

The Widow's Safety Net in Rural Odisha — Every Scheme a Widowed Woman Can Access

This note is for social workers, ANMs, ASHAs, gram panchayat leaders, DSWO officers, Mission Shakti CRPs, NGO field staff, and anyone who works with or encounters a widow in rural Odisha who is struggling economically. It maps every scheme a widowed woman is entitled to access —....

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Why This Note Exists

Widowhood is the single most common trigger for women's descent into extreme poverty in rural India. In a household where the husband was the primary income earner, his death leaves behind: zero cash income, dependent children, agricultural land that a woman may not legally be in a position to cultivate alone, and a social system that often compounds economic loss with social marginalisation.

The cruelest dimension of this situation is that the government has designed multiple schemes specifically for it — pension, food security, health cover, direct cash transfers, enterprise credit, and legal identity. Yet in Odisha's rural blocks, the majority of widows access at most one or two of these schemes — usually only because a relative knew about them, not because the system came to them.

A widow who accesses the full stack below receives a combined annual value of Rs. 25,000-35,000 in cash transfers plus free food, free health cover, and enterprise credit access. That is not wealth — but it is the difference between destitution and a floor of

dignity.

Layer 1 — Pension: The First Priority (Monthly: Rs. 500-1,000)

Indira Gandhi National Widow Pension Scheme (IGNWPS) — Central

The IGNWPS is the Central Government's monthly pension specifically for widows — funded 100% by the Government of India under the National Social Assistance Programme (NSAP), which received Rs. 9,652 crore in Budget 2025-26.

Eligibility:

- Must be a widow (husband deceased — death certificate required)
- Age: 40 to 79 years
- Must belong to a Below Poverty Line (BPL) household
- Must not have remarried
- Must be a resident of Odisha (for Odisha state benefits)

Amount: Rs. 300/month from the Central Government. NSAP allocation for IGNWPS: Rs. 2,026.99 crore in 2025-26.

How to apply: Submit the prescribed application form (Annexure-C) to the Block Development Officer (BDO) or Executive Officer of the Municipality/NAC. The Sub-Collector sanctions the pension on the BDO's recommendation, on a first-come-first-serve basis from the waiting list.

Payment: Disbursed via DBT to Aadhaar-linked bank account through the Public Financial Management System (PFMS). Previously paid in cash at Gram Panchayat headquarters on the 15th of each month (Jana Seva Divas) — verify current mode with the BDO.

Madhu Babu Pension Yojana (MBPY) — Odisha State Top-Up

Odisha's MBPY provides an additional pension on top of the Central IGNWPS. The MBPY covers widows, elderly persons aged 60+, and severely disabled persons. For a widow who is also receiving IGNWPS, MBPY brings the combined monthly pension to Rs. 500-1,000/month depending on age and category.

Eligibility: Same as IGNWPS — BPL household, widow status verified. Application through the Block Social Welfare Officer (BSWO) or gram panchayat.

Combined monthly pension: Rs. 300 (Central IGNWPS) + Rs. 200-700 (MBPY state top-up) = **Rs. 500-1,000/month**. This is Rs. 6,000-12,000/year — not a living wage, but a permanent, reliable floor income that no agricultural season can take away.

Digital Life Certificate: NSAP pensioners are required to complete periodic Digital Life Certificate (DLC) verification through Aadhaar biometric or face authentication. Missing DLC causes pension to be suspended. NGOs can facilitate annual DLC renewal at Mo Seva Kendra for widow pensioners in their communities.

Layer 2 — Subhadra Yojana (Annual: Rs. 5,000)

Every Odisha widow aged 21-60 with an individual Aadhaar-linked bank account is eligible for Subhadra Yojana — Rs. 5,000/year (Rs. 10,000 total over 2 years in two installments of Rs. 5,000 each, paid on Raksha Bandhan and International Women's Day).

Critical: Subhadra requires the bank account to be in the woman's individual name — not a joint account with a deceased husband or an account in a son's name. This is the most common barrier for widows. The husband's death may mean the account used for all household transactions was in his name. The widow needs a new individual PMJDY account opened in her own name.

Budget: Rs. 55,825 crore over 2024-2029. Over 1 crore women are targeted. Widows who have completed eKYC and have an individual account are automatically eligible —

there is no separate "widow" category application.

Layer 3 — Food Security (Monthly: 25-35 kg free grain)

National Food Security Act — PDS A widow heading a household with an NFSA ration card receives 5 kg of grain per person per month at zero cost under PM Garib Kalyan Anna Yojana (extended through December 2028). For a widow with 4 dependents: 25 kg/month of rice or wheat, free.

If the ration card was in the husband's name: This is the most common food security gap for widows. When a husband dies and his name is on the ration card, the widow's household is often removed from the list during the next de-duplication exercise. The remedy: approach the Block Supply Officer with the husband's death certificate and request transfer of the ration card to the widow's name. This is a legal entitlement, not a discretionary decision.

Annapurna Scheme For widows aged 65 and above who are eligible for old age pension but not yet enrolled: 10 kg of food grain per month free under the Annapurna Scheme — separate from the regular PDS entitlement.

Layer 4 — Health Coverage (Annual value: Up to Rs. 10 lakh)

Gopabandhu Jana Arogya Yojana (GJAY) + Ayushman Bharat PM-JAY All BPL widows with NFSA/SFSS ration cards are automatically eligible for GJAY — cashless treatment at all Odisha government hospitals (completely free for all) and empanelled private hospitals (up to Rs. 5 lakh per family per year, with an additional Rs. 5 lakh for women members — total Rs. 10 lakh for a household with a woman beneficiary).

For a widow who faces a medical emergency — surgery, hospitalisation, cancer treatment — GJAY is the scheme that prevents her from selling land or falling into debt

to a moneylender. It is the single most financially protective scheme available to a BPL widow.

How to access: GJAY card obtained at any Mo Seva Kendra with Aadhaar and ration card. Old BSKY cards remain valid — the GJAY-PMJAY integration from February 2025 has expanded the empanelled hospital network nationally.

Ayushman Bharat Vaya Vandana Card (for widows aged 70+) From September 2024, every Indian citizen aged 70 and above — regardless of economic status — is entitled to a free Ayushman Bharat Vaya Vandana card providing Rs. 5 lakh/year health cover at all Ayushman empanelled hospitals. For a widow aged 70+, this is GJAY + Vaya Vandana = up to Rs. 15 lakh in combined annual health protection.

Layer 5 — Housing (One-time grant: Rs. 1.2-2.5 lakh)

PMAY-G (Pradhan Mantri Awas Yojana — Gramin) If the widow's household has a kutchra or inadequate house, she is entitled to a PMAY-G house — Rs. 1.2 lakh (plain areas) or Rs. 1.3 lakh (hilly areas), plus Rs. 12,000 for a toilet from SBM-G. Women-headed households and widows are an explicit priority category for PMAY-G.

74% of PMAY-G houses are registered in women's names — the programme's strongest equity feature. A widow who gets a PMAY-G house receives both shelter and an asset in her own name.

Antyodaya Gruha Yojana (Odisha) Odisha's state housing scheme specifically includes widows and persons with disabilities as priority categories for Antyodaya Gruha Yojana — providing 2,235 houses for widows, persons with disabilities, and critically ill individuals in Rayagada district alone in FY 2025-26.

Layer 6 — Livelihood and Enterprise Credit

Mission Shakti SHG Membership The most important livelihood intervention for a widow is SHG membership — specifically in a Mission Shakti group. SHG membership gives her:

- Internal credit from the Revolving Fund (Rs. 1,000-10,000) for consumption smoothing and micro-enterprise
- Zero-interest Mission Shakti loan up to Rs. 10 lakh (for Lakhpati Didi candidates)
- Social support — women in the SHG become her primary community

Lakhpati Didi Sahayika Yojana Once in an SHG, a widow who is identified as a Potential Lakhpati Didi receives a Business Development Plan and targeted support to reach Rs. 1 lakh/year income. As of June 2025, Odisha has 16.60 lakh Lakhpati Didis — number one nationally.

PM MUDRA Yojana — Shishu (up to Rs. 50,000) A widow with a micro-enterprise — vegetable selling, tailoring, food processing, animal rearing — can access MUDRA Shishu credit at any bank or MFI without collateral. After 12 months of successful repayment, MUDRA Kishor (Rs. 5 lakh) is accessible.

Stand-Up India (if SC/ST widow starting a greenfield enterprise) A widow from an SC or ST community starting a new enterprise is entitled to Stand-Up India — Rs. 10 lakh to Rs. 1 crore as a composite bank loan at the bank's lowest applicable rate.

Layer 7 — Land and Legal Rights

The Most Urgent Issue: Land Rights in the Husband's Name In most rural Odisha households, agricultural land is in the husband's name. When he dies, the land should legally transfer to the widow as the primary legal heir — but this transfer requires a mutation (name change) in the revenue records, which requires: death certificate + legal heirship certificate + application to the Tehsildar.

Without this mutation, the widow cannot access:

- PM-KISAN (requires land in applicant's name)
- KCC (crop loan linked to land records)
- PMFBY (crop insurance linked to land records)
- PMAY-G (land ownership required for BLC vertical)

The remedy: Obtain a legal heirship certificate from the Sub-Divisional Magistrate (SDM). Apply for mutation at the Tehsildar with death certificate + heirship certificate. This process should be initiated immediately after the husband's death — delays allow disputes from other heirs to complicate the record.

NGOs can specifically facilitate this documentation process — connecting widows with the Block Level Legal Services Committee (BLSC) under NALSA, which provides free legal assistance for exactly this type of matter.

PM-KISAN (once land mutation is complete) Once land is in the widow's name: Rs. 6,000/year in three installments — adding to the pension and Subhadra income.

Layer 8 — Children's Support

Children's Education If children are in school: PM POSHAN mid-day meal (daily nutrition), SC/ST scholarship (if applicable), EMRS opportunity (if ST children aged 10-12 in the selection window).

Jashoda Yojana (if orphaned) If the children have lost both parents and are under 18: Jashoda Yojana — Odisha's Rs. 83 crore orphan support scheme — provides financial assistance for their care through the DCPU.

Mission Vatsalya Sponsorship Children of a widow from an extremely poor household can access Mission Vatsalya sponsorship — Rs. 2,000-4,000/month to support their care within the family, preventing institutional placement.

The Cumulative Annual Package

Scheme	Annual Cash / In-Kind Value
IGNWPS + MBPY pension	Rs. 6,000-12,000
Subhadra Yojana	Rs. 5,000
PMJDY overdraft (emergency)	Up to Rs. 10,000
NFSA food grain (5 persons)	Rs. 6,000 (in-kind)
GJAY health insurance	Up to Rs. 10,00,000 (protection)
PMAY-G house (one-time)	Rs. 1,20,000-1,30,000
SHG enterprise credit (MUDRA)	Rs. 50,000 working capital
PM-KISAN (if land mutated)	Rs. 6,000
PMJJBY life insurance	Rs. 2,00,000 protection (Rs. 436/year)
PMSBY accident insurance	Rs. 2,00,000 protection (Rs. 20/year)

Total annual cash transfers (fully enrolled, land mutated): Rs. 17,000-23,000 in direct cash + food in-kind + health protection + enterprise credit access.

The Four Most Common Failures — Why Widows Don't Access This

1. The death certificate is missing or delayed. Every scheme in this note requires documentary proof of widowhood. In remote rural areas, death registration is often delayed or never completed. A husband who died at home from illness may not have a registered death certificate at all. NGOs can facilitate death registration at the Block-level Civil Registration office — this single document unlocks the entire pension and transfer stack.

2. The ration card is in the husband's name. Food security is immediately at risk when the ration card holder dies. Transfer to the widow's name is a right, not a favour — but it requires assertive engagement with the Block Supply Officer. NGOs can specifically facilitate this transfer within the first month of the husband's death.

3. Pension application is stuck in the waiting list. IGNWPS and MBPY applications are sanctioned on a first-come-first-serve basis from a waiting list. In districts with high demand and limited annual quotas, a widow may wait 12-24 months for her pension to start. NGOs can formally escalate stalled applications to the Sub-Collector's office, citing the applicant's waiting period.

4. Subhadra eKYC not completed due to no individual bank account. The most common Subhadra barrier for widows: they had a joint account or the account was in the husband's name. Opening a new individual PMJDY account in her own name + completing eKYC at Mo Seva Kendra + updating the Subhadra portal is a 2-hour process that most widows cannot navigate alone.

The NGO Facilitation Sequence – What to Do on Day 1, Week 1, Month 1

Day 1 (at the time of death or immediately after):

- Assist with death registration (if not done)
- Advise on legal heirship certificate application

Week 1:

- Assist with ration card transfer to widow's name
- Facilitate PMJDY individual account opening

Month 1:

- IGNWPS + MBPY pension application to BDO/BSWO
- Subhadra Yojana eKYC at Mo Seva Kendra
- GJAY card verification (check existing card is valid; get new one if needed)
- PMJJBY + PMSBY enrolment (Rs. 456/year total for Rs. 4 lakh protection)

Month 3:

- Mission Shakti SHG membership facilitation

- Follow up on pension application status

Month 6-12:

- Land mutation follow-up with Tehsildar
- PM-KISAN registration (once land is mutated)
- PMAY-G application (if housing is inadequate)

Contact Points

Authority	For	Contact
Block Development Officer (BDO)	IGNWPS pension application	Block office
Block Social Welfare Officer (BSWO)	MBPY state pension	Block office
Sub-Divisional Magistrate (SDM)	Legal heirship certificate	SDM office
Tehsildar	Land mutation, death registration	Revenue office
Block Supply Officer	Ration card transfer	Block office
Mo Seva Kendra	GJAY card, Subhadra eKYC, PMJDY	Nearest MSK
Mission Shakti CDPO	SHG membership	ICDS Project office
NALSA/SLSA	Free legal assistance for property rights	District Legal Services Authority

Last verified: June 2026. IGNWPS pension: Rs. 300/month Central + MBPY state top-up (verify current Odisha MBPY rate with DSWO/BSWO). NSAP Budget 2025-26: Rs. 9,652 crore; IGNWPS allocation: Rs. 2,026.99 crore. Subhadra Yojana: Rs. 5,000/year, individual Aadhaar-linked account required. GJAY: valid for all BPL households. Land

mutation for widow: mandatory prerequisite for PM-KISAN, KCC, PMFBY.

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