for other need, while keeping them out of dept. or having depend on family members. 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 checkup and **26 percent** of our respondents spend for housing. Only **1 percent** of respondent use few amounts in saving

10)Suggestion find out during study: -

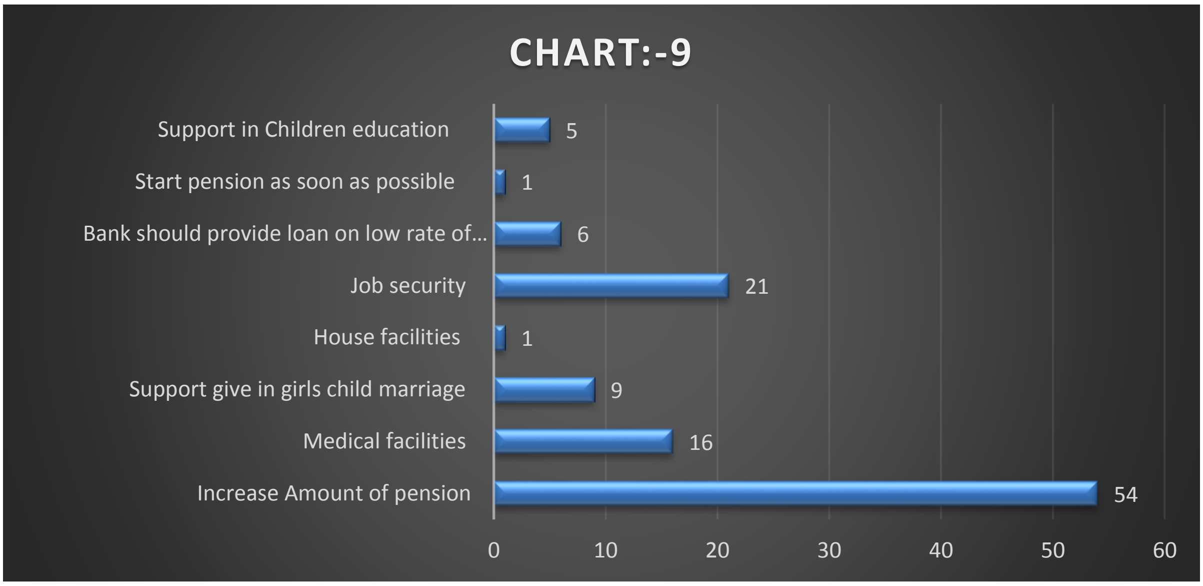

Table9:1Suggestions for design and implementation of scheme

Suggestions	Respondents	Percentage
Increase Amount of pension	54	48
Medical facilities	16	14
Support give in Girls child marriage	9	8
House facilities	1	1
Job security	21	19
Bank should provide loan on low rate of interest	6	5
Start pension as soon as possible	1	1
Support in Children education	5	4
Total	113	100

From table9:1 we can easily analyses that widow pension of Rs500 per widow per month is too little to meet the basis needs, **48 percent** of widow women gave suggestion to increase pension amount and **19 percent** widow want job security because they have no more option to earn so they want fix job which secure daily needs.

Positive Finding Trends from the data: -

(A)

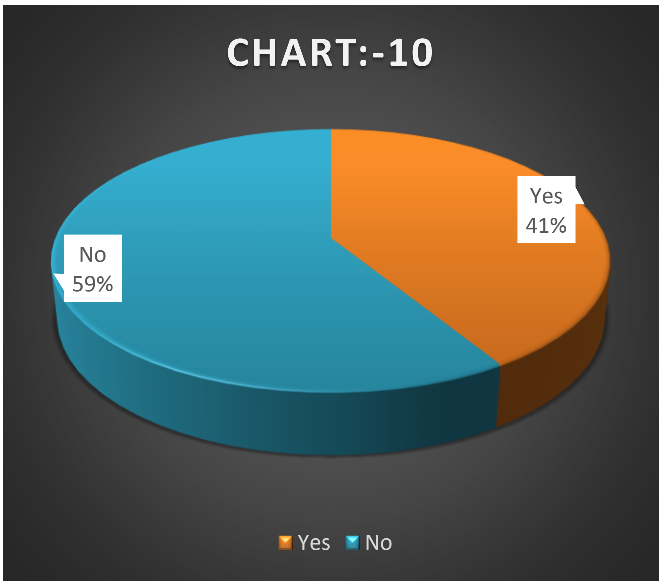

Table10:1Pay any addition amount to facilitating for application

Frequency	Respondent	Percentage
Yes	21	41
No	30	59
Total	51	100

57percent people never had to pay a bribe for getting their pension sanctioned. **41 percent** respondents pay a bribe to getting their pension sanctioned because these,41 percent people had not aware and they were helpless that time that why they paid bribe. (See above in table10:1)

(B)

Table11:1 Got pension amount in

Though	Respondents	Percentage
Bank	51	100
Cash	0	0
Total	51	100

we can easily examine from above table11:1 **100 percent** of the people are get pension amount in bank. But some people has not received pension payment monthly.

Recommendations: -

Though there are quite a few systemic dysfunctions in the delivery of social pensions, they can be resolved with some political will and imagination. Below are a few recommendations, stemming from our experiences and understanding:

- **Fixed date of payments**: There should be at least one day in the week, dedicated solely for pensioners, to avoid chaos and confusion on payment day. The Supreme Court has already passed orders directing payment of pensions to beneficiaries no later than the 7th of every month. Only in Odisha, is the monthly pension paid on the 15th of every month, without exception.

- **Opening of extension counters of banks and post offices**: This could be an effective way to improve delivery of pensions, considering the distance and time spent to collect pensions.

- **Door-step delivery:** For the extremely aged/infirm, something on the lines of either a business correspondent (BC) model or a home-delivery of pension by the postman can be implemented.

- **Computerized passbook entries**: These seem to be more effective in curbing cheating, and creating a more transparent mechanism than manual entries especially in the case of post offices.

 Illiteracy and its discontents: While no one understands how vital pensions are than pensioners themselves, it is striking how majority of our respondents were illiterate and its consequence was that most of them could not track their own pension payments (several irregular passbook entries, including some, which had never been updated). In acknowledgement of this point, self-help groups could be created, involving pensioners, focused on making them aware of working of banks and passbook entries through simple and basic techniques, so that they are empowered in demanding what is rightfully their own. This option could be explored by engaging local school teachers in orienting pensioners who are particularly vulnerable about what and how much they are entitled to, how to make sense of their passbooks and to bring pensioners on a common platform to discuss and debate matters peculiar to their circumstances.

Monitoring: - There should be some monitoring mechanism for widow pension form so widow could get updates about current status. There should be it system to update the beneficiaries of scheme sanction allocation budget etc. through mobile facility.

 Increase amount: Pension amount is not sufficient for them. 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.

CONCULSION: -

There are about 16 lakh widows in the state, but the Government has budgeted to provide widow pension to a little more than 2 lakh widows. Although all widows are not poor, a substantial number of them are living in destitute condition. Most of the widows are suffering from the lack of basic needs and a large proportion of widows are living outside of the safety net. State support through social securities might improve their quality of life. For them, state support is essential since due to lack of skill most of them are unable to find gainful employment. They also need to be provided with education and training, but initially what they urgently need is basic support for the sake of their survival as well as dignity. The widow pension of Rs.500 per widow per month is too little to meet the basic needs. This amount needs to be enhanced, and at the same time a much greater number of widows need to be covered with the safety net of social security. Providing the widows only with a BPL card will simply not improve their condition since several BPL facilities are not available at free of cost. They need both the BPL facilities and widow pension, among others.

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