

**WAR WIDOWS IN INDIA – SOCIO ECONOMIC REVIEW****Mr. Anil G. Wathare***Research Student**BMCC, SPPU, Pune*Email Id: anil_wathare@yahoo.co.in**Dr. Varsha Deshpande***Associate Professor**BMCC Research Centre, Pune*Email Id: vhdeshpande@bmcc.ac.in**Abstracts**

There are around 25,000 war widows in India. This was due to the wars fought during 1962, 1965, 1971 and 1999 with our neighbouring countries. Also, there have been battle casualties during peace time due to Militancy and Insurgency in our Border areas. This paper presents the current socio-economic status of the war widows in India, it brings out the various schemes, initiatives and welfare measures introduced by the Government/Defence Institutes and Civilian organizations to rehabilitate the war widows of this country. Over a period of time there appears to be a lot of improvements done in the welfare measures for the war widows and it appears that there is an improvement in the socio-economic status of war widows. While the officers' cadre widows appear to be more educated, they are able to manage a job /find employment but the widows of the jawans/Non-commissioned officers (NCOs) have to struggle to manage their life in society. Most of these women belong to Rural areas and are from middle class families. This paper tries to evaluate the present socio-economic condition of war widows in the 21st century and also suggest recommendations based on analysis of secondary data.

Key Words: *Socio-Economic Status, Officers' Cadre, Non-Commissioned Officers (Ncos), Veer Nari, War Widow. Welfare Schemes, Improvements in 21st Century.*

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Overview

There are around more than 25,000 war widows in India. Most of the widows were very young and 90% of them belonged to the rural areas. The education levels were very low or minimal and so the employment prospects were limited. The financial support in terms of pension, gratuity and grants were given by the government through various welfare schemes but they were not very adequate to support the family /children education, especially in the era of 1962 to 1990. Over a period of time the things have improved with the implementation of pay commissions and various facilities have come up after 1990. there has been an increase in the amount of financial support and welfare measures so that the rehabilitation of the war widows/veer naris became more fruitful and dignified. A lot of progress in has been made the 21st century. The central government/state govt/defence institutes/civilian NGOs etc appear to have done a great job in enhancing the welfare schemes. This research paper makes an attempt to evaluate current welfare measures, their adequacies, drawbacks, if any and makes recommendations to improve the status of veer naris to adapt to a new life without their husband and live a dignified



life.

A journey with my warrior widows

October 23, 2021, 11:58 AM IST Ambreen Zaidi in Barracks and Beyond, India, TOI

How Progress was made in the implementation of Welfare Schemes by various Organisations for the War Widows?

War Widows Association -Civilian NGO

In the 1971 Indo-Pak war, a large number of soldiers laid down their lives for the nation. Many families lost their bread winners, and women and children were in great distress.

As a result of this, the War Widows Association came into being. Some members of the group met with Prime Minister, Mrs. Indira Gandhi, who agreed to allot space and give financial aid for the construction of “Shaheed Bhawan”. The War Widows Association then became a registered NGO under the Societies Registration Act vide Registration No. 5230-1971-72. The following mission became its mandate:

- 1) To ensure that human rights for widows of war and armed conflict is the governing factor for a respectful life even after their loved ones are no more.
- 2) This involves a continuous struggle to provide economic and emotional support, guidance and assistance to war widows so that they can be comfortably rehabilitated in society.
- 3) WWA works for the welfare of the war affected families. They guide and advise family members to become economically independent through skill training, legal and general awareness programs.
- 4) In the process the WWA also reaches out to other marginalised communities and provides training and awareness to their women and children.

Veterans Cell – Indian Army, Directorate of Army Veterans (DAV)

- 1) The Veterans Cell was raised in April, 2013 as a single window for the redressal of veterans and war widow’s issues and aspirations at Army HQ level. Since then, its role and charter has expanded considerably, to include matters beyond the usual pension and welfare related issues. It does not only interact with the line directorates and welfare societies, but also with other directorates, state governments, skilling agencies and placement partners across the country. These enhanced functions required the scaling up of the Army Veterans Cell into the Directorate of Indian Army Veterans (DIAV) at the AG Branch. It now functions directly under the Adjutant General, thereby according the required importance to the management of Veteran & Widows affairs in the Indian Army.
- 2) DIAV was raised on 14 Jan 2016 at Delhi Cantt. The raising of Directorate of Veterans and Offices of Col Veterans at Areas and Sub Areas and Veterans Sahayata Kendra (VSKs) in every station have enabled outreach to Veterans and Veer Nari’s in an efficient manner especially, those residing in remote parts of the country.
- 3) Rallies and Pension Adalats. More than 200 rallies and pension Adalats were conducted Pan India by the three services. Two mega Veteran allies were conducted under the aegis of the Army Command HQ
- 4) Release of Ex Gratia and Welfare Grants
 - (a) Ex-Gratia. A Total of 4157 beneficiaries: both Battle Casualties (BCs) and Physical Casualties (PCs) were provided ex- gratia amounting to Rs. 33.316 Cr. (Till Date)
 - (b) Welfare Grants. There was an increase in beneficiary base by 1563 for various schemes. 4926 beneficiaries were granted disbursals from various welfare schemes amounting to Rs. 6.19 Cr. (Till Date)



- 5) Assistance in Providing Jobs. Date is actively involved in placement of Veterans through DGR and Tri Service Job seminars. Job connects for skilled prospective retirees are being pursued by DIAV through Army Welfare Placement Organisation (AWPO). Over three thousand skilled veterans have been placed by AWPO and these numbers are steadily increasing. Endeavour is to formalise job connects for skilled prospective retirees. Veer Naris can also participate in the Job placement process.
- 6) Grievance Redressal
- (a) DIAV has a robust and responsive grievance monitoring and resolution mechanism. A total of 3698 grievances were received by various modes and over e mail by DIAV. 1825 of these grievances were resolved and closed. Balance 1873 grievances are being pursued with concerned agencies. The problems of Veterans/Veer Naris are also received through WhatsApp/SMS/letters, Call Centre, (set up by IT cell of DAV), Telephonic channels and through sub-area offices of the DAV located all over India.

Welfare Schemes by the Indian Air Force -Directorate of Air Veterans (DAV-Air)

DAV(Air) has become operational w.e.f. 17 Sep 12 in its new premises at Subroto Park. This date will be a repository of all pension related policies from 2nd CPC till date. It deals with Retiring Pensions, Disability Pensions and Family Pensions etc., to mention a few. It will be a single point contact for all retired officers/men. The DAV would also serve as an interface for effective dealing with various Govt agencies and other agencies for welfare and employment awareness of retired personnel. Some of the main roles and tasks of the date are as follows: - To assist the Govt to frame policy on all types of Pension/Family Pension and welfare measures in respect of Air Veterans/Veer Naris.

- 1) To initiate progress and finalize pension cases of Air Veterans on Superannuation, Pre-Mature Separation from service, discharge from service, Removal / Dismissal, Absorption in PSUs.
- 2) To process Disability/War Injury pensions. (To widows also)
- 3) To process cases of Reservist Pension/Gratuity, as applicable.
- 4) To process Liberalized Family Pension, Special Family Pension & Ordinary Family Pension to next of kin of Air Veterans.
- 5) To process pension for dependent / handicapped children /unmarried /widowed daughter of Air Veterans.
- 6) To process appeals against rejection of Disability / Special Family Pension etc.
- 7) Process legal petitions filed by Air Force Personnel pertaining to pension and other NE benefits and related support.
- 8) To formulate policies on ECHS issues in consultation with the other two Services, including setting up of new polyclinics under IAF.
- 9) To take up post retiral issues with JCDA like birth, death, divorce, marriage, remarriage etc.
- 10) To implement Govt of India policies in respect of pension and welfare of War widows/Veterans.
- 11) To formulate policies for management of Air Force Old Age Homes.
- 12) Issue identity cards to gallantry awardees.
- 13) Act as single point contact for advisory to pensioners and NOK/War Widows s and assist them in resolving issues with agencies in the pension process.



NAVAL VETERANS' SCHEMES (NAVAL PENSION OFFICE- NAVPEN)

The Naval Pension Office (NAVPEN) has been set up as a single window organization for managing all activities related to award of pension, (including disability/invalid pensions) as also resolution of legal and medical/ECHS issues, ex-servicemen welfare, etc for officers and sailors. The unit also acts as a nodal agency for matters pertaining discharge/release formalities, legal issues, aspects pertaining ECHS and ex-servicemen welfare. The unit is a single point information source to ex-naval personnel on policy matters related to pension and welfare. Naval Pension Office (NAVPEN) is an independent organisation within the premises of INS Tanaji and functioning under the Command and Control of the Flag Officer Commanding-in-Chief, Western Naval Command, who exercises, Administrative and Financial control of NAVPEN. Functional control of NAVPEN is being exercised by IHQ, MoD(N).

Summary of Defence Services Welfare Schemes for Veer Naris/Widows

The various welfare schemes implemented by the three Defence services and Paramilitary forces (CRPF, BSF) have been compiled and shown in a Table below. This brings out that the welfare schemes have been increased/improved and also enhanced to be just adequate to be called as dignified. The War widow will be also to support herself and dependents Financially and lead an independent life and get settled in life. But this in no way justifies the loss of life and sacrifice by the family and the Nation remains to be proud of the family.

Analysis of the Sufficiency of Welfare Schemes -Socio-economic Review in 21st Century

It appears that the Government and the Armed forces have done a good work in implementation of the various welfare schemes for the war widows. There has been an improvement in the pensions post implementation of pay commission and the socio-economic status of the widows has improved. However, there is a lot of scope for improvement in all areas of support especially to the women who are not educated and belong to the rural area. Some areas of concern are as follows:

- 1) The state governments are also giving grants to the veer naris and it varies from state to state. There is no standard for this. This results in disparity in the amount of financial support /welfare benefits given.
- 2) With the penetration of internet and on-line processes the rural area less literate women are finding it a bit difficult to raise their issues.
- 3) Access to Medical facilities under ECHS (Ex-serviceman Contributory Health Scheme) scheme is a bit hectic/not user friendly, for women staying in rural areas of the country.
- 4) The private Hospitals are not getting empanelled with ECHS scheme due to procedural issues and payment terms. Presently all claims are sent to New Delhi for settlement.
- 5) The Bill claims procedure is a little bit more cumbersome and illiterate women may find it difficult to get the re-imburement from ECHS. (Special support should be given to War widows)
- 6) There is an issue with the awareness of the various schemes of ECHS medical facilities for the less educated women from rural areas.
- 7) Availability of fast Internet access in rural areas further complicate the process. Improvements are seen in connectivity and will enhance with launch of 5G Technology.

Recommendations/Suggestions to improve the socio-Economic Status of war widows

- 1) Since most of the problems are associated with women from rural areas, the awareness programs need to be

more focused towards addressing above issues.

- 2) The Call centre/Help centres can play an active role in contact and resolution of issues to rural area women.
- 3) Re-imburement claims can be made more user friendly. De-centralisation of claims settlement may be explored at ECHS polyclinic level/sub-area levels.
- 4) The respective organisations or the unit where the warrior belonged should ensure the settlement of the war widows in civil life. One person from the organization should be sent on duty to support the veer Nari in totality.

Conclusion

While a lot has been done by the Government and civilian NGOs for the War widows/Veer Naris over the past years, there is a scope to further improve in all fronts especially for the low educated and women staying in Remote Rural areas of the country. The state Government through the District Sainik welfare schemes can conduct more awareness schemes and active monitoring and support to women in rural areas. But there is lot more to a war widow's life which leads to trauma and stress in her battle to live life without her husband. Her husband's death matters. But only to her. For everyone else she is either a trophy to be used at glamorous patriotic events or a money minting machine in the name of a trust or an NGO. And she is soon forgotten. This should be avoided. It's her Battle and her battle alone. A battle she must win, for herself, for her children and for the supreme sacrifice of her husband. The nation should support her in this battle of hers?

The problems of war widows are to be viewed holistically by the society and support the war widows to lead a dignified life with real true respect to the sacrifices made by her family Though Financially it appears that the Central Govt schemes are Just sufficient, the society/state Govt /NGOs should support them in all possible ways

Sr. No.	Description /Type of Welfare Scheme for War Widows	Benefits in 20th century	Benefits in 21 st century
1	Liberalised Family Pension and Death cum Retirement Gratuity (DCRG)	Depends on Last pay drawn. Pension is appx 50% to 70% of last pay. DCRG is around appx 15 days' pay/per year of service.	Pay/Pension/DCRG has increased by appx Four to Five Times with New pay commissions.
2	Ex-Gratia (Central)		
A	a. Death occurring due to accidents in course of performance of duties	Amount of Grant was not felt to be adequate	The Grant has been enhanced by appx Four to Five Times
B	b. Death in course of performance of duties attributed to War, acts of violence by terrorists, adverse weather conditions, anti-social elements ear zone in foreign country, Border skirmishes etc.	Amount of Grant was not felt to be adequate	The Grant has been enhanced by appx Four to Five Times
3	Death link Insurance -Army Group Insurance Schemes (GIS)/Air Force GIS/Navy GIS	Amount was very less	Grant appears to be Dignified Rs. 75.00 lacs (Officers): Rs 40 Lakh (Other Ranks)

4	Medical Facilities to the dependents/Noks	Medical was free in Military/Command Hospitals	Ex-servicemen Contributory Health Scheme (ECHS) -No limit on Expenses for Medical treatment in Military or Civil Hospitals
5	Marriage Grant	Not Available	A grant of Rs 1,00,000/- is given for marriage of daughters, widow re-marriage and orphan son's marriage of battle casualties (fatal), physical casualties (fatal).
6	Vocational Training Grant	Limited Schemes were available	Rs 20,000/- (One time) for Widows (Pensioner/Non-Pen up to Hav.Rank)
7	One Time Grant for Widows (Pensioner/Non-Pensioners up to Have. Rank - Army)	Not Available	Rs 20,000/-
8	Government accommodation Retention, Priority for Gallantry award winners in CSD Canteens, & ECHS Hospitals, Grants from state Govts /Reservation in Housing schemes etc	Retention period of Accommodation was less	Retention of Govt married accommodation for two years from the death of the Individual extended by one and a half year with the approval of the Competent Authority.
9	Reservation in Jobs	Limited Schemes/Quota	4.5% reservation for disabled ESM/dependents of Servicemen killed in action already in central public sector enterprises and nationalised banks.
10	Resettlement Schemes	limited Schemes	There are lot of schemes for resettlement schemes run by Directorate General Resettlement (DGR) like allotment of petrol pumps etc. to ensure proper resettlement of war widows/dependents.
11	Air Travel Concession: and Indian Railways Concessions on Travel Tickets	Concessions were of Lesser amount/Less %	75% concession in domestic flights by Indian Airlines to War Widows
12	priority / Reservation in Professional /Higher Educational Institutes.	Schemes were very limited	Central Government and various State Govts have provision of reservation of seats in higher educational institutions for children of ESM. Wards/widows of Servicemen killed/ disabled in action are placed in Priority I and II respectively. (Top categories)
13	Priority in Telephone Connection:	Not Available	No installation fees. 50% concession in Rental Charges

14	Allotment of oil product agencies under the 8% defence quota	Not Available	Available
15	Education Concession from MOD: Full re-imbursement of tuition fees, transportation charges and hostel charges less mess charges.	Did not exist or Had Limited concessions	Re-imbursement of the cost of books/stationery @ Rs 1000/-p. a, cost of uniform where compulsory up to Rs 1700/- during the first year and Rs 700/- for the subsequent years, and cost of clothing @ Rs 500/- for the first year and Rs 300/- for the subsequent years. The above educational concessions will be up to and inclusive of the first-degree course (Revised rates wef 01 Sep 2008)
16	Reservation/Priority Defence Housing Schemes	Very Limited Schemes	Reservation (up to 3%) / Priority in Army Welfare Housing Organisation (AWHO) and Air Force Naval Housing Board (AFNHB dwelling units for widow/Parents of Battle Casualties/Fatal Casualties.
17	Defence Services Wives Welfare Association Grants	Less number of schemes	Rs. 15,000/- ex-gratia grant to NoKs of War widows

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