

INDIAN WIDOWS: CHALLENGES FACED BY THEM AND GOVERNMENT SCHEMES**Prof. Priyanka A. Kanitkar***Department of Commerce**Shri Siddhivinayak Mahila Mahavidyalaya, Pune – 52**Email Id: Pk6891@gmail.com***Abstracts**

Widowhood is defined as the status of an individual who was legally married to someone who subsequently died. It's not a choice but something which is inevitable. India, being home to a large population of widows, it is really important how Government and society are treating them. We are all aware that widows have to go through a lot of difficulties. There were various social restrictions like practice of sati, wearing a white saree, untouchability, abstinence etc. They also face many challenges in many sectors like Inheritance, remarriage, economic problem etc. This paper takes a review of various schemes introduced by government to overcome those challenges.

Key Words: Widowhood, 'Sati', 'Ill-favoured', Challenges, Schemes.

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Introduction

The government has initiated number of schemes for widows. Many state governments have mapped out various remarriage schemes. They have also put together various pension and assistances schemes for widows and their children. These schemes cater to their primary needs, help them emotionally and economically, provide guidance in legal terms and help them to start a new life with confidence and dignity.

Challenges Faced By Widows in India

- Right to Inheritance
- Remarriage Prohibition
- Attendance at mourning rites
- Economic security
- Discrimination Etc.

These are few challenges which Indian Widows face in their day to day lives. Even though attitude towards them is changing, they still have to go through some of these problems. Government is ensuring their financial security at some extent by introducing various government schemes as follows:

Various Government Schemes

1) SWADHAR SCHEME

Year Established: 2001

Brief Description

The Swadhar scheme caters to women who are facing difficult circumstances, especially widows who are left by their families, women prisoners who are released from jail and don't have any family support, women who survived natural disasters, who are rescued from trafficking, victims of extreme violence or terrorism etc. This scheme takes care of basic needs which are shelter, food, clothing as well as social security.

Budget allocated to this scheme was Rs. 15 crores and till date there are more than 300 Swadhar shelters in the country.

2) INDIRA GANDHI NATIONAL WIDOW PENSION SCHEME/ VIDHWA PENSION YOJANA

Year Established: 1995

Brief Description

Indira Gandhi National Widow Pension Scheme was introduced by Central government of India as a part of the National Social Assistance Programme. A widow in an age group of 40-79 years whose family falls below poverty line can apply for the scheme. The main motive is to provide financial assistance to poor widows of India. The widow women is paid pension at the range of Rs 300 to Rs 2000 per month which differs from state to state. After attaining age of 80 years the beneficiary will start receiving pension under old-age pension scheme under same assistance programme.

3) HOME FOR WIDOWS

Year Established: Varies From State To State

Brief Description

The ministry of women and child development has constructed a home for widows at Sunrakh Bangar, Vrindavan Dist. Mathura, Uttar Pradesh, with a capacity of 1000 widows to ensure their safety. It also takes care of health, nutritious food, counselling services etc. The home is fully funded by central government. This Home was established in 2018 in Uttar Pradesh.

In 1896, Maharshi Dhondo Keshav Karve founded an educational institution, The Hindu Widows Home where he supported and encouraged widow remarriages. He pioneered Woman empowerment not only in Maharashtra but the whole country.

4) SANJAY GANDHI NIRADHAR ANUDAN YOJANA

Year Established: 1995

Brief Description

This scheme aimed to provide financial support to destitute persons, blind, disabled, orphan children, persons suffering from major illness, divorced women, widows etc. Beneficiary should be 65 years and should have annual family income up to Rs 21,000/-. If beneficiary has only daughters, the benefit will be continued even they become 25 years old or get married. Under this scheme, Rs. 600 per month is given to a single beneficiary and Rs 900 per month if there are more than one beneficiary in one family.

5) SOME OTHER SCHEMES & ACTS IN FAVOUR OF WIDOWS

National Family Benefit Scheme: This scheme is centrally funded. And provides financial assistance to everyone. Beneficiary is that person who is between 18 to 59 years and has lost his/her primary breadwinner and his/her family is below poverty line. The affected family is provided with the onetime amount of Rs. 20000 from central government.

Counselling centre for women: Various counselling centres have been launched to assist women victims, widows etc. to help them psychologically also.

National Policy for Women: This newly announced special assistance programme focuses mainly on widows who need care and protection.

Rights of widows over Stridhan (Under Hindu Succession Act): After the death of the husband, the woman has absolute right over Stridhan. The fact that she acquired it before or after the death of husband is irrelevant.

Hindu Succession Act'1956: The laws of inheritance for Hindus, Sikhs, and Jains are governed by the Hindu Succession Act of 1956. In the case of a widow, the act declares the wife a class I heir. This means along with other fellow Class I heirs; she is the first contender for the inheritance of the deceased person. Therefore, all the property of the deceased person will be equally divided among class I heirs.

For example, Mr. Kulkarni died due to heart attack leaving behind this two children and a wife. His property will be equally divided among these 3 classes I heirs.

Observation

Government is considering this special position of widows and is initiating number of schemes. Many states have launched remarriage schemes for widows. Widows are becoming entrepreneurs, taking up jobs, attending functions etc. However, in some areas women are still humiliated for widowhood; they are still abstained from remarrying and other succession acts. After observing all the facts, I feel that ration of challenges faced by widows to assistance they get from Government is very poor. These schemes may come as a temporary solution but in the long run these compensations and schemes are not enough to solve their problems.

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