

Are We Forgotten Women?



Are We Forgotten Women?

**A Study on the Status of Low-Income
Single Women in India**

ARE WE FORGOTTEN WOMEN?

**A Study on the Status of Low-Income
Single Women in India**



**National Forum for Single Women's Rights
Rashtriya Ekal Nari Adhikar Manch**

Are We Forgotten Women?

A Study on the Status of Low-Income Single Women in India

Data Collected by:

State Level Organizations and Groups of Single Women in Bihar, Gujarat, Himachal Pradesh, Jharkhand, Maharashtra, Rajasthan – under the Direction and Guidance of the Members of the National Committee of the National Forum for Single Women's Rights and Members of the Support Group in each state.

Written by:

Members of the Secretariat of the National Forum – Ginny Shrivastava and Parul Chaudhary, with help from Suman Rani and Varsha Jhanwar

Typing, Setting and Cover Design by:

Rajkumar Jalora

Published:

October 2011
Udaipur, Rajasthan

Published by:

National Forum for Single Women's Rights
Secretariat:
39, Kharol Colony,
Udaipur, Rajasthan, 313004
India

Contact Persons: Dr. Ginny Shrivastava,
Parul Chaudhary, Varsha Jhanwar
Phone: 91 294 2451348
Fax : 91 294 2451391
Email : natforum09@gmail.com

ARE WE FORGOTTEN WOMEN?

A STUDY OF THE STATUS ON LOW-INCOME SINGLE WOMEN IN INDIA

Foreword

“It's a man's world!” And without a man in her life, does a woman have a life? What is her identity? How is she perceived by society?

“Oh, I didn't know I was a woman; I thought I was only a widow”

Society knows, but doesn't know; society sees but doesn't see. The lakhs and crores of women who are widowed, abandoned, deserted, thrown-out, divorced, or women who have never married – society knows we are here, but society doesn't see us. Who are we? How do we live, how do we survive?

After centuries of waiting, enduring marginalization, finally Single Women have started to get organized to help each other to live with dignity. We have started to fight for our rights, for ourselves, and for other disadvantaged people too. And it is we women, from across six states of India who have carried out this study. We Single Women are not expert researchers, but we realized it was important to have some solid data about Single Women to put before decision-makers. Aside from journalists who have, from time to time, highlighted cases of atrocities against Single Women, and one or two researchers, no one has written much about the conditions of widows and separated women in India.

The data of this study has been collected from Single Women in Bihar, Gujarat, Himachal Pradesh, Jharkhand, Maharashtra and Rajasthan. Much more work needs to be done to get a fuller understanding of the social, educational, economic conditions of the Single Women of India. This study is in so many ways, just an initial study.

But it is a unique initial study! We widows and separated women of India are not waiting any longer for others to pay attention to us – we ourselves are organizing, mobilizing, lobbying, and publishing case studies, and now a research study, to put our situation before society. Together, we have collected the data needed to put together this report which you hold in your hands.

The reader is invited to read, to listen, and to hear about our lives.

All the Members
National Forum for Single Women's Rights

Are We Forgotten Women?

A Study on the Status of Low-Income Single Women in India

TABLE OF CONTENTS

I. Introduction	1
II. Background	2
A. The Condition of Women in India, Through the Ages	2
a) 2500-1500 B.C. - Mohenjo-Daro Period	2
b) 1500-1000 B.C. - First Portion of the Vedic Period	2
c) 5000 B.C. -1200 A.D. - Classical Period	3
d) 1517-1788 A.D. - Mughal Period	3
e) 1750-1947 A.D. - British Period	4
B. The Condition of Single Women in India	5
a) Defining "Single Women"	5
b) Numbers of Single Women	6
c) Problems of Single Women	6
d) Summary and Findings of Research and Studies of Single Women in India	9
i. Research Findings About Widows in India	9
ii. Studies About Separated Women – Divorced, Abandoned, Deserted, Thrown-Out Women	11
iii. The Condition of Never-Married or Unmarried Women	14
C. Single Women Unite!	15
a) Forgotten Women	15
b) Then What Happened?	16
• 1998 – A Beginning in Rajasthan	16
• 2000 – Association of Strong Women Alone, Rajasthan is Formed	17
• 2001 - The Gujarat Earthquake and the Gujarat Widows Organize	17
• 2004 – National Single Women's Convention, Jaipur, Rajasthan	17
• 2005-2008 – Expansion and Efforts to Organize in Other States	18
• 2009 – The National Forum for Single Women's Rights is Formed	18
c) Single, But Not Alone	20

III. Findings of the Research Study	21
A. Introduction to the Survey	21
B. Methodology	21
C. Findings of the Research Study	24
C.a. Social Profile of the Respondents	24
C.b. Family and Household	31
C.c. Income and Livelihood	39
C.d. Shelter and Housing	46
C.e. Land Ownership	51
C.f. Social Security – Pension Schemes	55
C.g. Political Participation	64
C.h. Health and Health Care	70
C.i. Separated and Divorced Single Women	75
C.j. Unmarried Single Women	79
D. Summary of the Study Findings	82
IV. Recommendations as a Result of this Study	85
A. Recommendations for the Government	85
B. Recommendations for Organizations of Single Women	87
V. Looking Back, Looking Forward - Conclusion	90
APPENDICES	
Appendix No. 1	
Census Data by Age and Marital Status	92
Appendix No. 2	
Structure of the National Forum for Single Women's Rights	95
Appendix No. 3	
Names and Addresses of Organizations that Participated in the Study	96
Appendix No. 4	
Map of India with the Showing States Represented in the Study	98

I. INTRODUCTION

Women living without a husband, are strong women, not weak women. Contemporary Indian society, which perceives men as strong and women as weak, would probably not agree. Even many Single Women themselves would not agree – being brought up in the society, they too have been influenced by the dominant patriarchal culture and its thinking. And so, many Single Women do not know their own strength, they do not recognize it. Low-income Single Women often live their lives on the margins of the community, of the society, eking out a living, bringing up their children. Very few of them are beggars; very few of them are prostitutes. And yet, society finds ways to taunt and hurt them – “You are a witch; that is why this happened!!”; “Even though you are my sister, we don't want you in our house”; “Where are you going? To a meeting! Ha! We know where you are *really* going....”.

What are the actual conditions of Single Women – Widows, Separated, Divorced and Never-Married / Unmarried women? The census data collected about women does not contain much information other than demographic data – numbers. A few studies have been done about conditions of Single Women – and one or two studies are summarized in this book. The National Forum for Single Women's Rights leaders, early on decided that more data was needed, and made the decision that they themselves would collect data on the condition of Single Women in their states. This book presents the findings of that study.

As a background to the condition of Single Women in India, we have dared to put some material together about the history of Women in India – from 2500 B.C. to the present day!! The roots of the problems are clearly visible! We have also written about how the National Forum for Single Women's Rights came into being – for it is the first time in this long +4,000 year history, that single women have gotten together to solve their problems, and work for a more just and egalitarian society. The act of organizing has made the Single Women involved want to understand their status and place in India. They also had the confidence to begin a piece of research on their own conditions. Low-income single women doing research -- Women's History is continuing to be made!

And finally, when we were thinking of a title for this book, several ideas came to mind – one was “We Forgotten Women”. But that sounded too morose, and sad. The women are not sad. Then we thought of something like “The Rainbow Women!” -- bright, colourful, promising hope at the end of the storm! But on the whole, all Single Women are not yet “bright, colourful, hopeful”. And so emerged the title you see on the cover of this book – “Are We Forgotten Women?” The women are not assuming they are forgotten, and certainly don't want to be forgotten! The answer to that question rests with you, the reader

We are planning to distribute copies of this book, in both Hindi and English, to Senior Administrators and Elected Representatives in Government at the District, State and National levels; to the media so that after articles are printed and news stories reported, society can know the conditions of Single Women, and take action at a personal level in their families, at a public level in helping, protecting, reaching-out; to organizations of Single Women, not only in these 6 states, but in the North, Northeast, and South of India so that they may benefit from the data and information contained in these pages; to the Executive Committee of the National Forum to strengthen the lobby work that will be done.

“Are We Forgotten Women?” -- it is hoped that all who read this book will give a resounding “No – you are not forgotten!” and back those words with Action!

II. BACKGROUND

Single Women are “Women”-

This book attempts to put in the hands of readers, a document which will help to further the understanding of the women who are referred to as Single Women. They are a sorely misunderstood and overlooked category of women. And as women, they share a common history with all women of this sub-continent called India. Our story will start back, 2000-3000 years ago.

Unfortunately, most historical descriptions of women's history in India are based on the lives of aristocratic, royal or business class women. It was possible to find *some* material about folk culture and the conditions of women from the lower castes, classes and communities – the common woman. Daring to summarize thousands of years of feminist history in 2-3 pages, we put before you some information about the socio-cultural and religious influences on the condition of women over time.

A. The Condition of Women in India, Through the Ages

a) 2500-1500 B.C.- Mohenjo-Daro period

The earliest reference found was a short piece about the Harappa and Mohenjo-Daro period of Indian history, 2500 to 1500 B.C.

“Women were responsible almost entirely for weaving and spinning cloth for daily wear, and took part in the fashioning of pottery, and designing of jewelry, and in toy making, and also played their role in agriculture by working in the fields. The arts and crafts of the Indus civilization were highly advanced especially in the skilled work in tools, vessels, jewels, metalware and household articles. It is these simple crafts which form the foundation of the present village industries of India”¹.

b) 1500-1000 B.C.- First Portion of the Vedic Period

Between 1500 and 1000 B.C., the first portion of the Vedic period, women enjoyed a high status in society. They were the equals of men in every way – social, religious, spiritual and political and they had freedom for spiritual progress and intellectual development. Many women rose to become Vedic scholars, debaters, poets and teachers. There are many quotations from the Vedas of this period, to illustrate the respected status of women, and their equality in the society. Two examples are:

Atharva Veda 14.1.6: “Parents should gift their daughter intellectually and with the power of knowledge when she leaves for her husband's home. They should give her a dowry of knowledge.”

Atharva Veda 7.38.4 and 12.3.52: “Women should take part in the legislative chambers and put their views on the forefront.”

Up to the end of the Vedic Period, when Buddhism flourished (around 600 B.C.) women were given an honoured place in social life, and The Buddha allowed women into the religious orders (as Buddhist nuns).

¹Tehrim Dass, “Where the Mind is Led Forward by Thee Into Ever-Widening Thought and Action – The Role of Women in National Development” [Newslink](#) 1 (April 1977): p. 34

c) 500 B.C. - 1200 A.D. - Classical Period

However, the period between 500 B.C. and 1200 A.D., the status and rights that had been enjoyed by Indian women received a great setback due to deterioration in the religious status of women, and also due to political changes and invasions. This period is sometimes called the Classical Period.

In this period, Vedic scriptures and literature came to be regarded as “revealed”, and the teachers and scholars insisted that the writings should be very accurately memorized. The course of Vedic studies was long, and demanding, and could not be finished until about the age of 24. The marriage of girls was never postponed to this advanced age, because it was the custom that the wife should be younger than the husband. So, when the girls could not complete the study of the Vedic literature and scriptures, their study was stopped. It was thought that if the scriptures were not learned fully, it would be dangerous to make mistakes, and if a young woman did so, it would cause spiritual disaster for the family. And so, by about 500 B.C. the custom arose of marrying the girls soon after the attainment of puberty. The Smritis written at the end of this Vedic period, glorify the marriage of girls at age 7, 8 or 9! A Brahmin was never allowed to marry a girl above the age of 12.

In this period, the Classical Period from about 300 B.C. to 1200 A.D., the patriarchal joint family was the basic structure of the Society. To keep the joint family strong, the women had to be subservient to the men. Man was the master and the guardian of women, and women were expected to obey the men and to be protected by them. Songs dating from about 700 A.D. make clear the dependence on men:

The Classical Writer, Narad: “Through independence, women go to ruin, though born in a noble family. Therefore, the creator has assigned dependence to them.”²

A Folk Song: “Just as a boat is tossed aimlessly on water without the boatman, so also my life has become without my husband.”³

Another analysis is that rural women in small marginal farm families using plough agriculture, could never be independent. Mother Earth is female, of course, but it is only men who can put their hand to the plough which sinks into the soil. So, if a woman could not plough the land, she could never be an independent farmer.

The belief that it is necessary to keep women dependent and under the control of men, was written into the Classical literature of the period, as well as folk songs, tales and proverbs -- (Valmiki *Ramayana*, and the *Mahabharata*); a popular folk saying compares a good daughter-in-law to a lump of dough that can be given any shape!

d) 1517 - 1788 A.D. - The Mughal Period

During the Mughal period (A.D. 1517 to 1788), seclusion of women was looked upon as a symbol of respectability among higher classes. Early marriage and dowry were adopted by both Hindus and Muslims. The percentage of literacy among women was very low during this period. One scholar writes:

“Old, rich and cultured families were as a rule ruined by the political revolution and they were no longer in a position to make special arrangements for the education of their girls. There were, of course, no schools for girls. Some new Hindu families did no doubt rise... Daughters of *Rajput* chiefs and some Bengali *Zamindars* were usually able to read and write down to the 19th century; some of them, if unfortunately widowed, would devote themselves to learning and even become teachers... These were, however, exceptional cases. Society as a whole had become prejudiced against female education. It was believed that a girl taught to read and write may become a widow soon after her marriage.”⁴

² Shrirama Indradeva, “Women in Folk and Elite Traditions – A Comparative Study” *Folklore* 10 (March 1969) p. 101

³ Shrirama Indradeva, “Women in Folk and Elite Traditions – A Comparative Study” *Folklore* 10 (March 1969) p. 101

⁴ A.S. Altekar, Education in Ancient India (Benares: Nand Kishore and Bros., 1951, p. 224-225)

It is possible to see the declining status of the Indian woman – from an equal, active, socially and politically involved person, slowly becoming dependent on the men in her family, particularly her husband, being deprived of education, and having her identity narrowed to wife and mother. Without a husband, without childrenshe seems to have no identity as a person!

Throughout most of this period, and even up to today, Motherhood is considered the main role and greatest glory of women – “let your Mother be God to you”⁵ This ancient and long-lasting teaching in Indian culture, may have laid the foundation for rejection of a wife who cannot bear children. There was nothing found in all the literature surveyed, about rejected, separated, divorced women in ancient times.

However, there were several references to widows throughout the ages. In the Vedas, when the education of girls in Vedic scriptures and literature was in decline, it was acceptable for a widow to study further and then become a teacher. However, after the Vedic period, when the status and condition of women deteriorated, the situation of widows became extremely difficult, particularly in upper caste families. A widow lost her place in the family and society. She came under the authority of her eldest son, and she could no longer wear fine clothes or jewelry. She had to sleep on the ground, eat only one meal a day and that too, of plain bland food – no honey or salt. She was forbidden from attending marriages and social functions. Sometimes she had to shave her head. Her only hope was to be reunited with her husband in the future life. She lived a life of isolation, rejected by society, and often superstition spread that she was the cause of her husband's death! All these customs were designed to punish the widow, to control her sexuality so that she would not bring disgrace on the family. Widows could not remarry, although widowers could. She had no “life” without her husband – “like the boat tossing aimlessly on the water”.

All these customs could motivate a widow to climb into the funeral fire cremating her deceased husband, and get burned alive! The Laws of Manu recorded that a Hindu widow was to remain “sati”, a Sanskrit word that meant chaste or pure, virtuous, and was not to remarry. Gradually, the word sati was used for the ritual of self-sacrifice of a Hindu widow.⁶ The woman who committed sati was worshipped as a Goddess, and temples or stone markers were erected in her memory. This practice existed among certain sects of the society in ancient India. Ibn Batuta (1333 A.D.) observed that Sati was considered praiseworthy by Hindus, without however being obligatory. “The *Agni Purana* declares that the woman who commits *shagamana* goes to heaven. However, *Medhatiti* pronounced that Sati was like suicide and was against the Shastras, the Hindu code of conduct.”⁷ However, from the stone markers and temples, we know that “sati” was more prevalent among the elite women in the princely states of Rajputana and in Bengal. One scholar has noted that non-elite Hindu widows committed sati in the early 19th century in Districts in Bihar and Bengal, and supposes that the social restrictions on Hindu widows would have motivated these women to die, rather than live bound by these customs and marginalization.

e) 1750-1947 A.D.- British Period

During the British period (A.D. 1750 to 1947), no funds were allotted for the education of women, and the rulers did nothing to improve the status of women. “The sex which was marked out by nature to be a domestic ornament in England might safely be left to the same function in India. Danger, in fact, lay in any other course.”⁸

However there were social reformers throughout India, who worked to improve the status and condition of Indian women. A few of the more prominent ones were:

⁵ “Matridevo bhava” from the Taittiriya Upanishad.

⁶ “Sati” is not confined to India – it is reported that at various times in Central Asia, South and Southeast Asia, and Fiji, the burning or burying of widows with their deceased husbands was practiced.

⁷ Dr. Jyotsna Kamat, “The Traditions of Sati in India”, online.

⁸ Arthur Mayhew, *The Education of India*. As Study of British Educational Policy in India, 1835-1920 and of its Bearing on National Life and Problems in India Today (London: Faber and Gwyer, 1928, p. 97

Raja Ram Mohan Roy (1774-1833) was a kind of “bridge” between the ancient and the modern. He taught that a critical mixture of the cultures of East (as in India) and West (as in Europe) could take India forward. He was familiar with secular as well as religious literature in Sanskrit, Persian, Arabic and English. He promoted the basic unity of all religions, the introduction of Western science in India, and the social and educational uplift of women. He got the British government to ban *Sati* in 1829. He was against child marriage, and favoured widow remarriage – he himself married a widow. Along with Dwarka Nath Tagore, he founded the “*Brahmo Samaj*” for the reform of Indian society and the emancipation of women.

Jyotirao Phule (1827 – 1890) was born in Pune. He opened the first girl's school in India, the first home for widows of the upper castes, and a home for newborn girl children so that they could be saved from female infanticide.

Mohan Das Karam Chand Gandhi – Mahatma Gandhi – (1869 – 1948) as a Freedom Movement leader, he took reforms for the emancipation of women to the masses. He brought women out of their homes and onto the streets and into the struggle for independence, and to be part of nation-building. He was strictly against *purdah*, child marriage, and was in favour of widow remarriage.

This “flying overview” of women of India through the ages, certainly comes to the conclusion that the status and position of women and girls in Society, generally, is not good. Our contemporary experience confirms that – female literacy rates and school enrolment rates are lower than males, still; female infanticide and feticide still exists; women labourers are usually paid less than male labourers, although the law says “equal”; women in the political sphere, as elected representatives in state legislatures and the Parliament are still very few; and so on.

And within the total population of women, there are additional and special problems for Single Women, who are further marginalized and discriminated against. This book and the research study it records, is an attempt to get greater clarity on the status and condition of Single Women across several states of India.

B. The Condition of Single Women in India

a) Defining “Single Women”

First of all, who are the women whom we are considering “Single Women”. The following categories of women are included in our concept of “Single Women” for the purpose of this study:

- a) Widows
- b) Divorced women – with legal divorce papers, and also those Muslim women who are divorced by their husbands under Muslim personal law (and who usually do not have any paper recording the divorce).
- c) Separated Women – those women who are living separately from their husband, abandoned, deserted, thrown-out, walked out, some of whom can say that the marriage relationship is over, finished, forever, and some of whom cannot yet say that the marriage relationship is over, finished, forever. Also, those women whose husbands have disappeared (for less than 7 years) are also in this category. In addition, women who have some paper or document that has been given by traditional elders in various communities as a document terminating the marriage, are also considered “separated women”, since for the purpose of this study, “divorced women” are those with court documents.
- d) Never-married women – who are “older”. In Indian culture, it is usual that if a woman reaches the age of 35, and has not married, then some factor in her life has been the reason (dowry,

family responsibilities, physical or health condition, forbidden love, or something). Still, very few women “choose not to marry” – although this number is growing.

b) Numbers of Single Women

According to the 2001 Census⁹ the following are the numbers of women in India who are “Single Women” –

- Widows – age 18 and above, all-India: 3,41,62,051 or 34,162,051 women
- Divorced and Separated Women – age 18 and above, all-India: 22,86,788 or 2,286,788 women
- Unmarried / Never Married Women – age 30 and above, all-India: 33,17,719 or 3,317,719 women

The total is: 39766558 -- 3.98 crores or 39.8 million women. And these figures are conservative (meaning, *at least* these number of women...), because of the data collected about “divorced and separated women”. The census figure is so low, that it appears that the figure includes only those women with court divorce or legal separation papers. The census process also makes it difficult to collect accurate statistics – a stranger comes to the door (the census data collector), and asks if there are any women in the household who are divorced or separated. Since Society blames the woman for marriage breakdown, therefore, it is somewhat shameful to report “yes”. So, many families would not report a “separated” female family member.¹⁰

The 2001 Census data about the numbers of women in each of the three major categories are shown below, for the states which took part in the Study being reported.

	State	Widow Women (age 18 and above)	Divorced and Separated Women (age 18 and above)	Unmarried / Never Married (age 30 and above)	Total
1.	Bihar	18,76,012	32,707	90,153	19,98,872
2.	Gujarat	16,08,261	1,03,517	1,05,049	18,16,827
3.	Himachal Pradesh	2,28,923	8,155	13,801	2,50,879
4.	Jharkhand	8,19,335	42,346	78,892	9,40,573
5.	Maharashtra	37,17,801	32,0793	2,43,512	42,82,106
6.	Rajasthan	15,83,261	47,354	43,270	16,73,885
7.	Total for these 6 states	98,33,593	5,54,872	5,74,677	1,09,63,142

c) Problems of Single Women

These numbers are not small! And across the states studied, the problems of Single Women in the various castes, communities, tribes have been summarized below. The conditions outlined are essentially for low-income Single Women:

Problems Because of Being a “Woman” –

- Generally, a low educational attainment.** While India's female literacy rates have risen a lot in recent years, the figures reflect the increasing enrollment and lesser drop-outs from school amongst girls. Today, those who are “women”, age 30+, are usually not well schooled.

⁹ Unfortunately, the 2011 Census data giving figures of number of women who are widowed, divorced, separated, never-married are not yet available. Appendix No. 1 contains a chart of the numbers of widows, separated/divorced and unmarried / never-married in various age groups in the states participating in this study.

¹⁰ The National Forum for Single Women's Rights had demanded that more data about Separated Women be collected in the 2011 Census, and the Secretary, Home Ministry agreed. We await the publication of the results of the 2011 Census.

- **Poor health** – Due to poverty, a nutritious diet has not been the norm, and whatever food is available, is served to male family members first, and what is left over is for the women. Also, culturally, unless there is a lady doctor in the health facility, often women will not be taken to a doctor nor will women themselves go to a male doctor, unless they are extremely ill. These conditions result in women being anemic and not robust in health.
- **Mistreatment in the home** – Indian culture is patriarchal, and domestic violence, verbal and physical, is common.
- **Overworked** – Again, the patriarchal mind-set means that women work both in the home, and often do daily wage labour or agriculture labour on family farms. Men do not usually share household work. In addition, if the woman is a Single Woman living with a relative, she is often treated as a kind of “household servant”, perhaps her son / daughter-in-law or brothers-in-law / sisters-in-law feel they are doing her a favour by “keeping her” with them.
- **Land and property are not in her control and usually not in her legal ownership** – Women usually do not have legal property rights until their father, or their husband, dies. Then, legally, women as widows or daughters, do inherit some land rights. But possession of those legal rights is difficult.
- **Dowry** – Dowry is a problem for all women (“dowry” is now a feature of not only Hindu marriages, but also Muslim marriages.) “Bride price” is a feature of tribal marriages. And after marriage, Dowry can continue to cause problems – if the husband and/or his parents and relatives feel that his wife has not brought enough dowry, or if further demands are not met, the husband / in-laws may torture his wife until she ultimately leaves, or until he throws her out and tries for more dowry items via a second marriage! Many Indian women become “Single Women” because of dowry.

Problems Because of Being a “Single” Woman

- **Loneliness** – Once the husband is no more or has left his wife, the in-laws do not usually want the responsibility of their daughter-in-law; their parents and brothers thought they had married her off, forever; and remarriage for widows is culturally not common (although for young widows with no children, that is changing – *a bit*). In the Joint Family, with whom can she share? She is not really wanted by the family, or by society.
- **Social Rejection** – Customs and cruel stereotypes of women, make her feel rejected. If someone sees a widow while moving out in the morning, he/she is apt to return to their home to nullify the bad luck that is apt to come by seeing this inauspicious person first thing in the day. Marriage break-up is considered the woman's fault, even if the husband has gone off with another woman. Single Women are considered to be “on the make”, looking for a man to satisfy her sexual urges. There is no tradition of seeing the Single Woman as a person in the community.
- **Exploitation and Superstition** – Some men in the community in which the Single Woman is living, call a Single Woman a “Witch”, and tell the community that the bad things that are happening (drought, disease, etc.) are because this woman, this Single Woman is a Witch. Not pleasant! The people of the community in which she lives, to be on the safe side, avoid her company, may even beat her, drive her from her home, and in some cases, kill her! Behind every such rumour is a reason: for example - the man who started the rumour may want her to leave so he can grab her land; he may have tried to have sexual relations with her, a Single Woman, and she refused, so he is punishing her. For of course, there is no such thing as a “witch”.
- **Caste and Community Customs Which force an Austere Life Upon Her** – Above, it has been noted that often community customs dictate that the widow or separated woman does not attend “happy

events". In addition, because society is in the habit of thinking of women as a wife, and if the husband is gone, she should not appear attractive or happy. So customs still prevail of wearing dull or plain clothes, no jewelry, no bindi, no mahendi; she should live a simple life of plain food. Shaving off the hair of a widow used to be common, and is not so now, but as recently as 1998, a Brahmin widow in Banswara District, Rajasthan, shaved her head. Also, "sati"¹¹ used to occur, particularly in Rajput or other warrior caste families, but the law now prevents it. However, again in Rajasthan, in 1987 a case of sati did occur! Society still looks down upon women who remarry, or enter into a long-term monogamous relationship (*natra*). Legally, widow remarriage is allowed, and legally divorced women can remarry, legally, but society has its own understanding of what is allowed. Men can remarry, but not women. The roots of this thinking are backed by centuries of habit of thinking of the woman as the chaste, faithful wife.

- A Place to Live is often a Problem – The widow, who had been living in her marital village or town, and often in the Joint Family, on the death of her husband often finds herself shoved out of her marital home. If her parents are alive, she may find a home in her natal home, but if her parents are dead, there is no surety that her brothers will take her in for the long term. Separated women who have been thrown out or abandoned by their husbands, have no legal rights to marital land and property so long as the husband is alive. Usually, the separated woman has children, and where does she go to live, a little family of 3 or 4, or more people!
- Maintenance and Divorce Settlements from husbands are almost impossible to get – the law says, that the Family Court will decide how much money a separated husband must give to his wife and children monthly for their maintenance. But the court procedures are long, and even when a judgment is given, the husband rarely pays. In filing for divorce, again the court procedures are long (years!) and the divorce settlements are again almost impossible to get from husbands. Lawyers fees, days spent in the court, stamp fees, etc. – justice eludes most Single Women!
- Enough Money for Herself and Her Children – Aside from a place to live, food and clothing, school fees and medicines are also necessary! In rural areas, if the widow has access to agriculture land, or the husband's means of livelihood, she may be able to earn from the land. Otherwise, she has her labour to sell – as a house maid, an agriculture labourer, an NREGA worker. Lack of education and skill training prevents the Single Woman from continuing in, or entering the job market at a level to earn well. The government social security payments are usually important for survival.
- Complicated and Lengthy procedures to access Government Entitlements – These social security entitlements and provisions of the state and central government schemes and laws are complicated. The form to fill out, where to get a form, where to submit it, the attachments needed of proof of "Single-ness" (death certificate for widow pension), photos, photocopy of ration card, etc. etc. The follow-up is also lengthy.
- Separated and Divorced Women have almost no Government Entitlements – Even after more than 60 years of Independence, there are almost no government entitlements for separated and divorced women! It seems that it is assumed that the laws related to Maintenance, the customary Muslim laws related to Mehr, are enough for the estranged wife and children to live, or at least survive. Across all income categories, husbands do not take care of the living and survival needs of their estranged wives and children. And the main problem for Separated women, and customarily divorced women, is that they do not have any government-source to prove that they

¹¹ "Sati" according to some authors, means "true wife", or "chaste or pure". The ritual suicide which became increasingly common among the Kshatriyas (warrior castes) in the Medieval period, saw the wife of the dead man climb into the fire during cremation and was burnt alive. These women were revered as goddesses and stones or temples mark the places where the act of sati occurred. Sati stones exist in Gujarat, Maharashtra, Karnataka, Rajasthan and West Bengal.

are “separated” and the “customary divorce” papers the women have are not accepted by the government.¹² And yet, separated and divorced women are apt to be young-ish (say between 23 and 35) because one of the main reasons for separation is that the husband has taken another woman. The separated / divorced women usually have young children to support, as well as themselves, and government schemes and resources could help them a lot.

- Exploitation because it is perceived she has no man to defend her – Society thinks that men are strong, and women are weak, and a woman without a man is totally weak! Therefore, at almost every opportunity, Single Women are exploited. Sexually they are exploited by men who think that nothing will happen if they force themselves on a Single Women – who will defend her? At the worksite, or doing domestic work, wages for a Single Women are very low – even if she knows her rights, alone she cannot complain. If she is living with her in-laws, or a natal family member, the Single Woman is often treated as a household slave, burdened with work, and with physical work. The family members may resent her being there; they may feel they are doing her a favour by keeping her; they may mis-treat her in the hope that she will go away. Exploitation, and sometimes torture, is often the lot of low-income Single Women.

d) Summary of Findings of Research and Studies of Single Women in India

While there are not many studies about Widows in India, and even fewer studies of Separated and Divorced Women, there are some insights which have been uncovered by some studies done fairly recently. A summary of those findings is found below, to add depth to the points made above.

i) Research Findings About Widows in India

Between 1991 and 1994, data were collected from rural widows of 7 states of India, both North and South India, by Martha Alter Chen, and later published in a book titled: Perpetual Mourning – Widowhood in Rural India.

The Chen study brought to light a lot of disturbing data - while 8% of all females in India are widows, only 2.5% of all males are widowers. This disparity is due to the fact that widowed men usually remarry, and custom dictates in most communities, that widows must not remarry. In the Chen study, only 9% of the widows remarried (52 out of 562 ever widowed women). So, widowhood is a *women's problem*, not a men's problem.

The economic condition of low-income widows in rural areas is very vulnerable, and the situation in North India is comparatively worse than South India - where the natal family seems to give more support. 67% of the widows were still living in their marital village; although the majority of the widows were living in their marital village, the majority were not living in households headed by their in-laws - only 3% were. 27% of the all-India study sample was living in their natal village. However, in South India, 43% of the widows were living in their natal village, while only 6% were in North India. But, in South India and North India, only 6% and 4% of the widows respectively were living with parents or brothers. All this is contrary to the widely held belief that "family" takes care of the widow.

Survival is an issue for low-income widows. Do they remarry? Do they live with their natal family members, or alone? Do they have employment opportunities and control over means of production? The Chen study documented this data, which is summarized below:

¹² The customary divorce paper is some written document, prepared in the presence of the Caste or Community Panchayat, or religious cleric, or even by the fathers of the estranged husband and wife, and the husband and wife themselves. Sometimes it is on court stamp paper, sometimes not.

Indicators on Conditions of Widows		India	North India	South India
Females who are Widows		8%	-	-
Widows who remarry		9%	-	-
Habitation with Family	With in-laws	3%	3%	3%
	With Son	24%	40%	8%
	With Daughter	-	5%	10%
	With Parents/Brother	-	4%	6%
	Living Alone	17%	14%	20%
Land Use Rights	Over Husband's Land	51%	-	-
	Over Parental Land	13%	8%	18%
Participation in Wage Labor Force		-	24%	47%
Note: The states in this Single Women study are in North India				

It was found that 63% of the widows were living in households headed by themselves, 24% were headed by a son, and 13% were headed by someone else (e.g. father, mother, brother-in-law). Again, the South India / North India experience differed. South Indian widows were themselves the heads of their household in 80% of the cases, while only 46% of the North Indian widows were heads of their household.

In the Chen study, Maintenance and Support for food, shelter, clothing, medicine, etc., survival needs, are big issues for low-income widows. The study found that widows reported regular support or periodic gifts from family members, as follows:

	Regular Support	Periodic Support
In-laws	3%	3%
Parents	5%	5%
Brothers	9%	19%
Daughters	16%	28%
Sons	60%	37%

“Regular support” does not mean “full support” – widows in the Chen study earned by a variety of activities.

However, “roti, kapada aur makan” are only part of life – an important study of 190 widows in Jaipur City, Rajasthan by Mukesh Ahuja¹³ took a look at emotional support from the in-laws. First of all, he found that 16% of the widows in his study had no in-laws; 29% were not keeping any relation with in-laws; and the remaining 55% of the widows reported violence as follows (note that more than one kind of violence could be the experience of the widow respondents):

Nature of Violence	Living With In-Laws	Living Separately	Total Number	Percent
Sarcastic remarks in presence of others	17	39	56	53.8%
Taking away husband's assets	23	26	49	47%
Physical beating	13	-	13	12.5%
Verbal abuse	6	1	7	6.7%
Assigning all sorts of household chores and keeping them over-burdened	11	-	11	10.6%
Accused of immoral relations	6	4	10	9.6%
Beating their children	9	-	9	8.6%
Ill-treating their children	7	-	7	6.7%

¹³ Reported in the article by Ginny Shrivastava “The Unwanted Insider” in the book *Living Death – Trauma of Widowhood in India* edited by Dr. V. Mohini Giri. Gyan Publishing House, New Delhi: 2002 pp. 87 -106

The study uncovered various facts about widows:

1. Widows ordinarily know little about their husband's business, accounts, loans, etc. and therefore become victims of family members who try to acquire their inherited property.
2. Young widows are more humiliated, harassed, exploited and victimized than the middle-aged widows
3. Of the three most important motives of victimization – power, property and sex – property is a crucial factor in victimization in the middle class widows, sex in the lower class widows, and power in both the middle-class and the lower-class widow's lives.

In the Jaipur study, sexual abuse by male members of the in-laws' family was reported by 26 widows, or 13.7% of the sample. Eighteen of them were seduced, molested, or assaulted by the family members or close kin, including brother-in-law, sister-in-law's husband and sister-in-law's brother. Eight others were victims of attack by neighbours, employers, or brothers of their friends.

Violence by children was also found, and although insults and abuse by children seems foreign to parent-child relations, nevertheless, the study found that of the 29 widows who had married sons, 14 reported ill-treatment by sons and/or daughters-in-law. "These widows suffered from tremendous anxiety, depression and guilt."

Perhaps the most striking finding of my own and other studies is how few widows can count on family or community support. My findings suggest that roughly half of the widows in rural Indian manage on their own. When family and community support cannot be counted on, other forms of social security become crucial.

Martha Alter Chen, Perpetual Mourning.

ii) Studies About Separated Women – Divorced, Abandoned, Deserted, Thrown-Out Women-

In going through historical writings about Single Women, not much was found (almost nothing) on separated women – and writers state that divorce is relatively new. Divorce legislation in India is indeed new:

- *Christians* : **Indian Divorce Act, 1869**
- *Parsis* : **The Parsi Marriage and Divorce Act, 1936**
- *Muslims* : **Dissolution of Muslim Marriages Act, 1939**
- *Inter-Caste or Inter-Religion* : **Special Marriage Act, 1954**
- *Hindu (including Sikhs, Jains and Buddhists)* : **Hindu Marriage Act, 1955**

The dominant culture of India, through the ages, has conveyed that a woman must not leave her husband:

The doctrine of *pativratya*¹⁴ makes it difficult for a woman to leave her husband; instead, an unhappily married woman is expected to accept her destiny—a notion strongly supported by the Hindu concept of predestination.

Therefore, if a woman and man do start living separately, the society blames the woman for the marriage breakup, and she is perceived as "not a good woman".

However, for centuries, at least amongst lower castes and tribals, husbands and wives who do not get along and cannot resolve their differences, have been separating. Caste and community "*Panchayats*" have

¹⁴ Means devoted, chaste, loyal wife. This view from a book published in Status of Single and Divorced Persons in India. 1994 by Paul R. Amato

settled the terms and conditions. These separations are culturally recognized. New liaisons, sometimes called “*natra*” – monogamous, common-law-type relationships – have allowed women to leave a violent, abusive, unhappy marriage, and live in the society with a reasonably good social status.

Now, with rapid urbanization, the increasing empowerment and education of women, and an awareness of rights – separation and divorce are becoming more common than they were. Women are now choosing to end an unhappy relationship rather than to bear life-long abuses, violence, and/or unfaithfulness, particularly if she is earning. However, this is not just an urban phenomenon, but is an increasing trend in society.¹⁵

"Economic Rights and Entitlements of Separated and Divorced Women"- Kirti Singh 2010

A recent study (2008-09) conducted by Advocate Ms. Kirti Singh, interviewed 405 separated and divorced women across the country, mostly middle class and lower-middle class backgrounds. Her study found:

- The majority of separated or divorced women were in the 23-32 age group
- 75% of these women live in their natal homes, because they have no economic support (but they are not always welcome in the natal home).
- 80% have their children staying with them
- About 82% of the women were working to earn some money, but 58.6% of these women were working out of their home, and about 22% were working as domestic servants or labourers.
- The majority of the separated or divorced women (about 80%) was earning less than Rs. 4,000 per month and live below the poverty line.
- Almost 50% of the women in the study had not asked for Maintenance, because they didn't know how to go about the legal procedures, or they didn't have the money for legal action.
- Legal action also is less than satisfactory – court cases for both Maintenance and Divorce take a very long time. Maintenance cases, when the judgment is finally give, award the woman a very small amount, and even that the husband is often reluctant to pay for more than a couple of months after the finalization of the case!
- Most of the marital property is in the name of the husband, so upon separation, the woman is left with no asset – no agriculture land, no property, and usually with no marital house to live in.¹⁶
- 83% of those surveyed reported they opted out of the marriage (or were thrown out or abandoned by their husband) because of cruelty or domestic violence in their marital home

"Problems in Women Headed Households Resulting from Desertion"- Anna Mathew 1998

Another study, published in 1998 done by Anna Mathew, of the Roda Mistry College of Social Work and Research Centre, Hyderabad, set out to find out the problems in women-headed households resulting from separation. The study looked at the socio-economic characteristics of the separated women, identified the reasons for separation, the problems faced, and the social support available. She studied 58 women headed households in Hyderabad and Secunderabad, Andhra Pradesh. From the reasons for separation, it looks like the women were the ones who left the marriage, and established independent households.

¹⁵ Whether the upsurge of Female Feticide, and the future shortage of women, of brides, will force men to treat women better, remains to be seen!

¹⁶ The Prevention of Domestic Violence Act does stipulate that the husband cannot force his estranged wife to leave the marital home – if he wants to live separately, he has to be the one to go. But the DV Act is not widely implemented, and if the marital home is a Joint Family, the condition for an estranged wife is not apt to be very good.

What she found was:

Reasons for Separation –

- Husband's inability to financially support the family – 16 women
- Alcoholism was the cause (we can also assume resulting violence) – 14 women
- Women were not able to satisfy dowry demands – 13 women
- Women suspected their husbands had illicit relations – 10 women
- Women were branded by their husbands as mentally disturbed – 3 women

Emotional Problems Noticed in the Separated Women –

- Feelings of trauma – 39%
- Feelings of emptiness and loneliness – 24%
- Feelings of fear, uncertainty, and insecurity – 24%
- Intense suicidal tendencies – 7%
- Almost all of them felt that the deep scar would remain for ever, and held themselves solely responsible for their condition

Other aspects of their condition were also recorded.

- The economic condition of the women in the study was not good. The study was done in the 1990's, and 87% of the separated women were the sole earners in their household, and earned below Rs. 800 per month! While 75% of the separated women received some help and protection from their parents, in-laws and neighbours at the time of separation, they however had to manage alone after moving into their own households.
- Almost all the women reported difficulties in bringing up their children; they felt that the absence of a father figure had resulted in a family atmosphere lacking in discipline, authority and they felt their status as a mother was weakened.

Despite the fact that different religious communities are governed by different personal laws, nevertheless, the above findings included women from various communities.

“Divorce and Muslim Women” – Moinuddin 2000

The dominant culture in India while secular, is heavily influenced historically and contextually by Hinduism. Large numbers of Muslim women are also divorced and separated, and so the findings of one study of these single women are summarized below. The study was published in 2000, titled “Divorce and Muslim Women” by S.A.H. Moinuddin, who studied 67 divorced and 61 separated Muslim women in rural areas of Bardhaman and Murshidabad Districts of West Bengal. Those who were “divorced” were Muslim women whose *talaq* or release from marriage has occurred in the presence of legal authorities (maulana, maulvi, imam or court of law). “Separated” Muslim women are those who were living with their parents and did not have any connection with their husbands.

The study found:

- The age at the time of marriage was 10-15 years in 42% of the cases in Murshidabad, and 54% of the cases in Bardhaman.
- 78% of the Muslim women studied had to pay dowry, regardless of the socio-economic status of their natal family, and land as well as cash made up the dowry handed over as a condition of marriage
- The Muslim women had to face the practice of “arbitrary divorce” – no husband waited for 3 menstrual cycles for the final pronouncement of *talaq* as specified in the Quran. Only in 6% of the

cases were the Quranic prescriptions regarding divorce followed. So, although the talaq occurred in the presence of legal authorities, it did not necessarily conform to the Quranic practices laid down. The husband wanted out of the marriage as quickly as possible, and proceeded accordingly!

- In some cases, divorce was taken against the will of the Muslim women studied. Some husbands went to the court, filed the divorce case, and then informed their wife that she had been divorced!
- The reasons for divorce were:
 - Extra-marital affair of the husband
 - Poor economic conditions of both parties
 - Family quarrel
 - Dowry demands were not met fully (51% of divorces were due to dowry)
 - Sterility or “no issue” (child) born to the couple
 - Second Marriage of the husband
 - Re-establishment of husband's relations with estranged first wife
- Only 2 women in the study got Mehr (a lump sum of money to be given to the woman in the case of divorce).
- Half of the study sample belonged to low-income groups and low status groups (rickshaw pullers, labourers, gardeners, etc.) – 45% in Murshidabad and 54% in Bardhaman.

iii) The Condition of Never-Married, or Unmarried Women

In the study material in this book, those “Single Women” who are age 30+ and “never married” are considered “Single Women”. That is to say, up to age 30 or even a little older, it is possible to think that an Indian woman may marry. If a woman has not married by that age (in this country where marriage, children, wife and mother are so important), there must be some reason.

To understand the concept of “the older never-married single woman”, some interesting points were made by an American feminist, Kay Trimberger¹⁷, when reflecting on India's older Never-Married women, compared to older Never-Married women in the U.S.A. “Single women in India face more overt discrimination, but culturally they are more accepted. Let me explain. Single people - men as well as women - face discrimination in rental housing, and single women in India are seen as objects of sexual prey, especially vulnerable to sexual exploitation and violence.... But psychologically it is easier to be single in India, because of cultural factors.”

First, Hindu culture has a positive image of celibacy. Madhu Kishwar, a writer and activist on women's issues, says: “We are still heavily steeped in the old Indian tradition which holds that voluntary sexual abstinence bestows extraordinary power on human beings.” In the U.S.A., respect and extraordinary power are never part of the image of an older, unmarried woman.

Second, the arranged marriage system in India serves to liberate unmarried women from the self esteem trap. “A never-married woman in India is never assumed to be unattractive because arranging the marriage is generally a family enterprise. So people assume that there wasn't enough dowry, not the right match, irresponsible parents, a wrong astrological chart and so forth.”¹⁸

¹⁷ Quoted by Bella DePaulo, in Living Single, Published October 15, 2008 from the article titled: “**Single Women in India: A Conversation with Kay Trimberger**”

¹⁸ Views of Sunny Singh, author of the first Indian self help book for single women, published 2000

The Third difference that stands out is the cultural imperative in the U.S. that being married is essential to human happiness. Marriage in India is more highly valued than it is in the U.S., but its purpose is family ties, not happiness of the couple, of the husband and wife individually. Compatibility between spouses is not linked to finding a soul mate, but is seen as the result of patient work, along with family support. As a result, single women in India are not pitied because they are not married.

From the Census data of both countries, India (2001 Census) and the U.S.A. (2000 Census), the following chart has been prepared, and is presented below:¹⁹

U.S.A and India Comparative Data of Women Aged 25 – 59

Category of Women	India (% of women 25-59)	U.S.A. (% of women 25-59)
Unmarried / Never-Married	2.5%	16%
Divorced	1%	17%
Widows	7%	2%
Married	89.5%	65%

However, two Indian authors, writing in 1976, have a quite different perception of the ground reality:

“An individual who remains single and never marries feels out of place, socially and culturally. Traditionally, single persons were supposed to be the responsibility of the extended family, and this tradition still continues. Remaining single is more acceptable for men than it is for women. When a woman is not married, it is assumed that there is something wrong with her; she may be very difficult to get along with, she may be uncompromising, and therefore she is single. Single men and women are not allowed to participate in religious festivities and marriage celebrations because it is considered unlucky, unholy, and inauspicious (Rao and Rao 1976). Traditionally, parents who could not find a suitable match for their daughters were ostracized and looked down on.”²⁰

While the classical thinking about India, as reflected in the Kay Trimmerger article quoted above, has academic and philosophical worth, nevertheless, the historical devaluing of the status of women, making a woman's status visible in relation to a man (father, husband, son – daughter, wife, mother), and the patriarchal blanket that covers the whole society, would validate our “ground reality experience” that the older Never-Married woman may feel somewhat out of place, socially and culturally. She is not “blamed” for being the way she is, and it is true that she is not “pitied”. Nevertheless, her status in society is usually not the same as a married woman. But things are changing, and changing fast – as more women are choosing not to marry, and instead, to pursue a career to work outside the home.

C. Single Women Unite!

a) Forgotten Women

Social reformers “reformed”; law makers made laws; but things still didn't change much for the widowed, separated, abandoned, thrown-out, never-married women of India. The patriarchal customs and mind-set which had begun as early as 500 B.C. (2,500 years ago!) permeated throughout the lives of all strata of the people of India – they are not easily changed! Single Women were kept out of sight, close to home, and were prevented from going out and joining in civic and social gatherings. In the last 200 years or so, a few Widow Homes or Widow Ashrams were started, but there the Single Women were usually kept as “inmates”, fed, clothed, and looked after if they were sick. During the Freedom Struggle, Gandhi brought women out of their homes and into the movement, but Single Women, like most other women who had been mobilized

¹⁹ In this age of Globalization, one wonders whether India will influence the U.S., or the U.S. will influence India!!

²⁰ India - Status Of Single And Divorced Persons In India

during that period, went back into their homes after 1947. It is true to say that nowhere were widows, separated and other Single Women encouraged to be Persons, to be Active Citizens, to use their talents and intellect to grow and make a contribution to society. They were Forgotten Women.

b) Then what happened?

A few studies began to be done about widows and separated women which highlighted their deprivations, their marginalization, and in many cases, the violence they endured in the places where they lived. An economist or two took a look at the Census data, and pointed out that 8% of all females in India were Widows – a figure of more than 33 million women in the early 1990's, of more than 44 million women in the first decade of the second millennium. The modern Women's Movement in India, which had taken shape after the mid 1970's and early 1980's, had begun to organize women's groups all over the country – but with very few exceptions²¹, no one remembered to make a special effort to include the scattered, secluded, marginalized Single Women in the villages, towns and cities of the country, in the women's groups and organizations.

1998 – A Beginning In Rajasthan

However, in 1998, in Udaipur Rajasthan, one NGO, Astha Sansthan, called together other NGOs from Rajasthan, Gujarat, U.P., Orissa and Punjab, for a workshop on “widows”. Action plans were made, some work started.

In Rajasthan, the strategy was *to sensitize* the NGOs, Government Programme workers working with women's groups (the Women's Development Programme, WDP), Anganwadi workers who formed women's groups, NGOs with women's group formation as part of their strategy – to make them aware that *they needed to make a special effort* to pull widows in from the margins to join the already existing women's groups. No one needed to form any new groups, nor hire any new staff – only bring widows of Rajasthan into membership in the existing groups in their area. For one and a half years – January 1998 to about June 1999 - meetings were held at the District Level of 11 Districts of Rajasthan, training conducted to sensitize NGO field workers, group leaders, Government *Prachetas* / Field Supervisors. At the end of one and a half years, when an assessment was done of the impact of the efforts, it was found that not much had happened!! However – where *something had happened*, the NGO worker was a widow, the group leader was a widow, the Government worker was a widow! It was clear – widows working with and for other widows could bring about change.

So – the sooner we helped widows themselves to organize to help each other, the better. The strategy in Rajasthan changed, and all efforts were focused on organizing a Rajasthan state-wide Widow Convention, near the state capital, Jaipur, mid-November 1999. There were 450 Widows and NGO workers from the 11 Districts invited, and about 8-10 widows and a couple of NGO workers active in another 9 Districts also joined the four-day Convention. Problems widows face were identified, discussed and analyzed; government Ministers and senior administrators came and talked about government resources that could help; a lawyer told the women about laws that could help. Case studies were recounted by strong widows who now stood strong; role plays and impromptu dramas were enacted showing the violence, verbal abuses widows endure. And on the fourth day, it was decided that all problems could not be solved in four days – an ongoing structure for struggle and constructive action was needed – the women needed to form a *Sangathan!*²² So, in the Convention, the women grouped District-wise, and selected 3 widows per District to be part of the follow-up committee.

²¹ There was a “Peritiktta Andolan” started by a group of women in Maharashtra, which today is not active.

²² “Sangathan” is a Hindi word, meaning “organization” and it carries the connotation that struggle will be part of the work of the organization, along with constructive action. Poor people cannot solve their problems without struggle, because “exploitation” (by exploiters), and “deprivation” (by deprivors) are part of the root cause of poverty – some want to keep others “poor”. But simply struggling “against” others will not in itself bring about a better or a new situation, some “constructive action” or collective learning, planning and working together is also necessary.

2000 – The Association of Strong Women Alone, Rajasthan is Formed

The Follow-up Committee met in Udaipur in January 2000, and gave a name to their organization – *Ekal Nari Shakti Sangathan (ENSS)*, or the Association of Strong Women Alone, and decided on: what work needed to be done (objectives), a structure, and membership criteria. The widows decided that women who had been abandoned, deserted, thrown-out by their husbands, faced most of the same problems that widows face, and so these “separated or divorced women” who were low-income, would also find a place in the Association of Strong Women Alone. Initially, the work to be done was divided between the State Level Committee (which was the new name for the follow-up committee that had been formed at the Convention), and the Block Level Committees in the Districts. The State Level Committee would lobby the state government for more resources and better laws and policies for Single Women, and the Block Level Committees would solve problems of Single Women in their Blocks.

The Single Women of Rajasthan, it seems, had been just waiting for such an Association, for they came out in large numbers to any event organized! The work spread quickly; training was given to the State and Block Level Committee members, who became the leaders of the Association in the initial 20 Districts.²³ Land rights were claimed, and widows were helped to take possession of land they legally owned but had been prevented from occupying; incidents of sexual harassment and “witch calling” were significantly reduced, as the members helped each other to approach the police stations and threaten court action; government entitlements of widow pensions, resources for child care and free education, preference for Single Women on drought relief sites; cruel caste and community customs were broken by Single Women with the support of members of the Association. Badges were worn by members of the Association, with the ENSS logo, the media was very positive and reported widely about training programmes and camps.

2001 – The Gujarat Earthquake, and Gujarat Widows Organize

When the Gujarat major earthquake happened in 2001, many lost their lives. A few months later, about 10 widows from the Kutch, Bhuj area of Gujarat, along with an Action Aid field worker, came to Rajasthan to learn about the Association of Strong Women Alone. They went to the field, they talked to the leaders, they talked to the Astha workers, and they went back and formed *Ekal Nari Shakti Manch*, or the Forum of Strong Women Alone. The work expanded, and is expanding still.

2004 – National Single Women's Convention, Jaipur, Rajasthan

The Leaders and Members of the Rajasthan Association decided that another big Single Women's Convention should be held 5 years after the 1999 Convention, and so, in October 2004, a big National Convention was organized in Jaipur, Rajasthan, and more than 1,500 Single Women from 11 states of India attended.²⁴ The Rajasthan women reported their successes, and the development of their Association. It was visible to all that the members of the Ekal Nari Sangathan were strong women, self-confident, and that the Sangathan felt like a “family”, nurturing and giving support to the Members. Conditions of Single Women in other states were shared – the various widow pension amounts given in different states; the fact that the Gujarat Godhra Riots Muslim widows had not yet gotten justice and were still suffering; Jharkhand Single Women often being called “a Witch”. Songs, dramas, slogans, work-groups, opportunities to speak, from the stage, to the 1,500 women using a microphone, press interviews, and a rally through the streets of Jaipur shouting slogans of strength and solidarity, all were part of the Convention experience. At the end of the Convention, many states asked the Rajasthan Association of Strong Women Alone leaders to come to their states, and help them to start state-wide organizations of low-income Single Women there too!

²³ There are 33 Districts in Rajasthan.

²⁴ The states were: Rajasthan, Gujarat, Maharashtra, Madhya Pradesh, Delhi, Kashmir, U.P., Bihar, Jharkhand, Orissa, Himachal Pradesh.

2005 – 2008 – Expansion and Efforts to Organize in Other States

The Rajasthan Association leaders traveled initially to Jharkhand and Himachal Pradesh, and with the “back support” of SHARC and Shramajivi Mahila Samiti in Jharkhand, and SUTRA in Himachal Pradesh, state-wide organizations of low income Single Women were formed in these 2 states. This work started in 2005. In 2008, efforts were made in Maharashtra with Kashtakari Sangathan in Thane District, and with WRAG (Women's Research Action Group) and Saheli (a Muslim Single Women group) in Mumbai, but it was only in 2011 that a state-wide organization took shape. Meanwhile also, by 2008, Bihar Single Women had heard about the work in Jharkhand, and the Jharkhand Association of Empowered Women Alone helped the women of Bihar to get organized into the Ekal Nari Sanghersh Samiti, Bihar (the Bihar Single Women's Struggle Society). In Bihar, the “back support” was given by the NGOs IZAD and JAN. Likewise, when the Himachal Pradesh Association of Strong Women Alone became established and visible, they reached out to the neighbouring state of Punjab in 2009, and after an incubation period, and a change in the “back support” organization, the Single Women of Punjab is beginning to get organized, with the help of VHAP (Voluntary Health Association Punjab).

Not all expansion efforts were successful. In Madhya Pradesh, the Action Aid team working in western M.P. with a caste group in which many women took to the profession of prostitution, was attracted to the emerging network of Single Women. After 3 years of efforts to expand the network, there was still no result, and so at present, the work in Madhya Pradesh remains a “non-starter”. Also, in the state of Orissa, a beginning was made with a small NGO organization called WORD, but the back-support ability and infrastructure needed to bring to life a state-wide organization of Single Women was not there, and an organization did not take shape.

As of 2011, there are organizations of Single Women with work in several / many / most Districts, in the following states: Rajasthan, Gujarat, Maharashtra, Himachal Pradesh, Jharkhand, Bihar. The process to begin has started in Punjab.

2009 – The National Forum for Single Women's Rights is Formed

While the work started first in Rajasthan, and with the role models and peer learning from the leaders of the Rajasthan Association of Strong Women Alone, the expansion to other states began to take off. It was then that 5 women working with Single Women in 5 states came together to talk about the need for a National Organization of Single Women.²⁵ The meeting was initiated by Abha Bhaiya of Jagori (which has an identity in both Delhi and Himachal Pradesh). That was April 2008. But it was rightly concluded, that 5 women cannot start a national organization, and so it was decided to hold a larger meeting to take the idea further. Gujarat Action Aid volunteered to hold the meeting in Ahmedabad, and so in July 2008, 59 women and 1 man met in Ahmedabad and took the decision to form a National Organization. The state representatives were from: Gujarat, Rajasthan, Madhya Pradesh, Himachal Pradesh, U.P., Maharashtra and Jharkhand. The nature of a national level organization of Single Women was talked about, and it was decided that the national organization should have only low-income Single Women as the leaders, that lobbying of the Central Government for more resources and better laws and policies would be one of the major objectives, and helping to

start state-wide organizations of Single Women to help each other would also be work undertaken. It was decided that each state represented which already had a state-wide organization of Single Women (Rajasthan, Gujarat, Himachal Pradesh, Jharkhand) would select 5 Single Women leaders to take part in a training programme for the work of a national body, and those states which had only a little work in a few pockets (not state-wide) would select 2 Single Women leaders to attend the training. These states were: Madhya Pradesh, U.P. and Maharashtra. The Jharkhand participants reported that a survey research had been done in the state, of the condition of Single women in Bihar, and asked that 2 representatives from

²⁵ The states represented were Delhi/Himachal Pradesh, U.P., Gujarat, Maharashtra, Rajasthan.

Bihar also be allowed to attend the training. The request was accepted. SUTRA, of Himachal Pradesh offered to host the training programme, and Ginny Shrivastava of Rajasthan, and Shiraz Prabhu of Maharashtra were to be the lead trainers, along with Binni Azad from Jharkhand. The training programme was held in September 2008 in Jagjitnagar, Solan District, H.P.

Between September 2008 and October 2009, the leadership group held 3 meetings and participated in 1 more training programme. Two Single Women leaders from 7 states became the Core Organizing Committee.²⁶ The meetings and trainings gave a shape to the idea of a national organization. The Organizing Committee, (as they came to be called), selected a name for the national organization – the National Forum for Single Women's Rights, *Rashtriya Ekal Nari Adhikar Manch*. The objectives were defined –

1. Lobby the Central Government on behalf of the Single Women of India, for more resources, for amendments in existing laws and policies, and for new and needed laws and policies. Land rights, food security, pension amounts, “witch” legislation, etc. were on the agenda.
2. Help state-wide organizations of Single Women to be formed and become active, with trained Single Women leaders, in states where no such organization exists.
3. Share information from one state to another, of strategies, state laws, policies, rules in relation to Single Women, which are progressive and helpful.

A proposed structure was worked out, which would be put before the Single Women attending the founding convention of the National Forum for Single Women's Rights:

- The National Forum would be a membership organization, with membership of organizations of Single Women in the member states. A state would become a member, when one large organization, or a platform of several organizations of Single Women in that state existed, and the organization(s) wanted to be a member of the Forum. The leadership group would formally admit the state organizations to membership in the Forum.
- The leadership group would be a Committee of 2-3 Single Women from each state that had member organizations. The leadership group would be called the National Committee.
- The selected social activists and social workers in the “back support NGOs” would relate to the National Forum, and be a part of the National Forum, as a “Support Group”.
- There would be a General Body of the National Forum. The proposed number of Single Women from state organizations was 10. The General Body would meet once a year –
 - To hear a report from the National Committee about the work of the Forum
 - To give advice, and set issue agendas for work in the coming year
 - To receive a report of the financial situation of the National Forum
 - To get a sense of being part of a large movement of Single Women
- There would be a Secretariat to facilitate the implementation of the decisions taken by the National Committee of Single Women leaders
- Large sangathans or organizations of Single Women in each member state, were encouraged to form a State Forum for Single Women's Rights, of organizations and groups of Single Women in the state. E.g. Other such groups might be: Positive Women's Network of HIV Positive women, women mine workers union members whose husbands die of silicosis, Muslim Single Women's organizations, etc.

Finally, the Organizing Committee of Single Women felt they were ready to launch the National Forum for Single Women's Rights. The date was fixed – October 7-8, 2009; the place was New Delhi. 200 Single Women from 13 states attended, along with well-wishers, journalists, supporting NGO workers, and guests. The proposed Objectives and Structure were put before those assembled, and after slight modifications and

²⁶ The 7 states were: Rajasthan, Gujarat, Jharkhand, Himachal Pradesh, Bihar, Maharashtra and Madhya Pradesh. U.P. dropped out of the process.

some suggestions, both were approved. The National Forum for Single Women's Rights was launched²⁷!

The launch programme included a Press Conference at the Women's Press Club in New Delhi on October the 6th, a Public Hearing of Case Studies of Single Women on October the 8th, and on 9th October 6 teams of participants took the agreed upon petition of demands of the Central Government, and fanned out across the city to meet and deliver the petition to the President of India, the Prime Minister, the Home Secretary, the Rural Development Minister and Secretary, the Women Child Development Minister and Secretary, the Minister Social Justice and Empowerment and Secretary, the National Commission for Women, the Human Rights Commission, UNIFEM ! The case studies presented at the Public Hearing were included in the published book titled: "Our Struggles, Our Lives", released on October 7th.

Since 2009, the National Forum has gained strength and visibility and state-level organizations have won increases in widow pensions, have gotten regulations for separate ration cards in the name of Single Women, and have linked crores of rupees worth of government and legal entitlements with Single Women who needed them. The Secretariat for the time being, is located in Astha Sansthan, Udaipur, Rajasthan; the National Committee has been meeting 3 times a year; the first annual General Body meeting was held October 2010; lobbying of various Central Government officials and Ministers has put issues of Single Women on the agenda of the government.

What started in one state of India, Rajasthan, is now spreading. Once a state-wide Association of Single Women gets established, it either reaches out to neighbouring states to spread the movement, or neighbouring states contact the nearby state-wide Association for guidance and help. The National Forum Secretariat gets inquiries from new states, from journalists, from Central Government Ministries. Cell phones and email are used to unite and link the Single Women of India.

c) Single, But Not Alone

For the first time in the history of India, widows, separated and other Single Women are working together to claim their human rights. Single Women – Hindu, Muslim, tribal, Christian, Jain, Sikh – old women, middle aged women, young women – are working together to claim their human rights. They are helping each other to:

- Break caste and community customs which marginalize them
- Get possession of land and property rights legally theirs, and to get legal ownership papers in their own names
- Get ration cards in their own names
- Stand for election to democratically constituted bodies
- Put their problems before decision-makers, and make suggestions/demands for changes in laws
- Enroll in IGNOU and Open Schools to upgrade their educational qualifications
- And they are helping each other to sing, to laugh, to dance – to wear red, and blue, and green, and yellow, and orange, and pink, and purple – they are helping each other to Live!

In other words, they are uniting to help themselves, and other Single Women of India to live with dignity. Yes, there are still problems, and there will be problems in the future too, but now they are claiming their Personhood, and while they are "Single", they are not "alone".

It is out of this ancient and recent history, out of this scenario, that the idea of collecting data about their condition arose. In lobbying the government, or meeting the press, people want to know what the *real situation* is, "give us facts!". The women of the National Forum from the 6 states of Bihar, Gujarat, Himachal Pradesh, Jharkhand, Maharashtra and Rajasthan formulated a common questionnaire, and went out to collect the data themselves. They didn't wait for the government, or for an NGO, or for a university, or a media survey – they collected the data themselves. And now, with the help of the Secretariat of the National Forum for Single Women's Rights, they are putting that data before the reader of this book. Read on, hear and understand more about the condition of poor widows, separated and other Single Women in India.

²⁷ A diagram of the approved structure of the National Forum for Single Women's Rights is included as Appendix No. 1 in this book.

III. FINDINGS OF THE RESEARCH STUDY

A. Introduction to the Survey

In September 2008, Single Women leaders representing state-wide associations and groups of single women from 8 states of India got together to start preparations for launching a national level platform to establish the rights of Single Women. The first task before the leaders was to strengthen themselves and learn new skills in order to provide leadership to such a platform. It was clear that the most important objective of this platform would be to bring into public conscience the issues of Single Women, to lobby the government and policy makers to take note of Single Women and ensure that their right to a life of dignity is realized. It seemed that the women had decided – 'We will be invisible no more.' In the workshop cum training that took place in the organization SUTRA, in Jagjit Nagar, Himachal Pradesh, the Single Women leaders learnt many things, including how to lobby government officials and how to talk to the media. A need that was felt acutely was for hard facts. Data on Single Women was missing. From their own life experience and from the experience of working with Single Women, the leaders knew very well what the problems were. They had in their lives experienced marginalization, discrimination, economic hardship, violence, loneliness, isolation and more. But there was so little data available that could be used to present the situation of Single Women to policy makers and the press, that during the role plays of lobbying and a press meet, the women were often stumped by the questions that were asked.

It was in this workshop that the leaders decided to carry out a survey to find out the status of Single Women. With so little existing data, the study was envisioned as an exploration of the condition of Single Women with the objective of collecting data on a few key parameters, and for opening the field for future study on subjects related to Single Women. The Survey would not only provide facts and figures to support the National Forum in its lobbying and advocacy, it would also provide grassroots initiatives of Single Women with information on which they could build their future strategies.

B. Methodology

The Methodology of the study was planned in a series of meetings and workshops of the Organizing Committee of the National Forum for Single Women's Rights, which took place after September 2008 up until April 2010. Meetings were attended by 3 Single Women leaders chosen by the state associations and groups of Single Women to represent them at the national level. In these meetings the leaders worked together to plan the national level survey on the status of Single Women. Work was done on the sampling design, on preparing a questionnaire, planning for data collection, etc.

Sampling Design

At the time of the planning for this study, it was decided to cover 68 respondents each, in 7 states, a total of 476 Single Women. For the selection of the respondents, it was decided to use stratified sampling across categories of Single Women – Widowed, Separated, Divorced and Unmarried. (Illustrated in the Table B.1. below)

Table B.1. – Sampling Design for the Survey

Categories	Percentage (%)	Total Respondents	
		One State	Seven States
Widowed Single Women	35	24	168
Separated Single Women	35	23	161
Divorced Single Women	10	7	49
Unmarried Single Women	20	14	98
Total for One State	100%	68	476

All Respondents would be Members of Single Women Associations or Groups - It was decided that all the respondents would be a part of the Single Women Associations in the various states. In the states where there were no state-wide associations, the respondents would be a part of local groups of single-women. The decision to include organized Single Women was taken as the survey would then provide the state-level Associations and the National Forum for Single Women's Rights data and information about members. This would be useful in reviewing the work of the Single Women Associations and in providing direction for future strategies. Also, identifying Single Women would be easier with the membership of the associations, than with the general female population.

Data would be Collected about Four Different Categories of Single Women - From field experience of the various state-level associations of Single Women, it was clear that though many of the concerns and issues that single women face are same, "Single Women" is not a homogenous category. Of the many factors that affect the condition of Single Women, one is the cause of their singlehood. So it was decided to collect data from Widowed Single Women, Separated Single Women, Divorced Single Women and Unmarried Single Women.²⁸

When the research was being planned, there was a discussion on whether efforts should be made to collect data about Single Women in other circumstances like – sex workers, nuns, *sadhvis*²⁹, *devdasis*³⁰, homosexual women, unwed mothers, etc. It was decided that these groups of women have very specific problems, which may not be covered by a general survey questionnaire. However, the Organizing Committee felt that the categories of Single Women should be included in a future study.

Stratification

It was decided that 35% of the respondents would be Widowed Single Women, and another 35% Separated Single Women. This decision was taken because even though numerically, widows are a larger group, however, so little information is available about Separated Single Women that it was decided to give these two sub-groups the same weight in the sample.

Unmarried Single Women are a small but important sub-group, and would represent 20% of the total sample. Amongst low-income Single Women, there are very few who get a divorce from the courts, but their condition could be in some ways different than women who are separated but not divorced. Therefore, it was decided to keep the percentage of Divorced Single Women at 10% of the total sample.

The Questionnaire:

The questionnaire for the survey was prepared and finalized by the Single Women leaders in the Organizing Committee. After this it was tested in the field with 7 questionnaires being filled in every state. Changes as per the learning from this pilot were made, and the final questionnaire sent out to the states for data collection.

The final questionnaire had a total of 96 questions seeking both qualitative and quantitative information about the following broad areas –

- | | |
|------------------------------------|--------------------------------------|
| • Social Profile of the Respondent | • Basic Information about the Family |
| • BPL Status and Ration Card | • Social Security Pensions |
| • Land and Property | • Income and Livelihood |
| • Health and Health Care | • Housing |
| • Political Participation | • Maintenance and Child Support |

²⁸ For the definition of the categories of Single Women for the purpose of this survey kindly refer to page number five of the Background.

²⁹ *Sadhvis* – The term refers to women in religious orders who take a vow of celibacy.

³⁰ *Devdasis* – A Hindu religious tradition in some parts of the country whereby young girls are married/dedicated to a deity and often sexually exploited by clerics and others.

Data Collection

After the launch of the National Forum for Single Women's Rights in October 2009, data collection was finally begun in November 2009 and went on till August 2010. Responsibility for data collection was taken up by the state level groups and associations of Single Women that were members of the National Forum. The data was collected by Single Women workers and activists associated with the state-level efforts. Single Women leaders identified the respondents with help from the staff of back - support organizations and went out to collect the data. In most cases, the questionnaires were filled in at the regular events like monthly meetings, trainings, member conventions, etc of the state-wide associations.

By August 2010 all the filled in questionnaires were sent to the Secretariat of the National Forum for Single Women's Rights, where the data was tabulated, analyzed and the report written.

Gaps in Data Collection

As has been mentioned, the survey was planned and conducted by workers of state-wide Associations, low-income Single Women themselves. Though the women are well acquainted with the field and issues of Single Women, most of them do not have high levels of formal education, or training in research. This could be one reason that the Sampling was not adhered to strictly and the group of Single Women who were finally surveyed had a different composition than as proposed in the Sampling Design. The final sample of respondents is presented in the Table B.2 below.

Also, the survey was planned to be conducted in 7 states – Bihar, Gujarat, Himachal Pradesh, Jharkhand, Maharashtra, Rajasthan, and Uttar Pradesh, but one of the states, Uttar Pradesh, dropped out of the process, and it was finally done in 6 states. A lengthy questionnaire and the lack of a proper orientation for the Single Women leaders who collected the data, resulted in gaps in the filling of the forms, and for some questions, a higher incidence of “no response”.

Table Number B.2. – All Respondents, State and Category

States	Category									
	Widowed Women N=177		Separated Women N=101		Divorced Women N=47		Unmarried Women N=61		Total Respondents by State N=386	
	No.	%	No.	%	No.	%	No.	%	No.	%
Bihar	46	26	8	8	2	4	2	3	58	15
Gujarat	31	17.5	13	13	11	23	12	20	67	17.4
Himachal Pradesh	26	15	19	19	18	38	11	18	74	19.2
Jharkhand	23	13	14	14	5	11	12	20	54	14
Maharashtra	27	15	24	24	4	9	16	26	71	18.4
Rajasthan	24	13.5	23	22	7	15	8	13	62	16
Total Respondents by Category	177	45.9	101	26.1	47	12.2	61	15.8	386	100

* The percentages in all the tables have been rounded up to one decimal point.

A total of 386 Single Women from across 7 states took part in this study. Of these, Widowed Single Women comprise almost half of the sample (45.9%). Separated Single Women, or those Single Women whose marriage has broken down but who have not gone through a process of divorce, comprise a little more than a quarter (26%) of the sample; Divorced Single Women 12.2% and Unmarried Single Women 15.8%. The total number of respondents from each of the states also varies, the highest being 74 from Himachal Pradesh and the lowest 54 from Jharkhand.

C. Findings of the Research Study

C.a. Social Profile of the Respondents

The Respondents who took part in the study are low-income, predominantly rural women. This chapter takes a look at the age composition of the Respondents and also their educational attainment as both have an effect on the status of Single Women. The strengths and problems of Single Women are influenced by the age and the life cycle stage they are at, while educational attainment influences knowledge level, employment and empowerment. Religion and Caste are identity markers that have implications for Single Women, in relation to mobility, work, and attitude of the community, cultural practices, remarriage and access to government schemes.

i) The Age Composition of the Respondents

Table C.a.1. – Age of the Respondents
Consolidated Table: All Respondents, Category-Wise

Respondents	Categories								Total Respondents N=386	
	Widowed Women N=177		Separated Women N=101		Divorced Women N=47		Unmarried Women N=61			
	No.	%	No.	%	No.	%	No.	%	No.	%
18-30 Years	17	9.6	30	29.7	10	21.2	13	21.3	70	18.2
31-45 Years	72	40.6	39	38.6	26	55.3	32	52.4	169	43.7
46-60 Years	53	29.9	15	14.8	7	14.8	10	16.3	85	22
61-70 Years	16	9	3	2.9	1	2.1	3	4.9	23	6
70 Years +	1	0.5	1	0.9	3	6.3	0	0	5	1.3
No Response	18	10	13	12.8	0	0	3	4.9	34	8.8
Total Number of Respondents	177		101		47		61		386	100

Findings

- In all, 65.7% (254) of the respondents are middle aged (31 to 60 years old); of these a majority (169) are in the 31 to 45 years age group. The high proportion of Respondents from this age-group could be because of their more active participation in the Single Women Associations, compared to older or very young women. This in turn could be because Single Women in this age group are at a life-cycle stage where they have the responsibility for raising children, meeting educational and other expenses, and often for getting the children married. To fulfill these needs, Single Women require economic and social support, which is often lacking. The Government of India provides social security support only to widows above the age of 45 years.
- Only 18.1% of the respondents are from the age-group of 18-30 years. Single Women in this age group are not as many as in the older age groups. Younger Single Women are less likely to be widowed, and marriages are more likely to break down after the initial years.
- Of the Separated and Divorced Women, a majority are under 45 years old – 105 out of 148, 70.9%. Only 20.3% (30) of the Separated and Divorced Women are in the older age group of 46 years or more. This seems to support findings from other studies that with changing social norms, there is an increase in the cases of marriages breaking down, and couples separating. For low-income Single Women, age at marriage is low, often even below age 18³¹. From the data it appears that by the time the breakdown of marriage happens the couple has had children, who are in most cases the responsibility of the woman, with little or no support from the husband.

³¹ According to the State of the World's Children, 2009 (UNICEF) 56% of the women in rural areas in India were married before 18 years of age.

- The small number (13) of Unmarried Women in the 18-30 years age group indicates that the respondents are not yet beyond the age after which marriage would become less likely, but they may not see the possibility of marriage in their future, and have therefore become members of the Single Women Associations.
- The Census 2001 tells us that 52.7% of the female population of the age of 60 years and above is single. In the sample they are only 7.3%; this is most likely because reduced mobility with age affects participation in Association activities.

ii) Educational Attainment of the Respondents

Table C.a.2. – Educational Status of Respondents
Consolidated Table: All Respondents, Category-wise

Responses	Categories								Total Respondents N=386	
	Widowed Women N=177		Separated Women N=101		Divorced Women N=47		Unmarried Women N=61			
	No.	%	No.	%	No.	%	No.	%	No.	%
Illiterate	82	46.3	25	24.7	12	25.5	12	19.6	131	33.9
Literate	13	7.3	7	6.9	0	0	4	6.5	24	6.2
Class 1 to 4	7	3.9	5	4.9	7	14.8	5	8.1	24	6.2
Class 5 to 7	22	12.4	15	14.8	9	19.1	4	6.5	50	13
Class 8 – 9	11	6.2	10	9.9	3	6.3	5	8.1	29	7.6
Class 10 – 11	9	5	10	9.9	2	4.2	7	11.4	26	6.8
Class 12	3	1.6	3	2.9	0	0	3	4.9	9	2.3
Bachelor’s Degree	1	0.5	2	1.9	3	6.3	6	9.8	12	3.2
B.Ed./ Teacher’s Training	0	0	0	0	1	2.1	2	3.2	3	0.8
Master’s Degree	0	0	0	0	1	2.1	0	0	1	0.3
No Response	29	16.3	24	23.7	9	19.1	13	21.3	75	19.4
Total Number of Respondents	177		101		47		61		386	100

Findings

- In all 46.3% do not have Primary level education. This means that none of them can receive training under many central and state run vocational training and livelihood skills programmes. Norms under the National Rural Livelihood Mission require trainees to be Class 5 pass, even for the most basic courses.
- Around 13 % (50) of the Respondents have studied up to primary, but have dropped out of school before class VIII. 29 Respondents completed schooling till the 8th or the 9th standard, but did not go on to complete Secondary level education.
- Only 26 Respondents have Secondary level education, and 9 have completed Senior Secondary.
- Only 4% (16) of the respondents have received higher education – 12 respondents completed a Bachelor's Degree, 3 a professional degree in teaching and only 1 respondent has a Master's Degree.

Category-Wise Variations in Educational Attainment

- Widowed Women have a lower educational status than the other categories of Single Women, with almost half of them being illiterate and only 4 women who completed school education. One reason for this could be that in the sample, a larger percentage (39.4%) of the Widowed Women is in the above 45 years age group as compared to other categories of Single Women. Forty years ago, schooling for girls was less.
- Unmarried Women have higher educational levels, with only about 20% of the respondents illiterate, while 11 or 17% of the unmarried women have completed school education, of whom 8 have gone on to higher education.
- Drop out rates for ever married women are high after the primary level, but this is not the case with Unmarried Women. This suggests that for women, marriage is a possible deterrent for pursuing education.

Table C.a.3. – Educational Status of Respondents
Consolidated Table: All Respondents, State-wise

Responses	States												Total N=386	
	Bihar N= 58		Gujarat N=67		Himachal Pradesh N=74		Jharkhand N=54		Maharashtra N=71		Rajasthan N=62			
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Illiterate	36	62	17	25.4	24	32	15	28	21	29.5	18	29	131	34
Literate	4	7	0	0	0	0	8	15	1	1.4	11	17.7	24	6.2
Class 1 to 4	0	0	7	10.4	6	8	3	6	4	6	4	6	24	6.2
Class 5 to 7	3	5	7	10.4	13	18	7	13	9	13	11	17.7	50	13
Class 8 – 9	0	0	4	6	9	12.2	4	7	5	7	7	11	29	7.6
Class 10 – 11	4	7	3	4.5	6	8.4	7	13	5	7	3	5	26	6.8
Class 12	0	0	3	4.4	3	4	0	0	2	2.8	1	2	9	2.3
Bachelor's Degree	2	3	4	6	3	4	1	1.8	1	1.4	1	2	12	3.2
B.Ed.	0	0	0	0	1	1.3	1	1.8	0	0	1	2	3	0.8
Master's Degree	0	0	0	0	0	0	1	1.8	0	0	0	0	1	0.3
No Response	9	16	22	32.8	9	12.2	7	13	23	32	5	8	75	19.4
Total Number of Respondents	58		67		74		54		71		62		386	100

State-Wise Variations in Educational Status

- As many as 62 % of the Respondents from Bihar are illiterate; for the other states this figure varies between about one third to a quarter of the Respondents.
- Around 18 % of the Respondents in both Himachal Pradesh and Rajasthan dropped out of school after they had attained Primary education. For both these states, the drop out rates after Class 8 but before Class 10 are also higher than in other states. This probably indicates the prevalence of child marriage, or lower age at marriage.
- Gujarat fares the best in terms of Education; the percentage of illiterate Respondents is the lowest, and as many as 7 Respondents have completed schooling and 4 have gone on to complete a Bachelor's

Degree. As the 'No Response' from Gujarat is high it is difficult to say anything conclusively, but one factor why women fare better in Gujarat could be the long history of state government's interventions like mid-day meals in schools, free bicycles and subsidized education for girl children.

iii) Caste Composition

Table C.a.4. looks at the caste composition of the sample group of Single Women. In the Questionnaire, respondents were not provided with options of General, SC, ST, OBC, etc. Therefore in many instances caste names have been mentioned, instead of category. The caste names have been identified as belonging to a particular category (General, SC, St, OBC) after referring to the lists of Scheduled Tribes, Scheduled Castes, Other Backward Castes and also to the lists of Backward Castes declared by respective State Governments.

The Respondents who identified their religious community as Muslim or Christian have mentioned their caste status, for example a Muslim woman has further identified herself as an Ansari, Sheikh, Julaha, Syed, etc. and Christian women in many instances have identified themselves as belonging to the Scheduled Tribes group or the Backward Castes Group. From this it is clear that for the Respondents, caste is not a phenomenon restricted to the Hindu Community. For Christian and Muslim Respondents also, Caste is an aspect of their identity. Therefore Muslim and Christian Women have been categorized by their caste or tribe status.

Table C.a.4. – Caste Composition
Consolidated Table – All Respondents, State-Wise

Responses	States												Total Respondents N=386	
	Bihar N=58		Gujarat N=67		Himachal Pradesh N=74		Jharkhand N=54		Maharashtra N=71		Rajasthan N=62			
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
General	13	22.4	20	29.8	32	43.2	3	5.6	16	22.5	21	33.9	105	27.2
Other Backward Caste/Backward Caste	25	43.1	18	26.9	8	10.8	18	33.3	3	4.2	8	12.9	80	20.8
Scheduled Caste	16	27.6	23	34.3	20	27	6	11.1	1	1.4	24	38.7	90	23.3
Scheduled Tribe	1	1.7	2	3	0	0	21	38.9	49	69	5	8.1	78	20.2
No Response	3	5.3	4	5.9	14	18.9	6	11.1	2	2.8	4	6.5	33	8.5
Total Number of Respondents	58		67		74		54		71		62		386	100

Findings

- Of the total sample, 27.2% of the respondents belong to the General Castes, while 64.3% are from historically disadvantaged groups and castes.
- A considerably larger percentage of Scheduled Castes and Scheduled Tribes are in the sample than in the population of India. This is because respondents are "low-income" Single Women and a greater percentage of the poor in India are from historically disadvantaged groups. Also, participation of SC, ST and OBC women in associations is higher than that of the General or the so-called higher castes. This is because culturally, women from the SC, ST and OBC caste groups enjoy greater mobility and are also more active outside the home than women from the General Castes like *Brahmin*, *Kashtriya* and *Vaishya*, particularly in rural areas.

- The Scheduled Tribe representation is high at 20.2% of the total sample, as data from Maharashtra and Jharkhand was collected from Scheduled Areas.
- The highest percentage of General Caste respondents are from Himachal Pradesh at 43.2% of the total respondents from Himachal Pradesh.

iv) Religious Composition

Table C.a.5. – Religion
Consolidated Table – All Respondents, Category-Wise

Responses	Categories								Total Responses N=386	
	Widowed Women N=177		Separated Women N=101		Divorced Women N=47		Unmarried Women N=61			
	No.	%	No.	%	No.	%	No.	%	No.	%
Hinduism	132	74.5	73	72.2	28	59.5	37	60.6	270	70
Islam	22	12.4	17	16.8	16	34	14	22.9	69	17.9
Christianity	5	2.8	0	0	0	0	4	6.5	9	2.3
Tribal Animism	12	6.7	8	7.9	2	4.2	6	9.8	28	7.2
No Response	6	3.3	3	2.9	1	2.1	0	0	10	2.6
Total Number of Respondents	177		101		47		61		386	100

Table C.a.6. – Religion
Consolidated Table – All Respondents

Responses	States												Total Respondents N=386	
	Bihar N=58		Gujarat N=67		Himachal Pradesh N=74		Jharkhand N=54		Maharashtra N=71		Rajasthan N=62			
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Hinduism	51	88	44	65.6	71	96	34	63	20	28	50	80.6	270	70
Islam	4	6.8	22	32.8	2	2.7	11	20.3	19	26.7	11	17.7	69	17.9
Christianity	1	1.7	1	1.4	0	0	5	9.2	2	2.8	0	0	9	2.3
Tribal Animism	0	0	0	0	0	0	0	0	28	39.4	0	0	28	7.2
No Response	2	3.4	0	0	1	1.3	4	7.4	2	2.8	1	1.6	10	2.6
Total Number of Respondents	58		67		74		54		71		62		386	100

Findings

- Seventy percent of the Respondents are Hindu, while 17.9% are Muslims. Of the total Respondents 7.2% identified as following Tribal Animism, and 2.3 Christianity.
- A larger percentage of Muslim women comprise the sample than their percentage in the total population. This is because groups and associations of Single Women have been able to reach out to minority groups.

- Of the total Muslim women in the sample, 47.8% are Separated and Divorced Single Women. This high proportion indicates that women suffer as the practice of Muslim Personal Law is not gender just. Acceptance of practices like polygamy and *triple talaq*³² has a negative effect on women and on families as more marriages break up.
- Representation of Muslim women from Bihar and Himachal Pradesh is quite low. This may mean that the Associations in the states need special efforts to reach out to Muslim women.
- All the Respondents who identify as Tribal Animists are from Maharashtra. The Respondents are a part of a Tribal people's organisation.

v) Affiliation to a Collective

All of the Respondents in the study are affiliated to a collective of some kind. In Rajasthan, Jharkhand, Gujarat, Bihar and Himachal Pradesh, the respondents are all members of state-wide associations of Single Women. In Maharashtra, the Respondents are members of the Kashtkari Sangathana and of the Saheli Group. Kashtakari Sangathana is a collective of the Tribal people in the Dahanu, Jawhar and Mokhada blocks of Thane district, while Saheli is a collective of low-income Single Women who reside in the slums of Mumbai and its suburbs.

These Associations and groups are lead by Single Women and work specifically for realization of their right to live with dignity. In some states, the Associations lead initiatives to connect Single Women to government schemes, increase their participation in Local Self Governance, spread awareness on laws, rights, schemes, etc.

As this is the case it can be understood that the results of this study on many counts are likely to show a more positive status of Single Women than a group of unorganized Single Women would have shown. Organization of Single Women has proved an effective strategy for reaching large numbers, but even now, only a miniscule fraction of the Nation's more than 39.8 million Single Women are organized, which means that a vast number of Single Women exist in situations that are even worst then those recorded by this study.

Social Profile – Summary of Findings

- The group of Single Women surveyed is a younger group when compared to the age composition of Single Women in India; 43.7% of the respondents are in the 31-45 years age group. Single Women from this age-group are the most active members of the single women associations.
- As per the 2011 Census, female literacy rate is 65.46%. Only 46.7% of the Respondents reported that they are at literate. Considering that the group is relatively younger then Single Women in general, it is likely that the literacy rate for low-income Single Women in general is even less than that of the respondents.
- Prevalence of lower age at marriage for women results in a large drop out rate before the completion of primary and secondary level education. Unmarried women have a better chance of getting higher levels of education than ever married women.
- Single Women Associations bring together women of all castes and religions. Women from disadvantaged groups like the Scheduled Tribes and the Scheduled Castes; minorities like Muslims are well represented in the associations.

³² 'Triple Talak' though not according to the tenets of Islam has become a common practice whereby a man may divorce his wife simply by pronouncing the work Talak three times.

- Results suggest that low-income women from the so-called lower castes are more likely to participate in the public sphere than low-income women from the so-called upper castes.
- Caste is a part of the identity, not only of Hindu Single Women, but also of Muslim and Christian Single Women.
- Compared to other religious groups, a larger percentage of Muslim Women are single as a result of Divorce and Separation.
- Organizational affiliation of all the respondents is likely to result in a status better in some ways than that of unorganized Single Women.

Anjuman's Story of Struggle

Anjuman belongs to the Muslim community. She got married at the age of 20. Her husband had a grocery shop. At the time of the marriage, Rs. 5,000 was fixed for mehar³³. Everything was fine for a few years. Anjuman and her husband had 2 children and were satisfied with their life. But after some time, they had frequent fights with each other. The main reason was their poor economic condition. Slowly, the small arguments turned into major differences. Now it became difficult for Anjuman to bear the pain and she called her mother. Anjuman's mother came to take her home, but her husband refused to let her go. When Anjuman and her mother didn't listen to him, he got angry. In anger he pronounced Talak³⁴ (divorce) 3 times.

Anjuman came to her natal home with their children. Her mother used to get an old-age pension. Until her mother was alive, Anjuman had some support to live life. When her mother passed away, she lost her only support system. Her brothers got the house written in their names. She continues to live in the house but is fearful that her brothers will throw her out any day.

After her mother's death, her husband contacted her. He wanted to keep Anjuman with him. But Anjuman refused his proposal as during this time he had married two other women. He had two children from the second wife, but she had left him. He had one daughter from the third wife, but this wife too had left. Now Anjuman is alone with her two children. Anjuman says that as she has two children, she has never thought to remarry.

Anjuman started work in a beedi factory. She would get Rs. 20 for a day's labour. It was very difficult to fulfill basic needs of her children with this small amount. For this reason, she had to stop her son's education after Class 8. She sent him to learn some work so that he could earn some money and support the family. She got a skin disease because of the Beedi making work, but had no money for treatment. When she asked her husband for the mehar amount, he threatened to snatch her boy away. He said that in lieu of mehar, I have given you a son. Due to the fear of losing her son, she never asked for mehar again. Her Ward Councilor helped her to get a pension. For the last one year, she has been getting a pension of Rs. 400/ month, which has now been increased to Rs.500.

Anjuman says that when her son was young, he would often ask why they do not live with his father like other children. At that time she would feel very sad.

Recently Anjuman has become a member of the Association of Strong Women Alone, Rajasthan. She says, "I have learnt a lot from the Association and my confidence has increased. Now I am also motivating other single women in difficult circumstances to stand on their own feet."

³³ In Islam, *Mehar* is a woman's right to economic resources when she contracts a Nikah. on marriage contract The amount of the Mehar is decided according to the groom's status and is to be given to the bride by the groom at the time of the marriage itself. However, it has become common practice to defer *Mehar* payment. It is wrongly understood that *Mehar* is to be paid only in case of divorce.

³⁴ 'Triple Talak' though not according to the tenets of Islam has become a common practice whereby a man may divorce his wife simply by pronouncing the word Talak three times.

C.b. Family and Household

The patriarchal family is seen as consisting of man, woman and children. In the rural context, the ideal of the joint family, with three or more generations staying in the same household is still strong in the Nation's social imagination. With regard to Single Women, the question of Family and Household becomes very important, particularly with regard to government programmes and schemes, as many of these are targeted at "families". Dominant social belief continues to be that Single Women, particularly widows, live with the families of their husbands, and separated or divorced women go back to their natal families. Women unmarried beyond a certain age are believed to be the 'responsibility' of their parents and of their brothers.

Even as in reality, joint families are breaking up and women are increasingly seen to be heading their households, the above mentioned beliefs persist. With growing pressure on existing resources it is not uncommon for several families to share the same house; for example for 3 brothers and their families to continue staying in portions of the ancestral house with separate kitchens, and sometimes with different time-slots to use the same kitchen. In such arrangements, even though they live in the same house, they do not share financial resources and each of the families are separate. In this situation, if one of the brothers dies, then his wife continues to be responsible for her family, rather than being 'taken care of' by the other brothers.

In this section we explore what are the families and households of the Single Women respondents in this study. We look at the place of residence, number of family members, number of children and whether the children stay with the respondents or not. By looking at data regarding Ration Cards, we see how social perceptions guide the way the State legitimizes a family.

i) Place of Residence

In the survey, respondents were asked their place of residence and were given options to choose from.

This question ascertains the physical place of residence. Respondents chose the options 'Natal Home' or 'Marital Home' if their place of residence was the same as that of Natal or Marital relatives, but this does not necessarily mean that they are a part of the same household as the extended Natal or Marital family.

The options that were provided in the Questionnaire were as follows –

1. **Natal Home:** In the same house as the natal family – parents, or/and brothers' families. Respondents who live under the same roof as other members of the family, like parents, siblings, their spouses and children, chose this option.
2. **Separate in Natal Village/City:** In the same village/city as the natal family, but not with other members of the family. Respondents who stay with their children or alone, in a separate household (can be the same house but with a separate kitchen) in the natal village, chose this option.
3. **Marital Home:** In the same house as they did when their husband was with them. This could be with other members of the husband's family, like brothers in-law, parents-in-law, etc. in case of a joint household, or with just their children – grown up or young in case it was a nuclear household.
4. **Separate in Marital Village/City:** In a separate house but in the same city/village in which the family they were married into resides, in most cases with children if there are any. There may be separate kitchens for different households in the same house. Though in some cases, particularly in the case of Separated and Divorced Single Women, sons sometime chose to stay with the; father once they are grown-up.
5. **At Work Place:** Respondents who have been provided residence at their place of work chose this option.

6. **With Relative:** Respondents who live with a relative who is not an immediate member of their natal or marital families chose this option.
7. **Separate in Other Village/City:** Respondents who stay in a city or village other than their natal or marital village, often with children, if any.
8. **Shelter Home:** Respondents who reside in government or non-government shelter homes, ashrams, etc.
9. **Other:** Respondents who do not fit into any of the above marked other. Data for what was 'Other' was not collected.

Table Number C.b.1. - Where do you live?
Consolidated Table – All Respondents, Category-Wise

Responses	Categories								Total Respondents N=386	
	Widowed Women N=177		Separated Women N=101		Divorced Women N=47		Unmarried Women N=61			
	No.	%	No.	%	No.	%	No.	%	No.	%
Natal Home	23	13	54	53.5	26	55.3	46	75.4	149	38.6
Separate in Natal Village/City	12	6.8	20	19.8	11	23.4	5	8.2	48	12.4
Marital Home	94	53.1	1	0.9	0	0	0	0	95	24.6
Separate in Marital Village/ City	21	11.9	5	4.9	3	6.4	0	0	29	7.5
At Work Place	2	1.1	1	0.9	1	2.1	1	1.6	5	1.3
With Relative	6	3.4	1	0.9	2	4.3	0	0	9	2.3
Separate in Other Village/City	7	3.9	2	1.9	1	2.1	1	1.6	11	2.9
Shelter Home	0	0.6	2	1.9	0	0	0	0	2	0.5
Other	7	3.9	3	2.9	1	2.1	0	0	11	2.9
No Response	5	2.8	12	11.9	2	4.3	8	13.1	27	7.0
Total Number of Respondents	177		101		47		61		386	100

Findings

- Out of the 325 ever married women 44.9% (146) live in their natal village. Of the women living in their natal village, 70.5% (103) live with the natal family, while 29.5% (43) live in the natal village but separate from the natal family. 38% (124) of the ever-married women live in their marital village, of these women living in their marital village, 76.6% live in the marital home and 23.3% live in the village they were married into but not with the family.
- Results suggest that Widowed Single Women have a relatively secure claim on the household that they shared with their husband, when compared to Divorced and Separated Single Women. 64.97% (115) of the widowed respondents continue to live in the marital village, of these 81.8% (94) in the same house that they shared with their husband. A smaller number 19.77% (35) reside in their natal village. But of the 148 Separated and Divorced Single Women only 6% (9) live in their marital village, and of these, only 1 lives with the marital family. 75% (111) live in their natal village, 54% (80) with the natal family and 20.9% (31) in the natal village but separately.
- Of the Unmarried Women 75.4 % (46) live with their natal families and 8.2 % in the natal village but separately.

- The percentage of women residing in shelter homes is almost negligible – 0.5%. This could be because residing in a shelter home would strip them of any rights that they can claim from their families, and within their community. Responsibility for children and ensuring their place in the community is another possible reason.
- Very few women reside at their workplace, only 5 (1.3%) of the total sample. This could be because for low-income and pre-dominantly rural single women, employment opportunities that would provide the benefit of residence are hard to come by.

ii) Number of Family Members

Respondents were asked about the number of members in what they consider their family or household. The responses include the respondent; for example, the answer "5" would mean the respondent herself and 4 other members.

Table No. C.b.2. – Number of Family Members
Consolidated Table, Category-Wise

Responses	Categories								Total Respondents N=386	
	Widowed Women N=177		Separated Women N=101		Divorced Women N=47		Unmarried Women N=61			
	No.	%	No.	%	No.	%	No.	%	No.	%
One	22	12.4	14	13.9	10	21.3	14	22.9	60	15.5
Two	20	11.3	26	25.7	19	40.4	8	13.1	73	18.9
Three	40	22.6	19	18.8	7	14.9	11	18	77	19.9
Four	35	19.8	20	19.8	2	4.3	9	14.8	66	17.1
Five	26	14.7	9	8.9	2	4.3	5	8.2	42	10.9
Six to Ten	29	16.4	10	9.9	5	10.6	13	21.3	57	14.8
No Response	5	2.8	3	3	2	4.3	1	1.6	11	2.9
Total Number of Respondents	177		101		47		61		386	100

Table No. C.b.3. – Number of Family Members
Consolidated Table, State-Wise

Responses	States												Total N=386	
	Bihar N= 58		Gujarat N=67		Himachal Pradesh N=74		Jharkhand N=54		Maharashtra N=71		Rajasthan N=62			
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
One	5	8.6	11	16.4	9	12.2	12	22.2	16	22.5	7	11.3	60	15.5
Two	4	6.9	14	20.9	17	23	12	22.2	14	19.7	12	19.4	73	18.9
Three	12	20.7	15	22.4	16	21.6	5	9.3	13	18.3	16	25.8	77	19.9
Four	10	17.2	11	16.4	14	18.9	10	18.5	8	11.3	13	21	66	17.1
Five	9	15.5	7	10.4	8	10.8	5	9.3	6	8.5	7	11.3	42	10.9
Six to Ten	16	27.6	8	11.9	8	10.8	8	14.8	11	15.5	6	9.7	57	14.8
No Response	2	3.4	1	1.5	2	2.7	2	3.7	3	4.3	1	1.6	11	2.9
Total Number of Respondents	58		67		74		54		71		62		386	100

Findings –

- A large percentage, 55.9% (226) of the Respondents have families of up to four members.
- The mean family size for the entire sample is 3.3 members including the respondent.
- Only 14.8 % of the Respondents have families with 6 to 10 family members. A larger percentage of Widowed and Unmarried Single Women have larger families as compared to Separated and Divorced Women. In the case of Unmarried Women, larger family size would indicate that some of the respondents live with their parents, siblings, their spouses and children in a joint household. For Widowed Women, it is likely that the larger families indicate Respondents living with grown-up children, their spouses and grandchildren.
- Data in the Table C.b.2. suggests that a vast percentage of Single Women do not live in joint households. In the case of the 325 ever married women, family size of two, three or four is likely to indicate that the women live with their children, and are indeed the heads of their families. In the case of unmarried women, smaller family size seems to indicate that the respondent lives with ageing parents, and she may well be the only earning member of the family.
- 15.5 % of the Respondents do not have any other family members and live alone. For this section of Respondents, social security is a big issue, particularly once they are past the working age.

State-Wise Variations in Family Size

- As shown in Table C.b.3. In Bihar 27.6 % of the Respondents have families of 6-10 members, which is quite high when compared to the other states.
- In Jharkhand and Maharashtra, a larger percentage of the Single Women live alone, than in other states. This is possibly because of the reason that a large number of the respondents for the study from these states were Tribal, and nuclear families are the norm in tribal culture. Children once married, establish independent households; this could be a reason why a larger number of Single Women live alone in these two states.

iii) Children of Single Women

The Respondents were asked about the number of children that they have. Data regarding the age of the children is not available; the number in the response column refers to the total number of children that the respondent has – both young and adult.

**Table C.b.4. - Number of Children
Consolidated Table, All Categories**

Responses	Categories								Total Respondents N=386	
	Widowed Women N=177		Separated Women N=101		Divorced Women N=47		Unmarried Women N=61			
	No.	%	No.	%	No.	%	No.	%	No.	%
One	26	14.6	24	23.7	13	27.6	0	0	63	16.3
Two	44	24.8	24	23.7	7	15	0	0	75	19.4
Three	32	18	12	11.9	1	2	0	0	45	11.7
Four	19	10.7	3	2.9	1	2	0	0	23	6
Five	18	10	3	2.9	2	4.2	0	0	23	6
Six	11	6.2	1	0.9	0	0	0	0	12	3.1
Seven	5	2.8	0	0	0	0	0	0	5	1.3
Eight	0	0	0	0	1	2	0	0	1	0.3
Nine	2	1	0	0	0	0	0	0	2	0.5
No Children	14	7.9	27	26.7	19	40.4	61	100	121	31.3
No Response	6	3.3	7	6.9	3	6.3	0	0	16	4.1
Total Number of Respondents	177		101		47		61		386	100

Table C.b.5. – Do the children live with you?
Consolidated Table – All Respondents, Category-Wise

Responses	Categories						Total Respondents N=265	
	Widowed Women N=163		Separated Women N=74		Divorced Women N=28			
	No.	%	No.	%	No.	%	No.	%
Yes	131	80.4	65	87.8	24	85.7	220	83
No	29	17.8	8	10.8	3	10.7	40	15.1
No Response	3	1.8	1	1.4	1	3.6	5	1.9
Total Number of Respondents	163		74		28		265	100

Findings

- None of the Unmarried Single Women have children. Of the Ever-Married 325 Single Women, 60 do not have children.
- 40.4% of the Separated Single Women and 26.7% of the Divorced Single Women do not have children, while this percentage for Widowed Single Women is considerably lower at 7.9%. One reason for this is that a couple's inability to have children is a major reason for divorce and separation, and for men marrying a second time.
- A large percentage of the Ever Married Women, 42.5% have one or two children. Contrary to popular belief, a large number of children are not the cause of the family's economic vulnerability.
- Table C.b.5. shows that 83% of the 265 Ever Married Single Women who have children reported that the children live with them.
- The percentage is high for Separated and Divorced Women, 87.8 and 85.7 respectively. This means that in most cases, children are the responsibility of the mother when a marriage breaks up.
- A Slightly lesser percentage of widows reported that the children stay with them. A larger number of the widowed women are older, and it is likely that the children have grown up and established separate households.

iv) Remarriage

Ever married Respondents were asked if they wished to remarry. A large number of the Respondents either did not respond to this question or there responses were not duly noted. Though there are 386 respondents in the study, only 203 responses are available for this question. Of these, 153 are ever married women. Their responses are shown in the table below.

Table C.b.6 - Do you want to remarry?
Consolidated Table – Ever Married Respondents, All States

Responses	Categories						Total Respondents N=202	
	Widowed Women N=80		Separated Women N=48		Divorced Women N=25			
	No.	%	No.	%	No.	%	No.	%
Yes	2	2.5	4	8.3	2	8	8	5.2
No	78	97.5	44	91.7	23	92	145	94.8
Total Number of Respondents	80		48		25		153	100

Findings

- Only 8 of the 153 Ever Married Single Women who responded to this question wished to remarry. An overwhelming 95% of the respondents do not wish to marry again. There could be many reasons for this –
 - ⇒ Society would not accept a second marriage.
 - ⇒ Even if the women wished to marry, the place of children from the first marriage would not be secure in this new marriage.
 - ⇒ Many women have said that the first marriage was not good, and therefore they would not wish to take the risk again.
 - ⇒ Many women said that they found hidden strength after the loss of their husband put them in a position where they had to rely on themselves. Having found this strength and the ability to lead their lives, they did not wish to subordinate themselves once more and rely on someone else for their own and their children's well-being.
 - ⇒ The majority of the Widowed Women reside in their marital homes, and remarriage would mean giving up any claim they have over their deceased husband's property.
 - ⇒ Marriage in our society continues to be arranged by families, and women's agency in choosing a mate is rather limited. This is true for low-income rural women. Remarriage for women remains socially unacceptable; on the other hand, remarriage for men is encouraged and supported. Families of the Single Women are unlikely to initiate a remarriage initiative and a woman alone probably does not feel secure about entering a new relationship without the backing of society and family.
- Many State Governments have introduced schemes to support widow remarriage. The schemes provide a monetary incentive to widows marrying again. From field experience, the scheme encourages couples to go in for a registration of their marriage, and in a way, discourages other social arrangements where a man and a woman cohabit but the woman is not ascribed the position of a "wife". In this way such schemes help in establishing the legal rights of widows choosing to remarry. Also, by bringing into existence such a scheme, the State makes visible its support for a practice that is not widely socially accepted.
- Though such schemes are useful, the study shows a large number of Single Women do not wish to remarry, hence, remarriage cannot be seen as a way of dealing with the issue of Single Women, particularly for younger Single Women, as is sometimes suggested by social reformers and political leaders.

v) Ration Card

Ration Cards continue to be the document that legitimizes a family unit. For the rural poor, not only are they important to buy subsidized food grain from the Public Distribution System, but also for opening bank accounts, applying for other social security programmes, registration as a voter, etc. The absence of a Ration Card results in being denied services and programmes of the government.

Table C.b.7. – Whose name is listed as the head of the family in the Ration Card?

Consolidated Table: All Respondents

Whose name is the Ration Card in?	Categories								Total Respondents N=386	
	Widowed Women N=177		Separated Women N=101		Divorced Women N=47		Unmarried Women N=61			
	No.	%	No.	%	No.	%	No.	%	No.	%
Respondent	98	55.4	26	25.7	17	36.2	13	21.3	154	39.9
Husband	15	8.5	8	7.9	2	4.3	0	0	25	6.5
Son	7	4	1	0.9	1	2.1	0	0	9	2.3
Father	8	4.5	10	9.9	8	17	22	36.1	48	12.4
Brother	3	1.7	4	4	2	4.3	5	8.2	14	3.6
Father-in-law	3	1.7	3	3	0	0	0	0	6	1.6
Other	4	2.3	3	3	3	6.4	4	6.6	14	3.6
No Ration Card	24	13.6	37	36.6	9	19.1	14	23	84	21.8
No Response	15	8.5	9	8.9	5	10.6	3	4.9	32	8.3
Total Number of Respondents	177		101		47		61		386	100

Findings

- Of the total sample size of 386, 71 % of the Respondents have a Ration Card, while 21.8% of the Respondents don't.
- The percentage of Separated Women who do not have a Ration Card is markedly high than other categories of Single Women, at almost 37%. The study shows that 73% of the Separated Women live in their natal village, this is a major reason why such a large percentage of them do not have their name in the Ration Card. It is possible that their name is mentioned in their marital family's Ration Card, but once they separate and move to their natal village, this is not of much use to them, and getting their name added in their natal family's Ration Card or having their own Ration Card made, is not an easy task. This is because, though Separated often for a number of years, they are still considered married, and not a legitimate part of their natal family or village.
- The percentage of Divorced Women who face this problem is considerably less at 19%. This could be because as Divorced Women, they have documents to prove that they are no longer married, the can apply for their own Ration Card more easily.
- In Bihar and Jharkhand, only about half of the Respondents have a Ration Card. This is a reflection of poor governance.
- Only about 40% of the Respondents were listed as head of their household.
- About 30% of the Respondents have a Ration Card, but it is in the name of other persons, like husband, son, father, brother etc.
- Of the Separated and Divorced women, 13 women have their names in a Ration Card that lists their husband or father-in-law as the head of the household. This means that most of them are not able to avail any benefits from the Ration Card.
- Some of the Respondents who do not have a Ration Card, or do not have a Ration Card which lists them as the head of the family, reported that when they tried to get a Ration Card made, they were

harassed by the *Panchayat* officials. Five women were asked to give a bribe, 17 were told that their Ration Card could not be made as their documents were not complete, 28 women reported that they had applied for a Ration Card in the *Panchayat* but it had not been made and they were not told the reason why. One woman was told that her Ration Card couldn't be made as she was staying in the Natal Village.

Family and Household - Summary of Findings

- From the tables presented in this chapter, it is clear that low-income Single Women are indeed the heads of their families. They are often the sole support for their children, and sometimes also of ageing parents.
- While Widowed Single Women have a better chance of retaining control over the household that they shared with their husband, Separated and Divorced Women return to their natal place. A comparative study of Table 2.2 and 2.4, with the knowledge that more than 80% Single Women who have children take responsibility for them, shows that Single Women's households are independent of the extended natal or marital families, and in most cases, consist of the women and their children. The average size of a family is 3.3. It is noteworthy that neither the natal nor the marital families take responsibility for the well being of Single Women and their children. Single Women are responsible for their own households.
- A considerable number of women live alone. Most of the Respondents in this study are in the 31-45 years age group; it is possible that the numbers of Single Women living alone are more in the older age groups of 45-60 years and 60 plus, as by that age, often children of Single Women establish separate households. This poses a problem for their safety and security, also, many of the women will not be able to support themselves in old-age.
- A disproportionate number of Separated and Divorced Women, when compared to Widowed Women, do not have children, indicating that a couple's inability to have children is a reason why women are abandoned or thrown out.
- It is clear from the data that a majority of the Single Women are heads of their own households, however, this does not reflect in their Ration Cards. Only 40% of the women are listed as heads of household. Almost a quarter of the women do not even have a Ration Card.
- Separated Women fare the worst. 36.6% do not have a Ration Card, while 11 have their names in a ration card that lists their husband or father-in-law as the head of the household.
- Even as there is growing recognition of female-headed households in policy documents, the reality on the ground remains governed by patriarchal norms, and a large number of women are not listed as heads of their households even though they are.

C.c. Income and Livelihood

Men are seen as breadwinners and women as homemakers. An ever increasing number of women are entering the workforce, but in the family context, their earning is seen as a secondary income. Right from childhood, women are prepared to be wives and mothers. Often, whenever married women become Single either due to death, divorce or desertion, they do not have the resources or the skills to enable them to earn enough, to even survive. Social Security schemes reach a very small proportion of the women in need. Low-income households largely do not have benefits like insurance, or even family savings. Given this, survival itself is a question for many single women and their dependents.

In this section we will try and find out how low-income Single Women survive. What is the extent of their poverty? Government support can be crucial for the survival of the poor, but to get government support, the BPL or Below Poverty Line Status is important. The data presented will help us to know how many of the Respondents are poor, and how many are recognized as poor.

i) Occupation

In the survey Single Women were asked the source of their income. They were given the following options to choose from –

Wage Labour – Women who work as daily wage labourers, either in MNREGS, agricultural fields, construction in the village, taking care of cattle, etc. chose this option. They look for work on a daily basis and do not have a constant employer.

Regular Employment – Women who work for a constant employer for a monthly salary/stipend have chosen this option. For example women who work as Aanganwadi³⁵ workers and helpers in the ICDS, long term domestic help, in a factory, etc.

Business/Trading – Women who have an income from business or trading activities like selling vegetables, village general store, etc.

Home Based Work – Women who get an income from work like tailoring, making *agarbattis*, etc are likely to have chosen this option.

Some of the respondents have chosen more than one option. For example someone may work as a labourer for some days and may also be engaged in a trading activity. The Table C.c.1. presents the information collected from 346 respondents, at least 7 of whom chose more than one option.

No Response – A shortcoming of the questionnaire was that the option that the respondent isn't a part of the economic workforce, was not given; therefore, it is possible that women who did not mark any of the options are not a part of the workforce. In all, 40 of the total sample of 386 did not respond to this question; there is a strong likelihood that at least some of these women are not a part of the workforce, and therefore did not answer.

³⁵ Preschool instruction and nutrition support centers run under the Integrated Child Development Scheme of the Government of India.

Table C.c.1. – What do you do to earn an income?
Consolidated Table – All Respondents, Category-Wise

Responses	Categories				Total Respondents N=346
	Widowed Women N=155	Separated Women N=93	Divorced Women N=42	Unmarried Women N=56	
Wage Labour	114	68	21	22	225
Regular Employment	15	12	14	17	58
Business/ Trading	21	9	6	9	45
Home Based Work	6	6	1	12	25
Total Number of Responses ³⁶	156	95	42	60	353

Findings

- According to the Census 2001, in rural areas, 33.8% of the women in the working age group were a part of the economic workforce. Out of the 386 respondents in this study 89.6% are engaged in the workforce!
- 65% of the working Single Women are engaged in daily wage laboring. As they do not have a regular source of income, they are open to exploitation in the unorganized sector which is largely unregulated.
- The number of women in regular employment is very few, only 58 or 15% of the total number of respondents.
- Most of the women go out of the house for work; only 25 are engaged in home based occupations.

ii) Family Income

In the survey, women were asked to report their approximate family income. A large number of the respondents do not have any formal education; also, most of them are dependent on the unorganized sector for their livelihood and do not have a regular source of income. Perhaps this is why many women were unable to provide an estimate of their family income. The “No Response” for the question regarding family income was very high. In the Table C.c.2., the data that was collected from 160 respondents has been presented.

Table C.c.2. – Annual Family Income
All Respondents, Category-Wise

Responses (In Rs.)	Categories								Total Respondents N=160	
	Widowed Women N=70		Separated Women N=47		Divorced Women N=18		Unmarried Women N=25			
	No.	%	No.	%	No.	%	No.	%	No.	%
1,000 – 10,000	31	44.3	12	25.5	5	27.8	3	12	51	31.9
11,000 – 20,000	15	21.4	12	25.5	2	11.1	7	28	36	22.4
21,000 – 30,000	5	7.1	7	14.9	4	22.2	2	8	18	11.3
31,000 – 40,000	5	7.1	7	14.9	2	11.1	3	12	17	10.6
41,000 – 50,000	1	1.4	1	2.1	0	0.0	1	4	3	1.9
51,000 – 60,000	1	1.4	3	6.4	0	0.0	2	8	6	3.7
61,000 – 70,000	6	8.6	1	2.1	0	0.0	0	0	7	4.4
71,000 – 80,000	3	4.3	1	2.1	3	16.7	1	4	8	5.0
81,000 – 90,000	1	1.4	2	4.3	0	0.0	0	0	3	1.9
91,000 -1,00,000	1	1.4	1	2.1	0	0.0	0	0	2	1.3
+ 1,00,000	1	1.4	0	0.0	2	11.1	6	24	9	5.6
Total Number of Respondents	70		47		18		25		160	100

³⁶ Of the 386 respondents 346 responded to this question

Findings

- Almost 32% of the respondents reported a family income in the Rs. 1,000 to Rs. 10,000 range. If we take the upper limit, then monthly income for these households is not more than Rs. 833, which means that the household can not spend more than Rs. 28 per day. If they are single member households this would place them above the artificially defined and strongly contested³⁷ poverty line put forward by the Planning Commission of India. Being Above the Poverty Line would mean that the households would stay out of the safety net. Incase the families have more than one member, they would be below poverty line!
- The data in Table C.c.2. was examined in view of the minimum wages for the various states (given below). On the assumption that each of the households has one earning member and that their annual income is equivalent to the highest amount in each category, the following rather shocking data was revealed –

States	Minimum Wage ³⁸	Households Subsisting on less than Minimum Wage
Bihar	120	86.4% of the households
Gujarat	100	58.8% of the households
Himachal Pradesh	120	79.4% of the households
Jharkhand	127	80% of the households
Maharashtra	120	64.3% of the households
Rajasthan	135	78.9% of the households

It is clear that a vast majority of Single Women and their households in rural areas subsist on even less than the minimum wage which is calculated on the principle of subsistence of a household, so survival is indeed, a miracle!!

Table C.c.3. – Annual Family Income of Respondents
Consolidated Table: All Respondents, State-Wise

Responses (In Rs.)	States												Total Respondents N=160	
	Bihar N=22		Gujarat N=17		Himachal Pradesh N=34		Jharkhand N=40		Maharashtra N=28		Rajasthan N=19			
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
1,000 – 10,000	7	31.8	4	23.5	9	26.5	17	42.5	8	28.6	6	31.6	51	31.9
11,000 – 20,000	5	22.7	5	29.4	9	26.5	9	22.5	4	14.3	4	21.1	36	22.4
21,000 – 30,000	3	13.6	1	5.9	6	17.6	4	10	1	3.6	3	15.8	18	11.3
31,000 – 40,000	4	18.2	1	5.9	3	8.8	2	5	5	17.9	2	10.5	17	10.6
41,000 – 50,000	1	4.5	1	5.9	0	0.0	0	0	1	3.6	0	0.0	3	1.9
51,000 – 60,000	0	0.0	0	0.0	1	2.9	2	5	2	7.1	1	5.3	6	3.7
61,000 – 70,000	1	4.5	3	17.6	1	2.9	1	2.5	0	0.0	1	5.3	7	4.4
71,000 – 80,000	1	4.5	1	5.9	2	5.9	1	2.5	3	10.7	0	0.0	8	5.0
81,000 – 90,000	0	0.0	0	0.0	0	0.0	1	2.5	2	7.1	0	0.0	3	1.9
91,000 -1,00,000	0	0.0	0	0.0	0	0.0	1	2.5	1	3.6	0	0.0	2	1.3
+ 1,00,000	0	0.0	1	5.9	3	8.8	2	5	1	3.6	2	10.5	9	5.6
Total Number of Respondents	22		17		34		40		28		19		160	100

³⁷ The Planning Commission has recently submitted before the Supreme Court of India that in rural areas Rs.25/person is sufficient private expenditure required to meet basic needs of human existence. However, this is strongly disputed as the amount has been proved insufficient to meet even the daily calorie requirement for an individual, also it is below the level of the subsistence wage.

³⁸ Declared by the Labour Department in the respective states, the amounts mentioned are for per day wages of unskilled agricultural labour.

iii) Support from Children

The respondents were asked if they receive any support towards the household expenditure from their children. The data is presented in the Table C.c.4. for the 265 Respondents who reported that they have children. A shortcoming of the survey is that data regarding the age of children is not available. Considering that more than half of the respondents are less than 45 years of age, it is quite likely that many of them have children too young to contribute to the household income or to aid their mother. From field experience, it can be said that sometimes, adult children who are earning do not support their mother. In some cases, it is because they do not consider it their responsibility, in others, because they are themselves quite poor and do not earn enough to support their own families. Adult daughters, once married, may not be able to support their mothers.

Table C.c.4 - Do your children help towards household expenses?
Consolidated Table: All Respondents, Category-Wise

Responses	Categories						Total Respondents N=265	
	Widowed Women N=163		Separated Women N=74		Divorced Women N=28			
	No.	%	No.	%	No.	%	No.	%
Yes	49	30.1	8	10.8	1	3.6	58	21.9
No	94	57.7	63	85.1	27	96.4	184	69.4
No Response	20	12.3	3	4.1	0	0	23	8.7
Total Number of Respondents	163		74		28		265	100

Findings

- Only 21.9% of the women who have children receive support from them. On being asked "how do the children support you" women said that they sometimes contribute money, or clothes or food items.
- A larger percentage of widowed women are supported by their children than Separated and Divorced women. One reason for this is that in the sample, a larger percentage of the widows are over the age of 45 years than women in the other categories, and are therefore, more likely to have grown-up children.

iv) Credit and Borrowing

The respondents were asked what they do if the family's expenditure exceeds the income. The options given to choose from were –

- Borrow from Neighbours
- Borrow from Relatives
- Borrow from Moneylender
- Mortgage Jewelry
- Mortgage Household Articles
- Get Monthly Rations on Credit

Most Respondents chose more than one option. Only one of the Respondents did not respond to this question. Data collected from 385 respondents is presented in the Table C.c.5.

Table C.c.5 – What do you do if your expenditure exceeds income?

Consolidated Table – All Respondents, State-Wise

Responses	Categories								Total Responses	
	Widowed Women		Separated Women		Divorced Women		Unmarried Women			
	No.	%	No.	%	No.	%	No.	%	No.	%
Borrow from Neighbours	59	29	42	30.8	15	25.4	27	39.7	143	30.6
Borrow from Relatives	46	22.5	40	29.4	17	28.8	19	28	122	26
Borrow from Moneylender	32	15.6	7	5.1	3	5	2	3	44	9.4
Mortgage Jewelry	14	6.8	5	3.6	2	3.3	1	1.4	22	4.7
Mortgage Household Articles	3	1.4	2	1.4	3	5	1	1.4	9	2
Get Monthly Rations on Credit	43	21	40	29.4	18	30.5	17	25	118	25.2
Do not Borrow	7	3.4	0	0	0	0	1	1.4	8	1.7
No Response	0	0	0	0	1	1.6	0	0	1	0.2
Total Number of Responses	204		136		59		68		467	100

Findings

- Most Respondents have to rely on borrowing money or articles in order to survive. Only 8 of the Respondents said that they do not borrow.
- The Respondents borrow most often from neighbours and relatives. They also get monthly rations on credit from the shop keeper.

v) BPL Status

Respondents were asked the category of Ration Card that they have. The data is presented in the Table C.c.6.

Table C.c.6 – Which Ration Card do you have?

Consolidated Table: All Respondents, Category-wise

Types of Ration Card	Categories								Total Respondents N=386	
	Widowed Women N=177		Separated Women N=101		Divorced Women N=47		Unmarried Women N=61			
	No.	%	No.	%	No.	%	No.	%	No.	%
Antodaya Card	42	23.7	6	5.9	6	12.8	2	3.3	56	14.5
Annapurna Card	6	3.4	4	4	4	8.5	1	1.6	15	3.9
B.P.L. Card	40	22.6	25	24.8	4	8.5	12	19.7	81	21
A.P.L. Card	53	29.9	27	26.7	17	36.2	26	42.6	123	31.8
No Ration Card	24	13.6	37	36.6	9	19.1	14	23	84	21.8
No Response	12	6.8	2	2	7	14.9	6	9.8	27	7
Total Number of Respondents	177		101		47		61		386	100

Types of Ration Cards

Antyodaya Ration Card – Poorest of the BPL families, selected by the government (often DRDA for rural areas, and Municipal Council for urban areas) receive a distinctive colour of ration card, (in Rajasthan it is yellow) which entitles the family to 35 kg. of grain per month, at the rate of Rs. 2 per kilo for wheat, and Rs. 3 per kilo for rice. According to a Supreme Court ruling, low-income Widows are entitled to get this Antyodaya Ration Card.

Annapurna Ration Card – Extremely poor and destitute citizens, having no regular source of income, and not getting the old age pension, or who are old, usually age 65 and over, are entitled to 25 kilos of free grain per month, and they receive a distinctive colour of Ration Card (in Rajasthan, it is pink).

BPL Ration Card – Those families who have been selected as a Below Poverty Line family (BPL), also have a BPL Ration Card, and the family is entitled to 25 kilos of grain at a highly subsidized rate, which is periodically revised. It is often about Rs. 4.60 per kilo for wheat. The family is given a distinctive colour of Ration Card, and in Rajasthan, the colour is red.

APL Ration Card – Above the Poverty Line families are those earning Rs. 10,000 per year or more, and they are not regularly entitled to subsidized foodgrains, although kerosene or sugar may be given. The family is given a Ration Card of a distinctive colour, (sometimes white, but in Rajasthan it is green and white).

Findings

- Of the total respondents, 21.8% do not have a Ration Card, while 31.8% have an APL or "Above the Poverty Line" card. This means that 53.6% of the households are not recognized as vulnerable and are therefore not eligible for subsidized grain through the Public Distribution System.
- Of the total sample only 21% have the BPL status. Another 18.4 % have Antodaya and Annapurna Cards.

Income and Livelihood - Summary of Findings

- On an average 75% of rural low-income Single Women households subsist on less than minimum wage.
- Single Women are in a vulnerable economic condition. This is not because of their unwillingness to work. For the sample in this study work force participation is as high as 89%, higher than that of both men and women in India in general.
- Most Single Women are forced into lowly paid and exploitative daily wage earning. As this is the single most important source of their income, Single Women do not have any economic security.
- Almost 90% of them are able to survive by borrowing from relatives, neighbours, shopkeeper, moneylender, etc.
- Most Single Women do not receive support from their children, even though it is clear that most of them take the responsibility of raising the children.
- From the data it is clear that a large number of Single Women households are in a state of abject poverty, however only 21% are recognized by the Government as poor.

Dispossessed

Name: Devki Nausu Barap

Village: Malghar, Block Jawhar, District Thane, Maharashtra

Thrown out of the house that is the fruit of a lifetime's hard work that she and her husband had put in, Devki is now forced to live in a broken-down shack. Age 70-years, she is long past the age where she can put in the kind of effort required to repair the thatching, and therefore she shivers through the night.

Devki was born in Malghar, the younger of two sisters. She lost her father when she was very young, and grew up with her mother and stepfather. She was engaged to Nausu Baraf of Dhamodi village when she was 15 years old. As was the custom in the old days, she went to stay with her fiancé's family after the engagement. Following an dispute with her young fiancé she ran away from her in-laws' home to return to her natal family. She has fond recollections of the time when a repentant Nausu soon followed and agreed to make his home in Malghar. The families, both Devki's and Nausu's, did not own any land and made a living as agricultural labourers. Devki reminisces how through hard work and good understanding, the couple were able to live with dignity and bring up and marry the three sons born to them.

Devki's problems started when her children grew up. Her eldest son and his family started migrating for a good part of the year to work in the brick kilns. The son would spend all the family's earnings on alcohol and mete out abuse to his wife and children. When Devki and her husband tried to interfere, he threatened to break off relations with them. Devki says that the first time she was truly shamed was when her daughter-in-law died after a prolonged illness, starvation and abuse and her son wasn't even there to perform the death rites. Now it has been 10 years since her first-born expired due to health complications arising from alcoholism.

The 2 younger sons and daughters-in-law, who stay in the village, are also alcoholics. Nausu died of a sudden sickness two years ago, and soon after, the sons and the daughters-in-law threw Devki out of the house. The shack that she has put up against one wall of the house is also an issue of contention with her children, who time and again fight with her and ask her to move away. No one in the village is ready to interfere on her behalf as they are afraid of getting into a fight with what has been nicknamed 'the household of drunkards'. Devki laments the loss of honour and respect that she and her husband had earned. She also worries about her grandchildren. Sometimes, she goes hungry to buy goodies for them, but their mothers beat them up if they visit her.

Devki's only valuable possessions are the bullocks that she has somehow managed to hang onto. She lives on the grain that she receives for renting out the bullocks and on whatever little she gets for doing odd jobs for other families in the village. A proud woman, she refuses to accept help from neighbours, even for tasks like fetching water and firewood that she can barely manage, given her age and weak physical condition due to malnourishment. There are no high points in her life anymore. Everyday begins with a cup of tea that sustains her till evening, when she finally manages to put together a meal which is barely enough to keep body and soul together.

C.d. Shelter and Housing

A house is not only a roof over one's head, it represents shelter and security. For Single Women, a place to call their own is important. From the data regarding the place of residence (C.b. Family and Household), it was clear that while Widowed Single Women have a better chance of retaining control of their marital home after the death of their husband, it appeared Separated and Divorced Single Women lost all rights to the marital home. In this chapter, we will examine what is it that Single Women call home. Is there space for Single Women and their children in the natal home? If not, then where do they live? Many Single Women live alone. What implications does this have on their security? How do the large number of Single Women who are poor manage to fulfill their basic need for shelter?

i) House Ownership

In the questionnaire, the query regarding house ownership was worded, "Do you live in your own house, or do you pay rent?" Because of the phrasing of the question, respondents who do not pay rent have said that they live in their own house, but many of them have also provided additional information on the basis of which their responses have been marked as 'Other'.

**Table C.d.1 – Is your home rented or your own?
Consolidated Table – All Respondents, Category-Wise**

Responses	Categories								Total Respondents N=386	
	Widowed Women N=177		Separated Women N=101		Divorced Women N=47		Unmarried Women N=61			
	No.	%	No.	%	No.	%	No.	%	No.	%
Live in Own House	112	63.3	31	30.7	10	21.3	16	26.2	169	43.8
On Rent	17	9.6	16	15.8	8	17	7	11.5	48	12.4
Other	35	19.8	47	46.5	25	53.2	32	52.5	139	36
No Response	13	7.3	7	7	4	8.5	6	9.8	30	7.8
Total Number of Respondents	117		101		47		61		386	100

Findings

- Only 12.4% of the Respondents live in rented accommodation. One of the reasons for this could be that as the sample of women surveyed is predominantly rural, it is possible for many respondents to put up their own small hut.
- Of the total respondents, 43.8% said that they live in their own house, while 36% neither lived in their own house nor in rented accommodation. This is a section of the respondents who do not actually own the house they live in. The house belongs to their parents, brother or marital family members. In some cases the Respondent is one of several coparceners in Hindu Undivided Family property. In some cases, respondents have built homes on land that they do not own, so they too are living in dwellings for which they do not pay rent but that are not their own. One woman who lives at her work place and another who lives in a shelter home have also been included in the 'Other' category.
- From the Table C.d.1. we can see the disparity between Widowed Single Women and other categories of Single Women. 63.3% of the Widowed Single Women live in their own house, while the percentage is 30.7% and 21.3% for Separated and Divorced Single Women.
- On an average, almost half of the Separated, Divorced and Unmarried women have marked the option 'Other'. This is because many of them live in the natal family home. Socially, an unmarried woman's share in the family house may have some recognition, but ever-married women are not seen to have any rights at all, even though the law recognizes their right to their parent's property.

ii) Type of House

Table C.d.2.- What type of house do you have?
Consolidated Table – All Respondents, Category-Wise

Responses	Categories								Total Responses N=386	
	Widowed Women N=177		Separated Women N=101		Divorced Women N=47		Unmarried Women N=61			
	No.	%	No.	%	No.	%	No.	%	No.	%
Kutcha ³⁸	103	58.2	54	53.5	21	44.7	28	45.9	206	53.4
Pucca ³⁹	63	35.6	38	37.6	15	31.9	19	31.2	135	35
No response	11	6.2	9	8.9	11	23.4	14	22.9	45	11.6
Total Number of Respondents	177		101		47		61		386	100

Findings

- More than half the respondents live in *Kutcha* houses and only 35% in *Pucca* houses. For low-income rural families, *Kutcha* houses are the norm.
- Women in rural areas have the advantage of constructing such a house without a high investment; however they require secure rights to a piece of land on which to put up the house.

iii) Number of Rooms in the House

Table C.d.3. – Number of rooms in the house
Consolidated Table – All Respondents, Category-Wise

Responses	Categories								Total Responses N=386	
	Widowed Women N=177		Separated Women N=101		Divorced Women N=47		Unmarried Women N=61			
	No.	%	No.	%	No.	%	No.	%	No.	%
One Room	70	39.6	47	46.6	11	23.4	20	32.8	148	38.3
Two Rooms	42	23.7	20	19.8	9	19.1	12	19.7	83	21.5
Three Rooms	12	6.8	9	8.9	4	8.5	7	11.5	32	8.3
Four Rooms	10	5.6	10	9.9	6	12.8	6	9.8	32	8.3
Eight Rooms	0	0	1	0.9	0	0	0	0	1	0.3
No Response	43	24.3	14	13.9	17	36.2	16	26.2	90	23.3
Total Number of Respondents	177		101		47		61		386	100

³⁸ Houses made from hay, mud, bamboo, terracotta tiles, reeds, thatch, loosely packed stones and other locally available material.

³⁹ Houses made of tiles, GCI (Galvanised Corrugated Iron) sheets, asbestos cement sheet, RBC, (Reinforced Brick Concrete), RCC (Reinforced Cement Concrete) and timber etc.

Findings

- Almost 40% of the Respondents live in one room, and another 21.5% in two-room houses. The percentage of women with larger houses is very less – 16.9%.
- The percentage of Separated women living in one room houses is considerably higher than the average for the sample. Almost half of the Separated Women (and their dependent children) in the sample live in one room dwellings. It appears that Separated Women's condition with regard to housing is the most vulnerable.

iv) Housing Related Problems

Respondents were asked if they faced any problems related to their house. Of the total respondents, 89.9% reported that they faced problems; only 39 of the women said that they did not have any problem. Around 150 of the respondents actually mentioned the problems that they face. This data is presented below –

- **Family Members Cause Trouble** – women reported that members of the family made it difficult for them to live with dignity. Around 30 women reported that natal family members like brother, sister, sister-in-law, parents made them feel unwelcome. Some reported that they were beaten up, their children were mistreated, they were told to go away, allegations were made against their character, their movements were questioned, they were told that they had no right to live in their parent's home as they had been married. One woman reported that she and her children were made to stay on the verandah even though there were rooms in her parent's house. Most of the women who reported problems caused by Natal Family, are Separated or Divorced.

Seven women reported that members of the Marital Family cause them problems. It seems that most of the women who reported problems do not share actual living space with marital family members but live in their vicinity. They reported problems like: the brothers-in-law threaten and ask her to leave the house and go away, brothers-in-law have occupied a portion of the respondents land, they have closed the approach route to her portion of the dwelling, there are fights over small matters, they accuse her of having a bad character, they spread rumours about her when she moves out for work or to attend association meetings, etc.

One old woman reported that her son and daughter-in-law are both drunkards and beat her up. Occasionally they throw her out of the house in a drunken fit.

- ⇒ **Lack of Safety** – Fifteen women mentioned that safety was a concern. Some said that the neighbourhood was bad, and they were afraid for their children's safety. Some of the women said that as they live alone, they do not feel secure. Some of the women reported that they had been threatened by family members, neighbours, etc and therefore did not feel safe.
- ⇒ **Dilapidated House** – Around 10 women said that the house they lived in was dilapidated. Some said that a wall was about to fall or that a portion of the roof leaked whenever it rained. Two of the women said that the house was in such a condition that they were afraid that one day they would get buried alive!
- ⇒ **Lack of Civic Amenities** – Around 48 women reported that their dwelling house did not have basic amenities like – water, sanitation, electricity, etc. Some said that there was no school for children; the house wasn't connected by road; water logging in the rainy season; open drains that over flow into the dwelling, etc.
- ⇒ **Neighbours Cause Problems** – Seventeen women reported that they faced problems because of the neighbours. Some reported that the neighbours accuse them of prostitution, spread rumours about their character, or have occupied land that belongs to the respondent, and / or fight over the boundary of the yard, and fight over other small issues, etc.

- ⇒ **Fear of being Displaced** - Seven women who live in slums in and around Mumbai reported that they were afraid that the builder would come any day and raze their *shanties* / huts to the ground; 2 women in Jharkhand reported that their dwelling was on land owned by the Indian Railways and they had been told their houses would be demolished.
- ⇒ **Not Owning a House** – Eleven women reported that not owning a house was a problem. Some said that they had to pay rent and it was a monthly struggle to save enough money to pay the rent, and as they were tenants the owner of the house could ask them to leave any day. Some women said as they had no place of their own, not even a small bit of land on which to build a hut, so they had to live at other people's mercy and accept abuse and exploitation. One woman reported that as she had no house, she was forced to live in Government Hospitals; another said that a kind family in the village lets her live in the overhang of their roof.

v) Benefits from Government Housing Programmes

Of the total Respondents, only 12.7% (49) have benefitted from housing schemes of the government. The Central Government's flag-ship scheme for housing in rural areas is the *Indira Awaas Yojana*. Under the scheme, the Government provides cash assistance to BPL families for the construction of a house. The Scheme is only for Below the Poverty line families in Rural areas. The families have to be proposed by the Village Council or the *Panchayat*, and only a certain fixed number of *Indira Awaas* houses can be sanctioned for each Village Council area. This number is dictated from the top and does not take into account the number of families that need assistance for shelter. The distribution of the beneficiaries is shown in the Table C.d.4.

Table C.d.4 – Beneficiaries of Government Housing Schemes
Consolidated Table – All Beneficiaries, States and Categories

Responses	Categories				Total Respondents
	Widowed Women	Separated Women	Divorced Women	Unmarried Women	
Bihar	5	1	0	1	7
Gujarat	6	2	1	3	12
Himachal Pradesh	6	2	0	0	8
Jharkhand	2	0	0	0	2
Maharashtra	5	3	0	4	12
Rajasthan	1	3	3	1	8
Total Number of Respondents	25	11	4	9	49

Findings

- Only a total of 49 women have benefitted from housing schemes. Of these, 39 have got an *Indira Awaas*, 1 woman in each Jharkhand and Himachal Pradesh has got a house under a state sponsored scheme, while 8 women in Gujarat have got houses under a earthquake rehabilitation scheme.
- Of all the four categories of Single Women, Widowed Women are most likely to benefit from a housing scheme while Divorced Women are the least likely.

Housing and Shelter - Summary of Findings

- Housing needs of Single Women and their households are not adequately met; this is particularly true of Separated and Divorced Women, most of whom live under sufferance in their natal homes. Some of them even complained of being beaten up, thrown out. Some of the ever married women themselves feel that their parent's or brother's house is not the right place for them to be. They have made statements like,

"Here I am living with my children in my brother's house. It is but natural that there will be problems."

"If as a married woman, you stay in your parent's house, then you should be prepared to hear abuses."

- Of the women who do own their house, a large number live without basic amenities.
- The small number of respondents who live in the urban slums in Mumbai and surrounding areas, do not have security of shelter, as many of them are afraid that their dwellings will be razed to the ground to make way for high-rises.
- Single Women are harassed and defamed not only by neighbours, but also by family members. They are accused of prostitution and all their movements outside the house are seen as being for immoral reasons, even when the women come out to attend an Association meeting, or to find work.
- Single Women are vulnerable to unscrupulous elements wanting to grab their land or house.
- Most Single Women live in 1 or 2 room *kutcha* houses, again indicating that a vast majority of them are poor.
- For low-income Single Women, a place to stay is an important issue. There are very few Government Programmes that address this issue. In rural areas there is the Central Government sponsored *Indira Awaas Yojana*, in which widows are to be given priority when the Village Assembly decides who the beneficiary should be. The scheme, though useful, benefits only a fraction of the low-income Single Women who are in need of housing, because of the following reasons -
 - The number of beneficiaries under this scheme is severely limited, and therefore, it does not benefit many of the women who require housing.
 - Separated, divorced, unmarried and other single women, though their need for shelter is more acute than that of widows, are not considered a priority group. A large majority of the separated and divorced women live in their natal village, but the Village Assembly often does not consider their need for housing, given the patriarchal mind-set -- women once married are considered residents of the marital village and not the natal one.
 - Though the Central Government scheme allows for the Village Assembly to allot land to the landless for the construction of house under the *Indira Awaas Yojana*, in practice, in many states across the country, only the applications of households that own land for the construction of a house are considered, leaving out the landless households.

No equivalent scheme is available to low-income Single Women in urban areas so they have no way of availing government support to meet their need for shelter.

C.e. Land Ownership

Land and property ownership is an important factor in women's empowerment and their social status. It also means reduced economic vulnerability and more security for the future. Over the years, women's right to property has gained greater legal recognition. The Hindu Succession Act recognizes the sons and daughters as equal heirs to the property of parents, regardless of whether the daughters are married or not, and widows have a right to the dead husband's property. Muslim personal law also allows women to inherit from both their natal and marital family, though their share is less than that of male counterparts.

Even though laws grant these rights, socially, they have little acceptability. For married daughters, to claim a share in the property of the natal home leads to social boycott and souring of relations with brothers. In the case of widows, also the property of the dead husband is seen as that of the sons, and she is, at best, the caretaker. This is the reason why grown-up sons sometimes throw widowed mothers out of the house. It is unheard of for Separated or Divorced Women to get a share of the marital property, even if they have contributed to it through their labour and income. Most of them fail to get even the *stree dhan*⁴⁰ items back. In this chapter we explore the land and property ownership amongst the Respondents.

i) Land Ownership

Table Number C.e.1- Do you own land?

Consolidated Table – All Respondents

Responses	Categories								Total Respondents N=386	
	Widowed Women N=177		Separated Women N=101		Divorced Women N=47		Unmarried Women N=61			
	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	100	56.4	23	22.7	8	17	25	41	156	40.4
No	60	33.8	71	70.2	34	72.3	30	49	195	50.5
No Response	17	9.6	7	6.9	5	10.6	6	9.8	35	9.1
Total Number of Respondents	177		101		47		61		386	100

Findings

- Only 40.4% of the total Respondents own land.
- Of the Widowed Single Women 56.4% own land, while 41% of the Unmarried Women own land.
- Amongst the Divorced and Separated Women only 22.7% and 17% respectively own land.

ii) Share in the Property of the Natal Family

129 of the respondents reported that their Natal Family owned land and the land had been divided amongst their generation. Table C.e.2 displays how many of these 129 respondents got a share in the natal family property.

⁴⁰ Stree Dhan – the items given at the time of marriage to the bride, from her natal and marital family, which are clearly “for her”

Table C.e.2. – Did you get land from your Natal Family?

Consolidated Table – All Respondents

Responses	Categories								Total Respondents N=129	
	Widowed Women N=77		Separated Women N=25		Divorced Women N=10		Unmarried Women N=17			
	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	25	32.4	16	64	6	60	10	58.8	57	44.2
No	52	67.5	9	36	4	40	7	41.1	72	55.8
Total Number of Respondents	77		25		10		17		129	100

Findings

- Of the women who reported that their natal family owned land, 44.1% (57) got a share in it.
- Fifteen of these women reported that they got less than ½ acre of land, and 5 that they got ½ to 1 acre of land.
- Three women also reported that they have gotten a portion of the house.
- The percentage of widows who got share in the natal family land is less than the Separated, Divorced and Unmarried Women.

iii) Share in the Property of the Marital Family

he respondents were asked if there was any land in their husbands family, and if yes, then had this been divided, or was it owned as Undivided Family property. Of the total ever-married respondents, 108 replied that their husband's family owned land and that this had been divided. The table below shows the number of women who have received land from the family they were married into.

Table C.e.3. - Did you get land from your in-laws?

Consolidated Table – All Respondents

Responses	Categories						Total Respondents N=108	
	Widowed Women N=82		Separated Women N=14		Divorced Women N=9			
	No.	%	No.	%	No.	%	No.	%
Yes	72	84.7	3	21.4	0	0	75	69.4
No	10	15.2	11	78.5	9	100	33	30.6
Total Number of Respondents	85		14		9		108	100

Findings

- A total of 84.7% of the Widowed Women reported that they had received land from their in-laws, while only 3 of the Separated Women received land from their in-laws, and none of the Divorced women did.
- Four Widowed Women in Gujarat reported that they had got the house to live in but their name was not on the title deed.

- Twelve women reported that they have got less than ½ and acre of land, 3 women have got ½ to 1 acres of land and 4 have got more than 3 acres.

iv) Land from the Government

A total of 69 women reported that they had demanded that Government land be allocated to them. Of these, only 12 women had received land, 8 of the women were given land ownership papers for forest land under the Forest Rights Act, while 4 women were given small plots by the Village Council.

Dhanni Bai's Tenacity

Dhanni Bai Bairwa is resident of Soghariya Panchayat of Ladpura Block in Kota District, Rajasthan. Her husband, Late Sh. Gopal Bairwa had 10 Bighas of agriculture land. Due to some economic crises, Gopal sold his 6 bighas of land to Mahaveer, and the remaining 4 bighas had been given for cultivation to a share cropper. Mahaveer was also living in the same village and working in the Railway department. Mahaveer had been giving money from the income of the 4 bighas of land to Gopal, monthly, for the last 9 to 10 years.

In 2000, Dhanni Bai's husband died. After her husband's death, Mahaveer stopped giving money to Dhanni Bai. She waited for the money for 4 years. When she did not receive anything for a long time, she decided to go to Mahaveer's house and asked for the money. When Dhanni Bai asked Mahaveer to give her the money, he refused to give anything. He started fighting with her, and said that "your husband had sold this land, now this is my land. You have no right to this land". Dhanni Bai was astounded by his unexpected words. She didn't give up, but said, "I had no information regarding this, you are cheating me!"

Mahaveer had gotten a fake title deed made in the name of his wife. Dhanni Bai lodged a report against Mahaveer in the police station. In 2005, she joined the Association of Strong Women Alone, and told her sad story to the Association leaders. The Association helped her to file a case in the court. But she lost the case due to lack of evidence and the negligence of the police enquiry. Still, she did not want to give up. She knew she had right on her side. She said repeatedly to everyone that "this registry is a fake, this land is mine, and it has not been sold". Then, the Association members consulted their advocate. The advocate suggested that "we should check out the thumb impression on the sale deed by a private agency". Then, the Association members went to Jaipur to get the thumb impression checked. The report proved that Dhanni Bai is right. The court reopened the case on the basis of the thumb impression report and challenged the fake registry.

The courts gave an order to reinvestigate the case. Documents were sent to the Forensic Science Laboratory (FSL). One year passed but no report came back from the FSL. Then, the Association members went to Jaipur and met with a sensitive police officer. He helped in this case and by his influence, the report came to the police station, Kota from the FSL Department, Jaipur. Mahaveer and his wife were found to be in the wrong in the case. Mahaveer was working in the Railway department. He was suspended from his job and sent to the jail. His wife absconded for 3 months. When Mahaveer came back from the jail, he contacted respected people of the Panchayat and requested them to convince the Association members to compromise. Then, he met with the Association members and accepted their conditions. He agreed to transfer the registry in the name of Dhanni Bai and gave her Rs. 1,60,000 which was spent on registration.

On August 8th, 2009 Dhanni Bai ploughed her farm land by a tractor with the help of 50 Association's members and sowed her crop. Dhanni Bai and her children were happy as they had possession of their farm land. They were thankful to the Association and all the members.

Land Ownership - Summary of Findings

- Only 40% of the respondents own land, mostly marginal landholdings. In many cases just the land the house is built on.
- Widows are more likely to own land than Divorced and Separated women, as they inherit their husband's property.
- Most of the widows who own land have received it from the marital family, or inherited their husband's share on his death.
- Many of the women in the sample come from landless families and therefore they too are landless.
- Of the ones that come from land-owning natal families, around 44% got a share. Unmarried, Separated and Divorced Women have a better chance of getting a share in the natal family property than widows.
- Of the ones that were married into land-owning families, 69.4% have inherited land.
- In some cases though the families own land, it is owned as undivided property of the joint family and the women do not have the land in their name, though they have a share as a part of the joint family.
- We do not know if the land that women legally have is in their control and/or possession or not. From field experience, we know that Single Women are often cheated out of their land by relatives or unscrupulous people in the community.

C.f. Social Security – Pension Schemes

Social Security Pensions refer to monthly cash transfers from the Government to vulnerable sections in the society, to ensure social security for such sections. The centrally sponsored schemes are the Indira Gandhi National Old Age Pension Scheme, Indira Gandhi National Widow Pension Scheme, and Indira Gandhi National Disability Pension Scheme. They are all administered by the Ministry of Rural Development, Government of India. Grants under these schemes are given to state governments as per the Planning Commission estimates of the number of eligible beneficiaries. The amount given by the Central Government per month per beneficiary is Rs. 200 and is uniform across all the three schemes. The conditions for eligibility laid down by the Central Government (September 2011) are as follows-

Indira Gandhi National Old Age Pension Scheme –

1. Men and women over the age of 60 years⁴¹ in Below Poverty Line households.

Indira Gandhi National Widow Pension Scheme –

1. Widows in the age group of 40 – 60 Years in Below Poverty Line households.

Indira Gandhi National Disability Pension Scheme –

1. Disabled individuals in the 18-60 years age group with 40% or more disability as verified by a medical authority, who are in Below Poverty Line households.

As is clear from the criteria laid out, disabled persons and widows move to the old age pension category once they are past 60 years of age. This means that an aged widow who has a disability receives the same amount of support as an old married able bodied woman. Also there are no centrally sponsored pension schemes for Single Women other than widows – like Separated, Divorced or Unmarried Women, and the schemes that are there are only available to Below the Poverty Line families as identified in the Central Government Survey.

State Governments and Social Security Pension Schemes

Most State governments add funds to those received from the Central government and also sometimes have different eligibility criteria. Some State governments give pensions to destitute and Separated women and not just Widowed women. Some States also have schemes for providing support for raising children. Below there is an over view of some important social security schemes in the states where the survey was done. The information mentioned here is true as of September 2011.

Bihar – In Bihar the pension amount is only Rs. 200/-. The state government has extended the scheme to Widows of the 18-45 years age group, but pensions are still only available to persons belonging to BPL households.

Gujarat – In Gujarat the widow and old age pension amount is Rs. 500/-. The scheme covers BPL households, and house holds with an annual income of less than Rs. 4,500. If a Single Woman stays alone, then the income limit is Rs. 3,600. Single Women eligible for pensions are also eligible for a scheme whereby a sum of Rs. 80 is provided per month for child support for up to two children in school. The state government requires recipients of Widow pensions to reapply after every two years.

Himachal Pradesh – In Himachal Pradesh, the Widow Pension is Rs. 330. Other than those belonging to BPL households, Widows and aged persons with family income less than Rs. 9000 per year are also eligible. Widows eligible for pension are also provided Rs. 2,000 per year for up to two children who go to school. Recently the pension scheme has been extended to Separated Women.

⁴¹ Earlier the age was 65 years, in 2011 it was lowered to 60 years, and the amount per beneficiary for those over the age of 80 was increased to Rs. 500.

Jharkhand – In Jharkhand, the old age and Widow pension amount is Rs. 400/. The pension schemes cover only BPL households, and at present, only widows in the 40-64 year age group are eligible for the pension. The state government has recently announced that the scheme will be expanded to cover widows in the 18-45 years age group, but this was not put into practice till September 2011.

Maharashtra - The pension amount which was Rs. 500 has recently been increased to Rs. 600. Pension is available for widows, older persons and other destitute persons. The scheme extends to BPL households and other households with annual income of less than Rs. 21,000 per year.

Rajasthan - Other than providing pensions to the aged, Widows and disabled in the BPL, the Rajasthan government also makes these pensions available to those who do not have a regular or sufficient source of income as certified by the *Patwari* or revenue clerk, at the rate of Rs. 500/ month. However for those not in the BPL, there is a further condition which is that the beneficiary should not have a son older than 25 years of age. Recently the pension amount for those older than 75 years was raised to Rs. 750 / month.

The state also provides pension to Separated and Divorced women, but for this, Divorced and Separated women are defined as those who have a judicial decree of divorce or separation or have been fighting a case for maintenance or divorce for more than 5 years in a court of law. In cases of Muslim Women, a letter from a competent religious authority like a *Qazi* certifying that divorce has taken place is also accepted.

Other than this, widows who are eligible for a pension are also eligible for a child support scheme. For this, the condition is that children have to be in school, and the benefit does not extend to more than two children. The monthly support varies from Rs. 500 – 675/ month depending on the age of the children.

i) Implementation of Social Security Pension Schemes

Most low income Single Women depend on daily wage labour for survival. Most of them have neither education nor means of production like land in their control. Therefore the support of a monthly pension is crucial to their survival. Amounts of the pension vary from Rs. 200 to Rs. 600 in the states that are a part of the study. The amount, though paltry, provides security and adds to the money that the women can earn themselves.

Implementation of these schemes is the responsibility of the State Governments. Along with the pension amount, there is also variation in the eligibility criteria, process of application, department responsible, documents required and other procedures from state to state. While the eligibility criteria itself is exclusionary, and leaves out many women who are in need of support, the implementation mechanisms in most states are complicated and lead to further exclusion. In this section we take a look at the reach of social security pensions and the issues in their delivery.

Table C.f.1. - Do you receive pension?

Consolidated Table – All Respondents, Category-Wise

Responses	Categories								Total Respondents N=386	
	Widowed Women N=177		Separated Women N=101		Divorced Women N=47		Unmarried Women N=61			
	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	68	38.4	14	13.8	6	12.7	8	13.1	96	24.8
No	84	47.4	65	64.3	30	63.8	32	52.4	211	54.7
No Response	25	14.1	22	21.7	11	23.4	21	34.4	79	20.5
Total Number of Respondents	177		101		47		61		386	100

Table C.f.2. – Do you receive pension?
Consolidated Table – All Respondents, State-Wise

Responses	States												Total Respondents N=386	
	Bihar N= 58		Gujarat N=67		Himachal Pradesh N=74		Jharkhand N=54		Maharashtra N=71		Rajasthan N=62			
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	6	10	21	31	19	26	16	30	13	18	21	34	96	24.8
No	37	64	31	46	37	50	20	37	47	66	39	63	211	54.7
No Response	15	26	15	23	18	24	18	33	11	16	2	3	79	20.5
Total Number of Respondents	58		67		74		54		71		62		386	100

Table C.f.3. – Type of Pension
Consolidated Table – All Respondents, State-Wise

Responses	States						Total Respondents
	Bihar	Gujarat	Himachal Pradesh	Jharkhand	Maharashtra	Rajasthan	
Widow Pension	5	19	10	12	6	13	65
Separated (Parityakta / Destitute) Pension	0	0	0	0	2	5	7
Old Age Pension	1	2	0	4	1	0	8
Disabled Pension	0	0	5	0	0	2	7
Other	0	0	4	0	0	1	5
No Response	0	0	0	0	4	0	4
Total Respondents	6	21	19	16	9	21	96

Findings

- Of the total respondents in the survey, only 24.8% (96) receive a pension.
- As all the states have pension schemes for widows, most of those receiving pensions are widows, 68 out of 96.
- Only a total of 28 Separated, Divorced and Unmarried women receive pensions.
- In Rajasthan, 34% of the total respondents receive a pension; the figure is also relatively high for Gujarat at 31%. Associations of Single Women have been active in these states for 8 to 10 years. This could be a reason for more women receiving pensions.

- In Bihar, where BPL status is mandatory for pension eligibility, only 10% of the Respondents receive a pension.
- 65 of the respondents receive Widow Pensions, 7 of the respondents receive disability pensions, and 8 old age pensions.
- 2 women in Maharashtra receive a destitute pension, while 5 women in Rajasthan receive the *Parityakta*⁴² pension.

ii) Irregularity in Receiving Pension

All of the social security pension schemes in the various states are supposed to be for the provision of monthly pension; however 90.6% of the respondents who receive a pension said that they did not receive the pension amount every month. Only 4 women reported that they receive the pension regularly. The others reported that the pension was at best given every 2 months and that sometimes it was as delayed as 8 to 10 months.

The government in most states provides pensions only to those in dire need; irregularity in payment means that the women have to take loans, often on high interest rates, in order to survive. When the pension amount is received, it goes for the repayment of the loan! For low-income Single Women, many of whom are illiterate, irregularity in payment means that often they are unable to keep account of whether they have received the pension for each month or not. This allows intermediaries to cheat them out of the money.

iii) Discontinuation of Pension

Many states have put in place procedures that are cumbersome and are difficult for illiterate women to complete on their own. Some states have a rule that a “still alive certificate” is to be provided every year. In Maharashtra, the pension holder is supposed to present herself at a block level government office every year; in Gujarat, widows are required to reapply and have their pensions re-sanctioned every 2 years. Rajasthan has a rule that the pension will be paid only till the woman does not have a son older than 25 years. All states move widows once they are over the age of 60 (earlier 65) to the old age pension. From the field, we know that sometimes there are errors of omission in meeting the conditions of all the rules, and for the women in need of the pension, it simply means that the payment stops coming. In the survey, 20 of the respondents reported that their pension was sanctioned but was later stopped. Most of them did not know why this had happened, nor did they know whom to ask. No letter or information was sent to them about the pension being discontinued. Some of the women who tried finding out were told that their documents were found to be incomplete; but they were not told what document they needed to furnish. Others were told they were not eligible anymore, while some others were not given any reason at all.

iv) Why are Pensions not sanctioned?

The Respondents who were not receiving pensions were asked whether they had applied for a pension or not. Of the 290 respondents, 95 reported that they had applied for a pension but had not received it. On being asked why the pension had not been sanctioned, the respondents gave the reasons presented in the Table C.f., 4 on the next page.

⁴² The literal meaning of the term is a woman who has been left, it is used to refer to Separated and Divorced Women

Table C.f.4. – Why did you not get pension?
Consolidated Table – All Respondents, State-Wise

Responses	States						Total Respondents
	Bihar	Gujarat	Himachal Pradesh	Jharkhand	Maharashtra	Rajasthan	
Told that Eligibility Criteria is Not Met	13	3	6	0	2	8	32
Harassment and Lengthy Process	0	0	2	0	1	0	3
Told Papers are Not Complete	0	0	2	0	6	5	13
Told that Quota for Pensions is Filled	3	2	2	1	5	6	19
Did Not Deposit Form on Time	0	3	0	0	0	0	3
Told to Apply in the Marital Village	0	0	0	3	0	0	3
Were Not Given a Reason	11	0	1	3	0	0	15
Total Number of Respondents	27	8	13	7	14	19	88

Findings

• Eligibility Criteria

Most government schemes that are meant to provide support to the poor have conditions of eligibility attached to them. These conditions are aimed at keeping people not in need out of the net; however this focus on excluding the ineligible leads to the conditions being framed in such a way that these schemes become out of reach for the many eligible in need. In case of the pension schemes, these conditions have to do with age and income.

The Central Government requires widows to be at least 40 years old before they can receive a pension. This criterion does not make much sense, as younger widows with children to raise, and often greater social restriction on their mobility, are as much in need of support as ageing widows. For income, the Central Government only makes provision for households in the Below the Poverty Line (BPL) category. And as all BPL surveys, even the one being conducted in 2011 while this report is being written, are limited to identifying only a certain pre-decided and unrealistic number of poor, the process is apt to leave many poor families out.

While some state governments provide social security only to BPL families, others have fixed other criteria for ascertaining if the applicant is poor. For example, in Himachal Pradesh, the criterion is that the annual family income should be below Rs. 9,000, in Gujarat it is Rs. 4,500 and in Maharashtra Rs. 12,000. These expand the scheme to a larger number of families than just BPL, but as these are fixed at very low levels, they exclude many Single Women in need of state support. After the introduction of the Mahatma Gandhi National Rural Employment Guarantee Scheme, women are often told that as the Government has guaranteed 100 days of work a year, they cannot get an annual income certificate of less than Rs. 10,000. As has been well documented, MNREGS has not been well implemented in many states, and even where it has been implemented well, it has been successful in providing not more than 80 days of work at the wage rate of Rs. 75-80 on an average. Also many women are not able to work in the MNREGS as they are too old or have health problems.

In some states, pensions are not given to women who have a grown-up son, on the presumption that the son will provide support to the mother. Because of poverty, children of low-income Single Women are very often not able to attain high levels of education or vocational training, which would improve their employability and income level. Many of them drop out of school in order to support their families, and because of this, they are dependent on casual labour or menial jobs that are barely sufficient for their own survival. Given this situation, it is often not possible for them to support an ageing mother along with their own family on the money they can earn.

The nature of the eligibility criteria is such that as many as 32 of the 95 women in need who applied for the pension were told that they were ineligible – 34%.

- **Lengthy and Complicated Procedure**

The lengthy and complicated procedures for applying for these schemes means that many women are unable to complete the application form. 13 of the women who applied had their forms rejected as they couldn't furnish all the documents required, while 3 gave up. 13 other women were not even told why their pensions were not sanctioned. For low-income Single Women, most of whom are either illiterate or only have rudimentary literacy skills, these procedures can be daunting! Most require help, and officials in charge of the implementation of these schemes do not provide help with explaining the form and other requirements. Many women get caught by “conmen” who assure them that they will get their pension sanctioned, and for this they charge a 'fee'. More often than not, they cheat the women and no pension comes out of the process.

- **Quota' or Lack of Funds**

19 applicants were told that the 'quota' is filled or that there is no more money. This takes place because the number of beneficiaries for any scheme is dictated from top down, and budget provisions are made only for a specific number. Local officials can sanction only a certain number of pensions. If this number is exceeded, they are forced to turn away eligible applicants.

- **Place of Residence**

Many Single Women, for various reasons, choose to live in their natal village. For Ever-Married women, this presents a problem as they are often told that they will have to apply in their marital village, as they are considered residents of that village.

- **Time Limit**

Gujarat has a rule that a widow has to apply for a pension within a certain period after her husband's death. Many women do not even know that they can apply for a pension! By the time they learn of it, venture out of the house, and get their papers together, often this time limit has already passed.

v) Bribery

In response to the questions seeking information about “bribes” in order to get the pension sanctioned, 45 women reported that they had to bribe someone. Of these, the highest number, 21 women, were from Bihar, 12 from Maharashtra, and 6 from Jharkhand. In Himachal Pradesh only 1 incident of having to give bribe was recorded. In Rajasthan and Gujarat also, the incidence was low, 2 and 3 respectively.

Of the 45 women who reported that they gave a bribe, 28 were Widowed Single Women, 11 Separated Single Women, 3 Divorced Single Women, and 3 Unmarried Single Women. A large number of the women who reported giving bribes were Widows because they are covered by a national social security pension scheme, which is implemented by all State governments. Other categories of women who gave bribes were mostly from States where there are state-sponsored schemes for Separated and destitute women, like – Maharashtra and Rajasthan. The pattern shows that women have had to give bribes, not for cheating the government system, but for getting rightful entitlements that have been promised to them by the government.

Table C.f.5. - Did you have to bribe someone to get your pension started?

Consolidated Table – All Respondents, State-Wise

Responses	Bihar	Gujarat	Himachal Pradesh	Jharkhand	Maharashtra	Rajasthan	Total Respondents
Women who Reported Giving a Bribe	21	3	1	6	12	2	45

Of the 45 women who reported that they had to give bribes, 38 reported who it was who demanded the bribe. This data is shown in the Table No. C.f.6.

Local Self Government representatives at the village level were reported most frequently as those demanding bribes. Middlemen are individuals who do not hold any government position, but they work as 'agents' and tell women that for a 'fee' they will get her pension sanctioned. Several women reported that the pension did not begin even after they had paid the agent. Others like doctors, clerks, postmen demand a bribe for doing work that is their job anyway. For example, 6 women in Maharashtra paid a bribe to the Government Hospital doctor in order to get him to certify that they met the age eligibility criteria for social security pension schemes, others paid the land revenue clerk for the income certificate, the postmen for bringing their money order, etc.

The amount of the bribes that were given ranges from Rs. 10 to Rs. 2000 (Table No.). Some of the women reported paying the postman Rs. 10 or Rs. 20 every month, or every time they receive the pension. Most of the respondents reported having to pay one-time bribes demanded by persons from whom documents are required for filing an application for pension.

Table C.f.6. - Who demanded the bribe?

Consolidated Table - All Respondents, State-Wise

	States						Total Respondents
	Bihar	Gujarat	Himachal Pradesh	Jharkhand	Maharashtra	Rajasthan	
Village head ⁴³	11	1	0	0	1	1	14
Middlemen	4	1	0	3	3	0	11
Government Doctor	0	0	0	0	6	0	6
Village Secretary / Gram Sewak	0	0	0	2	2	0	4
Postman	1	1	0	0	0	0	2
Revenue Department Clerk / Patwari	0	0	1	0	0	0	1
Total Number of Respondents	16	3	1	5	12	1	38

⁴³ Village Head refers to village level elected representatives in the Local Self Governance structure, referred to as *Sarpanch*, *Panch*, *Mukhiya*, *Pradhan*, *Patil*, etc in the different states.

Table C.f.7. – How much amount was given as bribe?

Consolidated Table - All Respondents, State-Wise

Responses (in Rs.)	States						Total Respondents
	Bihar	Gujarat	Himachal Pradesh	Jharkhand	Maharashtra	Rajasthan	
- - -	2	1	1	1	8	0	13
60 – 99	0	0	0	0	2	0	2
100 – 199	2	0	0	0	0	0	2
200 – 499	1	0	0	0	0	0	1
500 – 999	10	0	0	2	0	0	12
1000 – 2000	3	1	0	1	0	2	7
Total Number of Responses	18	2	1	4	10	2	37

Social Security Pension Schemes - Summary of Findings

- Social Security Pension Schemes benefit only about a quarter of the Single Women who are in need. Government of India has taken no steps to ensure social security for vulnerable categories of women like separated, divorced and unmarried women. Though schemes are in place for widowed and aged women, they leave out the many poor families left out in the BPL survey.
- Eligibility criteria put in place by the Central and State governments are exclusionary in nature. Implementation mechanisms are lengthy and complicated. Low-income Single Women can not deal with these on their own. There are no institutional mechanisms to bridge this gap and provide assistance to Single Women. Associations of Single Women are able to help to an extent, but their reach is limited, and even as they struggle for more inclusionary criteria, there is not much that can be done for women in need who do not fall under the present criteria.
- Corruption is rampant and further increases problems for low-income Single Women. Government officials and representatives demand bribes for the work that they are supposed to do. For low-income Single Women bribe giving is not a way to cheat the system but to get the rights, entitlements and services that are due to them.
- The government system only allows individuals one kind of pension, even if they are more vulnerable. For example a disabled aged widow can only get the old-age pension, even though it is likely that she has no family to support her, her disability increases her health care and other costs, and with the disability and the age factors, she is not able to participate in the work force.

Corruption in Pension Delivery

Maanki Hansda w/o late Lakhan Hansda lives in Pudihasa village in Jamshedpur Block of Jharkhand. Her husband passed away 10 years ago. The family relied on daily wage labour to meet their needs and after Lakhan's death, Maanki was the only member who could earn a living, and as she grew older, this became difficult. In 2007, she applied for old age pension. When she went to submit her application form, a block level worker demanded a bribe of Rs. 500 for ensuring that she would get pension. Maanki dug into her meagre savings to give him this money.

After a few days, he gave a paper to Maanki and said that “your pension has been approved and this is your pension order”. After that, Maanki continuously contacted the block office for her pension. But she could not find the worker who had taken the bribe from her. The other Government workers at the Block office asked Maanki to go to the Village Council for her pension.

When she went to the Village Council to get grain under the Public Distribution System, she was told that as she was getting pension from the Block office, she was not entitled to grain at subsidized prices any more. All the running around had exhausted Maanki; she had also spent money for travelling to the government offices again and again. She received no pension, but was also refused the subsidized grain. Because of this Maanki lost all hope and stopped pursuing the matter.

In August 2010, the Association of Empowered Women Alone organised a village meeting in Maanki's village, Pudihasa. Pamphlets and newsletters of the Association were also distributed and Maanki Bai was given a pamphlet. As she is illiterate, she asked her son to read the pamphlet to her. Her son read out that there is an Association of low-income Single Women in the state who help others like themselves. She also came to know that in her village, there are many women who are members of this Association! She contacted these women and learnt from them about the activities of the Association. On 20th August 2010, Maanki attended the Block Level Committee meeting of the Association and shared her pension problem with the members.

The Block Committee took a quick decision to help Maanki, and accompanied her to the Block office. Block Development Officer was not present so they met another officer in charge. They showed him the pension related paper that was given to Maanki. The officer told them that Maanki's pension had been approved since 27th November 2007. He said that he did not know the reason why she is not getting her pension, but she should open a bank account quickly.

Maanki Hansda went to the Bank of India on 26th August, along with the block leader and Secretary of the Association. They asked the manager whether Maanki Bai had an existing bank account, and were told that there was no account in her name. They helped Maanki open a bank account.

Association leaders went to the bank again on 29th August 2010. On that day, the Manager told them that there was an account in the name of Maanki Munda, and that the pension amount of Rs. 13,000 had been deposited in this account! He said that there was a mistake in the name and the money was actually Maanki Hansda's. When the Association leaders went through the details of the account, they came to know that the account had been opened just three days back on the day that they had made inquiries at the bank with Maanki.

Maanki got her pension because of the Association's intervention, but it is clear that some official in the bank and the government worker who had taken the bribe had conspired together to cheat Maanki of her pension. Also the Association finds it worrying, that women who are in need are denied their just entitlements on the excuse that they can only get one government benefit. Why should Maanki not get subsidized grain just because her pension has been approved? For illiterate, poor women, Government systems and delivery mechanisms continue to be complicated and therefore, anyone can easily cheat them. The Government must make social security entitlements application and delivery systems simpler and easier to monitor.

C.g. Political Participation

Social, economic and cultural barriers continue to marginalize Single Women; even so, they are citizens of the world's largest democracy, and as such, have been given equal rights by the Constitution of India. The freedom to exercise citizen rights has the potential to empower Single Women. Forming Associations of Single Women to help each other and to be heard by the society at large has been a way of achieving this. Participation in the larger political processes is another way by which Single Women can and do register their presence. In this chapter, we explore the extent of Single Women's participation in political processes, particularly in the institutions of Local Self Governance.

We do this by looking at data such as how many of the Respondents have Voter Cards and how many of them caste their vote. We also look at knowledge of and participation in the Village Assembly.

i) Voter Cards and Turnout

Table C.g.1. – Do you have a Voter Card?

Consolidated Table: All Respondents, Category-Wise

Responses	Categories								Total Respondents N=386	
	Widowed Women N=177		Separated Women N=101		Divorced Women N=47		Unmarried Women N=61			
	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	157	88.7	70	69.3	37	78.7	45	73.8	309	80.1
No	16	9	25	24.8	6	12.8	10	16.4	57	14.7
No Response	4	2.3	6	5.9	4	8.5	6	9.8	20	5.2
Total Number of Respondents	177		101		47		61		386	100

Table C.g.2. – Do you cast your vote in the elections?

Consolidated Table – All Respondents, Category-Wise

Responses	Categories								Total Respondents N=386	
	Widowed Women N=177		Separated Women N=101		Divorced Women N=47		Unmarried Women N=61			
	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	157	88.7	76	75.2	36	76.5	41	67.2	310	80.14
No	15	8.4	20	19.8	8	17	14	23	57	14.7
No Response	5	2.8	5	4.9	3	6.3	6	9.8	19	4.9
Total Number of Respondents	177		101		47		61		386	100

Findings

- 80% of the Respondents have voter cards. Not only do these cards enable the women to vote, but they are also important as a proof of identity, and of the place of residence.
- Amongst the different categories of Single Women, Separated Women fare the worst, as about a quarter of them do not have a Voter Card. In the case of Separated Women, we have seen that other documents of identity like Ration Card, are also not available to many. This is a governance issue, because by not having these documents, many Single Women and their households are denied their rights.
- Out of the 7 states, Bihar and Maharashtra have a higher percentage of Respondents who do *not* have a Voter Card, while in Gujarat, only 4 % of the Respondents do not have a Voter Card.
- All the Respondents who reported that they have a Voter's Card also reported that they cast their vote regularly.

ii) Participation in the Village Assembly

The Respondents participate actively in the elections. The three-tier Local Self Governance (LSG) system that is in place in India has an important role to play in eliciting greater participation in developmental and political decision making of the general public. In this section, we look at the Respondents' participation in the bottom most rung of this system, the Village Assembly. The Village Assembly, also called the *Gram Sabha*, is the name given to a body that comprises all adult residents of a village or a group of villages that constitute the *Gram Panchayat*. It is a Constitutional body. The citizens of the Village Assembly elect representatives for the Village Council, and participate actively in decision-making regarding the affairs of the *Panchayat*. The aim of Local Self Governance (LSG) is to decentralize power and make the process of development and democratic decision making bottom-up, rather than top-down. This modern day system traces its history back to 1959, when *Panchayats* were first constituted.

To bring the 3-tier Panchayati Raj Institutions (PRIs) of Village, Block and District government bodies into actual functioning, State Legislatures are required to pass an act and the state governments to draft rules for transfer of power, functions and revenue sharing. The development of Local Self Governance Institutions has not been uniform across the country. For example, of the states that took part in the survey, Rajasthan has one of the better developed systems for local governance, while Jharkhand conducted PRI elections in 2010 for the first time since 1978, and that too, after Supreme Court intervention. In the data collected during the survey, respondents from Jharkhand reported about the village meetings organized by the Single Women Association in the state, instead of the Village Assembly. Responses from Jharkhand have not been included in this section.

Table C.g.3 – Do you know about the *Gram Sabha* / Village Assembly?

Consolidated Table: All Respondents, State-wise

Responses	States										Total Respondents N=332	
	Bihar N=58		Gujarat N=67		Himachal Pradesh N=74		Maharashtra N=71		Rajasthan N=62			
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	3	5.2	20	29.8	24	32.4	25	35.2	32	51.6	104	31.3
No	9	15.5	35	52.2	36	48.6	37	52.1	20	32.3	137	41.3
No Response	46	79.3	12	17.9	14	18.9	9	12.7	10	16.1	91	27.4
Total Number of Respondents	58		67		74		71		62		332	100

Table C.g.4 – Do you participate regularly in Ward and the Village Assembly Meetings?

Consolidated Table: All Respondents, State-Wise

Responses	States										Total Respondents N=332	
	Bihar N=58		Gujarat N=67		Himachal Pradesh N=74		Maharashtra N=71		Rajasthan N=62			
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	5	8.6	13	19.4	27	36.5	20	28.2	24	38.7	89	26.8
No	50	86.2	38	56.7	44	59.5	42	59.2	31	50	205	61.8
No Response	3	5.2	16	23.9	3	4.1	9	12.7	7	11.3	38	11.4
Total Number of Respondents	58		67		74		71		62		332	100

Table C.g.5. - Is your voice heard in the Village Assembly?

Consolidated Table – All Respondents, State-Wise

Responses	States										Total Respondents N=101	
	Bihar N= 5		Gujarat N=13		Himachal Pradesh N=27		Maharashtra N=29		Rajasthan N=27			
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	4	80	13	100	19	70.3	27	93	26	96	89	88.1
No	1	20	0	0	8	29.6	2	7	1	4	12	11.9
Total Number of Respondents	5		13		27		29		27		101	100

Table C.g.6. - Do you raise Single Women issues in the Village Assembly?

Consolidated Table – All Respondents, State-Wise

Responses	States										Total Respondents N=332	
	Bihar N= 58		Gujarat N=67		Himachal Pradesh N=74		Maharashtra N=71		Rajasthan N=62			
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	9	15.5	15	22.3	25	34	19	27	21	34	89	26.8
No	25	43	21	31.4	35	47	39	55	26	42	146	44
No Response	24	41.4	31	46.3	14	19	13	18	15	24	97	29.2
Total Number of Respondents	58		67		74		71		62		332	100

Findings

- On being asked whether the respondents knew about the Village Assembly, only 31.3% of the Respondents replied positively.
- The Respondents were also asked what they know about the Village Assembly. Following are some of the common answers-
 - ⇒ People of the village sit together and discuss problems in the Village Assembly
 - ⇒ We get information about government schemes
 - ⇒ We get to know about the financial resources available with the *Panchayat*.
 - ⇒ The Village Council organizes the Village Assembly
 - ⇒ Ward members attend the Village Assembly
 - ⇒ The Village Assembly doesn't do anything. Nobody cares.
- The situation in Bihar was found to be dismal, with only 3 respondents saying that they know about the Village Assembly. On the other hand, half the Respondents in Rajasthan answered affirmatively
- 26.8% of the Respondents said that they attend the Village Assembly and Ward Meetings regularly. 38.7% of the Respondents from Rajasthan attend the meetings regularly while from Bihar only 5 women reported doing so.
- Of the Respondents who participate regularly in the Village Assembly, 88.1% reported that their voice is heard. Even though only 101 Respondents answered this question, the fact that most of them are able to get their voices heard means that organized and aware, Single Women are able to carve out a place for themselves in the community and overcome social barriers.
- The Respondents were asked if they had ever raised Single Women's issues in the meetings. 26.8% of the respondents said that they had. In Himachal Pradesh and Rajasthan this percentage was higher at 34%. This could be a combination of the fact that both these states have better developed LSG bodies and have Single Women Associations that have been functioning for 6-10 years. In Himachal Pradesh, the Association is also a part of an initiative to hold separate Women's Village Assemblies.
- In response to the question "what kind of issues have you raised in the Village Assembly?", the following common responses were recorded –
 - ⇒ Benefit from Government schemes – This was the most common response with around 89 women saying that they had raised issues pertaining to benefits from Government schemes.
 - ⇒ Issues related to violence against women and gender – This response was recorded mostly from the women in Himachal Pradesh.
 - ⇒ Some women also reported that they had raised issues pertaining to land allotment and division of family property.
 - ⇒ 10.8% of the Respondents reported that they had participated in getting proposals for development work written in the Village Assembly. For Rajasthan, the percentage was higher than the average at 19.4%, in Himachal Pradesh it was 15%. Greater participation is likely to be because of the long term work of the Associations in the states, which has helped increase the confidence of Single Women.
- 17 women reported that they had been elected as Local Self Government representatives. Of these, 9 women were from Maharashtra. 6 women reported that they had been elected as the Village Head or the *Sarpanch*, 4 as Ward Members and 2 as members of the District Council.

**Table C.g.7. - Do you participate in the process of proposal writing?
in the Village Assembly?**

Consolidated Table – All Respondents

Responses	States										Total Respondents N=332	
	Bihar N= 58		Gujarat N=67		Himachal Pradesh N=74		Maharashtra N=71		Rajasthan N=62			
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	4	7	3	4	11	15	6	8.4	12	19.4	36	10.8
No	40	69	14	21	23	31	6	8.4	35	56.4	118	35.6
No Response	14	24	50	75	40	54	59	83.1	15	24.2	178	53.6
Total Number of Respondents	58		67		74		71		62		332	100

Political Participation - Summary of Findings

- From the data, it appears that Single Women go out and vote in large numbers, but their participation in Local Self Governance is poor. This seems to be because of lack of knowledge, and the fact that in many states, Local Self governance institutions do not function properly. Even though at least one-third of the seats in these bodies are reserved for women, and in some states the percentage is as high as 50%, women's active participation is still not a reality. Their participation is sometimes resisted by men.
- The work of the Single Women's Associations does have an impact on the political participation of the members. Together, they gain knowledge, and confidence to speak out amidst their communities. On being given the chance, women have not only raised issues that are pertinent to them, but have also emerged as community leaders. In states where Associations have been active for a longer time, and have made special efforts to engage with LSG institutions, women have gained the confidence to have their voices heard.
- Single Women are a large constituency – at least 10% of the total female populations. They are spread across the country – in all communities, castes, religions; the fact of their marginalization is also true across all socio-cultural divides. As they get organized to struggle against marginalization, their strength and potential emerges. Institutions of Local Self Governance can function well and ensure social justice only when the marginalized are aware, and active participants in them. Everyone will benefit from Single Women's increased participation in these bodies, and “political participation” needs to be on the agenda of efforts being made by the Associations.

A Fine Single Woman Elected “Gram Pradhan”

I am Deepa Chandel. I was born in a Brahmin family in Solan District of Himachal Pradesh. My father was a teacher. I am the eldest of 2 brothers and 3 sisters. I studied till the XII Standard and was good in both academics and sports. I won many prizes in sports for my school. Unfortunately, because of some family problems, I couldn't continue my studies and started doing tailoring work at home.

I liked a boy named Prem Singh Chandel. He was from the Rajput community, and because of this, my family was against us getting married. Not only was Prem from a different community, he was illiterate and had a disability. In spite of these differences, we got married when I turned 18 years of age.

We had married against the wishes of our families, and because of this, we faced problems in the community. Relatives would accuse us of being characterless and would taunt us frequently. We tried to tolerate all this, in the hope that with time, it would stop, but at last we left Solan and came to Chandigarh.

Chandigarh was a new and unknown city for us. When we started our life there, we faced many difficulties. My husband, though disabled was an independent person and believed in being self-reliant. In spite of the difficulties we had, we never asked anyone for help. He and I started stitching clothes for our livelihood, and slowly, our lives settled into a normal routine. We had 4 children, and though we were not rich, we earned enough to lead a simple life.

Life was going on well, but we missed our native place and our families. So we came back to Prem's village – Malokher, in Bilaspur District of Himachal Pradesh. We took a loan from the bank to start a business and construct our house. We opened a shop and worked day and night to educate our children.

Our lives were running smoothly, till the sudden death of my husband, which was caused by a heart attack. This incident broke me. We had an outstanding debt, and now I was the only earning member for my family. My earnings were not enough to meet the family's needs. Two of my daughters had to start working after they passed Class XII, to support the family and keep the 2 younger children in school.

Around this time, I became associated with welfare work in the district. A Women Farmers' group was running in the district, and they selected me as the leader of their group. I organised awareness camps for them with the help of the Government Agriculture Department. These camps proved beneficial for the group and all the members became close friends.

When elections for the Village Council were announced, they approached me and encouraged me to stand for the post of the Village Council head, or Pradhan. When they first proposed the idea, I was not interested as I did not have enough money to fight the elections. But when I saw their enthusiasm and support, I agreed, and submitted the nomination form. But the party that was contesting elections against me was not happy with my decision. They started abusing me in public. They said “she is a 'loose' woman as she had married outside the caste”. “She is not fit to be leader.” I was disturbed by all this, but I didn't give up. My family and the Women Farmers' group stood by me throughout.

I did not spend any money for campaigning, or to buy votes. I fought honestly, and promised only that I would work for the good of the villages in the Village Council area.

Much to the surprise of my 2 opponents and their supporters, I won the election with a 200 votes margin! Now, my only wish is to be true to the trust that the people of the village have placed in me, and lead my Village Council area towards all-rounded development. Till I am the Pradhan, I will make sure that women are not discriminated against, and that justice is done to them in all spheres of life.

C.h. Health and Health Care

Poverty, on the one hand, results in a poor nutritional status, increasing the chances of falling sick, while on the other hand, it places health care out of reach. For low-income Single Women, survival is hand-to-mouth, and there is very little family support. This makes ill-health a very serious issue. Being unable to work for even a few days, can mean going to bed on an empty stomach. For those suffering from a chronic illness, expenditure on health care is back-breaking.

In this chapter, we explore the health status of Single Women, and their access to health care services.

i) Health Status

Table C.h.1. - Do you have any disease?

Consolidated Table – All Respondents

Responses	Categories								Total Respondents N=386	
	Widowed Women N=177		Separated Women N=101		Divorced Women N=47		Unmarried Women N=61			
	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	70	39.5	34	33.6	23	48.9	29	47.5	156	40.4
No	72	40.6	45	44.5	15	31.9	23	37.7	155	40.2
No Response	35	19.7	22	21.7	9	19.1	9	14.7	75	19.4
Total Number of Respondents	177		101		47		61		386	100

Findings

- Of the total respondents, 40.4% reported that they suffer from a disease. This percentage is high particularly keeping in mind the fact that a majority of the Respondents are in the younger age group.
- The percentage of Divorced and Unmarried Single Women who reported a disease is markedly higher than the average. For Unmarried Women, a chronic health condition is sometimes a reason for not getting married, while for Divorced Women, this can be a reason for the marriage breaking up.
- **Disability** – Of the total Respondents, 26 are disabled. Of these, 10 are Unmarried Women, 8 are Separated, 7 Widowed and 1 Divorced. The respondents have disabilities related to limbs, sight and burn wounds. Three women have dwarfism, are very short. All 26 respondents said that they face discrimination because of the disability. Several reported that they are discriminated against by their family and relatives.
- Respondents were asked about the disease that they have. This data is presented below –
 - ⇒ Of the 156 women who reported being sick, 41 had complaints of chronic pain. For example – constant head ache, back ache, pain in the joints, severe stomach ache, etc.
 - ⇒ 18 women had complaints of weakness and frequent fainting spells.
 - ⇒ 17 women had blood pressure related complaints, while 13 had respiratory diseases like Asthma.
 - ⇒ 10 of the Respondents from Gujarat were HIV positive.
 - ⇒ 8 women had gynecological complaints.
 - ⇒ 6 women were suffering from TB.

- ⇒ 7 women had stones in the gall bladder or in the kidney.
- ⇒ 8 women complained of mental stress.
- ⇒ 1 woman each reported they were unwell because of diabetes, cysts, brain tumour, thyroid, epilepsy and malaria.

ii) Health Care

Respondents were asked “where do you go for treatment?” and were provided a set of choices. Respondents chose more than one option, as they avail health services from a combination of sources. From the responses presented in the table below, it appears that while women do go to Government Health care facilities, a bulk of their health needs are met from other sources. Private Doctors and hospitals are consulted often. Some women reported that they go to “quacks”; this is interesting because the women identify them as “quacks” or “not qualified health professionals” but still seek health care from them. A possible reason for this could be that the “quacks” generally charge less than qualified doctors; also they are more readily available in rural areas than qualified doctors. Traditional faith healers referred to by different names in the various states are not a very popular choice, nor are Ayurvedic practitioners.

Table C.h.2. - Where you go for treatment?
Consolidated Table – All Respondents

Responses	States						Total Responses
	Bihar	Gujarat	Himachal Pradesh	Jharkhand	Maharashtra	Rajasthan	
Private Hospital	30	19	31	5	28	20	133
Govt. Hospital	20	35	43	14	34	50	196
Primary Health Center	4	10	15	0	15	6	50
Private Doctor	13	12	6	4	9	4	48
Quack (<i>Bengali Doctor / Jholla Chap</i>)	9	3	3	0	7	6	28
Traditional Faith Healer (<i>Ojha / Bhopa / Bhagat / Neya</i>)	1	2	0	0	11	0	14
Home Treatment Home Remedy	14	14	9	0	9	3	49
Ayurved/Ved	1	7	5	0	8	2	23

iii) Subsidized Health Care

The health card that is provided to BPL families can be used to avail of subsidized health care in Government Health Facilities. Only 43 or 11% of the Respondents have a Health Card; of these the largest percentage is in Jharkhand.

Respondents were also asked if they get free or subsidized health services from any non-government organization. Only 25 respondents reported positively, of which none were from Bihar or Maharashtra.

Respondents were asked how they get medicines. 59.3% of the Respondents said that they have to buy medicines, while 25.6% said that they get medicines free of cost.

Respondents were asked how they purchase medicine and were asked to choose from the two responses -

- All at one time as prescribed by the doctor
- Small amounts at a time

Only 7.2% of the Respondents buy the medicine all at one time as prescribed by the doctor. 70% of the Respondents buy small doses at a time. This is so because low-income Single Women do not have the money to buy the total prescribed medicines; they often buy the medicine for a day or two, and discontinue the treatment if they have some relief.

Table C.h.3. – Dou you have a Health Card?
Consolidated Table – All Respondents, State-Wise

Responses	States												Total Respondents N=386	
	Bihar N= 58		Gujarat N=67		Himachal Pradesh N=74		Jharkhand N=54		Maharashtra N=71		Rajasthan N=62			
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	4	6.9	5	7.5	6	8.1	15	27.8	3	4.2	10	16.1	43	11.1
No	47	81	41	61.2	54	73	34	63	45	63.4	50	80.6	271	70.3
No Response	7	12.1	21	31.3	14	18.9	5	9.3	23	32.4	2	3.2	72	18.6
Total Number of Respondents	58		67		74		54		71		62		386	100

iv) Access to Health Care

In an effort to know whether health services were accessible or not, respondents were asked about the distance to health facilities – government and private. Results are presented in the tables below. This inquiry was limited to the distance, as availability or quality of services at government and private health centers is beyond the scope of this study.

For a quarter of the respondents, the government PHC is more than 5 Kms away; for some even more than 20 Kms away. 37.5% of the Respondents reported that the PHC was within 1-5 km distance. Accessibility to private hospitals, at least in terms of distance, is not much better. 38% of the Respondents said that a private hospital was within 1-5 Kms, while 13.4% said that it was within one Km.

Table C.h.4. - How far is the nearest Primary Health Center?
Consolidated Table – All Respondents, State-Wise

Responses	States												Total Respondents N=386	
	Bihar N= 58		Gujarat N=67		Himachal Pradesh N=74		Jharkhand N=54		Maharashtra N=71		Rajasthan N=62			
	No.	%	No.	%	No.	%	No.	%	No.	%	No	%	No.	%
Less than one Km	1	1.7	20	30	3	4	2	3.7	17	24	11	17.7	54	14
1-5 Kms	29	50	12	18	31	42	25	46	17	24	31	50	145	37.5
5-10 Kms	20	34.4	6	9	9	12	11	20.3	13	18.3	9	14.5	68	17.6
10-15 Kms	2	3.4	0	0	3	4	6	11	4	5.6	2	3.2	17	4.4
15-20 Kms	0	0	4	6	1	1.3	2	3.7	1	1.4	1	1.6	9	2.3
More than 20 Kms	0	0	6	9	0	0	1	2	0	0	0	0	7	2
No Response	6	10.3	19	28	27	36.4	7	13	19	26.7	8	13	86	22.2
Total Number of Respondents	58		67		74		54		71		62		386	100

Table C.h.5. - How far is the nearest private hospital?
Consolidated Table – All Respondents, State-Wise

Responses	States												Total Respondents N=386	
	Bihar N= 58		Gujarat N=67		Himachal Pradesh N=74		Jharkhand N=54		Maharashtra N=71		Rajasthan N=62			
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Less than one Km	1	1.7	20	29.8	3	4	3	5.5	20	28	5	8	52	13.5
1-5 Km	44	75.8	17	25.3	31	41.8	19	35	12	16.9	24	38.7	147	38.1
5-10 Km	3	5	3	4.4	9	12	14	25.9	13	18.3	9	14.5	51	13.2
10-15 Km	2	3.4	2	2.9	3	4.4	4	7.4	9	12.6	3	4.8	23	6
15-20 Km	1	1.7	7	10.4	1	1.3	4	7.4	2	2.8	7	11.2	22	5.7
More than 20 Km	0	0	0	0	0	0	1	1.8	2	2.8	0	0	3	0.8
No Response	7	12	18	26.8	27	36.4	9	16.6	13	18.3	14	22.5	88	22.7
Total Number of Respondents	58		67		74		54		71		62		386	100

v) Expenditure on Health

Respondents were asked, on an average how much do they spend on health needs every month. Only about half of the Respondents answered this question, as they found it difficult to estimate an average sum. Of those who responded, 171 said that they spend Rs. 500 to

Rs. 1000 on health care every month. Those reporting higher expenditure suffer from chronic diseases and therefore have regular high expenditures on health.

Table C.h.6. – Monthly Expenditure on health?
Consolidated Table – All Respondents

Responses (in Rs.)	States						Total Respondents N=198
	Bihar N=37	Gujarat N=25	Himachal Pradesh N=41	Jharkhand N=27	Maharashtra N=32	Rajasthan N=36	
	No.	No.	No.	No.	No.	No.	No.
500 – 1000	11	18	32	26	28	31	171
1000-2000	1	4	9	1	4	5	24
2000-3000	0	1	0	0	0	0	1
Between 3000-5000	0	2	0	0	0	0	2
Total Number of Respondents	37	25	41	27	32	36	198

vi) Health Awareness

It is often believed that the poor are more prone to disease and that is because they lack knowledge and awareness. The Respondents were asked how their health can be better. Many Respondents who considered themselves healthy, did not respond to the question. The responses are presented in the table below.

Many of the respondents are aware of the importance of a balanced diet, availing proper medical treatment, avoiding stress for good health. Many women see their poor economic condition as a reason for ill-health. This is most likely because, though they know what they need for better health, they cannot afford it.

Table C.h.7. - How can your health be better?
Consolidated Table – All Respondents, Category-Wise

Responses	Categories								Total Respondents N=386	
	Widowed Women N=177		Separated Women N=101		Divorced Women N=47		Unmarried Women N=61			
	No.	%	No.	%	No.	%	No.	%	No.	%
Eating a Balanced Diet	21	11.8	17	16.8	7	15	12	19.6	57	14.8
Getting Proper Treatment	51	28.8	25	24.7	9	19	13	21.3	98	25.4
Better Economic Condition	30	16.9	2	1.9	7	15	0	0	39	10.1
Avoiding Mental Stress	16	9	13	12.8	4	8.5	4	6.5	37	9.5
Family Support	0	0	1	.9	0	0	0	0	1	0.3
Better Hygiene	0	0	1	.9	0	0	0	0	1	0.3
No Response	59	33.3	42	41.5	20	42.5	32	52.4	153	39.6
Total Number of Respondents	177		101		47		61		386	100

Health and Health Care - Summary of Findings

- Morbidity amongst Single Women is high, with almost 40% of the Respondents reported being sick.
- Many women have health conditions that are indicative of a poor nutritional status and mental stress.
- Single Women who have medical conditions that require regular care and medication like diabetes, T.B., paralysis, thyroid, HIV/AIDS are in an extremely vulnerable condition.
- Several Unmarried Women have medical conditions that are thought to be hereditary or are thought to interfere with child bearing. This could be a reason why the women could not get married.
- Women seek private health care more often than government health care. A possible reason for this could be the quality of service, attitude of health care professionals to low-income women, and also its availability.
- Economic vulnerability and stress seem to be the major causes of ill health amongst Single Women.
- Lack of economic resources negatively affects Single Women's approach to health care and treatment. Respondents knowingly seek health care from quacks, as the cost is less. They are unable to buy complete dosages of the medicine prescribed.
- Most of the expenditure on health is out of pocket expenditure. Only 11% of the Respondents can seek free health care in government facilities, while only 6.5% are aided by efforts of non-governmental organisations.
- Low-income Single Women's expenditure on health is very high.
- Lack of resources rather than lack of knowledge is the major cause of the poor health status of Single Women.

C.i. Separated and Divorced Single Women

In our present social set up, marriage is the cornerstone of security for women. The breakdown of marriage affects women much more adversely than it does men. In addition to the pain of a relationship that is meant to last for life breaking up, women are made socially and economically vulnerable. Very often, along with the marriage, they lose familial, emotional and social support systems, financial security and shelter. They are responsible not only for their survival but also for that of their children.

In this survey, the term “Separated Women” is used to refer to women whose marriage has broken up, but they do not have a legal document to prove this. Practices around marriage continue to be governed more by cultural norms and less by law. Women are often abandoned, thrown out, deserted, forced to walk out of marriage. Many of these women do not take legal recourse. In some communities, *caste panchayats* deal with such situations, while in others, family elders reach some kind of an agreement. Society places the blame for the breakdown of marriage squarely on the women's shoulders, and it is in very rare cases that *caste panchayats* or family elders negotiate a fair deal for women. There is no recognition in the government system for Separated Women and their vulnerable state. A widow has her husband's death certificate to prove her identity as a widow, but Separated Women do not have the benefit of any such identification.

The term “Divorced Women” refers to those women who have a court certificate of divorce or a legally valid document that validates the end of their marriage.

In this study, an effort has been made to collect information about the situation of Separated and Divorced Single Women. Information about Separated and Divorced Single Women cuts across all the chapters in this report. In this chapter we look at *some issues that are unique to the situation of being separated or divorced*.

i) Form of Separation

Divorced and Separated Women were asked how separation from the husband took place. Only 23.6% of the women reported that the separation took place by the decree / judgement of a court. 17.5% of the women reported that the separation took place after intervention by the *Panchayat*. Almost half of the women reported that the separation took place without court or *panchayat* intervention. The decision to end the marriage was taken by the man, the woman or by both of them.

Table C.i.1 – How did Separation from the husband take place?
Consolidated Table – Divorced and Separated Women, State-Wise

Responses	States												Total Respondents N=148	
	Bihar N= 10		Gujarat N=24		Himachal Pradesh N=37		Jharkhand N=19		Maharashtra N=28		Rajasthan N=30			
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
From the Court	1	10	4	16.6	17	45.9	2	10.5	4	14.2	7	23.3	35	23.7
From the <i>panchayat</i>	0	0	2	8.3	9	24.3	8	42.1	2	7.1	5	16.6	26	17.6
Self – Decided by Man / Woman / Both	9	90	14	58.3	7	18.9	7	36.8	17	60.7	17	56.6	71	47.9
No Response	0	0	4	16.6	4	10.8	2	10.5	5	17.8	1	3.3	16	10.8
Total Number of Respondents	10		24		37		19		28		30		148	100

ii) Time of Separation

Women were asked “for how long have you been living separated from your husband?”. 71.6% of the women reported that they had been separated for 3 years or more. Only 3 women had been separated for less than a year, and 16 for 1-3 years. Many Separated Women, when they try to avail of Government services like getting a Ration Card, MNREGS Job Card, Pension, or apply for the post of an Anganwadi helper, etc are told that they cannot be given these because they “are married”. They are viewed with suspicion, and are told “who is to know that you will not go back to your husband, or run off with other some other man!” From the responses given in the table below, it is clear that for many women, separation is not a temporary state. They are as likely to spend the rest of their lives as Single Women as a widowed woman is.

Table C.i.2 – For how long have you been Separated from your husband?

Consolidated Table – Divorced and Separated Single Women

Responses	States												Total Respondents N=148	
	Bihar N= 10		Gujarat N=24		Himachal Pradesh N=37		Jharkhand N=19		Maharashtra N=28		Rajasthan N=30			
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Less than 1 Year	0	0	1	4.1	1	2.7	1	5.2	0	0	0	0	3	2
1-3 Years	1	10	2	8.3	5	13.5	0	0	5	17.8	3	10	16	10.8
4-6 Years	3	30	4	16.6	8	21.6	5	26.3	6	21.4	7	23.3	33	22.2
7-10 Years	4	40	3	12.5	4	10.8	6	31.5	4	14.2	2	6.6	23	15.6
11-15 Years	0	0	2	8.3	6	16.2	3	15.7	4	14.2	8	26.6	23	15.6
16-20 Years	1	10	4	16.6	4	10.8	1	5.2	3	10.7	3	10	16	10.8
+20 Years	0	0	2	8.3	3	8.1	1	5.2	2	7.1	3	10	11	7.5
No Response	1	10	6	25	6	16.2	2	10.5	4	14.2	4	13.3	23	15.5
Total Number of Respondents	10		24		37		19		28		30		148	100

iii) Children

26.7% of the Separated Women reported that they did not have children, while 40.4% of the Divorced Women had no children. Both the percentages are quite high when compared to Widowed Women. It is possible that a couple's inability to have children is a reason for the breakdown of marriage.

In the case of Separated Women, 87.8% of those who had children reported that the children live with them, 85.7% of the Divorced Women reported that their children lived with them.

iv) Maintenance

State-supported Social Security provisions are denied to Separated and Divorced Women, as it is understood that it is the responsibility of the husband to support his estranged wife / family, and Maintenance and Divorce Settlement laws are in place. It is the Courts' responsibility to decide in these matters. Respondents were asked if they had applied for Maintenance and if they were receiving Maintenance; they were also asked whether a one-time severance payment had been made at the time of separation.

Of the total 148 respondents, only 9 had received a one-time severance amount at the time of separation. Of these, 7 women are divorced while 2 are separated.

Only 24 Separated Women had applied for Maintenance for themselves or their children; of these only 5 were receiving Maintenance. Of the Divorced Women, 15 had applied for Maintenance of which only 1 was getting it.

The Respondents were also asked "What is your husband's occupation?" Most of them reported that the husband worked in the private unregulated sector. Some of the occupations commonly reported were: barber, tailor, labourer, small shopkeeper, mechanic, construction worker, driver, tailor, etc. The fact that so many of the estranged husbands have moderate to low paid jobs in the unorganized sector, is another factor that discourages low-income Single Women from filing for Maintenance. In most cases, the husband does not earn a lot, and even if he does, it would be difficult to prove in the court as there would be no salary slips or balance sheets.

Separated and Divorced Women - Summary of Findings

- While many of the Separated Women may live in the natal family home, nevertheless, many Separated Women do not have the *support* of their families, nor are they supported by Government schemes. Of the Separated Women, 36.6% do not even have a Ration Card. For Divorced Women, this percentage is 19.1%. Less than a quarter of the Separated Women have BPL cards, for Divorced Women this is as low as 8.5%. Almost a quarter of the Separated Women do not have Voter's Cards. Only 20 of the 148 Respondents receive a social security pension.
- Of the total respondents, only 26.4% filed a case for Maintenance. They do not even seek child support from their husbands, even though a vast majority of these women take the responsibility for raising children. Women believe that court cases take a long time and a lot of money, and therefore, do not file a case. Considering the fact that only 8 of the 39 women who applied for Maintenance receive it, this belief is not misplaced.

Awaiting Justice

I am Neeta. I was born in a small village of Saurashtra (Gujarat). I studied until Class 8, but couldn't study further as my family was poor. My family arranged my marriage. After 3 years of engagement, I got married. My husband had an electric goods shop in Surat and earned quiet well. For one year I lived with my in-laws in Saurashtra, while my husband stayed in Surat.

Then I went to Surat with my husband. We were happy together and after some time I got pregnant. During the pregnancy, I had many health problems. I consulted a family doctor; he gave me medication but there was no improvement in my health. Seeing this, he suggested that I should get tested for HIV. My husband did not agree for the test. He threatened me that if I get tested he will leave me. Because of the threat, I did not get tested, but after this incident, negative thoughts always came to my mind. I would wonder why did he not let me get tested, but out of fear, I did not share my apprehensions with anyone.

Then, I delivered a baby boy and with this happiness I forgot about the test. Two years after our son was born, I started suffering recurring fever and became very weak. I consulted the doctor but the treatment didn't suit me. Then my sister took me to a private hospital. After many tests, doctors diagnosed T.B. and started treatment, but there was no improvement. My husband left me at my in-laws house in Saurashtra. I was suffering with chronic diarrhea, and was becoming weaker day by day. Seeing this, my father-in-law called my husband; he came and took me to a private hospital in Rajkot. Doctors did all the tests again. They also did a blood test for my husband. When we got the reports, the Doctor had gone for lunch. I opened the reports and saw that they had highlighted HIV / AIDS. Then I saw my husband's report, highlighted in the same manner. I became very tense and cried. I did not know what to do. The Doctor came and told us that we both tested positive for HIV.

We came home; I couldn't sleep that night. Next day I thought of committing suicide but worry for my son and who would take care of him, stopped me.

I came back to Surat with my husband and started treatment from a private doctor. This time my health improved. But slowly my husband's behavior had changed towards me. He did not treat me well and for many days would not buy my medicines. My husband and in-laws started torturing me mentally and pressurized me to stop my treatment. After six months, my health again began to go down. My husband took me from Surat to his parent's home, and asked me to commit suicide! I felt I couldn't tell anything to my natal family members. One day, my husband gave me the insecticide used in the house for storage of grain and said that it was my medicine! I found the smell of the capsule strange and knew that something was wrong. I understood that my husband was trying to kill me. I refused to take the medicine, when he started forcing me I shouted and the neighbors saved me.

Next day my elder sister came to see me. When I told her everything, she called my brother, and they took me and my son home. My relatives suggested a good hospital for treatment and we went there. I was provided counseling. Because of this counseling, I got the courage to find a new direction to my life. I started volunteering at the Network of People Living with 'HIV Aids' in Surat. After some time I got a job.

I filed a case for Maintenance and got a favorable order. When my husband did not pay the sum ordered by the court, I filed an FIR in the police station. My husband came but said clearly that he would give no Maintenance for me and my child. Then my husband and in-laws submitted a petition against the Maintenance order in Surat High Court. They were never present at any of the hearings even though they were summoned many times. I was present on every date with all the documents. Finally on November 27th, 2008 the court gave the judgment that my husband will have to give Rs. 2500 for Maintenance, Rs. 500 for treatment, Rs. 1000 for house rent and Rs 500 for our child's education every month. The Court also ordered that all my ornaments and *Stree Dhan*⁴⁴ be returned.

Even after this, my husband and his family did not give me anything. Then I submitted one more petition in the Court. A Notice was sent to my husband. My husband came to the Court and was asked by the Magistrate to give the Maintenance amount and the *Stree Dhan*. For a few months he gave me Rs. 1500 for Maintenance but after some time this also stopped.

After two years, on January 11, 2010, I applied for Maintenance in the Family Court. The Family Court upheld the earlier order. On May 14th 2010, the Court gave it's final decision to give the outstanding Maintenance amount of Rs. 17,500 and Rs. 3,000 every month, thereafter. Recently I submitted a petition for recovery of this amount, but nothing has been done. Now 3 years have passed. My husband and in-laws still refuse to give Maintenance, or return the *Stree Dhan*.

I have been pursuing the case for the last 3 years and have made many trips to the court but have not received justice.

⁴⁴ Gifts given to the bride by her family and the groom's family at the time of marriage are referred to as *Stree Dhan*.

C.j. Unmarried Single Women

With changes in social and cultural norms, the number of urban, educated, upper middle class, and higher class women who choose to stay unmarried or marry late in life, is increasing. Nevertheless, marriage continues to be considered the norm for Indian women, and to some extent for men. This is particularly true for low-income rural women. Because of this, unmarried women are almost invisible in Government policies, which are made with the view that all adult women get married. According to the all-India Census of 2001, 1.3% of the women over the age of 30 years were unmarried – 26,05,613 women.

There is very little information regarding the lives of low-income unmarried Single Women. An effort was made as a part of this study to collect information about this category of Single Women. A total of 61 Unmarried Single Women participated in the survey. These women are all members Single Women's Associations or groups and identify themselves as "Single". Most of the women are older than 35 years, while some, though younger, do not foresee marriage in their future.

i) Reason for not Marrying

Unmarried Single Women Respondents were asked to share the reason why they did not marry. Of the 61 Single Women, 38 gave reasons why they did not, or could not, get married.

- 12 women reported that they could not get married as they had a physical disability, or a chronic disease. Women have used terms such as 'stomach disease' or 'wounds on the skin' to refer to their medical condition. 2 women reported that they did not get married as they were HIV positive. 1 woman reported that as her height was less, no match could be arranged for her.
- 7 women could not marry as the family could not afford dowry and marriage expenses. 1 woman was not married as the family chose to invest in her brother's education; another because her parents were against dowry and no match could be arranged without a dowry.
- 6 women did not marry because of responsibilities in the natal family like caring for ageing parents, bringing up younger siblings.
- 3 women did not marry after a love affair or an arranged match was broken off by the man or the man's family.
- 3 women in Jharkhand could not get married, as in their community, the custom is for the boy's family to approach the girl's. As no one asked for their hand in marriage, they were not married.
- 4 women in other states could not get married as they did not find a suitable match.
- 2 women chose not to get married as they had bad experiences of man-woman relationships. 1 had been jilted by a boy she wished to marry, while the other had seen her elder sister mistreated and ultimately abandoned by the husband.
- 1 woman chose not to marry as she wanted to pursue religion.
- 1 woman from the border regions of Rajasthan could not marry as the only other person in her family went to live in Pakistan, and there was no one left to arrange a marriage for her.

From the responses, it appears that very few women make the conscious decision of not marrying. Most of those who have not married have not done so because of socio-economic reasons. Most of the women continue to see marriage as an important milestone, and their being unmarried as a failure in some way – either their own, or their family's. Low-income single women rely on the family for a marriage to be arranged;

given the social structure, there are no avenues where they may find a match for themselves without endangering their and the family's 'honour'. Given this scenario, it is clear that most low-income women do not choose to stay unmarried.

Table C.j.1. – Do you wish to marry?
Consolidated Table – Unmarried Women, All States

Responses	Unmarried Women N=50	
	No.	%
Yes	13	21.3
No	37	60.7
No Response	11	18
Total Number of Respondents	61	100

For the never-married women, the question was whether they wanted to marry. Of the 50 Unmarried Single Women who responded to this question, 13 women said that they did wish to marry, while 37 said they did not. It is interesting to note that the women participated in the survey and are members of Single Women Associations because they do not foresee the possibility of marriage in their future. For these 13 women, this is not because of their unwillingness, so the likely reason is, that in the given social setup, these women are seen as unsuitable for marriage – this could be because of a range of reasons, like the lack of a dowry, the family's inability to arrange a marriage, a medical condition, or not fitting into the social definition of “beautiful” – being “too dark” has been reported as a reason for marriage not taking place, etc.

Unmarried Single Women – Summary of Findings

- For low-income women, staying unmarried is not an independent choice. Most Unmarried Single Women are unable to marry because of socio-economic reasons.
- From data presented in the other sections, we know that while most Unmarried Women live with their natal families, around 10% stay alone. They are more likely than other categories of Single Women to attain higher education, and also, the drop-out rate before completing secondary education is considerably lower than that for the others.
- Unmarried Women are also invisible to the Government. Of the 61 Respondents only 13.1% receive pension, 23% do not have Ration Cards or Voter's Cards and only 21.3% are recognized as heads of their households.
- Unmarried Single Women are also more likely to have a disability or to suffer from a chronic medical condition as this is often a cause for staying unmarried.
- Unmarried Single Women are the most “forgotten” or invisible. Very little information is available on how they survive. This is just a beginning much more research into the condition of low-income Unmarried Single Women is their condition is required.

Left Alone

My name is Sayeeda Sheikh. I am 44-years old and have never married. One of my feet is smaller than the other and I limp. My family originally belongs to the Bidar region of Maharashtra. Back in our village, we had a small farm and that was the only source of income. I am the eldest of 2 brothers and 3 sisters. When I was 7 years old, my father left us. We tried to find him, but our efforts were met only with disappointment. After my father left us, my mother took the responsibility of our family. But it is difficult for a Muslim woman to go out and work. All the villagers started to harass my mother; they would call her names and taunt her. When it became unbearable, we left the village and came to Mumbai. My Khala (mother's sister) lived in Mumbai and she arranged a small room for my family. Now we had a roof over our heads, but no source of livelihood. My mother and I took up domestic work in other houses. We would clean houses, wash utensils and clothes to make both ends meet. But survival in a big city like Mumbai was difficult and expensive. My younger sisters also started working as domestic helpers.

Once, we got an opportunity to go out of India to earn more money. But as I was disabled, I couldn't go. My mother accepted the opportunity, and went to the Middle-East. But unfortunately, she got ill and was sent back to the India. Most of our earnings were spent on our mother's treatment and it became difficult to run the household. Both my sisters had gotten married, and I had taken a loan from my Khala to meet the wedding expenditures. Because of the debt and our economic condition I decided to go the Middle-East. I worked hard and earned enough money to repay my khala. I never thought about getting married because of the responsibilities and my disability. I decided to devote my life to my family. I earned and gave money to my brothers to start a business of vegetables and garments. I arranged their marriages.

Now I was happy, as all my siblings were settled with their families. But this happiness did not last long. I came to know that one brother-in-law does not earn anything and abuses my sister. She did not even have enough money to feed their children. I decided to bear their responsibility and started to send money to my sister as well.

Twenty-five years had passed since I had first gone to the Middle-East. Now I had grown old and was getting weaker day by day. Slowly it was no longer possible for me to work, so I came back to India. All my siblings were living with their families and none of them was ready to take the responsibility of my aged mother.

Now my mother and I live together and support each other. I worked all my life, and now that I am old, I have no one. I did everything I could for my siblings, but now they consider me a burden and are not ready to take responsibility. Both my mother and I have health problems and as neither of us can earn, we survive on my savings. I am worried what will happen when they run out.

D. Summary of the Study Findings

Organized Single Women, from across 6 states of India, in an effort to put before society a profile of their life conditions, planned and successfully carried out a research on the status of low-income Single Women. This survey was conducted across 6 states – Bihar, Gujarat, Himachal Pradesh, Jharkhand, Maharashtra and Rajasthan. Information was collected from 386 Respondents – widowed, separated, divorced and unmarried women. In this section, we have made an attempt to present before the reader a brief summary of the findings in each of the major areas of the study.

i) Social Profile

Respondents that took part in the survey are a younger group when compared to Single Women in India. More than half the respondents are below the age of 45 years, while only 7.3% are more than 60 years old. Even though the group is relatively young, only less than half the women are literate. For the Respondents who are literate, the drop-out rate before the completion of Primary as well as Secondary level education are high, indicating low age at marriage.

The group of Respondents is representative of all castes and communities; proportional Representation of Tribal, Muslim and Dalit women in the survey is higher than their demographic proportion in the population of India.

ii) Family and Household

Many Single Women are not dependent members of the households of their father, brother or in-laws; rather they are the heads of their households. 65% of the widowed women live in the marital village, while 75 % of the Separated and Divorced Women live in their natal village. Even though many Single Women share or live in the same house as extended family members, they take responsibility for themselves and their children. Single Women are clearly the heads of their households, but they are not recognized as such by the Government. Only around 40% of the Respondents are listed as “head of household” on their Ration Card.

Of the total Respondents, 15.5% lived alone. This percentage is likely to be higher for an older group of Single Women as the likelihood of adult children establishing a separate household would be more.

iii) Income and Livelihood

Low-income Single Women have no financial security. In the absence of marketable skills, education, or ownership of resources, they rely heavily on casual daily wage unskilled labour for survival. This makes them easy prey for exploitation and abuse. It is ironical that the workforce participation for the sample is as high as 89%, yet 75% of the Respondents' households survive on less than the minimum or subsistence wage. As many as 90% of the Respondents are dependent on borrowings to make ends meet.

The biggest injustice is that even though Single Women live in a state of abject poverty, only 21% could manage to get recognized by the Government as existing “Below the Poverty Line”.

iv) Housing and Shelter

Housing and Shelter needs of Single Women are not adequately met. Most Respondents live in 1 to 2 room Kutchha houses, lacking in basic amenities like water, electricity and sanitation. While at least around 60% of the Widowed Women are able to retain control of the home that they built during the years of their marriage, Separated and Divorced women are instantly dispossessed when the marriage breaks up. Ever-married women living in their natal homes often face abuse and are made to feel like a burden. Unmarried Women also do not have security of shelter after the death of the parents, as brothers and their families often take over the house.

Single Women are harassed by family members and neighbours; they are viewed with suspicion and are often accused of immoral behavior. Many of them do not have a secure roof over their heads; they live with the fear of being thrown out by landlords, their own relatives and sometimes the Government.

Only 12.7% of the Respondents could benefit from Government housing schemes like the *Indira Awaas Yojana*, and of these, most were Widows. There is no scheme or provision for ensuring shelter to Single Women in urban areas.

v) Land Ownership

Only 40% of the total Respondents own land. Most of them have marginal land holdings; some just the land that the house is built on. Many low-income Single Women belong to landless families, and inheriting land is not really an option. Because of the unequal status ascribed to men and women in society, 56% of the women who are were born into land-owning families, did not get a share of it. Only 69.4% of the ever-married women got land from their in-laws, and of these most were Widows.

Single Women often face problems keeping their land and house secure from unscrupulous elements wanting to establish control over it.

vi) Social Security – Pension Schemes

Social Security pensions only reach about a quarter of the Respondents. This is far from adequate. Pension Schemes have issues at both the level of policy and of implementation. The existing pension scheme does not take into account social security needs of Separated and Divorced Women, of Unmarried women, or of Widows younger than 40 years. It is targeted to cover only BPL households, leaving out many of the poor. Eligibility criteria for social security pension schemes are exclusionary. The Government has made no provisions for individuals suffering more than one vulnerability – for example, an aged and disabled unmarried woman. At the level of implementation, the process of application and sanction of pension is long and complicated. It is not suitable for reaching out to poor rural folk. The inscrutability and complicated nature of this process makes it possible for corrupt officials to extract bribes and for “agents” to cheat poor women of their money.

vii) Political Participation

While Single Women vote in large numbers, their political participation at the local level is poor. There is lack of awareness about Local Self Governance. However, the Local Self Governance system has the potential to bring democracy to the grassroots. Thirty three percent reservation for women in Local Self Governance has created an opportunity for challenging and changing social norms. Single Women, organized and aware have shown that they have the potential to be active citizens and community leaders.

viii) Health and Healthcare

Morbidity amongst Single Women is quite high with almost 40% of the Respondents reporting ill-health. The percentage is high in view of the fact that more than half the Respondents are below the age of 45 years. Many Single Women reported medical conditions that are likely to be a result of stress and low nutritional status. Single Women are aware of healthcare options and good practices; economic vulnerability is deterring factor in seeking the better options. Women choose private healthcare options more frequently than government health care facilities. A marginal percentage of women have access to free healthcare.

ix) Separated and Divorced Single Women

Separated and Divorced Women are an extremely vulnerable group. Society labels them “bad women”, while for the government they are invisible. A majority of Separated Women do not have court decrees of separation or of divorce. More than 85% of them take responsibility for the children. Very few low-income Separated and Divorced women file a case for Maintenance, and of these, a very small fraction actually

receives Maintenance. Of the total sample only 26.4% had applied for Maintenance and of these only 23.1% (9 women) were receiving Maintenance. A majority of the Separated and Divorced Women live with other natal family members, but many reported that they were not happy as they were made to feel like a burden.

Separated and Divorced Women are left out of the ambit of Government Schemes as well. 36.6% of the Separated Women do not have Ration Cards; around a quarter do not even have Voter Cards. Only 13.5% receive social security pensions, and only 10.1% had received assistance for housing.

x) Unmarried Single Women

Older Unmarried Single Women are the most invisible of all categories of Single Women. From the study we now know that most of them are unmarried because of socio-economic reasons, and not out of choice. While most Single Women live with natal family members, there are some who stay alone. In many cases, unmarried women have not been able to marry because of a disability or a chronic health condition; this means that many Unmarried Single Women have special needs. Only 13.1% of the Unmarried Respondents got a pensions of some kind, and 14.8% assistance for housing. The likelihood of *never-married women* attaining higher levels of education is more than that of *ever-married women*; they are also more likely to inherit natal family property.

IV. RECOMMENDATIONS AS A RESULT OF THIS STUDY

A. Recommendations for the Government

a. Recognition as “Poor”

Single Women who do not have salaried jobs, significant amounts of property, or professional education are largely poor. In the study, an overwhelming 75% of the households survive on less than subsistence level wages. The Government needs to recognize low-income Single Women as “poor”.

b. Social Security – a Right of the Vulnerable

The Government needs to make it its mandate, to reach all those who are in need. This will only be possible when social security is not just a scheme, but a right of the vulnerable, and the poor. Social Security for all vulnerable sections – single women, disabled, those suffering from chronic diseases, senior citizens, etc, needs to be brought under the ambit of a law that ensures to them, a life of dignity. Under such an Act, a minimum basic pension amount, which can ascertain that the recipient is able to fulfill her basic needs, should be ensured, across the country. This amount needs to be linked to the price index, so that it does not become meaningless with rising inflation.

c. Training for Livelihood

What is required are skill development and livelihood programmes, which are suitable for women with no or very little formal education, programmes that can reach out to the old and young alike, programmes that can potentially give many Single Women a chance of financial security.

d. Make Separated Women Visible

Separated Women are “Single Women” too, and they are vulnerable. The Government should recognize this fact, and make efforts to reach out to Separated Women, and understand their life conditions, and needs. There has to be a way that women who do not / cannot have access to the courts, can be brought in from the margins and given the resources, guidance and information that they need. Separated Women need to be known as “separated” and not “married”.

e. Right to Marital Property

Women are equal partners in a marriage. Assets and wealth created during a marriage are a result of the contribution of both the man and the woman. Women's contribution to the family is in most cases unpaid and unrecognized. A woman's plight incase a marriage breaks up is horrible! She is instantly dispossessed of all that was hers. It is not just that the women should only be able to claim what is sufficient to “Maintain” them. They have a right to the assets created from their labour and contribution, and this right needs to be recognized by suitable legislation.

f. Unmarried Women Cannot be Forgotten

In writing up this study, the review of the literature revealed that there is nothing, almost nothing, written about the condition of unmarried / never-married Single Women. To our knowledge, there are absolutely no laws or government schemes to help these women to fulfill their potential in life, and to ensure their rights. This small study identified some of their strengths, and uncovered a few of their problems. But more research is needed on the conditions of unmarried / never-married women. As low-income women alone, they too are vulnerable.

g. The Right to Shelter

Single Women require a home they can call their own. Landless, low-income Single Women first have to be given sufficient land on which to build a house. Efforts should be made to give land wherever women demand it – whether in the marital, the natal or another village / town / city. Single Women have a right to live in the middle of society; they cannot be relegated to shelter homes, *Ashrams*, pavements. Ownership of a house⁴⁵ can help Single Women move out of the trap of being an unwanted burden on relatives to living a life of greater dignity.

h. Access to Basic Amenities

Basic civic amenities like water, sanitation and electricity are inaccessible to low-income Single Women. They do not have a share in the fruits of 'development' even though more than 89.6% engage in hard labour to contribute to it. The Government needs to ensure that civic amenities are within reach, of all.

i. Accessible Health Services

Single Women require free health care that can take care not only of the doctor's fee, but the cost of diagnostic tests and medicines as well. A robust public health system, access to which is free for Single Women, is needed. This system may include innovative and effective Health Insurance schemes for Single Women and other vulnerable groups.

j. Recognition as Heads of Households

The Government needs to take proactive steps to give the recognition to Single Women as heads of households. Given the patriarchal norms that govern social and cultural behavior, merely mentioning this in policy documents is not enough. Government functionaries at all levels, particularly those who serve at the block and Village Council levels, need to be sensitized to see this reality.

k. Implementation that is “People Friendly”

The Government needs to develop “people friendly” mechanisms and processes for the implementation of all welfare schemes. Programmes for delivery of basic services like health and education also have to take this aspect into account. Schemes that are meant to be of service to the poor, should be planned keeping in mind that most of the poor lack school education, and also lack the knowledge of administrative systems. Best practices should be shared across states – simple forms, easy to procure documentation, grievance redressal, comprehensive rules, timely service delivery, etc. Also, the government should invest in creating awareness about important service delivery programmes and welfare schemes.

l. Gender Justice on the Ground

Laws that have been made to challenge existing unjust and unequal social relations need more proactive action to bear results on the ground. The State needs to put all its considerable weight behind victims of desertion, abandonment and bigamy. It needs to encourage property ownership and inheritance rights of women.

Unjust aspects of Personal Laws that deal with marriage, divorce, Maintenance and inheritance have to be challenged and amended to secure equal rights for women. Who will challenge and amend them? Women, organized and aware can open up the issues that need to be changed, but both community and religious leaders need to be involved, and the government needs to be

⁴⁵ “Ownership of a house...” Here we are not “talking big” – the house would probably be small, modest, maybe *kutchra* – but *her's*.

involved. The Government should listen to the voices of those who are speaking for changes that will bring customary practices in line with the Directive Principles and Fundamental Rights of the Indian Constitution.

m. Adequate Budgetary Provision

The number of Single Women in the Nation is very large – 39.8 million at least! The Government cannot rely on the charitable impulses of family and society to support the most vulnerable 10% of the entire female population of the country. Public funds are required! The Central and the State Governments need to make adequate budgetary provisions to reach out to this large number of women. Insufficient provisions at the top, lead to Single Women in need being turned away, at the bottom.

n. Young Women Need Support Too

All Single Women are not older women at the last stage of their life. There are many young Single Women in extremely challenging circumstances. Many have much to cope with – broken marriage, widowhood, disease, raising children alone, no place to go, violence, harassment, exploitation, little formal education, lack of employment, loneliness, social restrictions, and more. Given the many disadvantages that come with being a woman and being single, it cannot be believed that just because they are young and able bodied, they would be able to fulfill all their needs, and those of their children. The security net of the Government has to include younger Single Women as well.

o. Adult Education for Women

In the past two decades school enrollment rates for girl children have risen at an unprecedented rate, but many older women have not had the opportunity of schooling and are illiterate. The government needs to invest more in adult education, particularly for women. The existing systems of Open Schools, IGNOU can play a big role in taking Single Women forward in their lives, but they need to be able to qualify to get into those systems. Adult education can take on this role, and the certification given for a test passed, would allow the women to enter the already existing system. Then – course fees would need to be revised, to make it possible for Single Women to learn!

p. Combating Corruption

Government systems have to be made transparent and accountable to combat harassment of poor people. Government workers cannot be allowed to charge money for services that it is their duty to provide.

q. Functional Local Self Governance

Governments, at the Center and at the State, need to ensure that a functional and effective system of local self governance is put in place, in all parts of the country. Power and decision making should be decentralized to villages and local communities, to allow citizens to engage actively with governance and democracy.

B. Recommendations for Single Women's Organizations

a. Organize More Women

Organization is an effective strategy for Single Women to counter the challenges that they face. As of September 2011, more than 80,000 women alone in 7 states are organized. However, there are at least 39.8 million Single Women in the nation, of whom *at least* half are “low-income”. Single Women's organizations have to reach out to more women in more states across the country.

b. Reaching Out to Older Women

Older Women, over the age of 60 have not participated in large numbers in this study. It is possible that limitations of health and mobility as a result of old age, are a deterrent for older women. Single Women's organizations should explore ways to seek active participation from older women.

c. Need for Legal Awareness

Single Women's organizations need to become more aware of laws, legal remedies, court procedures, etc. They have to work closely with institutions like the National Legal Aid Service Authority. Single Women themselves have to train as paralegal workers and help each other to get justice.

d. Income and Employment

One of the most important areas where work is required, is in the field of income and employment. Single Women depend largely on casual daily wage labour, and in their current situation, it is not possible for many to rise out of poverty. Single Women's organizations have to explore new avenues for training, skill building and increasing employability. They have to work to create a space in the governments' livelihood training programmes. What work can they do? What can be sustainable? Is the service sector an option? What is there a market for? All these questions need to be explored and answers found, which can feed into policy making.

e. Participation in Local Self Governance

Institutions of Local Self Governance, particularly the Village Assembly, have great potential for empowerment. Active participation in, and election to these institutions presents an opportunity to Single Women to emerge as leaders of their communities. Organizations of Single Women can help in this process by awareness building, can give the confidence and strength of the collective to individual Single Women, so that they can challenge and change existing power relations in their communities.

f. Unmarried Single Women

This study has highlighted that there is very little information on the condition of Single Women who have never married and are unlikely to marry. Data collected in the study has pointed at the strengths and many vulnerabilities of this group of women. In a society where marriage is the norm, organizations of Single Women have to provide a conducive space to this category of Single Women so that they too can work to bring their issues and concerns to the fore.

g. Identification for Separated Women

Lack of documentary evidence to prove that Separated Women are Single Women, stops many from availing social security government schemes. Single Women's Organizations have to work closely with Government agencies to find a way of providing documentary evidence to the many Separated Women who have none. Village Councils could play a role, Lok Adalats and Legal Service Authorities could be involved. More options need to be explored. In the meanwhile, Single Women who are not married any longer, cannot continued to be denied support just because they do not have a legal document to prove their marriage has ended.

h. Support for Separated and Divorced Women

Existing legal provisions for Maintenance are not sufficient or effective. They are still out of the reach of low-income women⁴⁶. Organizations have to lobby for effective implementation of existing provisions of Section 125, of the Criminal Procedure Code, laws like the Protection of Women from Domestic Violence Act, etc. In the case of low-income Single Women, many of whose husbands do not have a source of regular income, Maintenance is not the answer. What of them? Single

⁴⁶ While it is particularly difficult for low-income women to get Maintenance, nevertheless, getting Maintenance is a general problem for Separated and Divorced women of all classes, castes and communities.

Women's Organizations will have to lobby for new provisions, and legislation – share in the marital property, social security pensions, a support fund for low income Separated and Divorced Women, provisions for state support for child care, etc.

i. Children of Single Women

From field experience and from the study, it is clear that Single Women are committed to the well-being of their children. Even in difficult circumstances, most of them do not exercise the option of abandoning their children, or leaving them with the father. Many do not consider the option of remarriage, as they do not want to put the rights of their children in jeopardy. Single Women's Organizations can explore with their members, what can be done to support women in their endeavour to help their children to a brighter future. They need to work on all that is needed in terms of public provision of child support, like effective, affordable, reliable child care services for women working outside the home, provision for children's education and health needs.

j. Education for Single Women

Single Women have to explore avenues for furthering their education. In the existing Associations, we have already seen that many illiterate women want to learn to read and write; many who have basic school education are appearing through Open Schools for Secondary and Higher Secondary education. Women who have learnt through informal ways to read and write are at a disadvantage, as they have the required skills but not the qualifications to enter the Open School system. Organizations can work to support women in their desire to educate themselves.

k. Creating Knowledge

This study has proved that knowledge creation happens not only in universities, that subjects of research can be researchers themselves, and that there is rich learning beyond formal schooling. Organizations of Single Women, through their wide-spread networks and field level interventions, have much to add to the existing knowledge in fields such as women's studies, sociology, public administration, social work, etc. Single Women's Associations have to take up the role of documenting and sharing this knowledge with the world.

In Feminist research, "Personal is Political". Single Women, the worst victims of Patriarchy, in quoting their personal experiences, have many strong political statements to make about patriarchal practices.

What happens to girl children married early in life,
how does being forced to drop out of school affect women later in life,
what does it mean to be thrown out of your home,
what does it mean to have no family,

.....what implications does the practice of "giving away" daughters have for women when they step out or are thrown out of the institution of marriage?

Single Women have many stories to tell; they have to take up more studies, prepare more case studies, write and publish all the rich data which is just waiting to be tapped.

l. Patriarchy is the Root Cause, and Strong Women will put Patriarchy in the Shadows!

Single Women's Organizations are already challenging Patriarchy. They challenge their own patriarchal thoughts and their patriarchal upbringing. They challenge existing norms of social behaviour and cultural practices. By their dissent, they create spaces for dialogue and discussion. As the Organizations increase in number, grow stronger and take up bigger challenges, they will indeed put Patriarchy in the shadows!

V. LOOKING BACK, LOOKING FORWARD - CONCLUSION

What have we learned? Where have we reached?

One thing is – the status of all women in India deteriorated drastically from 500 B.C. onwards – over the last 2500 years -- deteriorated in comparison to the status of men in society. The roots of Patriarchy go deep, and this basic patriarchal thinking continues to influence the thinking of both men and women about Single Women – about women living without a man. Even today. This is one reason that the status of Single Women is low – what was laid down over centuries, cannot be reversed in decades.

Social reformers in the 19th and 20th centuries, started to make some changes and worked for the creation of laws to improve the status of Single Women – e.g. widows could re-marry; sati was outlawed; land rights were given for daughters and widows. But while progressive laws are helpful, they alone have never changed the ground realities.

The “ground realities” have also suffered from some incorrect stereotypes of Single Women, stereotypes which this study has given reason to question⁴⁷:

- Widows, Separated, and Unmarried women are a few in number
- Single Women are old, and at the end of their lives
- The Indian Family “takes care of it's own”, and is the Social Security Safety Net for unfortunate family members, like Single Women
- The Government Social Security schemes take care of Widows and other Single Women
- The Maintenance Laws, Divorce Settlements take care of the needs of Separated and Divorced Women
- Belief in Witches and Marginalizing Customs related to Widows and Separated Women are a thing of the past – it is, after all, 2011!

After reading this book, some of those stereotypes will have to change! There is much shocking data contained in this study –

- Most Single Women do not receive support from their adult children, even though it is clear that most of them take the responsibility of raising the children to adulthood.
- On an average, 75% of rural low-income Single Women households subsist on less than minimum wage.
- Work force participation is as high as 89%, higher than that of both men and women in India in general (men - 56% and women – 33% for rural women, nationally).
- From the data it is clear that a large number of Single Women households are in a state of abject poverty, however only 21% are recognized by the Government as “poor”.

Also, a place to live for a Single Women is a big problem. This study reported much about this. We have read: “One woman reported that as she had no house, she was forced to live in Government Hospitals; another said that a kind family in the village lets her live in the overhang of their roof.” “One old woman reported that her son and daughter-in-law are both drunkards and beat her up. Occasionally they throw her out of the house in a drunken fit.”

⁴⁷ See again the “Summary of Findings” section of this Report

If the Single Women are to look forward, what hope can they see?

- State and Central governments making more resources available, more appropriate laws, policies and programmes, which, with help, the Single Women can access.
- Neighbours, family members, society as a whole, seeing Single Women as Strong Women, respectable women, good women, and not as “problem women”
- Sangathans / Associations of which they are members, making them feel valued, understood, taking up their cases and helping to solve them – making them feel like they are members of an “alternate family”.
- Caste and Community elders, secular lawyers and an informed Women's Movement, making changes in personal laws where necessary, related to marriage, divorce, maintenance, property rights, child custody, inheritance and systems of dispute resolution.
- Upgrading their educational qualifications through Open Schools and Open Universities, participating in training programmes and getting exposure by work and study tours
- Getting social recognition for the social service and leadership they begin to show.

Can all this come about? It will take some time. And it will happen as a result of the hard work of Single Women themselves. Alone they cannot bring about the changes needed, together, they can learn about laws and schemes, they can interact with decision-makers for needed changes in those laws and schemes. They can be part of reform groups in relation to personal laws. Groups of Single Women leaders from the Associations can counsel sons and daughters-in-law, brothers-in-law, to behave well with her, or else the Collective will take action!

The future is not all dark. Two things give hope:

- a) India is a democracy, and encourages citizens to be active, to stand for election, to voice their views in Village Assemblies and Ward Council Meetings, to meet elected representatives at the state and national level.
- b) For the first time in history, a movement of Single Women organizing for their rights, has started in several states of the country, and formed the National Forum for Single Women's Rights which initiated this study.

Single Women themselves, organized and aware, working together in the space that democratic India makes possible, will play an active role in bringing about the changes needed. Other people in society should join in, to work *with* the low-income Single Women – not to work *for* them! This study was initiated by Single Women, for themselves, to get some data about the conditions of Single Women in the country, so that they could put that data before decision-makers in the political, social, religious spheres when they were advocating for change. If others – all those who read this document – also join in the action – things *will* change.

Working with low-income Single Women who are organized and organizing, is exciting. The leaders are bright, active, tenacious. The members are hard-working, strong, creative and innovative. They cannot bring about the changes all by themselves, even organized. But it is also true to say that the changes cannot come about *without the Single Women themselves being agents of change in the process*.

This is a new period in the history of Single Women – They will not let society forget about them any longer. It is hoped that this document, in their hands, will help them to bring about changes in their condition which lead to a life of more dignity and justice – health and security – happiness and prosperity, than they have enjoyed up to now.

APPENDICES

**MARITAL STATUS BY AGE OF WOMEN IN INDIA
GOVERNMENT OF INDIA CENSUS, 2001**

All India

Age-Group	Widowed Women	Divorced And Separated Women	Unmarried / Never Married Women
All Ages	3,42,89,729	23,42,930	22,30,48,280
Total Age 18 and Above	3,41,62,051	22,86,788	2,66,12,624
	48,472	91,078	2,38,24,103
Age 18 – 19	46,330	30,992	1,09,50,112
Age 20 – 29	8,66,807	6,19,086	1,23,44,793
Age 30 – 44	44,89,570	9,97,487	15,68,382
Age 45 – 59	90,14,843	4,15,530	4,53,016
Age 60 – 69	1,02,20,480	1,30,143	2,74,065
Age + 70	94,63,393	61,126	3,10,150
Age Not Stated	60,628	3,330	7,12,106

Bihar

Age-Group	Widowed Women	Divorced And Separated Women	Unmarried / Never Married Women
All Ages	18,87,575	35,550	1,88,12,136
Total Age 18 and Above	18,76,012	32,707	9,76,726
Age 15 – 19	6,905	2,376	19,09,586
Age 18 – 19	2,960	1,347	4,94,684
Age 20 – 29	47,242	10,923	3,45,584
Age 30 – 44	2,43,745	13,405	42,444
Age 45 – 59	4,71,581	4,584	9,928
Age 60 – 69	7,42,090	2,391	15,210
Age + 70	5,19,077	798	22,571
Age Not Stated	2,640	122	46,305

Gujarat

Age-Group	Widowed Women	Divorced And Separated Women	Unmarried / Never Married Women
All Ages	1,614,413	105,753	10,485,006
Total Age 18 and Above	1608261	103517	13,78,923
Age 15 – 19	4,000	4,598	19,90,425
Age 18 – 19	1793	3204	6,44,981
Age 20 – 29	32,904	33,733	6,15,361
Age 30 – 44	197,553	42,972	63,896
Age 45 – 59	418,025	16,565	20,437
Age 60 – 69	471,057	4,829	10,250
Age + 70	486,078	2,164	10,466
Age Not Stated	851	50	13,532

Himachal Pradesh

Age-Group	Widowed Women	Divorced And Separated Women	Unmarried / Never Married Women
All Ages	229,664	8,336	1,313,055
Total Age 18 and Above	228923	8,155	2,36,137
Age 15 – 19	392	199	2,74,124
Age 18 – 19	138	131	96,598
Age 20 – 29	3,814	1,736	1,20,586
Age 30 – 44	23,851	3,190	7,989
Age 45 – 59	56,718	1,946	2,443
Age 60 – 69	63,506	766	1,326
Age + 70	80,640	379	2,043
Age Not Stated	256	7	5,152

Jharkhand

Age-Group	Widowed Women	Divorced And Separated Women	Unmarried / Never Married Women
All Ages	822,827	44,762	6,272,037
Total Age 18 and Above	819335	42346	5,56,114
Age 15 – 19	3,011	4,078	7,70,760
Age 18 – 19	1693	2464	2,17,768
Age 20 – 29	25,732	15,130	2,51,901
Age 30 – 44	130,655	16,765	49,230
Age 45 – 59	252,150	5,707	13,568
Age 60 – 69	243,180	1,563	7,507
Age + 70	165,844	670	8,587
Age Not Stated	610	47	7,553

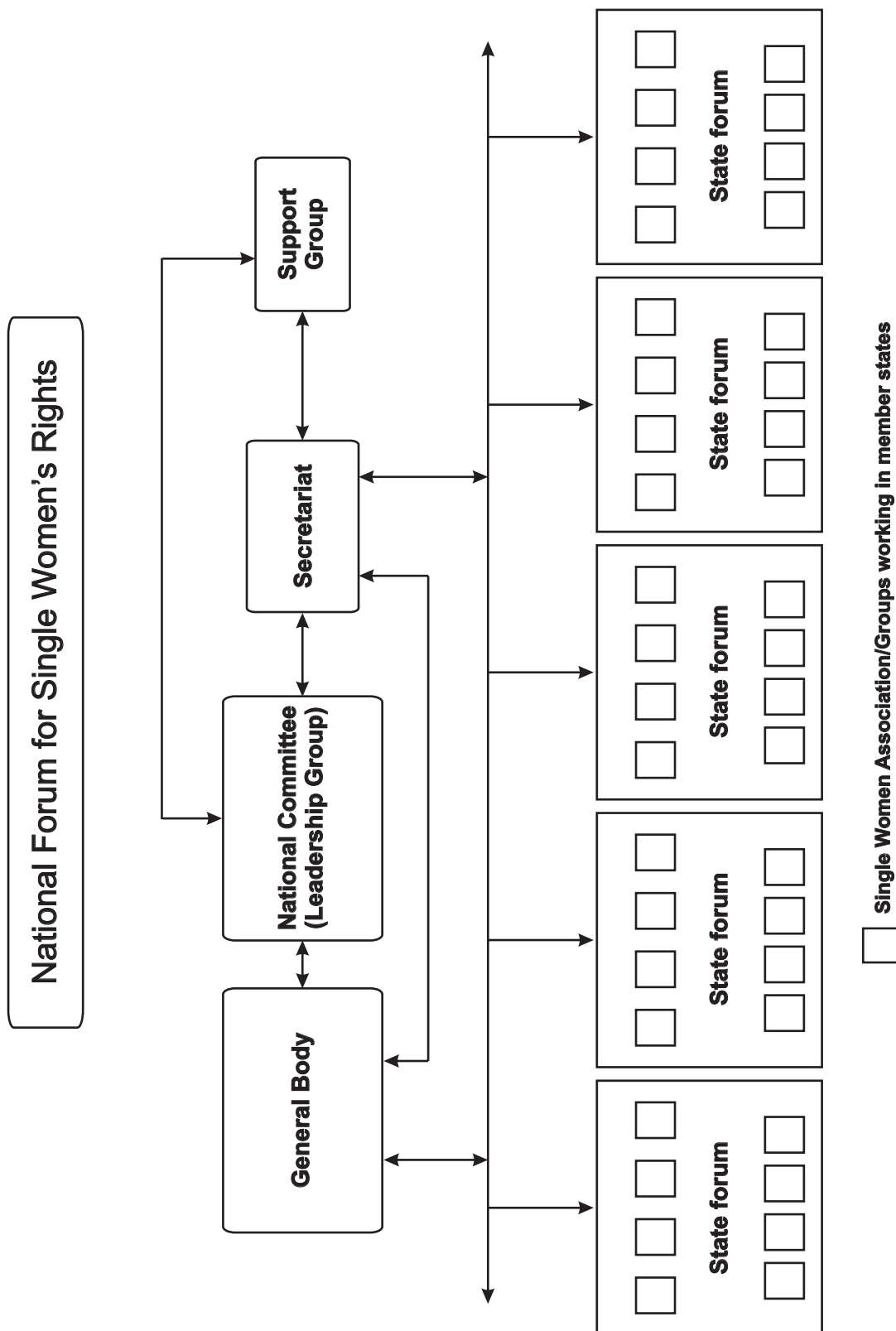
Maharashtra

Age-Group	Widowed Women	Divorced And Separated Women	Unmarried / Never Married Women
All Ages	3,726,735	326,198	1,98,42,297
Total Age 18 and Above	3717801	320793	26,39,555
Age 15 – 19	7,412	10,933	35,47,240
Age 18 – 19	4148	7899	11,49,070
Age 20 – 29	94,430	87,161	1,218,115
Age 30 – 44	493,201	147,683	149,129
Age 45 – 59	843,084	52,898	44,553
Age 60 – 69	1,182,390	17,796	24,915
Age + 70	1,097,955	7,188	24,915
Age Not Stated	2,593	168	29,232

Rajasthan

Age-Group	Widowed Women	Divorced And Separated Women	Unmarried / Never Married Women
All Ages	1,589,726	49,544	12,256,195
Total Age 18 and Above	1583261	47354	7,18,654
Age 15 – 19	5,500	3,318	1,472,328
Age 18 – 19	2812	2026	3,58,112
Age 20 – 29	39,226	16,587	258,168
Age 30 – 44	186,676	19,464	21,360
Age 45 – 59	366,574	6,381	6,342
Age 60 – 69	473,415	1,742	6,067
Age + 70	506,855	835	9,501
Age Not Stated	7,703	319	59,104

Structure



**Names and Addresses of Organizations that Participated in
Are We Forgotten Women?
A Study of the Status of Low-Income Single Women in India**

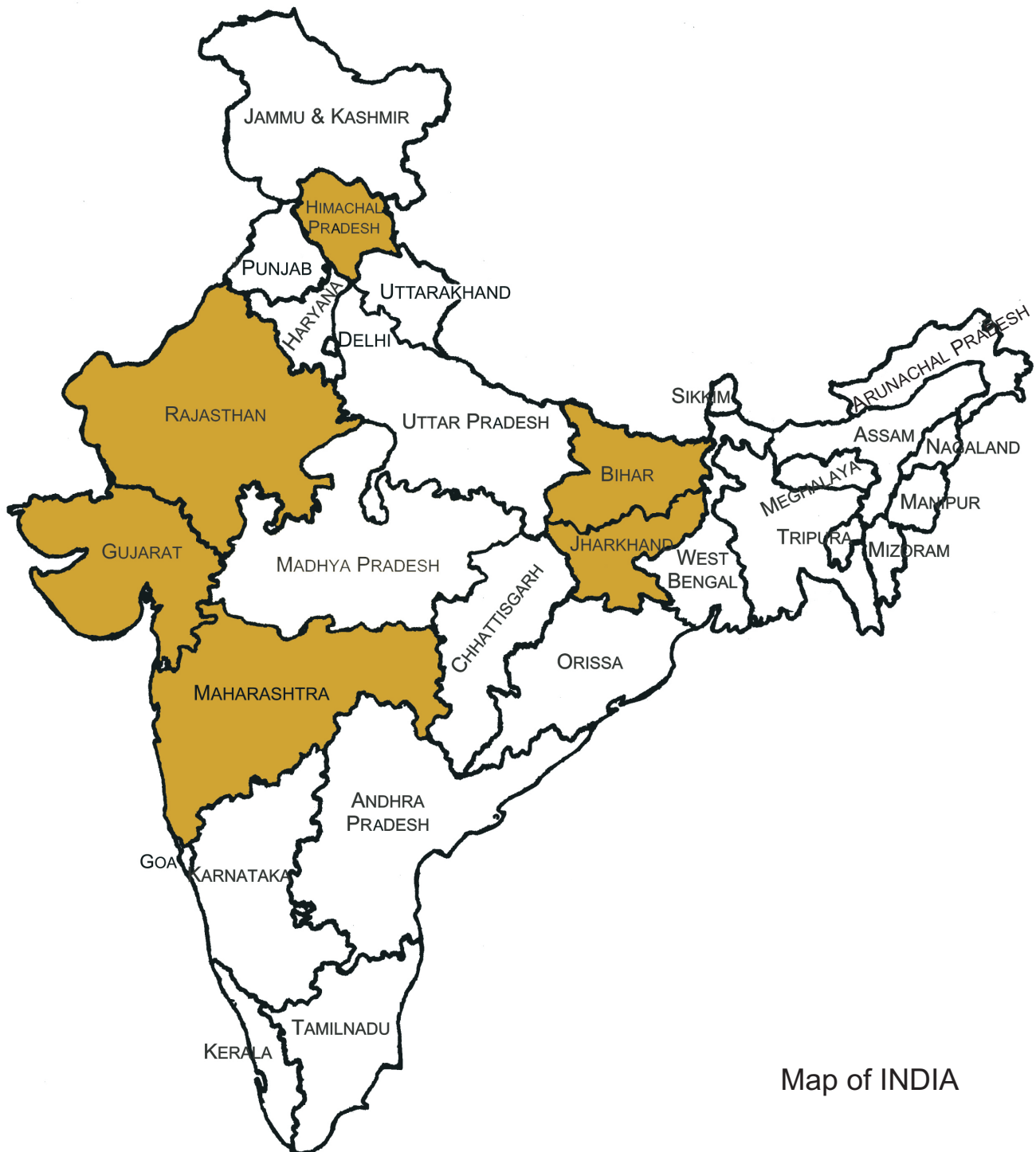
S.no.	State	Organizations/Groups	Contact Persons	Addresses & Phone Numbers
1.	Bihar	Single Women Struggle Society (Ekal Nari Sangharsh Samiti)	Ramakant Sharma	Village Post - Mobhirpur Hilsa Nalanda, Bihar 801 302 Email: jan_office@sify.com
		Single Women Struggle Society (Ekal Nari Sangharsh Samiti)	Akhtari Begam	Single Women Struggle Society, TCI Complex Janak Kishore Road, Kadam Kuan, Patna-03 Email: izadpatna@rediffmail.com
2.	Gujarat	The Forum of Strong Women Alone (Ekal Nari Shakti Manch)	Hansa Rathod	The Forum of Strong Women Alone, 2 A, Plot no. 20, Behind the Aadisar Pond, Aadipur, Kutch, Gujarat Fax: 0283 - 626 4944 Email: hansa_79@yahoo.co.in
		Gujarat State Network of Positive People	Jagruti Patel	ESI Hospital, GSNP+ Ahmedabad, Gujarat Email: jagruti_gsnppplus@yahoo.in
3.	Himachal Pradesh	Association of Strong Women Alone (Ekal Nari Shakti Sanghatan)	Nirmal Chandel	Village Post: Jagjeet Nagar Kasauli, Solan – 173 225 Himachal Pradesh Phone: 01792 - 283 734, 283 725, 283 772 Email: sutrahp@yahoo.co.in , sutrahp@gmail.com
4.	Jharkhand	Association of Empowered Women Alone (Ekal Nari Sashakti Sangathan)	Dr. Binini Azad	Village: Lakhe, Azim Colony Post: Korra, Hazaribagh- 854 108, Jharkhand Email: azadbinnishaarc@yahoo.co.in , sharc_hazjhar@sify.com

		Association of Empowered Women Alone (Ekal Nari Sashakti Sanghthan)	Purabi Paul	Raj Bhawan 15, Gunomoy Colony Maango, Jamshedpur- 831 012 Jharkhand Phone: 0657 – 246 4630, 236 1534 Fax: 0657 – 223 0941 (PP) Email: shramjivi@yahoo.co.in , smsjsr@sify.com
5.	Maharashtra	Kashtakari Association	Meena Dhodade and Shiraz Balsara Prabhu	3 Yezdeh Behram, Kati Road, Malyan Dahanu, Thane – 801 602, Maharashtra Phone : 0252-822 2760 Email: mdhodade@gmail.com , shiraz.pravhu@gmail.com
		Saheli Group	Akhtari Sheikh and Shilpa Kashelkar	A/2, Balakrishna CHS Tilak Nagar, (opp. of Post Office) Dombivalli East- 421 201 Thane, Maharashtra Email: saheli.empowerment@gmail.com
6	Rajasthan	Association of Strong Women Alone (Ekal Naari Shakti Sanghthan)	Dr. Ginny Shrivastava	39, Kharol Colony Udaipur- 313 004 Rajasthan Phone: 0294 – 245 1348 Fax: 0294 – 245 1391 Email: astha39@gmail.com ensskota@gmail.com Website: www.strongwomenalone.org

States that Participated in the Study

Are We Forgotten Women?

A Study of the Status of Low-Income Single Women in India



Map of INDIA

The National Forum for Single Women's Rights is a platform of organizations of Widows, Separated, Divorced and other Single Women, working together to claim their rights.



National Forum for Single Women's Rights
Rashtriya Ekal Nari Adhikar Manch

Secretariat: 39, Kharol Colony, Udaipur- 313 004 Rajasthan, India
Phone: 91- 294- 245 1348, Fax: 91- 294-245 1391, Email: natforum09@gmail.com

