5.1. Introduction

The elderly care was not a serious problem in the past, as they were provided with social protection within the network of ‘family’. In a traditional joint family system, the elders were never required to worry about their old age or sickness care as they were always surrounded by their children and grandchildren living under the same roof. However, at present, the family system as such is different from what it was earlier in that certain processes such as urbanization, modernization, individualism, economic deprivation and migration of household members etc., have deeply affected the basic structure of family system resulting in the break down of the traditional joint family system and the emergence of family system affecting the old age care in a family setting. The presence of old persons in the family and the society at large is emerging as a social problem that requires a due consideration before it becomes critical. Attention is also required because changes in the society at both the micro and macro levels are forcing the old people to think in terms of external social security mechanisms for their survival and care (Kumar 1999; Talwar & Channa 1987).

One of the basic problems of the presence of a large number of old persons not only in India but also all over the world is their protection against insecurity—economic, social and psychological during the later years of their lives (Bhatia 1983). Hence, with the growing inadequacy of the traditional arrangements for providing social security services to the old, it is the various external initiatives that are becoming significant as an alternative form of old age care in the present scenario such as social security and support mechanisms initiated by the government/voluntary organizations as a formal and informal form of support to the elderly people (some of the provisions / mechanisms have been highlighted in chapter three).
5.2. Social Security Measures for Women: A Case of Haryana

The old people depend more on government initiated programs, especially Social Security, than any other age group people. Thus, considering their emerging needs and conditions the Government has introduced various provisions and schemes, with a view to providing them with security in their twilight years. Following are some of the social security measures initiated by the State of Haryana which are mainly oriented towards women with respect to different age groups and categories:

- Kishori Shakti Yojna: Implemented under ICDS Project in the state for improving the health and nutritional status of adolescent girls besides empowering them with life development skills.

- Swayamsidha: An integrated scheme for women's empowerment, initiated to strengthen the Self Help Groups through capacity building training programmes in the areas of self defense, confidence building, legal literacy, accounts keeping and gender sensitization for their smooth functioning and sustainability.

- Janani Suraksha Yojana: Implemented under the National Rural Health Mission, this scheme aims at reducing maternal and infant mortality rates. It aims mainly at encouraging institutional childbirth, providing health care to women during and after delivery, living below the poverty line. Under this scheme, rural women living below the poverty line get a sum of Rs.500 at the time of delivery. In case the delivery is conducted at a health centre, government or private, an additional financial assistance of Rs.200 is given. In case a woman undergoes laparoscopy or tubectomy soon after being hospitalized, a sum of Rs.150 is provided to her under the family planning scheme.

- The government has initiated a maternal benefit scheme called Janani Suvidha Yojana for expectant mothers in slums. They get pre-delivery services through prepaid vouchers. Free delivery and immunization services for infants are provided by doctors or nursing homes that are on the government's panel. A "Sakhi" acts as a link between women and doctors. She is entitled to a monthly
honorarium for her services while the State government bears the expenses of the prepaid vouchers used by women.

- **National Family Benefit Scheme**: A centrally sponsored programme implemented in 1995, provides social security for families living below the poverty line in the event of the death of one’s primary breadwinner to the tune of Rs.5000/- i.e. if the death is caused due to natural causes and a sum of Rs.10,000/- if the cause of death is unnatural. Besides, the deceased breadwinner should be more than 18 years of age and less than 65 years of age at the time of death.

- **Old Age Pension**: The scheme aims to provide social security to old persons who are unable to sustain themselves with their own resources subject to the eligibility criteria. As per the scheme, a sum of Rs 500 per month is given to persons who are above sixty years of age.

- **Pension to Widows and Destitute Women (Widow Pension)**: It is aimed at providing social security to widows and destitute women or married women who have been deprived of financial support by their husbands with their income from all sources amounting to less than Rs.10,000/- per annum. They get a pension amount of Rs. 350 per month.

- **Home-cum-Training centres (Mahila Ashram)**: This state scheme has been initiated to provide accommodation, food, clothing, education and training to young widows and destitute women as part of their rehabilitation. The scheme also covers those families with persons suffering from TB, mental disorders/diseases who are incapable of earning with no own sources of income and their dependents, Orphans/un-attached girls up to the age of 25 years or till their marriage or the date they are employed whichever is earlier. With a view to making such women self reliant, in these homes they are provided with vocational training in various life supporting crafts such as tailoring, embroidery, khaddi, weaving, canning etc. Families with children are given a cash dole @ Rs.275/- per month and Rs.75 as clothing allowance per inmate and a ration money allowance to single women @ the Rs. 425/- and Rs. 75 as clothing allowance per month per inmate. Besides, the marriage
grant has also been raised from Rs. 10,000/- to Rs. 15,000/- for the inmates of these institutions. Presently, three homes are situated at Karnal, Rohtak and Faridabad District.

- Scheme of Assistance for the Construction of Old Age Homes: A Scheme of Assistance to Panchayati Raj institutions/Voluntary organizations/self help groups for the construction of old age Homes/ multi service centers for older persons was launched during 1996-97. It provides a financial grant to the registered societies, public trusts or charitable companies or self help groups of older persons in addition to Panchayati Raj institutions for the construction of old age homes or old age service centers. Within three years of its inception, as many as 59 old age homes have been constructed in different parts of the country under this scheme. Recently the scheme has been revised in terms of enhancing the one time construction grant extended to all the eligible organizations for setting up old age homes/multi service centers from Rs 500,000 to Rs 3,000,000.

The above mentioned various policies, programs, schemes, privileges and benefits provided by the government are no doubt a positive step towards the welfare of women belonging to different age groups who are struggling to live a relatively dignified life. However, what is more surprising and disappointing is that in spite of the presence of various welfare measures initiated by the government for the welfare of women, the beneficiaries among the older women for various such schemes and programs appear very insignificant when compared to the increasing proportion of their population. Many are not even aware of various available social supports. Moreover, such welfare measures meant for the elderly (by both the Centre and the State) treat the older population as one homogeneous category facing similar problems and in need of a common solution. However, there exists heterogeneity among the older population, in terms of their needs that welfare measures are unable to capture. As a result, despite the presence of various schemes/programs many old people are still facing problems as these schemes are not adequate enough to mitigate their actual problems and even if they can, many are not aware of or cannot access them.
However, considering that the schemes for the old population do not acknowledge gender biasness in the present society, it is generally the old women who are left out of such schemes. In fact, older women need greater attention considering the problems they face in the rapidly changing socio-economic stances which affect them differently as compared to their male counterparts. Their problems and issues (as a result of life-course discrimination) should be given prime importance, which are generally not viewed as an important dimension of the various schemes, of for the old (Gopal 2006).

5.3. Social Assistance to Widows: Reflections from the Field

Today, with an increasingly older age structure in most societies, the biggest challenge lies in providing support to the old, especially those who are poor and in need of it. As the older population is diverse in terms of resources, needs and abilities, certainly not all of them need financial support and/or are dependent in terms of physical assistance. However, in the case of older widows, this situation is gendered. Women lack ownership of assets in their own names. They lead a life of triple disadvantages, viz., being old, women and widows.

Hence, the concern for the rural old widows needs a greater emphasis mainly because many of them lack reliable sources of income with little or no savings. Women are not owners of moveable or immovable property. Other than this, there is also a general lack of institutional care for the rural old unlike those living in urban areas. Nevertheless, as a helping hand from the government, many of the old and widows are receiving some form of support and help. This may not be sufficient but one also cannot deny the fact that it is still helpful to them to some extent, even though there are various other needs of widows that demand a due attention for a long term solution to their difficulties.

The following section discusses the situation of widows in the field area and their access to and awareness of social security measures, the problems they face, and their expectations etc.
5.3a. Access to Widow Pension

The government in respect of all states provides financial assistance to the needy elderly people in the form of old age or widow pension, as some form of economic security to them. It has been observed in the study area that of the total 135 respondents, 108 receive widow pension, thirteen old age pension, while seven are recipients of pension due to their late husbands. The pension amount under widow-pension scheme amounts to Rs.600 for the initial ten years and to Rs.750 per month after ten years. Those who have been enrolled for old age pension receive Rs 500 per month. Despite being quite a low sum it gives them some sort of security while the women are happy that they don’t have to depend upon their children for meeting their day-to-day personal needs. A few women even spend a portion of the pension money upon household expenses also as it helps them gain some bargaining power for themselves in the household decision-making processes while adding to their social status.

Apart from playing a positive role in the lives of old widows, the pension scheme also highlights corruption and favoritism present in the implementation of such welfare schemes. It is observed that political power plays an important role in the manipulation of such welfare schemes by unscrupulous elements in that many ineligible women from upper classes are also gaining access to these benefits. For instance, ten widows with a monthly household income of more than Rs.10,000 happen to be the beneficiaries of the pension scheme, whereas, seven widows remain excluded from the pension scheme benefits despite being poor (with less than Rs.5000 as monthly income), and few also belonging to the disadvantaged social groups. This shows that the really needy widows have been left out of social security benefits. For example, one of the pension recipients happens to be the mother of a sarpanch from a higher income group with a monthly household income of above Rs. 30,000 apart from the widowed mother herself having land and ancestral house in her name. In contrast to this case, there is a widow who is very poor and living with a mentally retarded son, works as a daily wage earner in the village while receiving no pension. There are many other similar cases of irregularities and the wrong selection of
beneficiaries reported with respect to other schemes in the village area and also in various other places where such governmental measures are being implemented.

5.3b. **Lack of Awareness among Widows Regarding Other Welfare Measures**

Awareness about Government initiated schemes is said to be not so poor particularly after the Panchayat raj institutions came into force. However, this is not true of the present study villages. Many men and women have been found ignorant of the various social security schemes meant for them and other destitute groups. They are aware of the Pension scheme (old-age or widow pension scheme) only because they or neighbours are receiving it every month. They are unaware of any other welfare measures/programmes like medical benefits, concessions, and old age home services etc., meant for them. Just about four widows are aware of certain schemes such as BPL Scheme, Ladli Scheme and Kanyadan Scheme meant especially for widows. Awareness of these schemes is the result of their and a few others availing of them. A similar observation has been made by Kubendran (2005) in his study related to one hundred and thirty widows (young, middle and old age from both rural and

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17 For instance, it has been reported by a NGO worker of one of the village regarding the exclusion of many old women from the BPL list. These old women gathered and dialogued with the government officials from the Food and Supply Department who visited their village, regarding the issue of deletion of their family name from the BPL list. This issue stirred a debate and the local media reported that protests were held against the newly released BPL list. Many people were of the opinion that the survey done for ‘identifying the potential beneficiaries living below the poverty line in Haryana’ was flawed and that the real beneficiaries were not included in the BPL list.

Similarly, in respect of another village, many irregularities in the functioning of the PDS shops has been reported by the local women such as not getting the whole quantity of ration as per government rules, the shops opening on limited days, denial of ration to entitled BPL (Below Poverty Line) households etc. With the help of MARG officials, women members of the village decided to file an RTI application to get a rate list of ration items and functioning rules of PDS shops at the village level. They wanted this information to be brought to the notice of ration Depot holder in their village in case of violation of any rule.

18 This scheme was launched in 2005 with a view of to raising the status of girl child in terms of combating the menace of female foeticide and raising the sex-ratio. Under the scheme, a sum of Rs. 5000/- per year is given to parents on the birth of their second daughter for five years invested in Kisan Vikas Patras in the joint name of mother and child. Under the Ladli Social Security Scheme, parents who are left to fend for themselves after the marriage of their daughters receive a monthly pension of Rs.300 from their 55th year to their 60th birthday. After this, they would benefit under the Old Age Allowance Scheme. This scheme is applicable to all sections of the society subject to the condition that either of the parents is Haryanvi.

19 This scheme was started in the year 2002. Under this scheme an amount of Rs. 21000/- is provided to the daughters of weaker sections on the occasion of their marriage; however, this facility is limited to two daughters only.
urban area) in the Dindigul district of Tamilnadu, in that where around seventy-eight percent of the widows are not aware of the financial assistance schemes initiated by the state government for widows and their dependents even though a majority of them are associated with women development groups.

5.3c. **Source of Information About Pension and Place of Receiving It**

As already mentioned widows are aware of the old age and widow pension schemes, implemented through Grama Panchayats. The Sarpanch (Village Head) is in-charge of providing pension to the villagers. In fact it was sarpanch who had informed many of them (113) about it as also the beneficiaries of the scheme. However, there are fifteen widows, who have come to learn about it from other sources (one from an official who conducted a Household survey while fourteen through attending meetings of a NGO in the village).

As for the place for receiving pension, in a majority of cases, it is disbursed to them with in the confines of the village. It has been observed that five widows go out of the village to receive their pension from a bank and are generally getting their husbands’ pension, while two widows visit the sarpanch village (panchayat office) to receive their pension as they stay far away from the village where sarpanch house or panchayat office is located.

5.3d. **Problems Faced by Widows While Accessing Pension**

It is seen in the earlier chapters that economic security has brought about some positive results in the lives of widows as far as their social status is concerned. Those experiencing economic security in terms of holding some property have some say in respect of important family matters; further, those who work out side or get pension also seem to hold some status in the family, due to their economic contribution to the households. Thus, pension that widows get is very significant not only for the self but also the households.

Although the government has facilitated the distribution of pension at the local level for the old people, many widows do report about many hurdles they face while accessing it (see table 5.1).
A majority of the widows report about the irregularity of timing i.e. they don’t get their pension on time or on fixed date (65.93%). This response is in quite contrast to the statement made by two of the Sarpanch’s, that they generally distribute the pension amount latest by 10th of every month. Some widows also report that, sometimes when they come to office to get their pension, the sarpanch asks them to come back later saying that pension money has not yet reached to the office for distribution. Some of them even report that they come to the panchayat office only when they learn from others that pension amount is being distributed or when they see a crowd of pensioners at Sarpanch’s office. Thus, there exists some sort of irregularity in the timing of pension distribution to the pension holders. Other than irregularity of specific timings and date, some widows (13.33 percent) also report that they have to wait for long hours before they get their pension which they consider as some sort of a problem. They further observe that, sometimes it so happens that they have to wait for the whole day, as their name comes only in the evening even though they have been there since morning20.

Table 5.1: Problems Faced by Widows While Getting Pension

<table>
<thead>
<tr>
<th>Problems</th>
<th>No. of Widows</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Shamgarh Village</td>
</tr>
<tr>
<td>NA, no pension</td>
<td>-</td>
</tr>
<tr>
<td>Irregularity in timing, no fixed date</td>
<td>26</td>
</tr>
<tr>
<td>Made to wait for long hours</td>
<td>6</td>
</tr>
<tr>
<td>Commute from long distance</td>
<td>13</td>
</tr>
<tr>
<td>Total (N)</td>
<td>45</td>
</tr>
</tbody>
</table>

Since pension is distributed by the Sarpanch, it means that, his home is the place where people have to come to get their pension. However it is to be noted that across all the three villages, the house of the sarpanch is nearer to the entrance of each

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20 Pensioners waiting for long hours have also been observed by the researcher in one of the villages. The disbursement of pension started in the morning but it continued till evening. It is observed that, when the pension amount is distributed, the process gets stopped for whole two hours, making pensioners wait there only as the sarpanch gets busy with some personal work. It gets resumed after the Sarpanch has finished the work. People who come to receive their pension have to sit outside for the time being. They do not move or go home, because if they did so, then they may have to come again the next day and go through the same ordeal.
village, while many of the widows stay on the outskirts or far away from the main entrance of the villages and hence coming from the far end of the village to get pension is also another problem as widows report (15.56 percent). The problem of long distance has been reported by those widows who have to go out of their villages to get their pension.

us, it can be said that, the pension scheme as a government help towards old people and widows has been for providing financial security, but its beneficiaries are struggling with various problems. Irregular timings, long hours of waiting and no fixed date etc. are some of the major problems they face while accessing pension. Such problems in accessing pension have an adverse impact on the people in that in the study area, a majority of those getting pension are from lower income groups and some of them even work outside and hence, such delays and uncomfortable waiting’s, disrupt their daily activities with some of them even losing their income for one day, as they cannot go to work because they have to wait for their turn for receiving their pension.

As an outside help or support to the widows, old or villagers in general, it is also important to examine the functioning of various NGOs that are actively involved in various social issues in the villages. For instance, ARPANA Trust is active in Arainpura and Dahajagir villages while MARG in Shamgarh and Dahajagir villages. As far as specific areas on which these NGOs are concentrating are concerned, ARPANA is mainly active in the areas of health and women specific programmes. It has been observed that ARPANA trust has its own hospital which most of the villagers from Shamgarh and Dahajagir visit for their treatment as it is affordable. The trust has also started several SHGs in the two villages while financially helping them. Some of the women clear their loans so that they start some small businesses like owning of a shop or purchasing of cattle etc.

As a legally based organization, MARG is mainly concerned with the legal training and awareness issues of the villagers where it is working. At the time of conducting the fieldwork one of their programmes named Harshingar Project was very much active in the two projected areas i.e. Shamgarh and Dahajagir villages. This project deals with various issues such as awareness regarding the role and
functioning work of panchayats, Gramsabhas, Right to Information Act (RTI), NREGA and legal information and help to women, Domestic Violence Act and so on.

It is also observed that MARG not only generates awareness among people with respect to various issues but also it takes up some cases and follows them through its team of lawyers for providing relief21. As regards the NGO’s activity in the village the researcher was able to witness awareness camps directly related to the interests of old widows being conducted by MARG regarding old age pension in the two projected villages during the field work period. Awareness camps were also organized in Sirsee and Madanpur areas of the two villages with paralegal members (especially women) from both the villages, assisting the organization, and participating in the interactions with the community members in giving them required information, so that they can accessed and get enrolled under the Old age pension scheme. Pamphlets on the scheme were also distributed. The effect of the campaign was that a large number of eligible beneficiaries in the villages became aware of the dates of visits of the survey team (government official to record eligible pensioners names) in the villages. This had not happened earlier as they were not informed of such official visits. This awareness camp resulted in the people getting ready with the required documents to be submitted along with application in order to enroll their names.

21 For instance, in one of the cases the NGO provided financial aid under the scheme of Rajeev Gandhi Pariwar Beema Yojna when a 55 Year old widow approached them after she lost her husband and the only son (railway accident) with no bread earner for the surviving family. Under the scheme a person is entitled to Rs. 1 lakh. She applied for the scheme immediately. For availing of the scheme, a copy of F.I.R, death certificate and residence proof have to be submitted along with the form, but since she only had a panchnama provided to her by the Panchayat, she faced a lot of difficulties in getting the F.I.R because of the carelessness and irresponsible behavior of the officers concerned. She got the F.I.R. only when MARG’s resource person pressurized them and asked for the cause behind the delay. Finally, she submitted the form on 18th September 2008 and was told that an officer from the department concerned would approach her within 3 months to enquire into the situation. However, this did not happen. Within this time period, she had twice visited the social welfare department and the Sub Divisional Magistrate’s office. On 28th July 2009, when she along with the MARG’s resource person, visited the social welfare department, she was informed that all the documents attached with her form were found to be valid and appropriate for the scheme and that her money would be delivered to her as soon as the department received the funds from the government. On 18th Sep 2009, on behalf of her an application under RTI was filed at the District Social Welfare Office to inquire about the status of her application. As a result, a response from the office received stated that once the funds were released by the state government to the department under the scheme, the entitled money would be given to the applicant. On 3rd may 2010, when the department was directly approached, the information was revealed that her compensation amount had been approved and that she would be soon handed over the amount. Finally, after approximately 1 year and 8 months, on 4th June 2010, she was asked to come with two passport size photograph and was provided the whole amount of the compensation mentioned in the scheme i.e., a check for Rs. 1 lakh.
The lack of awareness among the people with respect to various beneficiary schemes has already been mentioned. They are unaware of the benefits unless they are provided to them through some village programmes. Group discussion with the villagers present in the campaign, reveal that since many of them were not aware of the old age pension scheme earlier, they are not able to access despite being eligible to be covered under the scheme (as per scheme details). Many eligible residents from other villages coming under same panchayat of one of the villages were less aware of the survey being conducted by the government official for identifying the potential beneficiaries every year during the months of November and December for the old age pension scheme. People complain that the Sarpanch does not let the survey team visit their village by restricting it to the Sarpanch’s own village so that his own fellows can avail of the scheme. At the time of the campaign, many cases were reported from these villages where old women above sixty years of age had approached the NGO members to enquire about the procedure so as to avail of the benefit of the scheme. It is observed that these illiterate and poor old women being unaware of various benefit schemes faced difficulties while accessing external help. These apart, a large number of old persons had been identified could not get enrolled under the old age pension scheme like women above sixty years of age. But the legal counseling and help of the MARG have given them a fair hope of getting the old age pension, as they plan to register their names for the pension scheme in the forthcoming government official’s visit to their villages.

In order to sensitize people to the various government schemes, legal empowerment group members are being mobilized by the NGO to conduct a survey at the village level with regard to various schemes like widow pension scheme, disability pension scheme, Janani Suraksha Yojna (maternal care benefit scheme), Ladli scheme (pro-girl child social security scheme), Rastriya Swasthaya Beema Yojna (National Health Insurance Scheme). To conduct this survey, micro women groups are being formed to take the responsibility in their respective community areas. Thus, it can be said that, the role of NGO’s in the villages is very crucial to the villagers, in that through various activities, they are trying to make the villagers informed of the external sources of help in the form of various measures or schemes initiated by the government. It is observed that among the studied widows, fifteen
receiving pension are able to access it due to the campaigns or efforts of the NGOs official

5.3e. Gaps in Social Assistance: Additional Measures Sought from the Government

Any good policy or welfare measure for the old or the targeted people should start with the identification of their needs for better efforts and results (Amann and Majce 1976; Cited by Ramamurti 1995). Undoubtedly, different measures adopted by the government are useful to them but considering the complexity of problems that individuals live with and the heterogeneity existing within the target groups, all such measures implemented by higher authorities may not suit the actual needs of the people. With respect to economic aspects, there exist widespread disparities between the haves and the have-nots. It is in this respect that the central and state governments have granted old age pension and other facilities to older population. Although, these measures have their own significance, one can also argue that they are not adequate (Saxena 2006).

The present study finds that a majority of widows are not even aware of many welfare measures meant for them, except those enrolled for old age/widow pension. Moreover, they get to know about it only when they are asked to fill the application form either by the Sarpanch or NGOs. Although pension is useful to the old people the study argues that considering the diverse needs of old widows requiring attention and support from the government, the existing schemes are inadequate. Table-5.2 provides a sketch of these additional needs for which widows seek government intervention.

The first is the inadequacy of the pension amount (28.88 percent) paid i.e.,Rs.500/750 per month. It is extremely meager, considering the increasing cost of living even in rural areas. Twenty-three percent of the widows want instead, jobs as a way out of economic dependency. These reflect financial constraints or insecurity that widows face when they are old and infirm. They believe in targeted measures with an increased pension besides opportunities for self-employment to ensure their economic security. A fact supported by other studies too such as Kohli et.al. (2006) in that while studying 160 single female respondents from rural and urban areas of Ludhiana district, Punjab, suggest that the pension amount needs to be raised as it is not
sufficient in view of the increasing cost of living which makes it difficult for them to meet their own expenditure.

The second issue relates to the basic amenities such as a house to live in when a woman gets destitute by her children or if she has no sons etc. Financial help for repairing an old house (hut) or to build a new one is expected (from 5.92 percent widows) along with proper outlets for food security (from 8.89 percent widows), in view of the public distribution system (PDS) not operating well or they are not being covered under it so far. These demands come from those facing these problems and hence require some form of help in this regard and further such interventions may also be important for many other widows too.

Table 5.2: Views of Widows on Additional Measures

<table>
<thead>
<tr>
<th>Views on Additional Measures</th>
<th>Shamgarh Village</th>
<th>Dahajagir Village</th>
<th>Arainpura Village</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increase in pension amount</td>
<td>13</td>
<td>18</td>
<td>08</td>
<td>39</td>
<td>28.88</td>
</tr>
<tr>
<td>Ration &amp; food security to all widows</td>
<td>03</td>
<td>06</td>
<td>03</td>
<td>12</td>
<td>8.89</td>
</tr>
<tr>
<td>Financial help to build homes for widows</td>
<td>04</td>
<td>01</td>
<td>03</td>
<td>08</td>
<td>5.92</td>
</tr>
<tr>
<td>Help for education and jobs for widows’ children</td>
<td>05</td>
<td>01</td>
<td>04</td>
<td>10</td>
<td>7.41</td>
</tr>
<tr>
<td>Provision of health facilities (free/discount)</td>
<td>01</td>
<td>03</td>
<td>03</td>
<td>07</td>
<td>5.19</td>
</tr>
<tr>
<td>Provision of jobs suited to their physical capacity</td>
<td>09</td>
<td>10</td>
<td>13</td>
<td>32</td>
<td>23.70</td>
</tr>
<tr>
<td>Proper implementation of already available schemes/programmes</td>
<td>07</td>
<td>04</td>
<td>02</td>
<td>13</td>
<td>9.63</td>
</tr>
<tr>
<td>Combination of above measures</td>
<td>03</td>
<td>02</td>
<td>09</td>
<td>14</td>
<td>10.37</td>
</tr>
<tr>
<td>Total (N)</td>
<td>45</td>
<td>45</td>
<td>45</td>
<td>135</td>
<td>93.66</td>
</tr>
</tbody>
</table>

Many widows complain that their husband’s death has increased the financial vulnerability of the households besides affecting sons’ education in the form of forced drop outs and marriage prospects of daughters etc. Lacking in educational qualifications, sons seek unskilled and low paid jobs out of compulsion and helplessness; about 7.41 percent of widows view this as the most significant issue while expecting the government to introduce holistic reforms in this respect covering
all the above needs of housing, children’s education and employment on a priority basis. This observation also supports the views expressed by widows in Kubendran’s (2005) study on rural-urban widows in Tamilnadu, that ninety-three percent of the widows require help in respect of education and employment of their children. A large number of widows come from rural areas, constituting seventy six percent.

The list continues with a demand for the provision of free/discounted medical care (5.19 percent). It has been mentioned earlier that despite severe health problems, widows cannot afford treatment in better hospitals due to the high cost of treatment. Inadequate resources further prevent them from accessing it. The issue of medical care is significant considering that, in the event of spending money over which they have control; the widows primarily spend it on medical needs (59 widows). As many of them (37 widows) come from low income groups, some of them on many occasions, forced to compromise on their health needs as the money they get are generally spent on household needs. Thus, poverty induces them to ignore their health needs, while affording private treatment is expensive for them. With no possible solution, they are forced to depend heavily on public or government hospitals. If they find it inaccessible, then they sidelined their treatment, ignoring health disorders till they become serious. This also seems true in respect of the study villages as they lack proper medical facilities. Only a PHC is found serving a cluster of them with no other hospital available in the village. The villagers have to travel to far away cities for treatment of major ailments. The plight of the old widows is worse, as they can not access emergency medical treatment on time, and always have to depend on their sons, to accompany them to hospitals. Therefore it can be said that, medical security is one of the major care concerns, as old people tend to live with health issues in their twilight years. Health care as a social security particularly for the old people has not yet received its due attention in the Indian context. It is the right time to introduce the special provisions for geriatric health care in general and for women in particular.

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22 In the recent times some attention is given to Healthcare Plan, and also to special geriatric wards in hospitals. The Health Ministry is set to roll out a National Programme for Health Care of the Elderly (NPHCE) across 100 districts in 21 states. The programme is designed to be preventive, curative and rehabilitative for the elderly (TOI 2011). But still efforts are required in terms of more medical help especially for the rural elderly who can not access the best possible medical facilities that are available in cities/urban areas due to money constraints or other reasons.
Thirteen widows plead that at least the existing programmes be implemented well (9.63 percent) by grama panchayats. Otherwise, it is no use introducing additional measures. As one of the widows observes:

‘...jo bhi scheme hum logo ke liye hain wohi agar sahi se mil jaye toh bas hain.....hazaro scheme banaye aur ek bhi theek se hum tak nahin pahunce toh kya fayda aisi madad ka...? (.....it is fine if we get properly whatever scheme is meant for us.....what is the use of thousands of such schemes that government makes for us...if they are not properly implemented?).

This view assumes significance in the context of widows reporting problems in availing of the pension scheme despite being aware of it. Fourteen widows (10.37 percent) report about multiple measures that they want implemented be it increasing the pension amount, health care, job security etc.

Widows seeking government assistance in relation to their working status provides us a picture where insecurity and reliance on external help vary across the working and non-working groups. As compared to working widows, it is generally non-working widows (numbering twenty seven) as well as those belonging to lower income groups, who expect increased monetary help from the government be it pension amount, building houses or a provision for ration cards that will enable them to get food items at affordable prices. An increase in the amount of pension is sought to make up for increased household expenses. The income that widows earn are insignificant to the household expenses hence, any increase in their incomes is more welcome to them considering the rising cost of living these days. A demand for adequate employment opportunities has been reported by non-working widows for obvious reasons, but some of the working widows also seek for the same as many are working as daily wage-laborers with a relatively less remuneration besides being subject to seasonal occupation. Therefore, them seeking paid jobs will ensure their economic security for a longer period. This also suggests that in the changing times,

\[23\] While interacting with the villagers in group discussions, young girls and women also mentioned about some form of home based jobs like stitching clothes, embroidery etc. suitable for them. Since they remain most of the time at home after they finish their day to day household
older people need an income which provides not only a means of livelihood, but also helps reduce their dependency and build among them a sense of self-reliance, an option for choices and a feeling of their being useful and needed.

Overall the views expressed by widows clearly reflect the economic vulnerability of their households, the foremost challenge of their lives. Following the death of the main working member, i.e., their husbands, they deal with the dwindling economic sources, the most pressing problem faced by them. However, one has to note that, such a situation is more problematic for those leading a longer widowhood life with small or non-working children while also to those lacking other economic resources. Similar concerns were also observed by widows, participating in a workshop held in Bangalore (Chen & Dreze 1995). Widows primary concerns were to have a house in their name, a secure job or source of livelihood, education for their children and most important a positive social change that could only be achieved if they independently controlled most of their life spheres without depending on any one else.

The views of widows on measures required show their diverse needs in respect of which support and help are important. Although there are already some measures in place for the old and widows, observations of widows highlight that such schemes are not enough nor are they focused on their immediate needs. For instance, as a part of existing scheme, monetary help is provided for building Vraddha-ashrams i.e. Old Age Homes (all the selected villages have ashram). However, such old age homes are not used for the purpose for which they are built. Despite spending a lot of money on their construction, the main shortcoming is that these have been built in the remote corners of the villages and are found in a dilapidated state. Though, such homes are appropriate to urban scenario, where many old people are moving to old age homes either willingly or due to no option but to live their, the concept of old accessing ‘old age home’ is still far away from being accepted in the rural areas. Thus, such a facility seems inappropriate in addressing the immediate needs of rural old. Therefore, before implementing more such measures for old people, a ground level of their actual needs is a must, so that any help or support in that direction will cover larger group of old people and help becomes fruitful in various ways.

work, spending free time in such kind of jobs if available (through external support-by NGOs or government schemes) will make them self reliant besides contributing to the family income.
5.4. Conclusions

What follows from the above discussion is that support from the government is looked forward to by widows irrespective of their caste or class status. In particular, the financial help which not only enables them to take care of their personal needs, but also raises their status among the family members as they lend a helping hand in terms of meeting daily household expenses. This brings to us the fact that old widows are ‘useful’ to the family and that they are not a burden. However, accessing benefits is a worrisome process with negative impacts on them. For example, any delay in obtaining pension on time forces them to extend their hand before their reluctant sons for meeting their needs. Running around for their pension amount even affects their wage work in terms of absenteeism leading to wage loss on those days. Thus, an objective review of the implementation of the present programmes is needed before introducing fresh reforms. Gopal (2006) emphasizes that old women are not included in the initiatives undertaken to provide for their social security. Widows expect that the government move beyond pensions and provide them with employment, immovable assets and property rights to secure their lives both when they are young and old. They are keen to live with dignity and self-respect which could be realized only if they had independent control over their lives. For this to happen, there is a need for devising long term measures for women that can actually secure their future in all respects not only in their younger days but also their twilight years with less dependency over others and less difficult aging process.