



**An elderly woman at Kajalgaon ME school in Chirang district.
Photo courtesy: Anjuman Ara Begum**

Living Single

Being A Single Woman in India

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Introduction¹

Dr Ginny Shrivastava, the founder of the National Forum for Single Women's Rights, notes: 'The stories [of single women] are not "nice" stories—they tell of human cruelty, of wicked superstition, of systemic corruption, of age-old cruel caste customs. Women "discarded", "abandoned", murdered. But generally, women have survived, and brought up their children, through the sweat and blood of their labour. They are strong women, not weak women!'

Society is profoundly troubled by women who survive—by choice or circumstance—-independent of male control, support and patronage. Martha Nussbaum observes that women 'are treated as mere instruments of the ends of others—reproducers, caregivers, sexual outlets, agents of a family's general prosperity'.² In a patriarchal society such as India, a woman's identity is necessarily perceived in relation to a man (father, husband, brother, son), whom she is subservient

to and dependent on for survival. Single women, alone or with their dependents, therefore have remained, through history right into the present day, an extremely oppressed category of people in most parts of the world. In India, as in all of South Asia, historically the cultural anxieties, neglect, oppression, denials, cruelties, exclusions and violence of overarching patriarchy towards single women has been dramatic and extreme, and a great deal of these socially embedded exclusions continue into the present day, reflected also in the State, in the design and implementation of law and policy. It is noteworthy that in the nature of patriarchy single men face no such disabilities.

Singleness is a socially and culturally constructed category, wherein the disadvantage is manufactured by virtue of the patriarchal societal setup. In the way that gender is done to people, so is 'singleness'. Women who choose to remain or become single owing to a range of circumstances find themselves in locations of often multiple

According to the 2001 census, 7.4 per cent of the female population of India is 'single'. There were 3,43,89,729 widows in India, and 23,42,930 divorced/separated women—a total of 3,67,32,659 single women.⁵ 'This figure is likely to increase with the inclusion of "customarily" separated women and women whose husbands are missing.'⁶

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disadvantage as a result of social and cultural, and also often legal and administrative, constructions of singleness. This has been exemplified further with the aid of case studies that attempt to bring to the report the voices and the lived realities of women who are single.

This chapter discusses primarily the four categories of single women identified by the National Forum for Single Women's Rights (hereinafter referred to as the National Forum), which is: widowed, divorced, never married and 'abandoned'/separated women. In the first part, the chapter attempts to look at these categories, and build through them an understanding of 'singleness' in the Indian context. It then moves on to portray life histories, varying contexts and societal perceptions of the different categories of single women, as experienced by them. Subsequent sections look at public policy measures and the legal debates surrounding this category, finally concluding with some preliminary recommendations. One limitation of this chapter is that there isn't an explicit discussion around transgendered persons and sex-workers as categories of single women.³ Since the chapter draws heavily from the CES study on single women carried out with the Ekal Nari Shakti Sangathan (ENSS) between 2013–15 in the three states of Punjab, Gujarat and Assam, voices of single women from these three states may appear more prominent in the empirical examples provided below.⁴

Singleness: A Diverse Spectrum

Singleness is not a static, rigid or homogenous category. It is porous, a wide spectrum, and extremely heterogeneous. The conventional dictionary definition of a 'single' woman is an adult female person who is not married. The National Forum however complicates the definition of a single woman as a 'woman who is not living with a man in a marital-like relationship' and includes widows, divorced and separated women and unmarried women above the

age of 35 (these are its qualifications for becoming members of the single women's collectives).

The social, demographic or administrative category of 'single' is a slippery one to work with, since there exists wide diversity within this group, all of which needs to be accounted for in constructing a social understanding as well as while framing policies. As singleness is seen as a 'troubled'(or troubling?) category in society, and in opposition to marriage which is strongly associated with 'wellbeing' in the western world as much as in Asian societies, the careful unpacking of categories of singleness becomes very important (Reynolds and Wetherell, 2003).⁷ Within each category of single women, too, there exists diversity in living conditions depending on their class, race, ethnicity, caste, or age positions in a given context.

In India the heteronormative family model is still widely considered socially and culturally to be the ideal model for societal organisation, and singleness is seen as a deviation from normal. Having said this, there exists possibly significant rural-urban differences in social constructions and acceptance of single women. Writing in the context of America, Fuguitt et al. (1989:192)⁸ argue: 'The greater representation of single, ever-divorced, or ever-widowed women in urban areas is the result of migration of such women from rural areas to urban For women supporting themselves, cities have offered more opportunities.'

This finding could hold true also in the Indian context. Cities produce many challenges for dignified and safe survival, but they are also sites of escape from the often cast-iron bonds of caste and gender. Urban areas generally offer more opportunities for work for single women. In contexts of dwindling community and familial support, single women may prefer to migrate to urban areas in search of sustenance.

Marriage and child-bearing are important markers of respectability for women in India, and hence, being a 'single' woman is also considered to

be a 'problem' by the state and society alike. By being single, a woman is thought to be more 'available' and hence more susceptible to sexual violence, social oppression and economic exploitation. In the absence of 'male protection', single women—especially multiply disadvantaged ones—are at the receiving end of several forms of injustice.

It is hard to capture the diversity of single women. For instance, to understand 'singleness' in any region of India, we need to appreciate the social, economic and political dynamic in that region. For instance, the corporatisation of the tribal heartlands of India is creating unique conditions for singleness among tribal women by driving them out of their forested habitats into the city, or the military action against militant uprisings in Jammu and Kashmir has created a localised category of single women: 'half widows'. Based on this understanding, we suggest that policy interventions must be culturally informed and should come from the women themselves.

Journeys in Singleness and Multiple Vulnerabilities

Studies reveal that the journey and causes underpinning their identity as single women is different depending on whether they were widowed, separated, divorced or remained single by choice or circumstance, and those who belong to variously oppressed and dispossessed groups. While the death of the husband due to accident, alcoholism, suicide or illness were the primary reasons for widowhood, the dominant cause for why women separated or divorced their husbands was mental and physical violence, bigamy and adultery (wherein husbands left their wives for other women).⁹ Among women who did not marry or remained single by choice or circumstance, the motivation or compulsion to support poor parents and siblings in childhood was the foremost reason.

Most single women either stayed by themselves,

or with their children, or with their natal/parental family. In almost all cases, the women contributed substantially to household care work and also worked to earn money to support themselves. This financial independence was often borne out of a necessity to ensure their own sustenance, and at times it also serves to earn some goodwill and respect from the family. A number of reasons contributed to the lack of family support and acceptance of single women. Marital family members shrugged the responsibility as they were often concerned about widows making a claim to their husband's property, in addition to the financial support cost. Even support from one's natal family was often not forthcoming because of economic circumstances, and sometimes fears of social stigma.

The physical and social barriers for poor and differently-abled single women in rural and urban areas in terms of accessing services and livelihoods, and also for marriage, are much higher than for able-bodied single women. As a woman with disability mentioned, while a man with a disability may get a non-disabled wife, for women the spouse is typically more disabled, a drunk or unemployed person, or a divorcee looking for a second wife. Probably as a result of such discrimination in the family, there are a substantially higher proportion of never-married women among women with disabilities, as compared to other groups. A study of rural disability¹⁰ revealed that most disabled women were either single or forced to marry in highly unequal situations, as second wives to older men, widowers or divorced men. The large majority of women surveyed reported that they were treated mainly as unpaid domestic labour and sexual objects, and suffered high levels of physical and psychological domestic abuse, sometimes desertion.

The CES study in Punjab showed that elderly widows who contracted HIV from their late husbands, hid this fact from their sons and daughters-in-law for the fear of being disowned and 'abandoned' by them. A volunteer at an HIV

treatment centre mentioned the case of a single woman who would not take medication from the link centre in her village because she was afraid people would find out and that it would affect the prospects of her daughter's marriage. Further HIV+ widows are often accused by their parents-in-law for infecting their sons and are forced to leave their marital homes after their husband passes away. Typically if the child does not have HIV, the marital family will want to keep the child, but will otherwise refuse to care for the child.

Women who leave or flee from their homes mainly due to violent spouses and sometimes extreme economic distress, mostly stay alone on city streets, frequently falling prey to unremitting sexual violence. Further, the lack of sanitation facilities, healthcare and education for their children adds to their difficulties.

Sangrur is an area in Punjab that has witnessed a large number of farmer suicides. The reasons are many from cut in subsidies and low agricultural productivity to increasing debt. Women whose husbands committed suicide face multiple disadvantages that cause them profound psychological distress. As they struggle to overcome the loss of a loved one, these women are blamed for abetting suicide—stigmatised as 'suicide widows', burdened with the responsibility of relieving the family of debt, expected to work in the fields and at home and raise their dependents. The police often do not register a case of death but further harass the women by denying compensation in the absence of a death certificate. Despite a Supreme Court order that mandates compensation for families of farmers who committed suicide after 2000, a woman had received compensation eight years too late, that too in the run-up to elections.

In some states where ethnic conflict is rife and the army is in conflict with separatist groups, categories such as 'half-widows' have emerged as a manifestation of the poignant predicament of women whose husbands have gone missing. These are women

whose husbands were picked up by security forces, and then 'disappeared.' The women do not know if they are dead (eliminated by security forces) or alive (in custody) to return one day. Kashmir and Manipur are states where several years of conflict have created many *de facto* women heads of households. Their singleness is contested and they cannot claim their entitlements as 'single' women.

Similarly women who survive 'natural disasters' are often in precarious positions and their varied situations may not be accounted for by policy makers. For example, after the 2004 Tsunami in Tamil Nadu, some women became the *de facto* heads of their households since their husbands were critically injured in the disaster. The NGOs working with widows however did not consider these women eligible for aid. Like many state policies, the NGOs prioritised *de jure* women heads of households and neglected the *de facto* ones (see Gandhi, 2010).¹¹

Apart from these glaring disadvantages, single women face substantial social pressure and condemnation in everyday life. Neighbours and family members constantly raise questions about their activities, even if it is to attend self-help groups or meetings of the single women's *sangathans*. People also tend to pass comments if they wear colourful clothes or jewellery, or if a man comes to a single woman's house. They face constant harassment from men, who regard them as an easy target.

To an extent, such forms of discrimination have been internalised by single women and many do not feel societal pressures. Others said that wearing white clothing, which is associated with widowhood, constantly reminded them of their husband's death, leading to guilt and depression. However, some younger women said that they followed the restrictions around dressing and jewellery because of fears about what the family and community would say if they chose not to.

While most widowed women agree that the restrictions on their participation in marriages is unfair, particularly since the same does not apply to

widowed men, very few have been able to challenge these norms and participate in their children's marriages. Most single women, and not just widows, reported that during weddings, festivals and other social functions, if invited, they were not given the same respect and dignity as others.

There is also substantial inequality between men and women on the question of remarriage as well. While it is generally acceptable for a divorced or separated man to remarry, women who do so face a lot of social censure. Most single women reported that they would find it difficult to marry again, even if they wanted to do so. However, Dalit and tribal single women, and particularly widows, generally have greater freedom to remarry than their upper-caste counterparts. In some states there are regressive practices such as the '*chaadardalna*', also known as '*chadarandazi*' ritual in Punjab whereby widows are forced to marry their brothers-in-law.¹² This is done largely to prevent the widow from claiming her share in the property of her late husband's family.

As a consequence of this societal rejection and control, single women experience extreme economic distress and credit unworthiness. Very few single women we spoke to had assets like land or a share in family property. As women point out, having to earn one's own money, most often in the absence of assets and without any support in the form of a pension or BPL ration card, means that money is always tight, and this also forms the basis for other kinds of vulnerabilities and exclusions.

While there may be no explicit discrimination against single women joining a micro credit collective, their inability, without a steady income or assets, to regularly contribute to the pool excludes such single women in a practical sense. This drives them into the hands of extorting moneylenders, which creates a further cycle of debt. Often the women take loans from people in the village for small expenses and then work as daily wage employees to pay them off; they

don't have to pay interest on this amount if they are doing housework. For large sums, they must approach the moneylender, who charges 10 per cent interest. Even if they have the same earning capacity as a man or a married woman, they find it more difficult to get a loan, as a consequence of lack of collateral in their name.

Single women often find themselves alone in their struggle, but if organised, it was observed that single women coped positively, that is, as members of *sangathans* or collectives that enabled them to recognise their oppression and offered them the acceptance, encouragement and motivation they were otherwise denied.

In this chapter we try to penetrate the multiple layers of oppression and resistance that surround the lives of single women in the Indian context, by employing intersectionality as a tool. Singleness impacts different women differently, depending on their socio-economic and cultural contexts. But we do not claim to have captured the complexity and diversity in its entirety. The categories used, such as 'dalit single', 'differently-abled single', 'aged single' and so on, were required to complicate singleness with other layers of disadvantage in the Indian society. We, however, realise that these intersectional categories are unstable and evolving, needing continuous review and challenge. In the following section, we try to understand how these vulnerabilities play out for different categories of singleness by bringing out the voices and experiences of the women themselves.

Stigmas of widowhood

Widows face the most severe forms of social stigma and discrimination from the family and the wider community across the states of Punjab, Assam and Gujarat included in the CES study. Traditional biases towards widows remain intact as they frequently continue to be held responsible for the death of their husbands. They are routinely subjected to the wrath

of the community and blamed for any misfortune. The model of a chaste and subservient widow still dominates consciousness, denying them a life of dignity.¹³

Many widows cannot participate even in their children's marriage ceremonies since they are perceived as inauspicious. Instead, other relatives perform these ceremonies. Family members avoid seeing the widow's face before the beginning of a journey, wedding or other happy occasions. A woman related the story of her nephew, who saw her before he was about to leave for an interview and then rushed back into the house to be 'purified.' People also spit in the way of widows crossing the path and rebuke them for ruining the day.

In Rauni village in Khanna block, we met Pinder Kaur, a 42-year-old widow who was married 29 years ago and widowed six years later. She had two daughters and a son. The children had completed school. She had three brothers-in-law—one older and two younger. Her father-in-law divided the house into four parts and gave them a portion each, so she had a roof over her head. She brought up her children by sewing clothes for people in the village. She stitched salwar-kameez for women. Her son was training to be an electrician. She said that the village people helped with her daughters' weddings and gifted them clothes and utensils. Her brothers-in-law, however, were not helpful at all. They were drunkards and struggling to support their own families. They sold the flour mill they owned, and spent their money on drink. Her mother-in-law worked as a cook. Her brothers-in-law had been abusive towards her. Eleven years ago her younger brother-in-law got drunk and demanded money from her; he smashed her head with a glass bottle. She bled profusely and had to get 32 stitches on her head (the injury marks were still visible). The village people helped her by admitting her to the hospital. She was able to recover and live on due to the kindness of her neighbours, she said. There had been no state action to ameliorate her situation. She did not receive a widow's pension and had to stay on with her marital family but managed to get her daughters married.¹⁴

Tribal women in Gujarat and Assam said they were ill-treated, both in their natal and marital village, largely on account of property disputes, and were forced out when seen as a threat. Attempts to silence their claims to land and property often also led to arbitrary torture, violence and cold killings justified in the name of *dayani/dayanpratha* or 'witch-hunting', a superstitious social evil that has widespread social sanction in Assam and Gujarat. Women are publicly tortured by the community till they break down and are forced to admit to being a witch. The traumatised woman, if she is not lynched to death, is perforce displaced or compelled to migrate. The Partners for Law in Development (PLD) has published an important report on the targeting of women as witches.¹⁵

Widows are usually 'abandoned' both by their in-laws and adult children, who come to view them as a burden. Those who find some kind of support in either their children or their in-laws are mostly reduced to a living arrangement best described as 'adjacent living', sharing as little as possible of available resources.

Separated, divorced and 'abandoned' women

A woman in Sonitpur (Assam) who was separated from her husband said that she starves for 7–8 days every month. She earns Rs 50 in a day and can only afford rice and salt. She can't afford to eat meat or fish. If she ever skips work, she has nothing to take home to feed her daughter. On days she works in someone else's house, they give her the leftovers from their meals—she lies to them that she cannot eat it as it has too much chilli powder, just so she can save it and take it home to her daughter.

Women who are alone despite living spouses are even more discriminated against in a patriarchal society.¹⁶ 'They are described as women "even more despised... in a twilight zone of neither being respectably married nor widowed—especially those who have themselves left their partners."¹⁷

Many married women are victims of abuse, or tolerating violence, physical and mental cruelty, unable or under-confident to rescue themselves from such a situation.¹⁸ The few women, who are able to muster the courage to escape such dehumanising conditions, rarely receive any support from the larger society or even their natal families. 'Parents are often unwilling to accept a married daughter who leaves her husband, and therefore, a woman is trapped having nowhere to go if she breaks ties with her husband's home.'¹⁹ Some women, however, may altogether be deprived of choice if they are 'abandoned' by their husbands. Remarriage amongst such women is also rare as a consequence of the dictates of customary practices, which seek to control women's sexuality while allowing men free access to remarry for the sake of their progeny and lineage.²⁰ In some cases, women do not get remarried for fear of having to leave behind their children from the first marriage.

A Tiwa tribal woman in Assam, aged 35, looked older than her age. She separated from her husband after he married another woman, and used to work as a daily wager in the house across from her own. One day, in the absence of his wife and child, the owner of the house sexually assaulted her and made her pregnant. Five months later, when she was visibly pregnant, the villagers learnt of the incident and forced him to marry her. The night they were married, he and his first wife took her to the hospital and made her undergo an abortion. They would beat her and starve her, not allowing her to leave the house.

She bore this for seven months, until she finally managed to leave, and came home to her natal home. She works as a daily wager now and can support herself but her humiliation continues. When she passes by her ex-husband's house, his first wife and he spit at her and taunt her, encouraging others to do the same. They even filed a case against her for stealing their household utensils. Even her father and brothers blame her for what happened and ask her repeatedly to leave but as she is earning for herself, she has managed to remain in her natal home.

The ability of women to negotiate the option of a formal divorce and compensation is severely constrained by their unequal position within the family unit and the larger society as well as due to their marginal awareness of the court procedures and prohibitive litigation cost. Moreover, society at large continues to view divorced men and women differently, according vastly greater acceptance and freedom to the former.

One woman in Darrang, who had separated from her husband, shared that she earns between Rs 20 to Rs 100 a day and survives by working in the agricultural fields in the summer and raising chickens in the winter. She worked for 10 days straight before Eid to earn Rs 150 a day so she could buy clothes and sweets for her son and daughter. She borrows money for her medical expenses from some rich families who live nearby. She then works for them to pay off the debt.

Never-married women

Many of the women who remain single do so out of personal choice or as a consequence of family circumstances or a mixture of both.²¹ The early death of parents and the need to educate younger siblings or to look after children of widowed siblings have also been identified as contributory factors. Irrespective of whether the reasons for their unmarried status are circumstantial or voluntary, these women are routinely condemned for defying the conventions of society.²²

The status of both employed and unemployed never-married women is poor and characterised by insecurity. Employed women, despite their financial contributions, often perceive themselves to be a burden on their families. Women belonging to this group contribute a bulk of their earnings towards the maintenance of their families, reserving little for themselves.²³ Unemployed unmarried women on the other hand face more problems as a consequence of their financial dependence. They are made to feel

like an economic burden and are often subjects of castigation and ill treatment. Outside the home, society either sees them as sexually available or socially unequal, or both.²⁴

In Assam, a group of women who had remained single explained that it was a marked sense of responsibility towards family after the loss or illness of a parent or sibling that compelled them to discontinue schooling or higher education. Living either with their parents or brothers, they manage the affairs often as unacknowledged breadwinners of the house.

A woman, after a dominant-caste lover spurned her, spent her life educating her brothers but the brothers were ungrateful. A sense of betrayal and hurt among these women routinely demoralises them. Even if they so desire, thinking about marriage is not an option. ‘There is a *right age* to marry. Once you cross that, society mocks you, they call you “*boodhi*” (old), “*beshā*” (prostitute)!’ said one woman.

Aged 30 years, a quarry worker in Assam was a victim of this socially prescribed ‘right age.’ Given the prevalence of child marriage in Assam, the young woman, who did not initially marry at 18, was later deemed unworthy of marriage altogether. Through her adolescent years, she had assumed responsibility of the natal family after her mother’s death and had lived with her brother. The woman was deeply traumatised and expressed a wish to marry in order to escape the sexual violence her brother was inflicting on her.

Perception of Single Women in Public Policy and Planning²⁵

Discussing the shadow that marriage casts on the well-being of single women in the context of the state of New York, Dubler (2003)²⁶ argues that single women have been traditionally excluded by law-makers and implementers of public policy since marriage is considered to be the most important

marker of social respect and ‘protection’ for the women in that society. The state thus absolves itself from the responsibility of providing for single women.

While widows have received some attention in public policy from the earlier days of formal planning in India, other groups of single women scarcely found a mention in social policies until recently. Single women are largely constructed as ‘vulnerable’ or as ‘women in distress’ in policy language, depriving them of their agency and imagining them as passive recipients of state and societal charity. The Delhi government, for instance, has a scheme called the ‘Delhi Pension Scheme to Women in Distress’ (widows, divorced, separated, destitute, ‘abandoned’).²⁷ The monolithic construction of single women as ‘vulnerable’ and ‘distressed’ is in danger of becoming a tool to control women’s lives and bodies by a paternalistic state. Even more tellingly, the Government of Delhi has another scheme for ‘Widow Daughter Marriage’²⁸ with the stated aim of ‘providing financial assistance to the poor widows for performing the marriage of their daughters (upto two daughters).’ The emphasis is yet again on marriage as the defining institution of ‘settling’ women’s lives.

In the same spirit, the early national plans were directed at single women perceived as eligible for welfare on account of their ‘handicapped’ status, that is, being outside the ambit of the family. Shelter homes, short stay homes, and measures for the rehabilitation of destitute women were some of the measures adopted for single women during this period.

A National Plan of Action for women was prepared in 1980, but this did not focus on single women as a separate category. Such schemes still only addressed the manifestations of the problem. Consequently, the impact of such efforts was limited and piecemeal.

In the aftermath of the 1984 riots, the state

announced death pensions to the widows of those who had died during the anti-Sikh riots. This was similar to the response of the state in the period immediately following Independence, when the state provided for the rehabilitation and training of the widows of men who had died during the Partition. The state thus conceived itself as having a responsibility to widows only if their husbands had been killed in conflict situations, i.e., situations in which the state was unable to protect its citizens.

The 1990s ushered in the neo-liberal era of economic reforms, which was accompanied by a discourse that championed the role of the market as being the most efficient in resolving economic problems of scarcity, and called for the retraction of the state from the economic and social spheres. Consequently, during this period the state's policy toward women also underwent a change and unlike the previous welfare model under which women's conditions was described as being handicapped and marginalised, under the neo-liberal discourse, women were encouraged to participate in the formal economy, but without any attempts to address the inequities of power in both the public sphere and private sphere that discouraged such participation. Simultaneously, the emphasis on the

market economy also led to fiscal austerity—public spending on social sectors such as health, education, social welfare, poverty reduction programmes was reduced, as economic growth increasingly came to be equated with development. Spending on programmes benefiting women, in particular single women was drastically curtailed during this period.

Although the 12th Five Year Plan working group did acknowledge that the situation of women is diverse and touched upon the intersectionality of identity, it placed single women in the extremely 'deprived and vulnerable' group along with 'minorities, scheduled castes, scheduled tribes, including particularly vulnerable tribal groups, internally displaced groups, migrants, urban poor communities, women vulnerable to or victims of abuse, violence, exploitation, trafficking and commercial sex work, affected or infected by HIV/AIDs, single women, widows, the elderly, women with different abilities, among others' (p. 106). It failed to acknowledge that 'singleness' is a cross-cutting theme among all these different 'vulnerable' groups of women.

Similarly, patriarchy limits women's access to the legal justice system. Due to the fact that the police stations and courts are largely male-dominated

Box 1: Dalit Women and Panchayati Raj System in Punjab

The research team at the Centre for Equity Studies conducted a field study on the status of single women in rural Punjab, Gujarat and Assam. The primary fieldwork revealed that government schemes channelled through the panchayats failed to reach out to the most vulnerable group in the village—the Dalit single women. In most villages that were visited during fieldwork, these panchayats had Jat sarpanches who were not interested in changing the caste status-quo in the villages. During the Focus Group Discussions with Dalit women, several of them complained about oppression by the sarpanches and the other members of the panchayat. In Ojala village of Khanna district, the researchers witnessed an argument between Dalit women and the Jat sarpanch on the matter of the non-payment of MNREGA wages over two months. The argument was non-conclusive since the sarpanch refused to acknowledge his lackadaisical approach and passed on the blame to the Block Development Officer (BDO).

Source: Field Report from Punjab by Agrima and Kanchan, CES

spaces, women, especially those who are single, feel constrained to visit these places. The multiple disadvantages of caste, religion and tribe work in this case too. For example, in the CES study on single women in Gujarat, the team of researchers found that Muslim women could hardly access the criminal justice system. While Muslims have generally faced more discrimination in Gujarat after the riots of 2002, being a woman, and especially one who is single, creates other barriers of access. Many of the divorced single women reported difficult battles in court in either securing a divorce itself, or consequent alimony payments. Muslim divorces are covered under Muslim personal law, where many women say religious leaders tend to side more with men.

The examples from Gujarat and Punjab show that multiple disadvantages lead to the exclusion of single women from social, economic, political and legal spaces. Male-led *panchayats*, *khap-panchayats* and *jamaats* tend to side with men and punish women as observed in different states in India. Dalit women face sexual exploitation and abuse from upper castes on a regular basis.

Budget 2015-16: An analysis of the Union Budget 2015–16 by the Centre for Budget and Governance

Accountability (CBGA),²⁹ especially an assessment of the Gender Budget Statement (GBS) 2015–16 and the allocations to the Ministry of Women and Child Development (MWCD), reflects a reduced priority for women and withdrawal of several important schemes for women. Crucial schemes implemented by the MWCD have either been withdrawn or have witnessed steep declines. These schemes include the Women's Helpline; assistance to states for implementation of the Domestic Violence Act, 2005; One Stop Crisis Centre (meant to be set up in each district); and the scheme for Restorative Justice for Rape Victims; among others.

Meagre honorariums for Anganwadi workers, among them several single women, deprive them of the opportunity to live a life of dignity. With the proposed change in pattern of cost-sharing between the centre and states in the Union Budget 2015–16, the Integrated Child Development Services Scheme, among other schemes, has been transferred to the states. In effect, this would mean that once the Union Government meets the infrastructural needs under ICDS through capital expenditure (say, on construction of Anganwadi Centres, etc.), the recurring or revenue expenditure (on honorarium to Anganwadi workers), which would constitute the

Box 2: Appraisal of Schemes and Benefits Available to Single Women.

There are no major central schemes for widows in particular or single women in general. The only specialised scheme is the Swadhar Scheme run by the Ministry of Women and Child Development.

1. Swadhar Scheme

‘It is a shelter based scheme and caters to the requirements of diverse groups of women in distress, including destitute widows. The package of services made available under the scheme include provision of food, clothing, shelter, health care, counselling and legal support, social and economic rehabilitation through education awareness generation and skill up gradation and behavioural training.’³¹

The training offered to women in these homes however is squarely focused on tailoring and cooking (skills traditionally associated with women), and women are not being taught other skills. As per the

report of the MWCD, 2007, the number of such homes across the country was 208—not even one per district.³² Besides, these homes are unevenly concentrated in very few states like Andhra Pradesh and Orissa.³³

2. Short Stay Homes

‘These homes are meant primarily for those women and girls who are either exposed to moral danger or are victims of family discord. The scheme focuses on women and girls from disadvantaged and underprivileged groups. Case files are developed for all women seeking refuge in these homes. Services offered in the home include medical care, psychiatric treatment, casework services, occupational therapy, social facilities of adjustment, educational, vocational, recreational and cultural activities etc., according to individual requirements.’³⁴

According to a study conducted by the Centre for Market Research and Social Development, the functioning of the scheme is also crippled by the untimely release of funds, dated financial norms and ineffective monitoring.

3. National Family Benefit Scheme

The national family benefit scheme benefits widows who possess BPL cards by providing them with a one-time cash assistance of Rs 10,000 upon the death of the primary breadwinner. ‘This scheme provides immediate relief to those who have lost their husbands and are suddenly left to support their families.’³⁵

The cumbersome process of application, however, limits access to the scheme. ‘The bereaved family is required to present several supporting documents (including a death certificate), which are hard to obtain.’³⁶ It also suffers from abysmally low levels of implementation.

4. National Old Age Pension Scheme

‘The scheme is available to all persons above the age of 65 years. Under the NOAPS, the central government contributes Rs 200 per pensioner per month and the states are urged to contribute an equal amount.’³⁷ As per the guidelines the beneficiaries are supposed to get benefits regularly each month before the 7th of the month.³⁸ According to the 9th report of the Supreme Court Commissioners,³⁹ many states including Andhra Pradesh, Bihar, Orissa, Jammu & Kashmir, Assam, Madhya Pradesh, Uttar Pradesh and Chhattisgarh are currently paying a monthly pension of less than Rs 400 per month.

Evidence suggests that NOAPS has benefited sections of the vulnerable population, in the data obtained from the Ministry of Rural Development: in 1998–99, 30 per cent of the women benefited while in 1999–2000, 36.7 per cent of the women benefited. A gender breakup also indicates that 13 states had 30 per cent or more coverage of women in the scheme in 1998–99 and 1999–2000.

However, those women who receive an old-age pension are often denied widow pension. This greatly affects the capacity of widows who are also heads of households to support themselves and their families.

5. Widow Pension

Widow pension schemes have been functional in India since the 1960s. In 2002, the Government of India introduced a new scheme, the Indira Gandhi National Widow Pension scheme, which increased the amount of financial assistance given to widows to Rs 400 per month. This scheme covers widows between the age group of 40–64 years, from families with incomes below the poverty line. Like the old age pension scheme, the centre contributes 50 per cent of the funds, i.e., Rs 200, with the rest being contributed by the states.⁴⁰

A 2007 study, *Destitution of Widow in Rajasthan* by the Budget Analysis Rajasthan Centre, found that almost 50 per cent of BPL widows did not get pensions.⁴¹

Till 2001, four of the north-eastern states had failed to introduce the scheme. In other states, a ceiling has been imposed on the maximum number of person to be covered under the scheme.⁴² Tamil Nadu and Kerala, however, have been unique in this respect, by totally eliminating the ceiling.⁴³

It is undeniable that procedural bottlenecks prevent women from accessing welfare schemes they are entitled to and most states lack the political and bureaucratic will to execute pro-women programmes.⁴⁴

Though it has the lowest widow pension, the Kerala government is among the first state governments to have introduced an exclusive Single Women Benefit Scheme for destitute and marginalised widows, separated and divorced women, unwed mothers and unmarried women belonging to the BPL category. The scheme, run by the state's Social Welfare Department/Kerala State Women's Development Corporation, provides a one-time grant-in-aid of Rs 10,000 to enable women to establish small enterprises.⁴⁵ Goa's Dayanand Social Security Scheme offers a pension of Rs 1,000 to senior citizens, the disabled, and single women through electronic transfers to bank accounts. An amount of Rs 2000 per year under the Himachal Pradesh government's education scheme called the Mother Teresa Matri Sabal Yojana, for children (5–14 years) of impoverished mothers, is available for all divorced, widowed, separated and 'deserted' women.⁴⁶

6. National Rural Employment Guarantee Scheme

MGNREGA 2005 guarantees 100 days' paid work each year for every rural household whose adult members volunteer to do unskilled manual work. In this way, it envisages improving the livelihood security of rural households.

For single women in particular, this act is extremely critical. It guarantees statutory minimum wages, and ensures better and more dignified working conditions. For single women, the availability of work also means that they no longer have to wait or migrate in search of work. Widows who are no longer getting widow pension now have a way of sustaining themselves. Consequently, NREGA has been envisaged as a gender-sensitive scheme which allows for crèche facilities on worksites, and 'insists that one-third of all participants are women, and wages do not discriminate between the sexes.'⁴⁷ The act also ensures the participation of single women by recognising a single person as a 'household.'

In spite of the provisions aimed at improving the participation of women, the MGNREGA survey 2008 revealed large variations in the participation of women across states.⁴⁸ The overall participation of

women in NREGA was found to be only 32 per cent. The survey also found that women are often deterred from attending Gram Sabhas, which are responsible for the implementation of the projects.⁴⁹ Since one job card is issued per household, typically in the name of the male member, to whom wages are usually paid, single women who are a part of a larger household are not provided with an independent job card, and are often denied access to their own wages.⁵⁰

Women are usually the first ones to be turned away, required to work in pairs or refused employment if they come to work wearing a burqa.⁵¹ Women are also found to face routine harassment at the worksite. The NREGA survey was also unable to identify the operation of even a single crèche facility in the worksites. The lack of these facilities are particularly crippling for women, especially for those with infants who cannot be left behind for long hours.⁵²

In addition to the abovementioned factors, women are also paid less than men and the schedule standard of rates makes women's work invisible. 'While the extent of digging and soil conditions forms the basis of the payment for men's work, the carrying of load, its weight, the underfoot conditions and its distance do not figure in wage calculations.'⁵³

7. Targeted public distribution system

The targeted distribution system entitles all BPL, AAY and APL cardholders to 35 kg of rice/wheat at subsidised rates. The Below Poverty Line (BPL) families are identified by the state governments and about 40 per cent of these families receive an additional subsidy under the Antodaya Anna Yojana (AAY) which entitles them to the same quantity of food grains but at roughly half the price of that which is sold to the other BPL families.⁵⁴

However, the TPDS is a household-based scheme and that is obviously problematic, as it does not address intra-household inequities; the ration card is usually in the name of the husband and the wife is not given another card in the event of a separation.⁵⁵

Despite the Supreme Court order which mandates the inclusion of widows and other single women with no support in the scheme, the selection of beneficiaries continues to be arbitrary. States such as Bihar, Delhi, Gujarat, Jammu & Kashmir, Maharashtra, Uttarakhand and West Bengal have more than 1 lakh undistributed cards. West Bengal is the worst with more than 5 lakh undistributed AAY cards. Kerala is perhaps the lone state to have included all female-headed households in the BPL list alongside other vulnerable groups such as the fishing community and all SC and ST households.⁵⁶

8. Integrated Child Development Scheme

Health care, nutrition and pre-school education of children upto the age of six as well as the nutrition of adolescent girls, and pregnant and nursing women are part of this programme flagship scheme.⁵⁷

A six-state study on inclusion within the ICDS discovered that not a single women recipient attributed to these rations any role in improving their own nutrition. Dry rations that they carry home from the state are simply consumed by the rest of the family.

Moreover, like other government programmes, the nutritional requirements of the mother are of secondary importance. Besides, the allocations to ICDS in the Union Government Budget 2015–16 stand at Rs 8,754 crore as against Rs 18,391 crore in BE 2014–15.⁵⁸

bulk of expenditure, will have to be provided for by the state governments.³⁰

There have, however, been some positive measures in public policy in the context of single women. The inclusion of single women in the 12th Five Year Plan, despite its limitations, represented an important attempt to create space for single women and foreground their entitlements, without subsuming them under the heteronormative family category. Creating a quota for them, reserving a certain percentage of jobs for single women under centrally sponsored schemes (Indira Awas Yojana and Mahatma Gandhi National Rural Employment Guarantee Scheme), provisioning of legal aid and establishing and strengthening federations of single women at the block and district levels were among a few significant suggestions in the Plan.⁵⁹

Two Expert Committees were appointed by the Government of India to suggest ways to identify vulnerable households eligible for state assistance. One set up by the Ministry of Rural Development under the Chairmanship of Dr N.C. Saxena critiqued the earlier approaches of conducting the rural BPL census (in the years 1991 and 2001) and suggested the 'automatic inclusion' of households headed by single women in the BPL list. The other set up by the Planning Commission and chaired by Prof Hashim to recommend a detailed methodology for families living below poverty line in urban areas made an identical suggestion for urban poverty.

The National Social Assistance Programme (NSAP) across many states includes a pension for widows but does not provide it for other groups of single women. A Task Force chaired by Mihir Shah corrected this with the following recommendations.⁶⁰

- Single women and divorced/abandoned/separated women face the same kind of discrimination as widows especially stigmatisation leading to social exclusion and imposition of restrictions on socio-

economic development. Therefore, the pension may be extended to single, never-married women above 40 years and divorced/abandoned/separated women above 18 years.

- In addition there are women whose husbands are 'missing' / disappeared but not formally proved to be dead. Such 'half widows' should be treated at par with widows. In such cases the 7 years, condition for 'missing' / disappeared persons should be reduced to 3 years. It must be noted that cause of disappearance / missing / death of the husband shall not be a reason for denial of pension.
- Pension to divorced/separated women (18 years and above) and never-married women (40 years and above) in below-poverty-line households will benefit 12 lakh beneficiaries with additional expenditure of Rs 428 crore (assuming that on par with widow pensions, the pension amount will be Rs 300 per month until the age of 80 years, and Rs 500 per month thereafter).

The government, in a reply to the Standing Committee on Social Justice and Empowerment, has said that it has accepted these recommendations 'with certain modifications'.⁶¹

Similarly the MNREGA notifications issued by the Ministry of Rural Development, GoI in December 2013 discuss the inclusion of single women in productive work. For instance, point number 15 of the MNREGA notification (p. 10) suggests that: 'Priority shall be given to women in such a way that at least one third of the beneficiaries shall be women who have registered and requested for work. Efforts to increase participation of single women and the disabled shall be made.'

While this point calls for greater participation of single women in the programme, it does not suggest any concrete measure for the same.

The Programme Advisory Group of the Ministry of Rural Development recommended that:

- (i) The MNREGA should focus on equity, including women-headed households, single women who are widowed, never-married women above the age of 35, and divorced/abandoned/separated women above 18 years. These should also include women whose husbands are 'missing' / disappeared but not formally proved to be dead.
- (ii) Every adult single woman and her dependents, and adult disabled person and his/her dependants should be treated as a separate household for purposes of entitlement to a job card, even if they share a common kitchen with other members of a household who have a job card.
- (iii) Single women, aged persons and persons with disability coming to work on common worksites would be given a choice of being part of any workers gang at the site and/or could form their own collectives at work. They should also be given preference in managing work site attendance, facilities such as provisioning of drinking water and running the child care centres.

The National Food Security Act 2013 contains an important provision (Section 13(1)) which designates the eldest adult woman member of a household to be the head of household for purposes of the Act. This is important to protect the rights of separated women, as well as single women-headed households.

The Justice Verma Committee (JVC) Report was significant for its recommendations for preferential opportunities for single women within wider concerns of rehabilitation for destitute women, overhaul of 'nariniketan' or shelters for women, skill development and livelihood opportunities

for their growth.⁶² The Report also proposes a 'Bill of Rights', outlining constitutional guarantees for women. This enlists a host of sensitive and practical rights with respect to securing bodily integrity, dignity, sexual autonomy of women; every woman's right to free education till undergraduate level; freedom to marry of their choice; and right to access housing, nutritious food and transportation facilities.

Legal Debates

The Constitution of India, and the Convention on Elimination of All Forms of Discrimination against Women (CEDAW), which India ratified in 1993, firmly enshrine the principle of gender equality—to enable and oblige the state to proactively adopt positive discrimination measures in favour of women to overcome the multiple disadvantages they face.

Despite these constitutional safeguards in India's legal framework, perhaps nowhere is the inequality so stark as in the case of the inheritance and divorce and maintenance laws, which have a strong bearing on the legal rights of single women. Most personal laws, be it Hindu, Muslim, Christian or Parsi, are inherently unequal and discriminate against women.

Both, in Hindu and Muslim law, especially in the Northwest states, 'women are still seriously disadvantaged in relation to both agricultural land and joint family property'.⁶³ These laws also do not recognise a woman's right to marital property for divorced and separated women.

Deininger et al.⁶⁴ examined the impact of the Hindu Succession Act (1994) on the status of women in India and concluded that the HSA significantly increased women's likelihood to inherit land, although it did not fully compensate for the underlying gender inequality. However, other analysis of the success of HSA shows that not much has changed for Hindu women in terms of

inheritance even after the significant amendment in the year 2005 since it only entitles women to ancestral properties and not their fathers' self-acquired ones. A report by the Times of India⁶⁵ provides the barriers that exist for women to claim their property rights. The article argues that Muslim daughters are better-off than the Hindu ones since they can claim half of the share in the family property including father's self-acquired properties. But in reality Muslim daughters may also forgo their rights to maintain cordiality within their families.

In a survey undertaken by Kirti Singh on the economic status of separated and divorced women, it was learnt that women were disillusioned with the legal system and the police. Singh finds that accessing the limited right to maintenance is often fraught with difficulties for women. When awarded, maintenance is usually not substantial but a symbolic amount paid haphazardly, or not paid at all. The survey found that most women had no knowledge or documents in their possession about the husband's assets or income, when bylaw they were expected to prove their husband's income.

Husbands continue to escape the obligation of payment of maintenance and of disclosing their incomes. Additionally, in Indian law (under Sub-section of Section 125 of CrPC), maintenance is made dependent on the conduct of the wife and not viewed as an entitlement that accrues to a woman because of her past contribution to the marital home.⁶⁶ Allegations of adultery and immorality can be hurled against women, which can challenge the legitimacy of women's claims to maintenance.⁶⁷

Under the criminal procedure code, Section 125 says that no woman can be entitled to receive an allowance if she is living in adultery.⁶⁸ However, such considerations, in determining maintenance support, are regarded as invalid in many countries of the world such as Canada.

Aspects such as inordinately lengthy delays, insensitive divorce procedures, inability of the judiciary to view maintenance as an amount that

can substantially assist the woman and her children after separation, overburdened and fewer number of family courts, discretionary powers of the courts to grant maintenance, burden of proving husband's income and linking of maintenance with custody and morality issues, special problems of women from minority communities governed by patriarchal customary laws,⁶⁹ are barriers to accessing legal justice.

Another ploy, which is a barrier in availing maintenance, is the husband's refusal to validate the marriage. This not only results in the loss of maintenance for the woman, but also her status as a 'wife', and thus renders her vulnerable to scorn and social stigma as a 'mistress'.⁷⁰ Since the law only recognises monogamous marriages, this especially disadvantages women trapped in polygamous relationships. Agnes argues that in cases of bigamy, since the husband could escape conviction after years of litigation, refusal to validate the marriage was particularly crippling for the first wife in case she is unable to furnish a proof of Brahmanical ritual ceremonies with regard to the husband's second marriage.⁷¹ In contrast, it is difficult to refute Muslim marriages, which are reflected as a contract in the form of a signed *nikahnama*.

The rights of women who were duped by men into sexual relationships with a false promise of marriage were further eroded in a parochial 2010 Supreme Court judgement by Justice Markandey Katju, who, while denying a woman her due maintenance also excluded women in polygamous relationships from the purview of the Protection of Women from Domestic Violence Act, which had thoughtfully included the term 'marriage like relationship' to offer relief to 'women who were denied rights when their husbands pleaded that they are not "wives," as they already have a valid marriage subsisting'. The judge had held that: 'If a man has a "keep" whom he maintains financially and uses mainly for sexual purpose and/or as a servant, it would not, in our opinion, be a relationship in the nature of marriage... (paras 34-35).'⁷²

Apart from its content, the use of the sexist term 'keep' was regrettable. In another judgement, however, two other judges [Justices Ranjana Desai and A.K. Sikhari] breathed life into the spirit of the Constitution when they, in 2014, upheld the right of a Hindu woman who had been duped into a bigamous marriage and thwarted the attempt of her husband to subsequently deny her maintenance.⁷³ Yet, this judgement is limited in its application since it only covers women who have been 'duped' into a bigamous marriage and does not take into consideration any other situations, circumstances or contexts of the second wife. The law does not recognise the multiplicity of the forms of marital or marital-like relations that exist in society. The burden lies squarely on the second wife to prove that she has been 'duped' into marriage. Moreover, it often becomes difficult for the second wife to prove in court that a 'valid' marriage ceremony has taken place.

Agnes hails the above judgement, which further cited 'as a classical example the journey from *Shah Bano* to *Shabana Bano*,' which guaranteed post-divorce maintenance rights of Muslim women by carving out new sets of rights within established principles of Muslim personal law. Such favourable developments within Muslim personal law have been reflected in other rulings (*Daniel Latifi*, *Shabana Bano*, *Shamim Ara*) as well.⁷⁴

According to Kirti Singh (2013), it should not be the responsibility of the wives to fight another round of litigation to retrieve maintenance once the courts have ordered it. A special fund to disburse maintenance amounts and an enforcement agency to recover maintenance from husbands should be established; other reforms should seek to shift the burden of proof on the man to prove his income and assets and amend the law to curb the judiciary's discretion in the award of maintenance amounts.⁷⁵ 'Apart from getting a token maintenance, married and separated women in India have no ownership rights to the home and assets accumulated during the marriage' through the monetary and non-monetary contribution of both partners in the household.⁷⁶ That the productive nature of women's

household work remains unrecognised both in law and in the household deems her to a subordinate position, which is most often the cause for domestic violence and women's marginal decision-making power. Working women too are similarly vulnerable and allow their spouses and in-laws to dictate how their salaries are spent.⁷⁷

Moreover, after separation, women become asset-less, since most of the marital property is in the husband's name.⁷⁸ 'The right to divorce without a right to equal division of marital property is violative of a woman's right to equality and results in further oppressing her.'⁷⁹

Kirti Singh advocates a Community of Property legislation for India in which marital property becomes common property to be divided between spouses in diverse ways. However, in an impoverished context like India, there may be no property/income to divide and a woman upon separation/desertion/divorce may be left destitute. 'In situations where the woman is "deserted" by a man who disappears or who becomes alcoholic or is chronically unemployed, it becomes impossible to obtain maintenance from him.'⁸⁰ Thoughtful and adequate social security support in such situations becomes imperative to enable single women and their children to live a life with dignity. It is therefore critical that women's economic rights are written in law so that denial of such rights can be challenged as violation of the law of the land.⁸¹ Another factor that needs to be considered is that although 'irretrievable breakdown of marriage' has not been recognised in the Hindu marriage Act, 1955, but the court has been increasingly using this as an argument for providing divorce, such as in *Dastane vs. Dastane*⁸² and in *Varalakshmi vs. N.V. Hanumanth Rao*.⁸³

This concept needs to be understood in greater detail, particularly in the Indian context. The government has, on several occasions, attempted to introduce 'irretrievable breakdown of marriage' as a valid ground for divorce under Section 13 of the

Hindu Marriage Act, 1955, such as in 2010,⁸⁴ and the Maharashtra government in 2012.⁸⁵ If accepted in their bare form, these laws would abdicate men of the civil and criminal consequences of the violence inflicted on their wives by citing an irretrievable breakdown of marriage as a ground for being granted divorce.⁸⁶ In such a context, the concept of 'Community of Property' as advocated by Kirti Singh becomes even more relevant. It has also been urged by the court in *B.P. Achala Anand vs. S. Appi Reddy*⁸⁷ for the legislature to bring in a law to protect women's interest in matrimonial property.

In her compelling scholarship, Barooah highlights that women whose spouses leave them are entitled under the Hindu Adoption and Maintenance Act, 1956, to live separately from the husband without forgoing their right to maintenance. But for a divorced woman to get alimony from the husband for herself and her dependents is difficult. Most often the husband wants to shirk the responsibility or he is financially constrained to make regular payments.⁸⁸

Recommendations

The recommendations for improving the status of single women are based on the premise that the central focus of the state of viewing marriage as the quintessential unit of society needs to change and women need to be identified as an individual category, rather than in relation to others. We therefore challenge the notion of the patriarchal set-up of the modern state. Consequently, many of these recommendations would be applicable to all women, but are particularly important for single women.

1. Focusing on schemes for *de facto* women heads of households in the realm of policy

The policy focus in social security schemes, especially the pension schemes, has been the BPL widows. The policy needs to be expanded to include

other varied groups of single women, including also those whose husbands are ill and invalid. Thus, policy has to look beyond heteronormative societal and familial assumptions and reach out to other women who have been neglected in this scheme of things. The good practice established in the National Food Security Act of recognising the oldest adult woman in the household as the head of household should be universalised. In that case for instance, if a woman is separated from a living husband, the ration card or other household entitlement would remain with the woman, rather than with the man as is the case otherwise.

2. Prioritising access to land and credit for women to pursue shared livelihood opportunities

Independent land rights continue to be important for women's right to live with dignity. Given that the large population of rural women in India are dependent on agriculture for their existence, working on land without rights increases their vulnerability to poverty.⁸⁹ This is particularly relevant for the category of single women as economic deprivation and lack of assets, as seen above, hugely impacts their societal and familial status.

Bina Aggarwal urges us to shift our focus from just non-land related income-generation activity to facilitating an environment in which women collectives are engaged in community-based farming. With its imperative focus on poor, rural women, such an approach reserves the potential to revive land reform, joint farming and community cooperation. Successful examples include the Deccan Development Society's (DDS) women-led collective farming initiative in Andhra Pradesh. They even prioritise financial support for single women. Kerala government's community-centred, women centred, poverty-reduction programme, Kudumbashree, is another noteworthy example.

3. State and civil society should recognise the merit in outreach and mobilisation activities and budget for it

Organising and collectivising women is an important act of solidarity. It rouses in women a political consciousness about their rights that enables them to combat violence and injustice. As observed during the CES fieldwork, single women's claim to their rights become strengthened when voiced through collectives, especially owing to their lack of other forms of social support. The act and effort, with dignity and respect, of organising women around issues of shared concerns must be distinguished from micro-credit driven Self Help Groups (SHGs), where economic concerns take primacy over women's personal suffering. Organisations like the National Forum for Single Women's Rights, MahilaSamakhya (Assam), networks for persons with disability and HIV AIDS have reached out to the most marginalised individuals. The state governments should also consider collaborating with women's organisations in their jurisdictions to further reach out to single women in India.

4. Eliminating official requirement of father's/husband's name

Single women and their dependants are often excluded from accessing government programmes, or suffer humiliation, because all official documents require a person to specify her/his father's name or husband's name. This especially burdens single mothers and their children, or separated women. This requirement should be replaced by the requirement to specify only one's mother's name.

5. Institutionalising the practice of gender budgeting⁹⁰

It has long been recognised that public policies, rather than being 'gender neutral,' need to address

gender inequalities in a purposeful and direct manner. There is a necessity of institutionalising the practice of gender budgeting to address women's specific vulnerabilities within each ministry, rather than just the Ministry of Women and Child Development focused solely on SHGs as the only transformative model.

An intersectional understanding of multiple disadvantages that single women face necessitates that schemes/laws and allocations are not gender neutral but specially focused on women who face crippling socio-cultural, economic and political discriminations not only because of their gender but also because of their identity as Muslim, Dalit, tribal, disabled, transgender women. To ensure scrupulous implementation of women-related welfare services and laws, the governments should effect better allocation of funds, utilisation of resources and robust monitoring mechanisms (such as gender audits, not just of the schemes and policies specifically targeted at women, but also those which indirectly affect the status of women in general, and single women specifically).

6. Removal of barriers that deny women access to welfare services

Most single women in this study described corrupt, profiteering and gender-discriminating panchayats, local authorities and police/judicial officers as the greatest barriers to accessing basic services, presumably due to the lack of 'family' backing. This obliges central ministries and state governments to collaborate with civil society organisations to organise human rights and gender sensitisation trainings for these service providers as well as state-level officials. Service providers should be sensitised to recognising single women as independent head-of-households, to be provided (price indexed PDS, ICDS, pension) entitlements in their name.

7. Adult education, legal aid cells and awareness campaigns

Single women often forgo their share in property and are unwilling to move court in the case of divorce and maintenance claims. While on one hand this is rooted in socio-cultural propriety that discourages them from asserting their rights, on the other hand, it stems from none to very low levels of literacy, lack of adult education and minimal awareness of formal court/government procedures for accessing justice/entitlements. To make quality education available for young, middle-aged and old single women who have not had the opportunity to learn, the government needs to deepen investment in adult education facilities which can robustly assist women in qualifying for tests conducted at existing Open Schools/IGNOU and pave the road for greater learning.⁹¹ District legal aid services departments should endeavour to constitute legal aid cells and hold awareness camps for single women jointly facilitated with women's groups and local NGOs.

8. Ensuring substantive political participation of women in Panchayati Raj Institutions (PRIs)

In the experience of the National Forum for Single Women's Rights, PRIs have a great potential to present women with a platform to challenge and change existing power relations. More often than not, women's active and democratic participation in local politics stems from their experience in grassroots advocacy with *sangathans*. There is a need to actively address the host of difficult challenges elected women face—they are routinely discriminated, harassed by local elites and dominant castes, and given token representation, but not actual decision-making powers. Further, state amendments requiring a minimum eligibility criteria, such as a minimum educational qualification⁹² or the two-child limit,⁹³ for contesting elections disparately impact women who have little to no say in these matters, further weakening their political agency.

9. Right to marital property, inheritance, maintenance: the need to implement a Uniform Civil Code⁹⁴

Legislations that seek to alter unequal and patriarchal social relations need more proactive implementation to bear results on the ground. The state 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. It is important to bring in legislative amendments so as to ensure the right to maintenance and property to women who may not be legally qualified, by virtue of not having a 'valid' marriage in law or through other disqualifications as mentioned above.

10. Eliminating the practice of witch-hunting

State governments of Bihar, Rajasthan, Jharkhand and Chhattisgarh have laws outlawing this custom, however, the state of Assam and Gujarat, where this custom receives widespread social sanction, no laws exist to eliminate the practice. This should compel state governments to put in place legislations that identify and hold accountable the perpetrators of the crime. The state should also provide affected women with access to hospitals, rehabilitation and compensation as well as livelihood opportunities.

11. Survivors of ethnic/communal violence

This requires adequate training and payment to state police, legal authorities, concerned government departments so that they are capable of responding to these situations. As has been recorded through various studies, compensation is provided to survivors of mass violence often in an ad-hoc manner,⁹⁵ and often not as an entitlement but ex-gratia payment, significantly crippling the situations of single women who are survivors of such violence. Receiving large monetary

compensation immediately after the violence which may have killed not just the woman's husband but also many other family members often becomes a reason the woman being harassed, especially by her husband's family members, in order to access the large compensation amounts. An alternate could be to institute a monthly pension for each family member who is killed.

12. Gaps in data related to single women's issues⁹⁶

The availability of appropriate, reliable and timely data is critical to processes of informed

decision-making and determining effective policy choices, plans, budgets, schemes as well as their implementation. Large-scale surveys like NSSO and pan-India household surveys on employment and unemployment inaccurately capture and reflect women's workforce participation, thus under-reporting their contribution to the economy and making them statistically invisible as workers. There is a need, therefore, to not only identify single women as a separate category and to map their contribution to the workforce, but also to research their particular vulnerabilities for future policy measures.

Endnotes

1. This chapter derives substantially from a major year-long study undertaken by the Centre for Equity Studies (CES), New Delhi, on the lived experiences of single women from three Indian states, namely, Punjab, Gujarat and Assam. The research was undertaken in close collaboration with the extraordinary collective of single women in many Indian states, the National Forum for Single Women's Rights, or the Rashtriya Ekal Nari Adhikar Manch. The fieldwork for this study was undertaken in 2013 and the findings analyse the personal and group narratives of economically impoverished and socially disadvantaged single women. Some life histories are also drawn from a CES study *Living with Hunger*. This chapter also learns from an earlier study undertaken also by the National Forum (2011) on the status of low-income single women in India, undertaken by single women themselves as researchers, titled 'Are We Forgotten Women?'
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