

## VIDHWA PENSION YOJANA AND ITS IMPACT OF THE BENEFICIARIES IN HARYANA

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### Abstract

On November 1, 1966, the Haryana State was created after being split off from the former Punjab State. Since then, the Haryana government has taken several actions to improve the lives of different societal groups. Numerous programs are being implemented by the Social Justice & Empowerment Department to care for, protect, and rehabilitate those who are socially disadvantaged. The Department currently runs several programs for the benefit of the state's elderly population, orphans and destitute children, widows, mentally retarded children, blind, deaf, and dumb people, minority groups, Kashmiri migrants, dwarfs, and eunuchs. In addition to promoting the welfare of society's most vulnerable groups, the Department offers social security and financial support to the elderly, widowed, and disabled citizens of the State in the form of monthly pensions to those who are unable to support themselves financially and require assistance. The purpose of this study was to assess how the Indira Gandhi National Widow Pension Scheme (IGNWPS) affected household consumption spending. The current analysis compares the effects of the program on household consumption expenditures using data from IHDS rounds I (2004–2005) and II (2011–2012) on IGNWPS beneficiaries. To examine the effects of the program on the beneficiaries vs the non-beneficiaries of the IGNWPS, the current study employs a propensity score matching method. To establish a counterfactual for the treatment group, a collection of covariates is chosen. The study offers proof that the program has a beneficial effect on consumer expenditure and its constituent parts.

**Key words:** Vidhwa Pension Yojana, Lower income group, Haryana

## 1. Introduction

Policies aimed at eliminating poverty are essential in the setting of a developing nation such as India. As stated in the Sustainable Development Goals, social support programs play a significant role in reducing poverty. The Indira Gandhi National Widow Pension Scheme (IGNWPS), a social assistance program aimed for low-income widows in India, is the focus of this paper's research of the welfare impact of the scheme. One of India's most popular pension plans, the Indira Gandhi National Widow Pension Scheme (IGNWPS), was created to guarantee widows' social benefits. As a component of the National Social Assistance Program, the federal government introduced the program in 1995. Research is an academic study or conducting tests with an aim to discover new facts and their correct explanation. Statistics plays a vital role in the field of Psychology. Every research is subjected to statistical analysis. Statistical techniques are used to draw inferences from the data, which are collected by the researcher. The most important part of the investigation is the analysis and interpretation of data. Analysis of data is one of the basic steps of research process. It is the process of collecting, analyzing and interpreting numerical data. It is studying the tabulated materials in order to determine natural factors or meanings. It involves breaking down of existing complex factors into simple parts and putting the parts together in new arrangement for the purpose of interpretation. The Widow Pension Scheme in Haryana is one of these programs. It is also known as the "Vidhwa Pension Yojana" program. The program provides bereaved women who might not have access to other sources of income with minimum regular income assistance. This is a State scheme under which destitute or deserted women and widow of 18 years of age or above are given pension as per eligibility criteria laid down in the rules of the scheme. According to the eligibility requirements, a widow who is 40 years of age or older and falls within the BPL category is entitled to a 300 rupee monthly pension from the central government. Given the dearth of formalised social security programs aimed at the impoverished and widows, this study explores a program that spearheaded the effort to provide social security for widows. Targeting women with cash transfer programs has two economic justifications. The non-unitary household model, which implies that men and women allocate their expenses differently, serves as the foundation for the first justification. According to empirical research, women who receive cash transfers have

better development results than men (Duflo, 2003; Samson et al., 2004). The second economic justification for focussing transfers on women is their financial vulnerability. According to the joint utility maximisation hypothesis, pension recipients share the program's benefits with other household members, meaning that the entire family benefits from the pension as well as the person. Different estimates of how much pension income is shared by children and grandchildren are available from family economics. The theory of change behind the cash transfer program on consumption expenditure was outlined by Bestangli et al. (2016). Recipients of cash transfer programs typically boost their spending on food, other essentials, and general household consumption as their first reaction. The household's financial deficit is lessened by the receipt of extra income, which may benefit the household's assets. Targeted cash transfers for women often give them more negotiating leverage, which supports their preferred choices for consumption and spending (Bergolo and Galvan, 2018; Armand et al., 2016). Many earlier publications have explained that women suffer more than men do after losing a lover. Additionally, they typically rely more on their family members or children to support them (Posel et al., 2006). Duflo (2000) examined the impact on child health of South Africa's Old Age Pension program, which was implemented in the early 1990s. The findings indicate that the Old Age Pension program has a beneficial effect on children's diet and general health. When women receive a pension, the impact is greater than when males do. However, only when a woman received the pension did it have an impact on the nutrition of female offspring. Rajan (2001), taking into account Indian research, examines the impact of the National Social Assistance Scheme and its elements on India's impoverished old population. The program is criticised in the paper based on the identification of the beneficiaries and the sufficiency of the cash received. In their conclusion, they recommend updating the social security programs to include new qualifying requirements and a higher pension payout. Garroway (2013) used data from the Indian Human Development Survey (IHDS) I (2004-05) to perform an ex-post evaluation of the National Social Assistance Programme (NSAP). The study discovered that the widow pension plan had a favourable effect on household consumption spending.

## 2. Objective

- To study the Vidhwa Pension Yojana and Its Impact of the Beneficiaries in Haryana
- The scheme aims to provide financial assistance to widowed women, helping them meet basic needs and support their families.

## 3. Eligibility and Pension Amount

- The applicant must be a resident of Haryana.
- The woman should be a widow. The age of the beneficiary should be between \*18 and 60 years\*.
- The annual family income should not exceed a certain limit, typically around ₹2 lakhs (but may be subject to change).
- Eligible beneficiaries receive a monthly pension. As of recent updates, the pension amount is ₹2,750 per month, though this may increase over time as per government revisions.

## 4. Application Process

- Applicants can apply online through the SSEPD Haryana portal or visit the nearest Atal Seva Kendra/CSC center for assistance.
- Documents required include a death certificate of the husband, proof of Haryana domicile, income certificate, bank account details, and Aadhaar card.
- The pension amount is credited directly to the beneficiary's bank account on a monthly basis.

## 5. Research Methodology

Research validity is closely tied to the research process, which produces findings that are supported by science. The reader can appreciate the method and techniques that were secondhand to get findings thanks to a researcher's methodology. To compare the level of awareness among the people of different education level primary data has been collected. On the basis of Judgmental sampling regions where poor people reside have been identified and the data has been collected by using systematic sampling method. Every 5<sup>th</sup> person has been selected as the respondent. Pie-charts and bar graphs have been used for the representation of the data. Chi-square test for difference in proportion has been used to test

the hypothesis. To expressing the data, the proportions, mean, and standard deviation were utilised. The data entry was done with the help of Epidata. A correlation between levels of satisfaction and socio-demographic characteristics was found by using the Chi-square test. The analysis was carried out using a significance level of 95%, and the p-value needed for a result to be considered significant was < 0.05 or above. SPSS version 20 was utilised for the purpose of statistical analysis.

## 6. Data Analysis and Results

A "Widow Pension Scheme" is also in the process of being put into action to offer safety and financial aid to widows and other women in need. Under this programme, poor and widowed women over the age of 18 who have no other source of financial assistance are eligible to receive a monthly stipend of Rs. 350, and a total of 4 lakh women have been covered by the programme as of December 2007. In addition, the state operates three residences for single mothers and their children who need assistance. An incentive programme known as "Ladli" was implemented in the state on 20 August 2005, with the intention of addressing the issue of female feticide and bringing an end to the practise of publicly proclaiming one's sexual orientation. As part of this programme, a payment of 5,000 rupees was made to each family upon the birth of their second daughter for a period of five years. Up till the end of 2007, it helped a total of 58711 different recipients. Pension Scheme or the Indira Gandhi National Widow Pension Scheme. According to the results of the poll, 96 percent of respondents do not get their pension on the day that was originally scheduled for it, and 48 percent of respondents claimed that they were had to make more than one trip to collect their pensions. Both statistics may be attributed to the fact that pensions are becoming difficult to collect. These two discoveries were made simultaneously. According to the findings of the survey, 37.5 percent of respondents are unhappy with the way bank and post office workers conduct themselves, 35% of respondents felt that the officials were helpful and had no concerns regarding them, and 100% of respondents said that Rs. 300 was an exceedingly insufficient amount. In addition, the survey discovered that 96 percent of respondents spent their whole pension amount on food, medical care, and other day-to-day requirements, whilst the remaining 4% of respondents stated that they

shared the money with members of their family. It has been recommended that the pension should be paid on a certain day, and it has also been advocated that the pension be delivered door to door with the support of self-help groups. Currently, the pension is paid on the first of every month.

**Table 1: Shows the descriptive statistics relating to the problems of widows**

Descriptive statistics	Rural			Urban			Rural and Urban
	Educated	Illiterate	Total	Educated	Illiterate	Total	Urban
Mean	62.58	71.49	67.29	58.41	68.13	63.58	65.18
Standard Deviation	12.84	13.65	13.91	11.38	12.05	12.84	13.07
Minimum	52.00	60.00	52.00	48.00	54.00	48.00	48.00
Maximum	68.00	74.00	74.00	70.00	72.00	72.00	72.00
N	175	192	367	167	373	373	740

Table 1 shows the descriptive statistics relating to the problems of widows. This is a manifold classification which is made in terms of two variables namely locality and education. Widows are classified into two groups namely rural (367) and urban (373). Again they are classified in terms of their education where there are 175 rural educated widows and 192 illiterate widows are included. Similarly there are 167 educated and 206 illiterate widows who represent from urban area. Their mean values, standard deviation, maximum and minimum scores are given in the table.

**Table 2: Shows coefficient of correlation between adjustment problems and various areas of emotional intelligence of widows**

Name of the tests	N	r	Significance
Adjustment and Self - Regard	740	-0.828	0.01
Adjustment and Interpersonal relationship		-0.846	0.01
Adjustment and impulse control		-0.834	0.01
Adjustment and problem solving		-0.818	0.01
Adjustment and Emotional self awareness		-0.871	0.01
Adjustment and Flexibility		-0.922	0.01
Adjustment and Reality Testing		-0.859	0.01
Adjustment and Stress Tolerance		-0.894	0.01
Adjustment and assertiveness		-0.860	0.01
Adjustment and Empathy		-0.915	0.01
Adjustment and Emotional Intelligence		-0.891	0.01

Table 2 Shows coefficient correlations between the scores of widows' adjustment problems and the various areas of emotional intelligence. The coefficient of correlation between widows' adjustment problems and self -regard is -0.828. This negative correlation is statistically significant. When adjustment problems of widows increase their self - regard decreases. It is understood that widows adjustment problems depend upon their self - regard area of emotional intelligence. The coefficient of correlation between widows' adjustment problems and interpersonal relationship is -0.846. This negative correlation is statistically significant. When adjustment problems of widows' increase their interpersonal relationship scores decrease. So it can be stated that widows' adjustment problems depend upon their interpersonal relationship area of emotional intelligence. The coefficient of correlation between widows' adjustment problems



and impulse control score is 0.834. This negative correlation is statistically significant. When adjustment problems of widows' increase, their impulse control scores decrease. Therefore, it can be stated that widows' adjustment problems depend upon their impulse control area of emotional intelligence. Coefficient of correlation between widows' adjustment problems and problem solving score is -0.818. This negative correlation is statistically significant. Coefficient of correlation between widows' adjustment problems and emotional self -awareness is -0.871. This negative correlation is statistically significant. When adjustment problems of widows' increase, their self - awareness decrease. This reveals that widows' adjustment problems depend upon their self - awareness area of emotional intelligence. Coefficient of correlation between widows' adjustment problems and flexibility score is -0.922. This negative correlation is statically significant. When adjustment problems of widows' increase their flexibility score decrease. Therefore, it can be concluded that widows' adjustment problems depend upon their flexibility area of emotional intelligence. Coefficient of correlation between widows' adjustment problems and reality testing score is -0.859. This negative correlation is statistically significant. This reveals that widows' adjustment problems depend upon their empathy area of emotional intelligence. The hypothesis that there is no relationship between adjustment problems of widows' and their emotional intelligence is not accepted.

**Table 3: Shows coefficient of correlation between adjustment problems and family environment of widows'**

Name of the tests	N	r	Significance
Adjustment and Cohesion		-0.814	0.01
Adjustment and Expressiveness	-0.832	0.01	
Adjustment and Conflict			

Table 3 shows the coefficient of correlation between widows' adjustment problems and the various areas of family environment. The coefficient of correlation between widows' adjustment



problems and cohesion is -.081 and is statistically significant. The coefficient of correlation between widows' adjustment problems and expressiveness is -.083. This negative correlation is statistically significant. When adjustment problems increase, expressiveness decreases, hence it may be concluded that widows' adjustment problems depend upon their expressiveness in the family. The coefficient of correlation between widows' adjustment problems and conflict is .080. This positive correlation is statistically significant which shows that widows' adjustment problems increase. The coefficient of correlation between widows' adjustment problems and accepting and caring is -.828 and this negative correlation is statistically significant. Similarly the coefficient of correlation between widows' adjustment problems and their independence is -.743 and this negative correlation are statistically significant. When adjustment problems increase, widows' independence decreases and so it is revealed that widows' adjustment problems depend upon their independence. Table 4.123 shows that the coefficient of correlation between widows' adjustment problems and organization is -.638 and this negative correlation is statistically significant. When adjustment problems increase, their organization score decreases and so it can be stated that widows' adjustment problems depend upon their organization in the family. Coefficient of correlation between widows' adjustment problems and their control is -.778 and this negative correlation are statistically significant. When adjustment problems increase their control decreases and so it is revealed that working widows' adjustment problems depend upon their control in the family. Therefore, the hypothesis that there is no relationship between widows' adjustment problems and their family environment is not accepted.

**Table 4: Shows coefficient of correlation of between adjustment problems and loneliness of widows**

Name of the tests	N	r	Significance
Adjustment	740	0.329	0.01
Loneliness			

Table 4 shows the coefficient of correlation between adjustment problems and loneliness of widows. The coefficient of correlation is 0.329 and this is statistically significant. This indicates that adjustment problems of widows depend upon their loneliness. The null hypothesis that there

is no relationship between adjustment problems of widows and their loneliness is not accepted.

**Table 5: Shows Mean, SD, SEM and F-ratio of different age groups of widows'**

Group Age	Subjects	Mean	SD	SEm	F- ratio	Sig.
Below 30	221	67.17	17.784	0.804	46.57	0.01
31 – 40	231	58.61	9.449	0.63		
41 – 45	180	60.07	10.345	0.789		
Above 45	108	71.15	11.699	1.164		

**Table 6: Shows ANOVA of widows' based on their age**

	Sum of Squares	df	Mean Square	F- ratio	Sig.
Between Groups	15529.285	3	5176.428	46.57	0.01
Within Groups	81812.474	736	111.15		
Total	97341.759	739			

**Table 7: Shows Mean, SD, SEM and F-ratio of widows based on their religion**

Religion	n	Mean	SD	SEm	F- ratio	Sig.
Hindu	493	63.60	11.653	0.528	0.101	NS
Christian	168	63.17	11.719	0.904		
Muslim	79	63.47	12.025	1.566		

**Table 8: Shows Mean, SD, SEM and t-ratio of widows' adjustment problems based on their locality**

Locality	n	Mean	SD	SEm	t- ratio	Sig.
Rural	367	67.04	11.551	0.586	11.07	0.01
Urban	373	58.76	9.995	0.554		

Table 8 shows the mean, SD, SEM and t-ratio of widows' adjustment problems in terms of their locality. There are 367 widows' belonging to rural area. Their mean adjustment problems score is 67.04 SD is 11.551 and SEM is 0.586 . There are 373 widows belonging to urban area. Their mean adjustment problems score is 58.76, SD is 9.995, and SEM is 0.554. The t-ratio (11.07) is statistically significant which indicates the fact that widows belonging to both rural and urban areas differ significantly in their adjustment problems. Widows from rural area experience more problems of adjustment than widows from urban area. Hence the null hypothesis that widows from rural and urban areas do not differ in their adjustment problems is not accepted.

**Table 9: Coefficient of correlation between widows' adjustment problems and the independent variables**

Variables	Correlation	Significance
Emotional intelligence		P < 0.01
Loneliness	0.329	P < 0.01
Family environment		P < 0.01
Age	-. 41	P < 0.01
Locality	-. 43	P < 0.01
Education	-. 38	P < 0.01
Community	-. 28	P < 0.01
Religion	-. 02	NS

Type of family	. 01	NS
Participation in social activities	-. 36	P < 0.01
Employment	-. 01	NS
Income	-. 29	P < 0.01
Birth order	. 01	NS
Family support	-. 34	P < 0.01
Health condition	-. 27	P < 0.01
Type of organization	. 03	NS

## 7. Conclusion:

Based on the estimation results it is clear that the participation of the IGWPS increased the per capita monthly consumption expenditure and its components for the beneficiaries in comparison to the non-beneficiaries. Both the round the nonfood consumption expenditure is found to be have higher impact than the other variables. However, the impact is found to be lesser in IHDS II than the same in IHDS I. Thus, over the time with inflations and the changes that occurred in the society the programme does not changed and the impact is reduced. With changed situations the benefit amount is not changed and it is very lesser compare to the expenses. Thus, the policy amount needed to be increased in order to meet the current world expenses.

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