

**OVERVIEW OF THE SOCIAL SECURITY SCHEMES FOR WIDOWS IN INDIA****Miss. Aditi Patwardhan**

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Email Id: [prin.ssymm@maharshikarve.org](mailto:prin.ssymm@maharshikarve.org)**Abstracts**

Since decades, women have been a major part of marginalised section in India. Women as a class have suffered a lot and still continue to suffer even in 21<sup>st</sup> century. Women in general have been covered by many government programmes, policies and initiatives in India. However, it can be observed that many such programmes have hardly recognised widows as a separate section. Widows are considered to be more vulnerable in a social environment as that of India. Hence, special affirmative actions are required for upliftment of widows in India. This paper aims to take overview of general status of women and widows in India. In addition to this, it discusses government initiatives for widows in India.

**Key Words:** Women Empowerment, Widows, Social Security Schemes

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**Introduction**

In India, women are considered to be a part of marginalised section. Since decades, women are denied of their basic rights. Preference for male child, lack of education and skill training, lack of awareness of basic rights, no decision making power are some of the peculiarities of women in Indian society. During Vedic period however, one can observe that the situation was very different to what we get to see today. Women enjoyed personal autonomy and were empowered individuals. In today's modernised world, we are still struggling to achieve women empowerment.

Considering gender construction of Indian society, women lag behind men on many aspects of their life. In fact, women are dependent on men for their livelihoods. Indian society and belief-system of people have been guided by elements of patriarchy. It has been many decades that women are given substandard status to their male counterparts. Firstly, women are made dependent on men in their family. They are denied access to job markets, other financial resources and social networking. Moreover, in the events such as of husband's death, women are held accountable for the misfortune. Rural India is riddled with superstitions and redundant mindset. Even in case of Urban areas, women are not able to find strong income opportunities which will help them cope up with the loss.

Even though women are neglected over the years, particularly the section of Widows is considered to be more vulnerable. Widowhood has always been a taboo in India. Traditionally as well many social customs made widows sacrifice their lives after husband's death. With globalisation, it was expected that people's mind set would be shifted too. Some sort of progress has been achieved. However, the stigma around widowhood is still intact.

### Review of Literature

1. **Reddy P A (2004)** in book '**Problems of Widows in India**' has made a compilation of different articles related to status of widows in India. The book throws light on different problems faced by Indian widows in their daily affairs. The perspective towards widowhood is important and it should change with changing times. Widows are one of the neglected sections in India. There is a need to take strong measures in order to uplift widows in India.
2. **Chandra, A. (2011)** in paper '**Vulnerability of widows in India: Need for inclusion**' has discussed about the general problems faced by widows in Indian society. This paper is based on secondary data. It shows the inter-state contrasting numbers of Widows in India. Paper concludes that specifically widows are more vulnerable in India. Hence, strong social security schemes are required for the elevation of their status.
3. **Wadley, S. (1995)** in article '**No longer a wife: Widows in rural north India** has discussed about the difference between privileges enjoyed by men and women in India. Women generally are dependent on men for their basic needs. They gain their access to social and economic resources through men's presence in their lives. Conditions of Widows is particularly gruesome as there is no significant male counterpart present in their lives. Society hardly pays any attention to the challenges faced by widows. There is dire need to take some concrete measures for widow welfare.
4. **Hazarika, D. (2011)** in paper **Women empowerment in India**  
**A brief discussion** has discussed the importance of promoting women's education for achieving empowerment of women in India. Women need economic power in order to stand on their feet. Violence against women should be stopped so that they will feel free to be active in public sector. Financial independence of women can be a game changer for women's empowerment.

### Objectives of the Study

1. To know status of women and widows in India.
2. To take overview of social security measures launched for Widows in India

### Methodology of the Study

This study is based on secondary data. Government websites, journal articles, book articles are used for this study.

### Importance of the Study

Widows in India have been oppressed since many decades. Among women, widows make a particularly vulnerable section in Indian society and economy. Strong social science researches about status of widows in India are hardly available. This paper tries to capture the attention towards status of widows and requirement of social research in regards to Widows in India.

### Widows in India

According to Indian Census Survey 2011, the total number of widows in various States are mentioned in the

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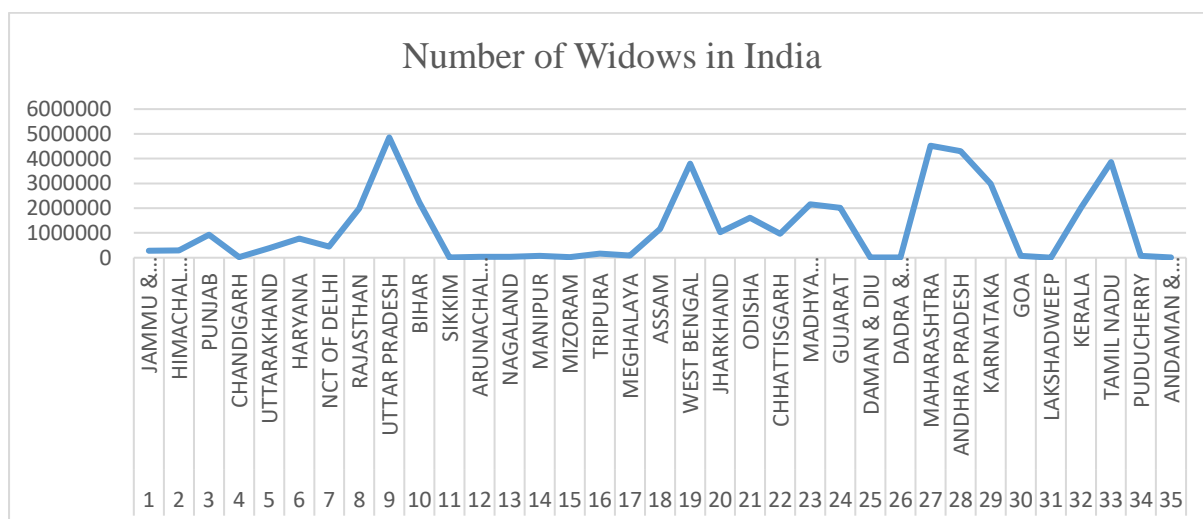
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following given table:

Sr. No.	States/UTs	No. of Widows
1	JAMMU & KASHMIR	283650
2	HIMACHAL PRADESH	293475
3	PUNJAB	928158
4	CHANDIGARH	24496
5	UTTARAKHAND	387215
6	HARYANA	773297
7	NCT OF DELHI	456613
8	RAJASTHAN	1983634
9	UTTAR PRADESH	4856188
10	BIHAR	2238793
11	SIKKIM	13717
12	ARUNACHAL PRADESH	31787
13	NAGALAND	39496
14	MANIPUR	77990
15	MIZORAM	28569
16	TRIPURA	164969
17	MEGHALAYA	84825
18	ASSAM	1156042
19	WEST BENGAL	3792184
20	JHARKHAND	1027878
21	ODISHA	1612627
22	CHHATTISGARH	973787
23	MADHYA PRADESH	2160609
24	GUJARAT	2015742
25	DAMAN & DIU	6816
26	DADRA & NAGAR HAVELI	7378
27	MAHARASHTRA	4520764
28	ANDHRA PRADESH	4297481

29	KARNATAKA	2989429
30	GOA	77935
31	LAKSHADWEEP	2448
32	KERALA	2010984
33	TAMIL NADU	3856398
34	PUDUCHERRY	73579
35	ANDAMAN & NICOBAR ISLANDS	12525
<b>INDIA</b>		<b>43261478</b>

Source: Census Survey of India, 2011



The above figure shows the number of Widows in States of India. According to the Census Survey data 2011, Uttar Pradesh has the highest number of Widows in India. Lakshadweep has the lowest number of Widows in India.

### Social Security measures launched for Widows in India

A number of social security schemes are being implemented by Government of India which addresses the common needs of widows. These schemes are implemented through states and union territories.

#### ➤ Widow-specific schemes are as follows:

#### I. Indira Gandhi National Widow Pension Scheme (IGNWPS)

This scheme was launched in February, 2009. The Ministry of Rural Development is implementing this particular scheme under which a pension scheme for widows as well as pension scheme for Elderly below poverty line are

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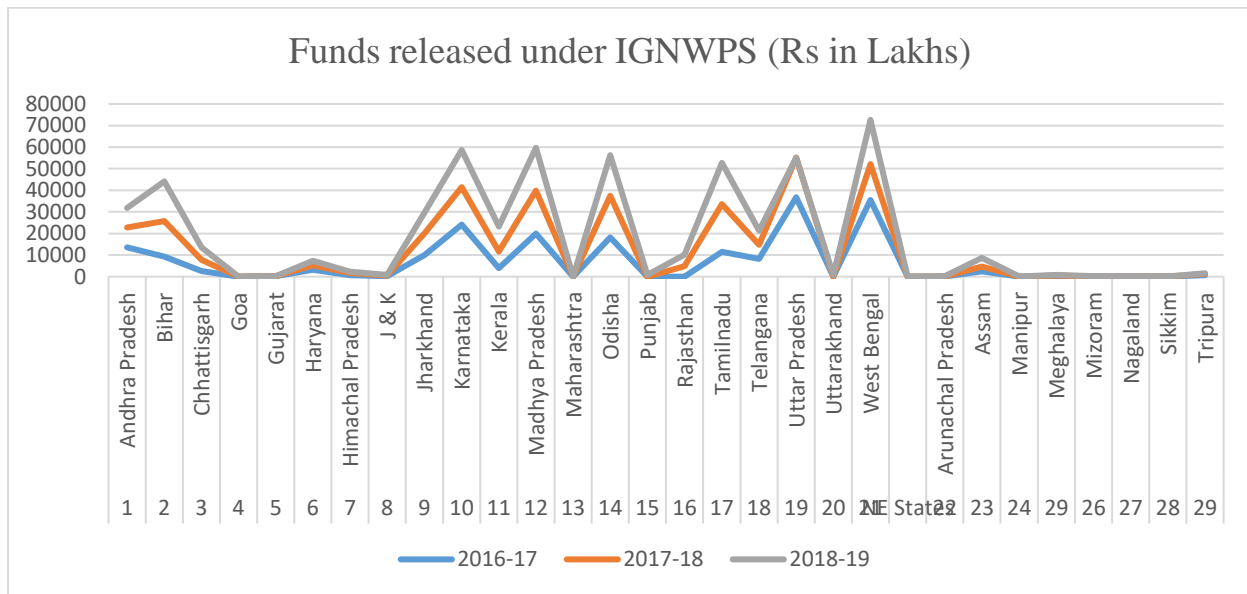
Operated Funds released to various states in India under IGNWPS are mentioned in the following table:

(Funds in Rs Lakhs)

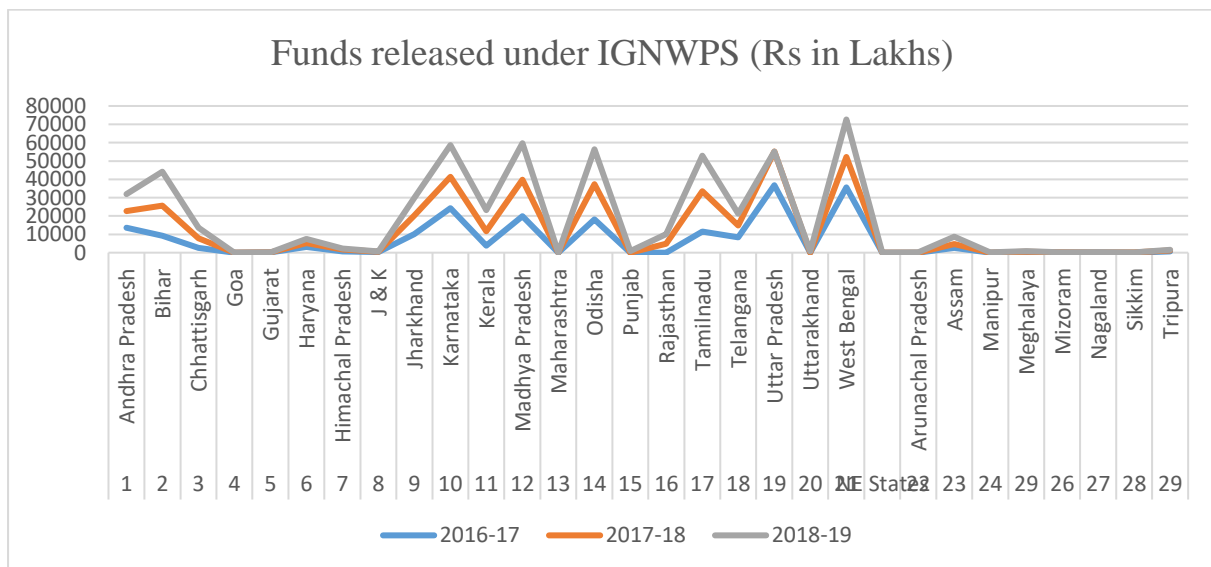
Sl. No.	States/UTs	2016-17	2017-18	2018-19
1	Andhra Pradesh	13654.95	9107.11	9107.1
2	Bihar	9293.49	16435.6	18386.38
3	Chhattisgarh	2674.02	5162.45	5771.33
4	Goa	0	0	0
5	Gujarat	232.64	0	0
6	Haryana	3178.62	2119.08	2119.08
7	Himachal Pradesh	666.66	999.99	666.66
8	J & K	251.3	248.72	259.75
9	Jharkhand	10089.76	10089.76	9619.04
10	Karnataka	24164.12	17255.66	17245.69
11	Kerala	3879.24	7758.48	11637.71
12	Madhya Pradesh	19890.16	19890.16	19890.16
13	Maharashtra	0	0	0
14	Odisha	18147.1	19253.04	18914.32
15	Punjab	0	0	870.52
16	Rajasthan	0	4872.32	5244.12
17	Tamilnadu	11507.73	22021.18	19269.92
18	Telangana	8302.19	6508.64	6508.65
19	Uttar Pradesh	36775.36	18387.68	0
20	Uttarakhand	0	0	687.17
21	West Bengal	35536	16640.17	20469.07
<b>NE States</b>				
22	Arunachal Pradesh	66.1	0	137.53
23	Assam	2529.4	2199.96	3935.61
24	Manipur	0	0	86.43
29	Meghalaya	294.01	245.21	245.03
26	Mizoram	71.38	71.38	71.38
27	Nagaland	51.76	68.97	163.82
28	Sikkim	36.01	54.22	15.2
29	Tripura	664.74	595.99	332.37
<b>Union Territories</b>				
30	A&N Islands	0	0	0
31	Chandigarh	0	0	0
32	D&N Haveli	0	0	0
33	Daman & Diu	0	0	0
34	NCT Delhi	1348.26	1348.26	1348.26

35	Lakshadweep	0	0	0
36	Puducherry	362.83	362.83	362.82

Source: Press Information Bureau, GOI, Ministry of Women and Child Development



The above figure shows the funds allocations under IGWPS for various states in India. West Bengal has received highest number of funds in year 2018-19.



The above figure shows funds allocation for Union territories. NCT Delhi has received highest amount of funds among all union territories.

**II. Home for Widows**

This has been set up at Vrindavan, UP with capacity of 100 inmates. It provides widows a safe, and secure place for stay with health services, nutritious food, legal and counselling services.

**III. Assistance for Vocational Training of widows of ex-Servicemen**

The Ministry of Defence provides financial assistance for vocational training of Widows of ex Servicemen, treatment of serious diseases of non-pensioner ex-Servicemen/Widows and daughter's marriage/widow's remarriage.

➤ **Schemes covering broader segment of Population of which widows are a part**

**i. The Mahila Shakti Kendra Scheme**

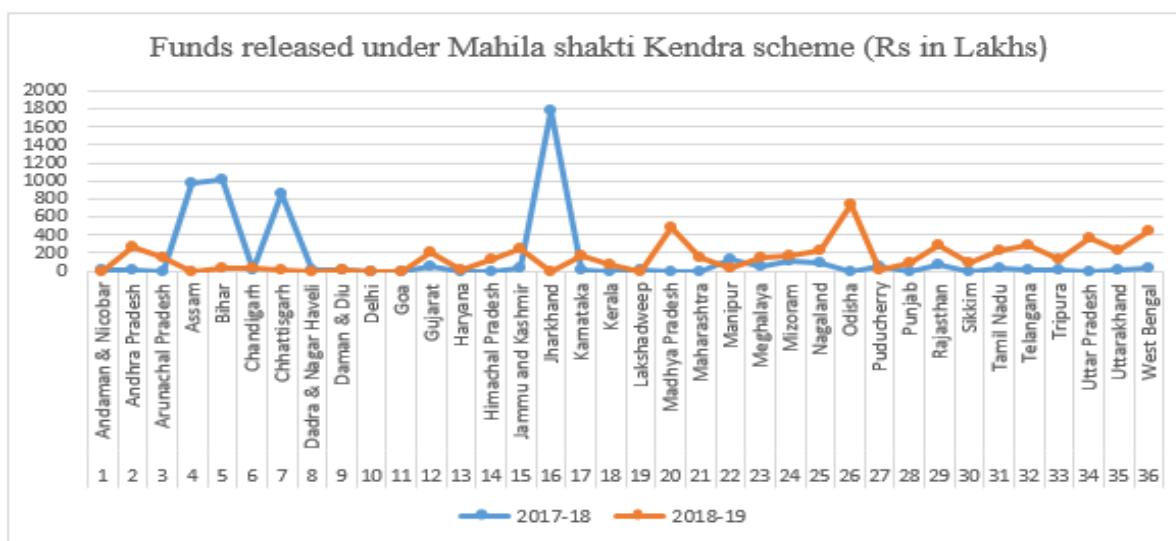
This scheme of Ministry of Women and Child Development aims to empower rural women through community participation and to create an environment in which they realize their full potential.

Funds released under Mahila Shakti Kendra are as follows (Rs in Lakhs):

SI. No.	Name of State/UT	2017-18	2018-19
1	Andaman & Nicobar	10.9	0
2	Andhra Pradesh	7.39	277.2
3	Arunachal Pradesh	0	151.35
4	Assam	980	0
5	Bihar	1022.2	25.83
6	Chandigarh	10.9	33.44
7	Chhattisgarh	863.19	7.28
8	Dadra & Nagar Haveli	10.9	0
9	Daman & Diu	10.9	6.15
10	Delhi	0	0
11	Goa	0	0
12	Gujarat	49.1	214.64
13	Haryana	0	6.91
14	Himachal Pradesh	0	137.45
15	Jammu and Kashmir	22.5	241.71
16	Jharkhand	1776.36	0
17	Karnataka	10.8	169.83
18	Kerala	0	74.26
19	Lakshadweep	10.9	0
20	Madhya Pradesh	0	479.02
21	Maharashtra	0	144.63
22	Manipur	137.34	33.21
23	Meghalaya	61.31	158.85
24	Mizoram	117.82	166.77
25	Nagaland	95.13	221.57
26	Odisha	0	737.95
27	Puducherry	54.06	9.18
28	Punjab	0	87.5
29	Rajasthan	74.9	278.24
30	Sikkim	0	99.85

31	Tamil Nadu	36.18	227.86
32	Telangana	13.2	288.62
33	Tripura	19.9	125.5
34	Uttar Pradesh	0	362.13
35	Uttarakhand	18.89	226.14
36	West Bengal	24.37	453.62

Source: Press Information Bureau, GOI, Ministry of Women and Child Development



It can be seen, that particularly for this scheme, Jharkhand has received highest amount of funds in 2017-18. However, has not received any funds in 2018-19.

#### i. Swadhar Greh Scheme

The Ministry of Women and Child Development implements SwadharGreh Scheme which envisions a supportive institutional framework for women victims of difficult circumstances so that they could lead their life with dignity and conviction.

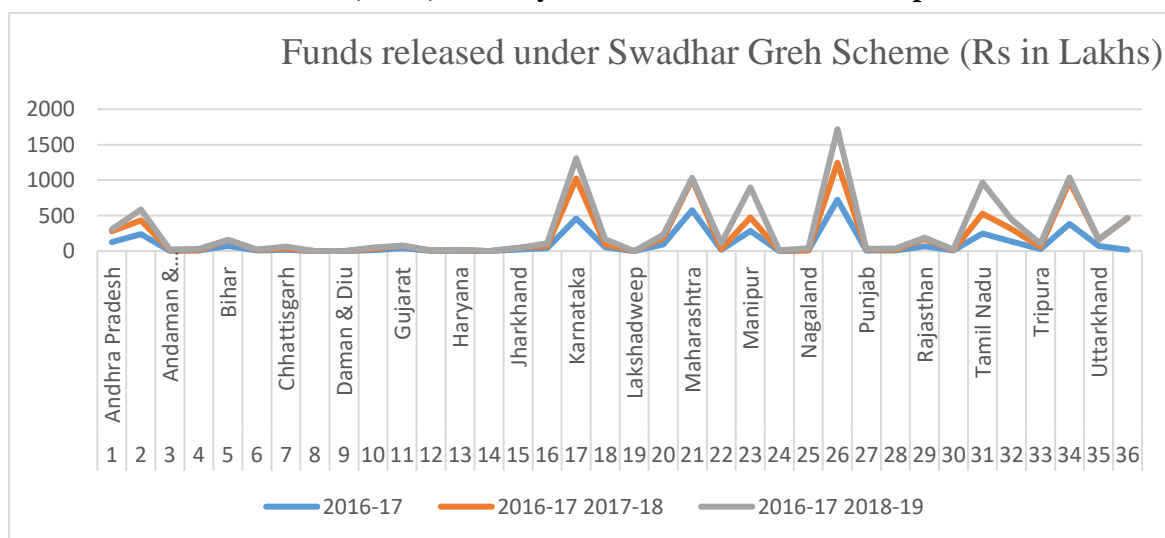
Funds released under SwadharGreh Scheme are as follows (Rs in Lakhs):

S. No.	Name of States	2016-17	2017-18	2018-19
1	Andhra Pradesh	124.47	156.61	27.65
2	Assam	237.56	197.03	152.6
3	Andaman & Nicobar Island	4.4	9.01	7.27
4	Arunachal Pradesh	6.54	8.11	18.05
5	Bihar	69.79	86.54	0
6	Chandigarh	7.27	9.01	6.64
7	Chhattisgarh	17.44	16.22	30.24
8	Dadra & Nagar Haveli	0	0	0
9	Daman & Diu	0	0	0
10	Delhi	14	18.02	16.1



11	Gujarat	40.5	37.86	0
12	Goa	4.36	5.4	0
13	Haryana	4.36	9.77	3.39
14	Himachal Pradesh	0	0	0
15	Jharkhand	24.41	18.32	0
16	Jammu & Kashmir	40	32.45	36.2
17	Karnataka	461.95	560.73	285.03
18	Kerala	52.36	43.27	69.59
19	Lakshadweep	0	0	0
20	Madhya Pradesh	95.91	89.99	46.09
21	Maharashtra	576.88	438.36	19.7
22	Mizoram	16.72	16.22	81.08
23	Manipur	284.07	189.83	424.3
24	Meghalaya	0	8.72	0
25	Nagaland	6.54	8.11	25.69
26	Odisha	723.85	521.43	473.33
27	Punjab	10.52	10.81	8
28	Puducherry	7.27	9.01	20.06
29	Rajasthan	68.4	102.98	18.94
30	Sikkim	6.54	8.11	6.72
31	Tamil Nadu	247.22	280.07	438.87
32	Telangana	134.61	177.88	133.91
33	Tripura	26.17	32.45	46.23
34	Uttar Pradesh	383.43	598.1	55.46
35	Uttarkhand	69.93	92.33	0
36	West Bengal	18.37	448.35	1.56

Source: Press Information Bureau, GOI, Ministry of Women and Child Development



Under this scheme, Odisha has received highest number of funds in 2018-19.

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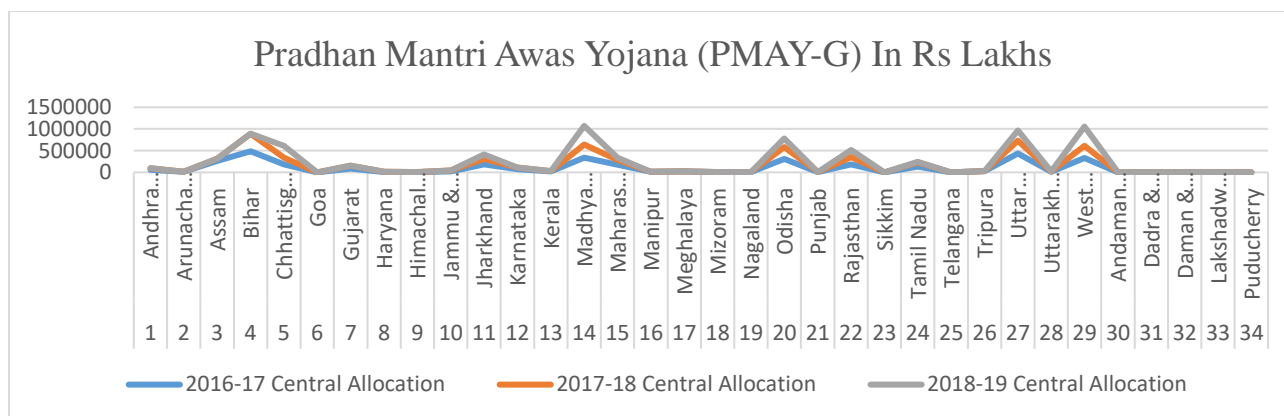
**i. Prime Minister Awas yojana (PMAY-G)**

This scheme aims at providing affordable housing for Women. It is run by Ministry of Rural Development and Ministry of Housing and Urban Affairs.

Funds released under Prime minister Awas Yojana (PMAY-G) are as follows (Rs in Lakhs)

S.No.	State	2016-17	2017-18	2018-19
1	Andhra Pradesh	21712.8	35192.9	18605.4
2	Arunachal Pradesh	5412.3	1210.97	0
3	Assam	132198	166962	24408.4
4	Bihar	211427	60257.1	444932
5	Chhattisgarh	83815.9	262507	263695
6	Goa	284.79	0	
7	Gujarat	36527.4	53264.2	68219.9
8	Haryana	7414.46	2153.84	2839.56
9	Himachal Pradesh	3253.82	5087.88	1468.94
10	Jammu & Kashmir	8033.01	4982.11	22683.1
11	Jharkhand	79630.1	162630	173352
12	Karnataka	27864	59304.6	18822.5
13	Kerala	10049.4	2140.78	0
14	Madhya Pradesh	170115	487627	425043
15	Maharashtra	73566	110208	113553
16	Manipur	5767.41	5855.3	429.98
17	Meghalaya	8078.23	4273.76	12621.2
18	Mizoram	2482.99	644.25	2923.83
19	Nagaland	4676.22	832.99	0
20	Odisha	149453	312406	329032
21	Punjab	7559.1	1602.06	0
22	Rajasthan	87153.1	189566	234013
23	Sikkim	1190.61	0	0
24	Tamil Nadu	69059.8	84848.6	50279.8
25	Telangana	14263.3	4815.53	0
26	Tripura	13455.5	18316.5	765.98
27	Uttar Pradesh	223980	494806	277586
28	Uttarakhand	7484.09	1381.4	9598.3
29	West Bengal	139364	455666	437285
30	Andaman and Nicobar	196.37	33.07	0
31	Dadra & Nagar Haveli	282.83	330.88	946.97
32	Daman & Diu	49.88	8.74	0
33	Lakshadweep	-	70.92	0
34	Puducherry	0	0	0

Source: Press Information Bureau, GOI, Ministry of Women and Child Development

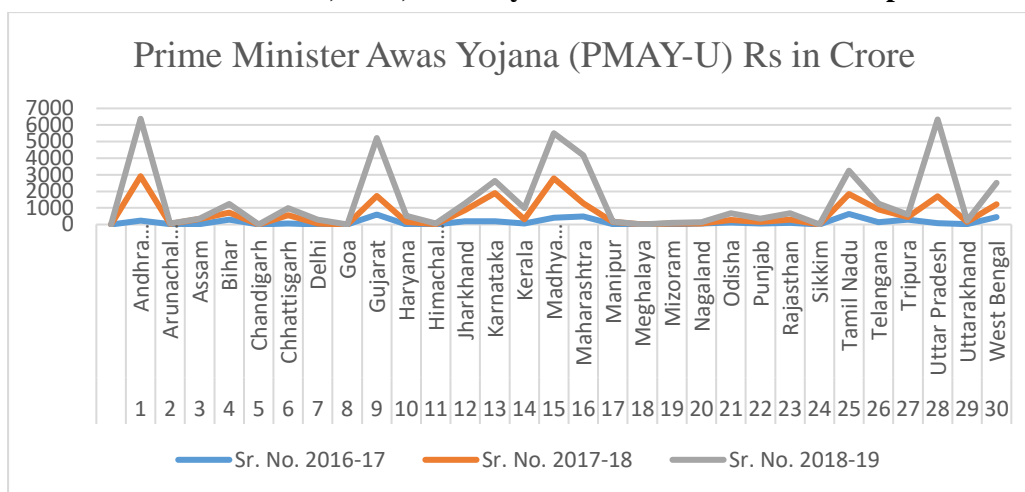


The above figure shows funds allocations for rural parts in States.

<b>Funds released under Prime Minister AwaasYojana (PMAY-U)</b>				
(Rs in Crore)				
Sr. No.	State/UT	2016-17	2017-18	2018-19
1	A&N Island	-	0.23	0.05
2	Andhra Pradesh	235.56	2,676.32	3,465.39
3	Arunachal Pradesh	28.9	20.8	11.07
4	Assam	13.85	326.43	15.08
5	Bihar	287.32	437.35	504.52
6	Chandigarh	0.07	1.17	3.42
7	Chhattisgarh	60.32	504.67	419.13
8	D&N Haveli	1.57	23.89	22.64
9	Daman and Diu	0.07	4	5.24
10	Delhi	2.38	56.93	230.17
11	Goa	0.2	2.17	9.35
12	Gujarat	608.53	1,106.73	3,495.03
13	Haryana	8.6	150.36	368.75
14	Himachal Pradesh	11.5	17.1	25.21
15	J&K (UT)	2.49	51.79	34.72
16	Jharkhand	193.55	669.91	419.66
17	Karnataka	195.93	1,697.50	729
18	Kerala	56.54	263.87	660.88
19	Ladakh (UT)		9.22	1.79
20	Lakshadweep (UT)	-	-	-
21	Madhya Pradesh	417.69	2,362.87	2,722.59
22	Maharashtra	482.12	796.27	2,899.89
23	Manipur	23.4	136.38	12.19
24	Meghalaya	0.52	4.72	0.99
25	Mizoram	0.18	60.35	34.07
26	Nagaland	60.56	9.78	65.31
27	Odisha	111	157.44	411.78
28	Puducherry	4.46	42.73	15.45
29	Punjab	66.21	93.82	181.61

30	Rajasthan	105.39	183.25	398.11
31	Sikkim	0.02	1.29	1.8
32	Tamil Nadu	634.6	1,194.39	1,408.78
33	Telangana	142.7	773.6	341.98
34	Tripura	287.51	160.56	150.99
35	Uttar Pradesh	77.88	1,621.87	4,630.95
36	Uttarakhand	29.58	131.35	79.85
37	West Bengal	446.48	780.07	1,294.40

Source: Press Information Bureau, GOI, Ministry of Women and Child Development



The above figure shows funds allocation for Urban parts of Indian states.

**ii. Nari Arthik Sashaktikaran Yojana**

The Ministry of Social Justice and Empowerment runs this scheme to support schedule castes, single women/widows to take up income generating activities.

**iii. Integrated Programme for Older Persons**

The Ministry of Social Justice and Empowerment implements this scheme to improve the quality of older citizens.

**iv. National Family Benefit Scheme**

The Ministry of Rural development implements this scheme under which monetary grant of Rs. 20,000 is given as lump sum assistance to bereaved household in the event of the death of bread-winner.

**v. Annapurna scheme**

This scheme is implemented by Ministry of Rural Development. Ten Kg of food grain is given to those eligible aged persons who have remained uncovered under Indira Gandhi National Old Age Pension Scheme.

**vi. Deendayal Antyodaya Yojana**

It aims at creating efficient and effective institutional platforms for the rural poor. This scheme is run by Ministry of Rural development.

**Suggestions**

- There is a need to focus on Education and essential skills training to women and widows in rural India.
- There can be provision for strong budgetary allocations for rehabilitation and upliftment of widows in India.
- Carrying out social science research about assessment of various government schemes for widows in India.

**Conclusion**

The government of India has been implementing a variety of schemes for rehabilitation and upliftment of women. Widows constitute a significant proportion of India's population. There is a requirement that researches take place in order to analyse whether these schemes are creating desired impact on the lives of widows. Research will enable us to redesign some of the schemes as per the outcomes of the research. Additionally, there is need to shift mind-sets of people in the country. Widows should be included in socio-economic activities to overcome their vulnerability.

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