

A Socio-Economic Comparative Analysis of the Ganga Swaroop Vidhava Sahay Yojana, Focusing on Vyara and Songadh Taluka

Dr. Pragna R.Faldu

Assistant Professor in Economics

Sri S.G.Patel Arts and Sri P.K.Desai Commerce College,

Nizar, Dist-Tapi.

Email-pragnafaldu@gmail.com



Abstract:

India has indeed made significant efforts to promote social welfare, particularly for vulnerable sections of society, including widows. Unfortunately, widows in India often face exploitation and social exclusion, even from their own families, after the loss of their husbands. The Indira Gandhi National Widow Pension Scheme (IGNWPS) is a landmark initiative aimed at supporting these women. Launched in 2009, the scheme provides a monthly pension to widows between the ages of 40 and 79, helping to alleviate their financial burdens. The IGNWPS is more than just a financial safety net; it also restores dignity and respect to these women, enabling them to live their lives with honor. By recognizing the unique challenges faced by widows, the Indian government has taken a crucial step towards promoting their social and economic empowerment. This scheme serves as a testament to India's commitment to social welfare and its efforts to create a more inclusive and compassionate society. In this paper, researcher has tried to make the comparison between the Vyara and Songadh Taluka's beneficiaries and their responses regarding this scheme.

Introduction

India has indeed made significant efforts to promote social welfare, particularly for vulnerable sections of society, including widows. Unfortunately, widows in India often face exploitation and social exclusion, even from their own families, after the loss of their husbands.

The Indira Gandhi National Widow Pension Scheme (IGNWPS) is a landmark initiative aimed at supporting these women. Launched in 2009, the scheme provides a monthly pension to widows between the ages of 40 and 79, helping to alleviate their financial burdens.

The IGNWPS is more than just a financial safety net; it also restores dignity and respect to these women, enabling them to live their lives with honor. By recognizing the unique challenges faced by widows, the Indian government has taken a crucial step towards promoting their social and economic empowerment. This scheme serves as a testament to India's commitment to social welfare and its efforts to create a more inclusive and compassionate society.

Analytical Review of the related literatures

Verma (2024) reviewed the Indira Gandhi National Widow Pension Scheme run by Kerala government. It was found that benefit is to get amount of pension directly in their bank accounts and woes are amount is insufficient to cope up with the rising living standard as well as it's payment is irregular. **Rajan (2023)** studied the model of social security in Kerala. Most of the social security programs are implemented properly and working properly but the problem is the finance. Financial constrain is the big hurdle for the smooth running of the

schemes. **Jeyabasankaranad (2022)** Welfare schemes and empowerment programmes for widows in post independent India: A historical analysis tried to portray widow's problems and even analyzed them from historical level to current level. **Ranjitha (2021)** reviewed opinions of women, who are beneficiaries of Karnataka Government schemes. The conclusion of the research is that most of the women beneficiaries are benefited through the government schemes, they are empowered economically and socially, they are free to do their own business and to give good education to their children. **Marulasiddapa (2021)** discussed recent developments of pension parishad especially for widows. There are many limitations of the scheme; payment is uncertain, high transaction cost, very complicated process, and very less amount of payment. **Chen (1995)** tried to conclude the reviews of the two gatherings; one is the workshop and another is the conference, which was on the socio-economic conditions of widow in India.

Research Objectives

The researcher aims to investigate the Indira Gandhi National Widow Pension Scheme's (IGNWPS) impact on beneficiaries in Vyara and Songadh Taluka, two economically and socially backward regions with a predominantly tribal population (80%). The study's objectives are:

1. Socio-Economic Comparison: Compare the socio-economic conditions of beneficiaries in both talukas.
2. Expenditure Analysis: Understand how beneficiaries utilize the financial assistance received through the scheme.
3. Satisfaction Level Analysis: Evaluate the satisfaction level among beneficiaries regarding the scheme's benefits and effectiveness.

Significance

This study is crucial as it focuses on the upliftment of tribal populations, a key priority for the government. By examining the scheme's impact, the researcher can provide valuable insights for policymakers to enhance the IGNWPS and improve the lives of its beneficiaries.

Data Collection Method and Data Analysis

Questionnaire method was used by researcher for collecting data. Random sampling method was used. As per the data received on 14th July 2024, through Tapi Seva Sadan, there are total 5738 beneficiaries in Vyara and 6726 beneficiaries in Songadh taluka. Researcher has selected 2 percent out of total beneficiaries; 108 sample in Vyara and 134 samples in Songadh, which is shown in below table no. 1.1;

Table no.1.1 Name of the Taluka

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Vyara	108	44.6	44.6	44.6
	Songadh	134	55.4	55.4	100.0
	Total	242	100.0	100.0	

Source: SPSS software

Data Analysis

Socio-Economic Comparison of Beneficiaries in Vyara and Songadh Taluka.

The researcher analyzed data from questionnaires using SPSS software to compare the socio-economic conditions of beneficiaries in Vyara and Songadh taluka. The analysis focused on:

- Ownership of house
- Access to facilities like TV, refrigerator, water, and electricity

Ownership of House in Vyara and Songadh Taluka

The table no.1.2 shows the crosstabulation of ownership of house in Vyara and Songadh taluka:

Key Findings:

- Vyara Taluka:
 - 69.4% (75) of beneficiaries own their house, 6.5% (7) live in rented houses, 23.1% (25) live in their son's house and 0.9% (1) live in their relative's house.
- Songadh Taluka:
 - 78.4% (105) of beneficiaries own their house, 11.9% (16) live in rented houses, 6.0% (8) live in their son's house and 3.7% (5) live in their relative's house.
- Overall:
 - 74.4% (180) of beneficiaries across both talukas own their house, 9.5% (23) live in rented houses, 13.6% (33) live in their son's house, and 2.5% (6) live in their relative's house.

The below table data shows that a majority of beneficiaries in both Vyara and Songadh taluka own their houses, with Songadh taluka having a slightly higher percentage.

Table no.1.2 Name of the Taluka * Ownership of house Crosstabulation

			Ownership of house				Total
			Own	On rent	Son's home	Relative's home	
Name of the Taluka	Vyara	Count	75	7	25	1	108
		% within Name of the Taluka	69.4%	6.5%	23.1%	0.9%	100.0%
		% within Ownership of house	41.7%	30.4%	75.8%	16.7%	44.6%
		% of Total	31.0%	2.9%	10.3%	0.4%	44.6%
	Songadh	Count	105	16	8	5	134
		% within Name of the Taluka	78.4%	11.9%	6.0%	3.7%	100.0%
		% within Ownership of house	58.3%	69.6%	24.2%	83.3%	55.4%
		% of Total	43.4%	6.6%	3.3%	2.1%	55.4%
	Total	Count	180	23	33	6	242
		% within Name of the Taluka	74.4%	9.5%	13.6%	2.5%	100.0%
% within Ownership of house		100.0%	100.0%	100.0%	100.0%	100.0%	
% of Total		74.4%	9.5%	13.6%	2.5%	100.0%	

Source: SPSS Software

Table no.1.3 Name of the Taluka * Facility of Electricity Crosstabulation

			Facility of Electricity		Total
			Yes	No	
Name of the Taluka	Vyara	Count	100	8	108
		% within Name of the Taluka	92.6%	7.4%	100.0%
		% within Facility of Electricity	43.9%	57.1%	44.6%
		% of Total	41.3%	3.3%	44.6%
	Songadh	Count	128	6	134
		% within Name of the Taluka	95.5%	4.5%	100.0%

		% within Facility of Electricity	56.1%	42.9%	55.4%
		% of Total	52.9%	2.5%	55.4%
Total		Count	228	14	242
		% within Name of the Taluka	94.2%	5.8%	100.0%
		% within Facility of Electricity	100.0%	100.0%	100.0%
		% of Total	94.2%	5.8%	100.0%

Source: SPSS Software

Access to Electricity in Vyara and Songadh Taluka

The table no. 1.3 shows the crosstabulation of access to electricity in Vyara and Songadh taluka:

Key Findings:

- Vyara Taluka:

- 92.6% (100) of beneficiaries have access to electricity, 7.4% (8) do not have access

- Songadh Taluka:

- 95.5% (128) of beneficiaries have access to electricity, 4.5% (6) do not have access

- Overall:

- 94.2% (228) of beneficiaries across both talukas have access to electricity, 5.8% (14) do not have access

The above data shows that a significant majority of beneficiaries in both Vyara and Songadh taluka have access to electricity, with Songadh taluka having a slightly higher percentage.

Table no.1.4 Name of the Taluka * Television Crosstabulation

		Television		Total	
		Yes	No		
Name of the Taluka	Vyara	Count	107	1	108
		% within Name of the Taluka	99.1%	0.9%	100.0%
		% within Television	49.8%	3.7%	44.6%
		% of Total	44.2%	0.4%	44.6%
	Songadh	Count	108	26	134
		% within Name of the Taluka	80.6%	19.4%	100.0%
		% within Television	50.2%	96.3%	55.4%
		% of Total	44.6%	10.7%	55.4%
Total	Count	215	27	242	
	% within Name of the Taluka	88.8%	11.2%	100.0%	
	% within Television	100.0%	100.0%	100.0%	
	% of Total	88.8%	11.2%	100.0%	

Source: SPSS Software

Access to Television in Vyara and Songadh Taluka

The table no.1.4 shows the crosstabulation of access to television in Vyara and Songadh taluka:

Key Findings:

- Vyara Taluka:

- 99.1% (107) of beneficiaries have access to television, 0.9% (1) do not have access.

- Songadh Taluka:

- 80.6% (108) of beneficiaries have access to television,19.4% (26) do not have access.

- Overall:

- 88.8% (215) of beneficiaries across both talukas have access to television, 11.2% (27) do not have access.

The data shows that a significant majority of beneficiaries in both Vyara and Songadh taluka have access to television, with Vyara taluka having a higher percentage.

Table no.1.5 Name of the Taluka * Mobile Crosstabulation

			Mobile		Total
			Yes	No	
Name of the Taluka	Vyara	Count	106	2	108
		% within Name of the Taluka	98.1%	1.9%	100.0%
		% within Mobile	45.1%	28.6%	44.6%
		% of Total	43.8%	0.8%	44.6%
	Songadh	Count	129	5	134
		% within Name of the Taluka	96.3%	3.7%	100.0%
		% within Mobile	54.9%	71.4%	55.4%
		% of Total	53.3%	2.1%	55.4%
Total	Count	235	7	242	
	% within Name of the Taluka	97.1%	2.9%	100.0%	
	% within Mobile	100.0%	100.0%	100.0%	
	% of Total	97.1%	2.9%	100.0%	

Source: SPSS Software

Mobile Ownership in Vyara and Songadh Taluka

The table no.1.5 shows the crosstabulation of mobile ownership in Vyara and Songadh taluka:

Key Findings:

- Vyara Taluka:

- 98.1% (106) of beneficiaries own a mobile and 1.9% (2) do not own a mobile

- Songadh Taluka:

- 96.3% (129) of beneficiaries own a mobile and 3.7% (5) do not own a mobile

- Overall:

- 97.1% (235) of beneficiaries across both talukas own a mobile and 2.9% (7) do not own a mobile

The data shows that an overwhelming majority of beneficiaries in both Vyara and Songadh taluka own a mobile, with Vyara taluka having a slightly higher percentage.

Table no.1.6 Name of the Taluka * Family expenses Crosstabulation

		Family expenses		Total	
		Yes	No		
Name of the Taluka	Vyara	Count	46	62	108
		% within Name of the Taluka	42.6%	57.4%	100.0%
		% within Family expenses	26.4%	91.2%	44.6%
		% of Total	19.0%	25.6%	44.6%
	Songadh	Count	128	6	134
		% within Name of the Taluka	95.5%	4.5%	100.0%
		% within Family expenses	73.6%	8.8%	55.4%
		% of Total	52.9%	2.5%	55.4%
Total	Count	174	68	242	
	% within Name of the Taluka	71.9%	28.1%	100.0%	
	% within Family expenses	100.0%	100.0%	100.0%	
	% of Total	71.9%	28.1%	100.0%	

Source: SPSS Software

Family Expenses out of amount received through this scheme in Vyara and Songadh Taluka

The table no.1.6 shows the crosstabulation of family expenses incurred through the amount received in Vyara and Songadh taluka:

Key Findings:

- Vyara Taluka:

- 42.6% (46) of beneficiaries reported incurring family expenses and 57.4% (62) did not report incurring family expenses but other than family expenses.

- Songadh Taluka:

- 95.5% (128) of beneficiaries reported incurring family expenses and 4.5% (6) did not report incurring family expenses but other than family expenses.

- Overall:

- 71.9% (174) of beneficiaries across both talukas reported incurring family expenses and 28.1% (68) did not report incurring family expenses but other than family expenses.

The data shows that a significant majority of beneficiaries in Songadh taluka reported incurring family expenses, whereas beneficiaries in Vyara taluka were less likely to report family expenses.

Table no.1.7 Name of the Taluka * 1250 Suficient or insufficient Crosstabulation

		1250 Suficient or insufficient		Total	
		Yes	No		
Name of the Taluka	Vyara	Count	31	77	108
		% within Name of the Taluka	28.7%	71.3%	100.0%
		% within 1250 Suficient or insufficient	49.2%	43.0%	44.6%
		% of Total	12.8%	31.8%	44.6%
	Songadh	Count	32	102	134
		% within Name of the Taluka	23.9%	76.1%	100.0%
		% within 1250 Suficient or insufficient	50.8%	57.0%	55.4%
		% of Total	13.2%	42.1%	55.4%
Total	Count	63	179	242	
	% within Name of the Taluka	26.0%	74.0%	100.0%	
	% within 1250 Suficient or insufficient	100.0%	100.0%	100.0%	
	% of Total	26.0%	74.0%	100.0%	

Source SPSS Software

Sufficiency of ₹1250 in Vyara and Songadh Taluka

The table no.1.7 shows the crosstabulation of whether ₹1250 is sufficient or insufficient in Vyara and Songadh taluka:

Key Findings:

- Vyara Taluka:

- 28.7% (31) of beneficiaries find ₹1250 sufficient and 71.3% (77) find ₹1250 insufficient

- Songadh Taluka:

- 23.9% (32) of beneficiaries find ₹1250 sufficient and 76.1% (102) find ₹1250 insufficient

- Overall:

- 26.0% (63) of beneficiaries across both talukas find ₹1250 sufficient and 74.0% (179) find ₹1250 insufficient.

The data shows that a majority of beneficiaries in both Vyara and Songadh taluka find ₹1250 insufficient, with a slightly higher percentage in Songadh taluka.

Conclusion and recommendations

The data highlights the socio-economic conditions of beneficiaries in Vyara and Songadh taluka, with variations in house ownership, access to amenities, and financial sufficiency. Overall their socio-economic condition improved after getting this benefit but still the amount of it is insufficient, it should be increase.

References

- Chen, M. A. (1998). *Widows in India: Social neglect and public action*. Sage Publications.
- Chen, M., & Dreze, J. (1995). Recent research on widows in India: Workshop and conference report. *Economic and Political Weekly*, 30(39), 2435–2450.
- Das, M. (2016). Review of pension schemes in India. *SSRN Electronic Journal*. (link unavailable)
- Government of Himachal Pradesh. (1996). *Beneficiaries under Old Age Widow and National Security Pension Scheme - Himachal Pradesh*. Planning Department & Government of Himachal Pradesh, Evaluation Division.
- HOW MUCH DO SMALL OLD AGE PENSIONS AND WIDOWS' PENSIONS HELP THE POOR IN INDIA? An ex-post evaluation of the National Social Assistance Programme and implications for its planned reform. (2013). *DEVELOPMENT PAPERS* 1306.
- Irudaya Rajan, S., & Krishnakumar, C. S. (2023). Kerala Model of Social Security Program: An Overview. In *Handbook of Aging, Health and Public Policy* (pp. 1–12). Springer.
- Jeyabasankaranad. (2022). *Welfare schemes and empowerment programmes for widows in post-independent India: A historical analysis*.
- Marulasiddappa, M., Raonka, P., & Sabhikhi, I. (2014). Social Security Pensions for Widows and the Elderly. *Indian Journal of Human Development*, 8(1), 49-63.
- Narayana, M. R. (2019). Old Age Pension Scheme in India: Distributional Impacts. *South Asia Research*, 39(2), 143-165.
- Ranjitha, B., & Devarajappa, S. (2021). Government of Karnataka schemes and opinion of women beneficiaries towards their economic empowerment. *Indian Journal of Economics and Business*.
- Varma, R. (2024). Review of Social Welfare Pension Schemes in Kerala – A Study with Special Focus on Pensioners Falling under Indira Gandhi National Widow Pension Scheme. *Journal of Business Management and Information Systems*, 11(SPI: Emerging Trends in Management), 25-28.