



## Review of Social Welfare Pension Schemes in Kerala – A Study with Special Focus on Pensioners Falling under Indira Gandhi National Widow Pension Scheme

Ranjini R. Varma \* 

Department of Commerce, Sree Narayana College, Nattika, University of Calicut

Orcid Id: [0009-0000-9320-726X](https://orcid.org/0009-0000-9320-726X)

\*Corresponding Author Email: [ranjinivarmapoomnasree@gmail.com](mailto:ranjinivarmapoomnasree@gmail.com)

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**ABSTRACT:** Kerala is a state that is incomparable with many other states in India in matters of literacy, employment, social security, health, and many other social welfare initiatives. Social Security is the sum of all government regulations and provisions that aim at enhancing the people's living conditions, including legislation/acts/laws, regulation, and planning in the fields of old age, wage, unemployment, social exclusion, sickness, and health care, and income security measures such as food security, employment, education and health, housing, social insurance, and social assistance. Financial assistance provided by the Government towards various pension schemes exhibits its concern for the privileged group in society. Various social welfare pension Schemes offered by Govt of Kerala include 1) Agriculture Labour Pension, 2) Indira Gandhi National Old Age Pension, 3) Indira Gandhi Nation Disabled Pension Scheme for Physically & Mentally Challenged Persons, 4) Pension to Unmarried Women above 50 Years and 5) Indira Gandhi National Widow Pension Scheme. Social security protects people living in economic and social distress. It can "protect" people against a fall in living standards and living conditions through ill-health, unemployment, and accidents, and also "promote" enhanced living conditions, helping the poor to overcome persistent deprivations. There has been a growing demand that the approach to social security programmers and schemes should progressively shift to a rights-based framework and should not be viewed merely from a welfare prism. Welfare scheme aims to support the vulnerable section of society. The present study aims to 1) understand various social welfare schemes adopted by Govt of Kerala, and 2) Assess the benefits and Woes of Widows who avails Indira Gandhi National Widow Pension. The present study is based on data collected from primary and secondary sources and suitable statistical tools will be used to analyse the collected data. The study reveals that even though it is one of the flagship initiatives of the Government of Kerala, it has many flaws. A better understanding of the woes of pension beneficiaries will help in better implementation of the project.

**KEYWORDS:** Social Welfare Pension, Widow Pension, Social Security, Fund Utilization, Woes

## 1. INTRODUCTION

Kerala is a state that is incomparable with many other states in India in matters of Literacy, Employment, social security, health, and many other social welfare initiatives. Social Security is the sum of all government regulations and provisions that aim at enhancing the people's living conditions, including legislation/acts/laws, regulation, and planning in the fields of old age, wage, unemployment, social exclusion, sickness, and health care, and income security measures such as food security, employment, education and health, housing, social insurance, and social assistance. Financial assistance provided by the Government towards various pension schemes exhibits its concern for the privileged group in society. Various social welfare pension Schemes offered by Govt of Kerala include 1) Agriculture Labour Pension, 2) Indira Gandhi National Old Age Pension, 3) Indira Gandhi Nation Disabled Pension Scheme for Physically & Mentally Challenged Persons, 4) Pension to Unmarried Women above 50 Years and 5) Indira Gandhi National Widow Pension Scheme. Social security protects people living in economic and social distress. It can "protect" people against a fall in living standards and living conditions through ill-health, unemployment, and accidents, and also "promote" enhanced living conditions, helping the poor to overcome persistent deprivations. There has been a growing demand that the approach to social security programs and schemes should progressively shift to a rights-based framework and should not be viewed merely from a welfare prism. Welfare schemes aim to support the vulnerable session of society.

### Indira Gandhi National Widow Pension Scheme

As a part of decentralization through the Indian Constitutional Amendment Act 1993, the implementation of the Widow Pension, which was handled by the social welfare Department of the state government, has been transferred to Local Self Government Institutions. At present the local bodies have been entrusted with the task of receiving applications, processing, granting, and distributing the pension. As per the Act, the name of the pension is Destitute Widow Pension.

Any welfare scheme aims to support the vulnerable section of society. India constitutes one-fifth of the total world population and of which a major portion belongs to the deprived sector in society as old age, physically and mentally challenged persons, poverty-affected persons, widows, and unmarried women. Protecting such vulnerable sections now cannot be viewed as a welfare and supporting scheme by the government but as a challenging task for a ruling government. How far government able to include financially the widows who have to be considered a priority sector in society? Is the government able to extend

their welfare activities to widows through the pension scheme? What is the conception of widows towards such a welfare scheme? All these are a matter to be discussed in the present social and political environment.

## 2. REVIEW OF LITERATURE

Social security is defined by the International Labour Organization (ILO) as the protection that society provides for its members, through a series of public measures to prevent the social and economic distress that would otherwise be caused by the stoppage or substantial reduction in earnings results from the sickness, maternity, employment injury, unemployment, invalidity, old age, and death, provision of medical care and the provision for families with children (ILO, 1942). Social security is a basic human right, which was recognized in the United Nations Declaration of Human Rights in 1947. The Right to Life, recognized as a fundamental Right by Article 21 of the Constitution of India, implies the Right to live with Human Dignity. Social security schemes usually give priority to Income security because, generally the basic needs of vulnerable sections may be satisfied if they have adequate income Jütting, J. (1999). According to Sir William Beveridge (1943) who is widely recognized as the Father of the UK Social Security System, it's the security of an income to take the place of earnings interrupted by unemployment, sickness or accident, to provide for retirement benefits, to provide against the loss of support by the death of either person and to meet the exceptional expenditure such as those connected with birth, death, and marriage.

Social Protection is defined as "Public action in response to levels of vulnerability, risks, and deprivation which are deemed socially unacceptable within a given policy and society," (Conway, de Haan, & Norton, 2000) as cited by (Niño-Zarazúa et al., 2012). Devereux and Sabates-Wheeler (2004) grouped social protection under which pension is parted into three: social assistance that is meant to cover extremely poor individuals and households; social insurance to protect people against the risk and consequences of livelihood, lifecycle, and other shocks; and social welfare services to those who need special care and support." ILO (1994) also classified social protection into social insurance been the main protection mechanism and cites the first International instrument that defines social assistance as a complementary benefit to social insurance in extending protection to the vulnerable and needy population (ILO, 2011). Deither (2000) argues that the European Union defines social security as social insurance and social assistance as arrangements that protect the population against various economic risks.

### 3. DATA AND METHODOLOGY OF THE STUDY

Relatively little research has been done to understand the utilization and woes of Indira Gandhi National Widow pensioners in Kerala. The present study aims to acknowledge more about the Indira Gandhi National Widow Pension Scheme, Understand the pension fund utilization & woes of pensioners, and also understand the flaws in the implementation of the scheme felt by the pensioners. The present study is purposive in nature. Primary data for the study were collected through a distributed questionnaire to 142 pension beneficiaries and secondary data were collected from various government websites. Simple statistical methods were used for data analysis.

### 4. DATA ANALYSIS AND RESULTS

**Table 1.1 Showing the Procedure for applying for the Indira Gandhi National Widow Pension Scheme**

Step 1	Deprived citizens submit applications to LSG
Step 2	Enquiry from LSG
Step 3	The selection process will be completed within one month
Step 4	List forwarded to the District Collector or any other officer appointed by the District Collector
Step 5	Forwarding of appeals if any

Source: lsgkerala.gov.in

#### Eligibility Criteria for Indira Gandhi National Widow Pension Scheme (IGNWPS)

- Applicant should be a widow/Divorced/ whose husband missing for more than 7 years
- Applicant should not be a remarried person
- Applicant should not receive any other Social welfare pensions/service pensioner/family pensioner (exceeding Rs.4000)
- Applicant should not be admitted to a poor home
- Applicant should have an annual income of less than 1 lakh
- Apply through the local body where the applicant is residing
- Applicant must be destitute
- Applicant should not be an income taxpayer
- Applicant should not own more than 2 acres.
- Applicant should not own a 4-wheeler vehicle
- Applicant should not be under the protection of anyone
- Applicant should not resort to habitual begging

- Applicant should not be a beneficiary of two different local body
- Applicant must not be an owner of a building more than 2000 Sq. Ft
- Applicant should be a permanent resident in India for not less than 2 years.

**Table 1.2: Showing the History of Pension Amount for Indira Gandhi Widow Pension Scheme**

Sl No:	Date effect from	Amount
1	1/11/1995	100
2	1/8/1996	110
3	1/4/2007	120
4	1/4/2008	200
5	1/4/2009	250
6	1/4/2010	300
7	1/4/2011	400
8	1/4/2012	525
9	1/4/2013	700
10	1/4/2014	800
11	1/6/2016	1000
12	1/4/2017	1100
13	1/4/2019	1200
14	1/4/2020	1300
15	1/9/2020	1400
16	1/1/2021	1500
17	1/4/2021	1600

Source: lsgkerala.gov.in

**Table 1.3: Showing District-wise IGNWPS Pension Details**

District	No: of Beneficiaries
Trivandrum	136176
Kollam	123294
Pathanamthitta	42278
Alappuzha	70728
Kottayam	54763
Idukki	34398
Ernakulam	106359
Thrissur	134119
Palakkad	125845
Malappuram	149009
Kozhikode	117896
Wayanad	33881
Kannur	96756
Kasargod	57359
Total	1282861

Source: lsgkerala.gov.in

**Table 1.4: Showing Local Body Type IGWPS Details**

Local Body Type	No: of Beneficiaries
Municipality	155809
Corporation	91534
Grama Panchayath	1035518
Total	1282861

Source: lsgkerala.gov.in

**Table 1.5: Usage of IGWPS Fund by Beneficiaries**

Purpose	No: of Respondents	Percentage of Usage
Education of children	67	47.18
Buy Medicines	30	21.16
Food Expense	22	15.49
Payment of various Bills	15	10.56
Savings	8	5.61
Total	142	100

Source: Primary Data

**Table 1.6: Woes of IGWPS Beneficiaries**

Woes	No: of Respondents
Irregular	137
Delay	140
Issues of Mustering	80
Uncertainty	122
Insufficient	134

Source: Primary Data

## 5. CONCLUSION

Respondents of my study are the deprived session of our society. The IGW Pension Scheme was initiated in the year 1995 with an amount of Rs. 100. The amount and the number of beneficiaries are increasing systematically. The pension amount is a great relief to the beneficiaries as they try to utilize this amount for expending their day-to-day expenses. Only a mere session is keeping it as savings. Even though the amount they receive as Pension is low and insufficient, their major concern is its irregularity. They think that they cannot rely on the receipt of a pension every month. Compared to the earlier years, when they wanted to wait for Postman to receive a pension, now the greatest relief they felt was that the amount would be credited to

their bank account. But as the regular receipt of pension is not sure, they are trying to find other ways for their livelihood. Thus the pension scheme is not serving its basic purpose. Due to lack of eligibility, now 7.39 lakh people removed from the list of beneficiaries. The major woe of beneficiaries is that “They can only wait for it to arrive, not simply go there & demand.” The government should try to hear their genuine woes and aim for their financial inclusion social welfare and upliftment.

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