

'Pension Schemes in Colonial India: Beneficial for Native Women?'

Usha Devulapalli

Banasthali Vidyapith

Corresponding Author: Usha Devulapalli

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I. INTRODUCTION

The charter to trade with India was obtained initially by the British East India Company in 1600, following which they established factories in India. The Company during their initial days of expansion was involved in consolidating their base in India from a political standpoint. During the settlement process in the country there was an influx of people of European and especially British personnel to India which included writers, merchants, soldiers and civilians.¹ These personnel were challenged by the prospect of leading a celibate life as they were unable to bring their family and wives to India. The harsh climatic conditions were an impediment to British women, preventing them from traveling to India. In the prevalent circumstances, certain nationals associated with the Company opted to partner with native Indian women either through wedlock or through illegitimate relationships by taking mistresses, while some chose to remain single.² Initially, since British women could not be brought over to India, the company formulated a policy that encouraged their people to marry native Indian women or motivated them to establish informal relations with native Indian women. Even the native women were given incentives and encouraged to form relationships with British men. It was decided by a board of directors that a sum of 'Pagoda' would be paid to the mother of a child born out of such an association, on the day of the child's christening.^{3 4}

During the 1800s, as per Mary Martha Sherwood the wife of Capt. Henry Sherwood, the role of native Indian women was restricted to acting as servants to white men living in the barracks. During the course of their association with them, some native women also bore children to these men but eventually they were left behind when the men they were living with departed to England.⁵ We also have instances where British soldiers and civilians living alone could also visit orphanages to find native Indian women whom they could marry. A suitable woman was chosen as wife by William Butterfield during his visit to Madras Military Female Asylum in 1834.⁶ Another clincher to this was the woman who married non-commissioned officers, privates, and drummers in the King's regiment or other persons with reputable characters, were entitled to receive a sum of Rs.4/ per month from public funds.⁷

The issue mainly arose when the native Indian women were abandoned by their legitimate or illegitimate partners with whom they sometimes had children. The women were left to fend for themselves and make a living on the own while taking care of their offspring as well. The native women felt they did not receive any financial assistance and thus approached the government for they felt they should be eligible for pension schemes prevalent during that period. The provisions for pension were initially established within the private sector in 1770 when the Governor of Bengal, Lord Clive setup a trust fund that facilitated relief to military

¹Krishna Reddy, *Indian History*, Tata McGraw-Hill Education (New Delhi India: Tata McGraw-Hill Education, 2011), <https://www.amazon.in/Indian-History-Old-Krishna-Reddy/dp/0071329234>.

²Liesbeth Coppin, "The British-Indian Experience: Flora Annie Steel as an Unconventional Memsahib" (Ghent University, 2010), https://lib.ugent.be/fulltxt/RUG01/001/457/922/RUG01-001457922_2011_0001_AC.pdf

³Valerie E.R. Anderson, "The Eurasian Problem in Nineteenth Century India," 2011, <http://eprints.soas.ac.uk/13525/>.

⁴Indrani Sen, *Memsahibs Writings: Colonial Narratives on Indian Women* (Telangana: Orient Longman, 2012), <https://www.abebooks.com/Memsahibs-Writings-Colonial-Narratives-Indian-Women/1112140342/bd>.

⁵Sudarshana Sen, *Anglo-Indian Women in Transition: Pride, Prejudice and Predicament 1st Ed. 2017 Edition* (United Kingdom: Palgrave Macmillan, 2017).

⁶Anderson, "The Eurasian Problem in Nineteenth Century India."

⁷Anderson.

personnel who were invalidated from the service of the East India Company and for their widows.⁸ However, the pension fund thus setup by Lord Clive was largely intended to benefit British women and was not supposed to be extended to native Indian women even though they were associated either lawfully or unlawfully with British men. There was a certain level of ambiguity that existed when disbursing pension funds to native Indian women. In some instances, it was disbursed whereas in other instances it was revoked even though it was sanctioned to these native women previously. During the period ranging between 1770 and 1830 many officials deliberated the objective of the pension fund setup by Lord Clive and their debates specifically focused on the eligibility of mixed race children and Indian wives as beneficiaries to this fund.⁹

There were numerous pension schemes that were introduced by the British during the Colonial period keeping the welfare of British women and children in mind, which included; Poplar Pension Fund, Lord Clive Military Fund, Bengal Military Fund, Bengal Military Orphan Society, Madras Military Pension Fund, Madras Medical Fund, Bengal, Madras and Bombay Civil Funds, Indian Military Service Family Pension Fund and Indian Military Widows and Orphans Fund. However, the question of eligibility for children from mixed races or wives or mistresses of British personnel and civilians, to these schemes needs to be explored. Though it has been indicated by researchers that wives of native Indian men serving the colonial military service were eligible to receive four annas as pension in the event that these men lost their lives in military service¹⁰, but there was no mention of whether women who were married or cohabiting with British soldiers were extended the same rights.

Thus though there were various pension schemes setup by the British during the colonial period, for the purpose of this paper essentially, the two largest funds would be explored in detail i.e Lord Clive's Military Fund and the Bengal Military Orphan Society. The paper will also explore whether these benefitted the native women at all.

Lord Clive's Military Fund

According to Ghosh¹¹ the East India Company established and set up the Lord Clive's Military Fund in 1770. This pension fund was setup by utilizing the prize money Lord Clive had received for the services that he had extended during the battle of Plassey and for emerging victorious in a battle with Siraj-ud-Daulah, the Nawab of Bengal. This pension was funded from the Revenues received in 1766 and 1767 from the Nawab of Bengal, and the pensions were implemented in 1770 until the last pensioner died in 1937. Lord Clive, as per the terms of the agreement of war was handed bonds of the East India Company with the objective that the funds would eventually generate a rate of interest of 8 per cent per annum and the amount received through the interest would be sufficient enough to take care of pension costs to European soldiers engaged with the troops of the company. When charity was associated with service in the company, the intention of the conditions specified within the agreement by Lord Clive seemed to be very clear. But nonetheless, Misra¹² stated that the question of who would make an appropriate subject was left open and also how it would be applied was also quite vague. Over the period between 1770 and 1830 the intention of Clive's agreement was vociferously debated by diverse officials, specifically, the question of whether the agreement would take under its ambit wives of mixed races and Indians as beneficiaries in the pension fund.

The benevolent image that the British Empire always wanted to project was regularly beseeched within the rhetoric that was utilized by diverse officials from the colonial military to obtain support for their institutions. Sandhu¹³ talks about a portrait that was painted by Edward Penny which depicted the Nawab of Bengal handing his bounty to Lord Clive towards Clive's Military Fund. The portrait efficiently tried to project the colonial institutions as compassionate, looking after the needs of the native women widows following a

⁸Durba Ghosh, "Making and Un-Making Loyal Subjects: Pensioning Widows and Educating Orphans in Early Colonial India," *The Journal of Imperial and Commonwealth History* 31, no. 1 (January 2003): 1–28, <https://doi.org/10.1080/714002216>.

⁹Ghosh.

¹⁰Jyoti Atwal, "Cultural Trauma and Welfare for War Widows in India," *Politicka Misao: Croatian Political Science Review* 54, no. 1 (2016): 52–73, <http://web.b.ebscohost.com/abstract?direct=true&profile=ehost&scope=site&authtype=crawler&jrnl=00323241&AN=123898439&h=1M%2fznLK4wwVDypXNriC0i8gjqzZdQeY%2fu0wLhLej68NNaowJuxxL13v7BsaUvjcsq7V0trTsjv7fS32EALhAsw%3d%3d&crl=f&resultNs=AdminWebAuth&resultLocal>.

¹¹Ghosh, "Making and Un-Making Loyal Subjects: Pensioning Widows and Educating Orphans in Early Colonial India."

¹²Maria Misra, *Business, Race, and Politics in British India, c.1850-1960* (Clarendon Press, 1999), https://books.google.co.in/books?id=yNs2RFFIC4EC&dq=pension+schemes+introduced+by+british+in+india&source=gbs_navlinks_s.

¹³Harmeet S. Sandhu, "British Raj: The Legacy of Colonialism in India," *Sociological Imagination: Western's Undergraduate Sociology Student Journal* 3, no. 1 (2014): 1–17.

victory in war. According to Maddison¹⁴ the portrait was created in the background of battle frontlines, which depicted a British officer duly dressed in red, supposedly indicating Lord Clive, who is standing victorious in battle, handing over some monetary emolument to a woman who was seated on a rock with a baby in her arms. The painting was aimed to portray a generous image that the British establishment wanted to create with a view to ensure loyalty amongst the native women folk in colonial India and the paternal kindness they were trying to communicate with regards to Clive's Military Fund.

Thus the fund was established on the basis of an agreement executed on April 6, 1770 between the East India Company and Lord Clive. This fund aimed to offer pension to European soldiers and officers from the East India Company Army, who became invalid due to war. This fund also intended to cover the widows of these soldiers and officers however; children were not beneficiaries to it. Apart from the main capital fund, a different contingent fund was also created that was aimed to offer pension to people of specific categories who were not entitled to receive the main fund.

War with Siraj Ud Daulah

Clive crowned Mir Jafar as the Nawab as per the agreement between Mir Jafar and Clive. As the Nawab, the treasury was thrown open to Clive and he was at liberty to take what he wanted from a treasure trove of a million and a half sterling worth of rupees, jewels and rich goods, gold and silver. As reimbursement, Clive took around £160,000 which was quite a sum in those days. Half a million from this amount was distributed amongst the East India Company's navy and army. Gifts worth £24,000 were distributed to every committee member of the company along with the public remuneration decided according to the treaty.

A usage that was completely recognized by the company was followed by Clive while extracting wealth. Though this was said to be the source that led to corruption in the future, it was an aspect for which Clive was deputed to rectify. Revenue of £100,000 per year was acquired by the company along with a military expenditure and contribution towards its losses to the tune of million and a half sterling. Mir Jafar later presented Clive with quit-rent of the Company's lands within and in the neighbourhood of Calcutta to further discharge his debt. This in itself amounted to an annuity of £27,000 for life which left him as will a sum of £70,000 that was allocated to the army by Clive.

Anderson¹⁵ added that during the period of 1780 and 1790 when the company was in the process of expanding their military forces owing to the battles they were fighting on several fronts, the military department were frequently in receipt of letters from impoverished widows. But these requests were treated differently wherein European widows received favourable response while their Indian counterparts were often rejected. For instance, a request was made in 1792 by Mrs. Ann Baker who wanted herself to be added to the pension fund as she was a lieutenant's widow. Her request was promptly processed and approved following which it was further recommended to the court of directors.

Likewise, Ghosh¹⁶ added that a similar situation took place when several years later a request was made by Mrs. Mariam Showers who intimated that as her husband was busy in battle somewhere in England, she was penniless. She asked for money from the Company that would facilitate herself and her son to travel back to Britain and live with her well-wishers till such time that her husband was back. A sum of Rs.250 per month was granted by the Governor General which was supposed to be paid till such time that they learnt about the whereabouts of her husband. Sajid¹⁷ stated that the above mentioned two cases indicate how easy it was for European women to receive pension funds in case they were in a matrimonial relation with an officer or a soldier in the army of the East India Company.

However, the situation of native women was different. Ghosh¹⁸ highlighted that when the requests for pension made by native Indian women were denied, they approached the church within colonial settings. The East India Company's Chaplain at St. Mary's in 1805 recommended the cases of several native Indian women who were said to be widows of European soldiers who lost their lives in service of the company. The chaplain demanded to know why the native women who were widows of European soldiers were denied pension on the grounds that the pension fund constituted by Lord Clive was only meant for European women, when actually they had received pension in the past under the same fund. The chaplain also elucidated that owing to the denial of pension the women were reduced to a state of beggary and were dependent on the church for their survival. Considering the fact that the fund was initially established to be awarded to all women without bias, the

¹⁴Angus Maddison, "The Economic and Social Impact of Colonial Rule in India," GGDC, 1971, http://www.ggdc.net/maddison/articles/moghul_3.pdf.

¹⁵Anderson, "The Eurasian Problem in Nineteenth Century India."

¹⁶Ghosh, "Making and Un-Making Loyal Subjects: Pensioning Widows and Educating Orphans in Early Colonial India."

¹⁷Nida Sajid, "Myth, Language, Empire: East India Company and the Construction of British India, 1757-1857," no. May (2011): 1757-1857, <http://ir.lib.uwo.ca/etd/153/>.

¹⁸Ghosh, "Making and Un-Making Loyal Subjects: Pensioning Widows and Educating Orphans in Early Colonial India."

Chaplain encouraged the Governor of Madras to adopt policies that were followed in the past and grant the pension that was morally due to the native Indian women. In addition, as a minimal number of European women were known to be married to soldiers and officers serving the company, the practice of restricting pension only to such women in effect questioned the very existence of Lord Clive's military fund. Irrespective of this discrepancy, the quantum of funds that were issued as pension was comparatively meager. Around four to ten women in Calcutta were in receipt of pension funds every month during May 1800 to August 1803. The funds that were received by the native women varied between Sicca Rs.58 to a maximum of Sicca Rs.1, 107 where the average amount that was distributed each month was said to be around Sicca Rs.300. Every year the amount that was being disbursed as pension was Sicca Rs.6000.¹⁹

Bengal Military Orphan Society

Nield and Roberts²⁰ stated that the Bengal Military Orphans Society was setup by East India Company's Lieutenant-Colonel William Kirkpatrick along with twelve other officers in 1782. Contributions were solicited by the society from its members with a view to extend support to orphans of mixed race born to European fathers who left them behind when they were deputed back to Europe or when they passed away. A practice was formalized by the society which already existed then in Bengal wherein every regiment sought contributions when a child was orphaned and took over their care when the European father passed away or was reinstated to Europe. Since the number of orphans who were said to be living with regiments in India witnessed a growth by the 1780s, this is one of the reasons with which the Bengal Military Orphans Society was setup. The managers from the society, in 1783 implored the directors from London to provide them with financial aid with a view to commence a school for the orphans of privates and officers who were non-commissioned while extending the benefits provided by the society even to men who were not commissioned as officers. In their argument, the managers stated that they would then be in a position to clothe, house, feed, and educate around 200 orphans who were said to have born within military cantonments across the Bengal Presidency.

According to Ghosh²¹ the pension fund setup by Lord Clive was intended to benefit widows of men who were company soldiers, but the Bengal Military Orphan Society was established to take care of the requirements of the progeny of European soldiers. The evolution of the society exemplified the altering distinctions and assumptions set forth by the company and officials from schools that were responsible to decide how education was provided to orphans from diverse gender, races, and rankings. Akin to Clive's pension fund, the deliberations that took place to define people who were eligible to reap the advantages of the orphan society contributed to gender, class, and race based hierarchies under the supposition that certain orphans were more entitled as compared to others to receive education that was provided by the society. However, straying away from the same tenets as the pension fund, there was no disparity in extending the provision of the Orphan society to orphans who were not born out of wedlock. On the contrary, children of mixed race whose father was a European and mothers were native Indian women automatically qualified to receive the benefits offered by the society. Nonetheless, the bone of contention here was about the manner in which such orphans could be best disciplined to grow up into members who were productive within the colonial society. The manner in which a distinction could be created between offspring of officers and children born to rank and file was also crucial.

Hubel²² stated that the fundamental objective of the Orphan society was to distance children from their European fathers who were in the lower rungs within military cantonment with a view to provide such children with proper education and ensure that they grew up to be useful for the East India Company. However, Arnold²³ is of the opinion that an aspect that held equal significance within this scheme pertained to the fact that children were also being distanced from their native Indian mothers and the debilitating impact of a household that was

¹⁹Ghosh.

²⁰Nield and Roberts, "Bengal Military And Orphan Fund," Parliament UK, 1914, <https://api.parliament.uk/historic-hansard/written-answers/1914/aug/03/bengal-military-and-orphan-fund>.

²¹Durba Ghosh, *Sex and the Family in Colonial India: The Making of Empire* (United Kingdom: Cambridge University Press, 2006), <https://books.google.co.in/books?id=dmJj8ibGQp4C&pg=PA214&lpg=PA214&dq=Although+military+expenses+were+the+largest+portion+of+the+Company's+budget,+the+directors+in+London+resisted+spending+money&source=bl&ots=3LybM6V5KH&sig=KV649h4LkVycOf5VfRtsI9>.

²²Teresa Hubel, "In Search of the British Indian in British India: White Orphans, Kipling's Kim, and Class in Colonial India," *JOUR, Modern Asian Studies* 38, no. 1 (2004): 227–51, <http://www.jstor.org/stable/3876501>.

²³David Arnold, "European Orphans and Vagrants in India in the Nineteenth Century," *The Journal of Imperial and Commonwealth History* 7, no. 2 (January 1979): 104–27, <https://doi.org/10.1080/03086537908582525>.

indigenized. According to Stoler²⁴, providing education to children within colonies was an aspect of a wider project to create a society of bourgeois, civilized, and reputed white adults out of children. With regards to children being raised in military cantonments during the late eighteenth century in India under the control of rank and file soldiers cohabiting with native partners, the Bengal Military Orphan Society extended a dual service. This was with a view to sustain social colonial ideals by taking them away from the care of native women and poor white men. Undeniably, Chatterjee²⁵ stated that as per the definition on which the society depended, the term 'orphan' was widely defined as a child who had lost his father or the father of the child was alive but was not in a position to extend care to the child or a child whose father had been deputed back to Europe. Thus the definition of an orphan hinged extensively on the status of the father while entirely ignoring the role that the mother would have in the life of a child. By extending advantages to make up for the absence of the father, the managers of the society which was constituted mostly of officers of high rank, perceived themselves to play the role of a surrogate father. Paternalism of this kind was based on superiority, race and class as well.

Chhabra²⁶ added that the proposal initially presented to the military department for the Orphan society indicated that the people responsible to manage the orphan fund expected every orphan illegitimate or legitimate to be relocated to England eventually. This would mean that orphans no matter illegitimate / mixed race would be taken under the wing of the British. The military department even checked the feasibility of whether any person in England would agree to adopt such orphans and they also mulled over the fact whether it was right to relocate illegitimate offspring of European soldiers to England. Another doubt that arose was whether such children would be deemed as British citizens since their fathers' were of British origin while their mothers were native Indian women. The deliberations that took place mirrored the dual worry of relocating children of mixed race to England and about according the same kind of treatment to offspring of rank and file soldiers who were usually born out of wedlock and children born legitimately to officers. Following extensive deliberations and arguments, it was eventually decided by the military department and the managers of the orphan society that benefits would be extended to offspring of all soldiers. However, there was a clause wherein only children who were considered to be legitimate, having both parents of European origin and married will be granted passage to Britain.

Benefits to Native Indian Women

According to Liddle and Rai²⁷ during the rule of British in India, the development of the rule as an institution presented tremendous opportunities for native Indian women to present requests for financial support and assert their right to benefits that British women were eligible to receive on the basis of their relationship with European men. An argument was presented by Guha²⁸ that though the concept of, liberty, rule of law and rights were introduced in India by the colonial rulers, these concepts were not accorded to the native people. Guha further added that considering the fact that the native people were deemed as colonial subjects than citizens, they were not entitled to rights of any kind. Nonetheless, the author's contention was on the assumption that the society in India was segregated between a group of subjects who were subaltern who were known to exist in an sphere of action that was autonomous and an elite group who were natives educated in the west, enlisted to join forces with the colonial rulers.

Chen and Dreze²⁹ asserted that with regards to the military institutions of the British and irrespective of the British establishment's endeavour to restrict their obligations to native women, subaltern women subjects

²⁴Ann Stoler, "Children on the Imperial Divide: Sentiments and Citizenship in Colonial Southeast Asia," *Department of Anthropology and History, University of Michigan*, no. May (1992), <https://deepblue.lib.umich.edu/bitstream/handle/2027.42/51240/474.pdf?sequence=1&isAllowed=y>.

²⁵Indrani Chatterjee, "Colouring Subalternity: Slaves, Concubines and Social Orphans in Early Colonial India," in *Subaltern Studies: Writings on South Asian History and Society* (Oxford: Oxford University Press, 1982), 49–97, <http://readinglists.liverpool.ac.uk/items/9D984A56-D210-D2A0-9896-CE150D2D650E.html>.

²⁶Heeral Chhabra, "Schools for European and Eurasian Children in India: Making of the Official Policy in Colonial India and Its Contemporary Significance," *Policy Futures in Education* 13, no. 3 (April 18, 2015): 315–27, <https://doi.org/10.1177/1478210315569040>.

²⁷Joanna Liddle and Shirin Rai, "Feminism, Imperialism and Orientalism: The Challenge of the 'Indian Woman,'" *Women's History Review* 7, no. 4 (1998): 1–26, https://warwick.ac.uk/fac/soc/pais/people/rai/publications/feminismimperialism_/femiimperialoriental.pdf.

²⁸Ranjit Guha, *Elementary Aspects of Peasant Insurgency in Colonial India*, Duke University Press (North Carolina, United States: Duke University Press, 1999), <https://www.dukeupress.edu/elementary-aspects-of-peasant-insurgency-in-colonial-india>.

²⁹Marty Chen and Jean Dreze, "Recent Research on Widows in India: Workshop and Conference Report," *JOUR, Economic and Political Weekly* 30, no. 39 (1995): 2435–50, <http://www.jstor.org/stable/4403278>.

who were either married to or had been known to live with European soldiers strongly believed that they were entitled to receive certain financial gains and rights from the colonial establishments which they expected to receive. The awareness of the native Indian women about their status as per the provisions specified by Clive's military fund and the Orphan society indicated that native women were clearly well-informed about their rights as revealed by certain researchers. In contrast, Stanely and Kumari³⁰ stated that native Indian women often sought professional assistance in writing letters to the British establishment in India in Hindi, Persian, Bengali, and English with a view to stake their claims to what they believed they were duly entitled to as subjects of the colonial rule and under the provisions of Clive's fund and orphan society. The activities thus initiated by them clearly indicate the manner in which native Indian women placed and placated themselves as rightful subjects of the colonial rule, especially considering the fact that there were financial aspects involved.

According to a fairly recent volume pertaining to subaltern studies, Chatterjee³¹ presented the link of conjugal arrangements which were interracial in nature and which was a type of household slavery during early colonial rule in India whereby native Indian women were relegated the role of slaves by British males who kept them. By categorizing these native Indian women as slaves, the colonial establishment was successful in exploiting them for labour while rejecting their rights. Evidence indicated that colonial rulers relied on unpaid sexual and domestic labour from native Indian women. These women were mostly conjugal companions or wives of British soldiers and their appeals to the colonial rulers was on the basis that pension funds were a type of compensation for their sexual and domestic responsibilities.³² While appeals for financial assistance made by native Indian women were more often than not unsuccessful, claims made by the women largely prompted colonial rulers to make racial exclusion clauses more specific within their policies.

It has been argued by Brown³³, that while native Indian women's appeals to the colonial military rule to obtain pension that they were entitled to receive, it was very evident that people in London who were responsible to make policies were not in agreement to the intent and implementation of Clive's Military fund or the Orphan society. From a theoretical point of view, native Indian women were supposed to direct their appeals for pension to the military department located at Fort Williams in Calcutta and these requests were then forwarded by local officials in Calcutta to directors who were based in London. A large number of local officials in Calcutta were well-aware that a large number of widows who appealed for pension were not European completely however, officials who were based in London were not sensitive to this fact. Sahoo³⁴ state that Pension was paid yearly twice to the widows of officers who were commissioned. The pension was paid from the offices of the colonial rulers in London which clearly indicated a basic assumption that widows of commissioned officers would be sent back home to lead comfortable lives in Britain or in particular, they were assumed to be Europeans by birth.

According to Ghosh³⁵ considering the fact that the rules that had been outlined to find whether wives of soldiers were entitled to receive pension were mostly unclear and as a result pension was awarded illogically to the appeals that were more or less alike. During the initial stages, the military department officials at Fort Williams in Calcutta were munificent while granting pension to native Indian women whose links with men from the military were clearly established. Nonetheless, post 1800, at a time when the British establishment was attempting to tighten their purse strings on the amount spent for the military, native Indian women were denied pension allotment on the basis that they were not of European origin and pension was meant only for European women and was never intended for Indian wives of European soldiers. To process any further claims by Indian women for pension now warranted the need for an affidavit. Atwal³⁶ stated that by 1825 there was a reversal in this policy by the military department following due consultation with the Board of Control in London. The policy was then amended such that native Indian women who could substantiate their association / marriage with European soldiers were eligible to apply and receive pension. However, by 1860 this policy was again reversed where pensions to any native Indian women were denied on the grounds that the Board was not in a position to support the financial needs of native Indian women.

³⁰Samual Stanely and Santosh Kumari, "Position of Women in Colonial Era," *International Journal of Educational Research and Technology* 1, no. 2 (2010): 109–11, <http://www.soeagra.com/ijert/vol2/14.pdf>.

³¹Chatterjee, "Colouring Subalternity: Slaves, Concubines and Social Orphans in Early Colonial India."

³²Chatterjee.

³³Ryan Brown, "The British Empire in India," *Ashbrook Statesmanship*, 2012, <http://ashbrook.org/wp-content/uploads/2012/06/2010-Brown.pdf>.

³⁴Dipti Mayee Sahoo, "An Analysis of Widowhood in India: A Global Perspective," *International Journal of Multidisciplinary and Current Research* 2, no. feb 2014 (2013), <http://ijmcr.com/wp-content/uploads/2014/01/Paper845-58.pdf>.

³⁵Ghosh, "Making and Un-Making Loyal Subjects: Pensioning Widows and Educating Orphans in Early Colonial India."

³⁶Atwal, "Cultural Trauma and Welfare for War Widows in India."

Iyer³⁷ also added that native Indian women were denied pension on several grounds and they had to often present affidavits or proof of their association to British soldiers in order to receive pension. On the contrary, their British and European counterparts never faced hurdles of such kind. In contrast, between native women and their British counterparts, the appeals made by European or British widows of commissioned officers were promptly accepted and the pension disbursed immediately without any verification whatsoever. Practices of such kind indicate a bias towards native Indian women in Colonial period.

While Lomas³⁸, is of the opinion that major transitions in pension policies and the haphazard manner in which pension was either being granted or denied to native Indian women, clearly signifies that officials from the military did not agree to who could be considered as recipients of the deserved pension fund. Ghosh³⁹ also added that the expenses related to the military formed a major portion of the budget of the company and as a result the directors operating from London were not very keen on expending a portion of their money towards such programs as it affected their overall profits. In addition, the grant of pension was largely impacted by economization efforts by officials in Britain as well as India. Native women in India had some idea about uncertainties of such kind and made an appeal in the hope that their appeal would be granted irrespective of whether they were Indian or European women. The basic crux of these applications was extracted from the muddled eligibility margins, which made policy makers to clearly emphasize the policies that decided the eligibility of a person who received pension.

II. CONCLUSION

It is evident from the above literature that there were many schemes for pension and aids during Colonial period. Pension schemes such as Clive's Military Fund and the Bengal Military Orphan Society to name a couple, were initiated so that native Indian women especially widows were entitled to receive aid. However, there was no particular evidence that indicated that women benefitted from these pension schemes. Researchers have indicated that native Indian women whose husbands' lost their lives fighting for the colonial military service were entitled to receive four annas as pension which was hardly sufficient to meet the growing demands of the family of the deceased. In colonial India, the family structure in India was that of a joint family where males lived with their wife, kids and parents. In the event that the male engaged with the colonial military lost his life during battle, the meager amount of four annas was not sufficient for the sustenance of the remainder of the family which included the wife, kids if any and in-laws. The policies that governed disbursement of pension were also ambiguous which made it imperative that only those native Indian women will receive pension whose husbands' died with their boots on. They were not liable to receive pension if the male soldier died out of any disease that he acquired during the course of his service to the colonial military.

There also was the question of women being deprived of pension in case they remarried. Widows who remarried should have been eligible to receive pension to take care of any children that they had from the deceased husband. Therefore, native Indian women reaping benefits of a pension fund seems like a far-fetched idea during the colonial period. Moreover, the policies pertaining to pension were rather biased as native Indian women who were married to British soldiers were not entitled to receive pension under Lord Clive's Military Fund while at the same time, British widows were eligible to receive pension. Also there was no clarity on whether native Indian women who were in conjugal relation with British personnel were eligible to receive any pension at all. Though, during the colonial period it was a common practice for British personnel to form relations with native women as the British women could not undertake the arduous travel to India. As a matter of fact, British personnel were encouraged to form close associations with native women. Yet, there was no specific provision that made native women who lived with British personnel eligible to receive pension.

There also used to be a variation in the quantum of pension that both native Indian widows and British widows received. The Clive Military Fund was riddled with loopholes and had been altered several times where some sporadic changes facilitated native Indian women to receive pension while further alterations resulted in denial of pension to women of Indian origin. Similarly, in the case of Bengal Military Orphan Society there was bias in terms of how the society benefitted orphans of rank and file soldiers and commissioned soldiers. In addition, native Indian women and their role in the upbringing of the child were always overlooked which again deprived them of their right to nurture the child. Therefore, the Orphan society in effect was debilitating to women. On the whole, it can be conclusively said that though native Indian women did receive some pension

³⁷Lakshmi Iyer, "The Long-Term Impact of Colonial Rule: Evidence from India," 2002, <http://web.mit.edu/14.75J/www/iyer.pdf>.

³⁸Janis Lomas, "'Delicate Duties': Issues of Class and Respectability in Government Policy towards the Wives and Widows of British Soldiers in the Era of the Great War," *Women's History Review* 9, no. 1 (March 19, 2000): 123–47, <https://doi.org/10.1080/09612020000200233>.

³⁹Ghosh, "Making and Un-Making Loyal Subjects: Pensioning Widows and Educating Orphans in Early Colonial India."

but this pension amount was not substantial enough to meet their needs and as such did not offer any benefits at all.

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