

# Abandoned Widows: Visible yet Invisible, Voiced yet Voiceless

Guild For Service  
in  
partnership  
with

National Human Rights Commission

Principal Investigator  
Meera Khanna

2023



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Disclaimer: The Guild For Service, New Delhi, has received the financial assistance under the Research Scheme of National Human Rights Commission, India to prepare this report. While due care has been exercised to prepare the report using the data from various sources, NHRC does not confirm the authenticity of data the accuracy of the methodology to prepare the report. NHRC shall not be held responsible for finding or opinions expressed in the document. This responsibility completely rests with the Guild For Service

10<sup>th</sup> May 2023

**Visible yet Invisible, Voiced yet voiceless**

***Human rights violation on abandoned widows***

*Five state survey conducted by Guild for Service in partnership with*

*National Human Rights Commission*

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## **Foreword**

At the outset itself I would like to take a moment to acknowledge the emotional weight and sensitivity of this topic. Widowhood is a deeply personal and often painful experience, and for many women in India, it can also come with significant social and economic challenges and in some cases autonomy.

The purpose of this survey is to gain a better understanding of the lived experiences and needs of widows, so that we can work towards improving their lives and addressing the issues they face. It is my hope that the insights gathered from this survey will help to raise awareness and promote positive change. This survey has been in five states of India, but the issues that are highlighted are applicable to the whole of India and possibly to most of the women who have lost their spouses and face marginalization and deprivation.

The Guild for Service<sup>1</sup> has been working on the issues of widows and widowhood in India and South Asia for the past five decades, through advocacy and grass root work. When we started out, widows themselves had internalised their subaltern status and reconciled themselves to a life of humiliation and deprivation. In fact many of them felt that they were paying for their past sins. Over fifty years thankfully, I see a change in the mind-sets of the widows themselves as is indicated by this survey. Much has been achieved through affirmative policies of the governments in providing social security, shelter home, and gender just inheritance as this survey indicates. But there is still a long way to go. Effective implementation of laws, the fact that often customary laws prevail to prevent a widow from inheriting her share, violence against widows are issues that require sustained and immediate focus.

This survey that is so timely due to the vision of the National Human Rights Commission throws light on the issues of economic deprivation and the crying need for employment linked training for widows. I am confident that the issues highlighted will open new avenues of affirmative action for widows.

I would like to acknowledge the endeavours of the Principal Investigator and her team and the Advisory Committee for their valuable inputs in ensuring the efficacy of the survey.

To all the widows who participated in this survey, I want to express my empathy and compassion for the difficulties they may be facing. I want to say to them “You are not alone, and your stories and perspectives are important. Your participation in this survey is valuable and greatly appreciated.”

**Dr.V.Mohini Giri**  
**Founder Trustee**  
**Guild for Service**

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<sup>1</sup> Annexure IV. Guild for Service spectrum of grass root and advocacy work

## **Introduction**

Despite widowhood being a possibility in the natural life cycle of a married woman, there is a cultural non-acceptance of it in India. Socio cultural ramifications of patriarchy decimate widows in India into a social non-entities. They are socially invisible, culturally marginalised and very often economically deprived. This is possibly because in India, as in many parts of South Asia, widowhood is viewed not as a natural period in the life cycle of a woman, but as a personal and social aberration, to be devoutly wished away. Which is why the traditional Hindu blessing given to girls and women is “*Sowbhagyavati bhava*” (*may you be eternally married*). This attitude to a great extent governs the social, cultural and even economic implications of widowhood. In the Indian psyche, there is acceptance of the inevitability of death, but the natural inevitability of the death of a spouse (husband) is often glossed over. This inherent contradiction motivates the cultural non-acceptance of widowhood. In a society totally governed for centuries by patriarchy, discrimination on the basis of sex exists in almost every political, economic, social and legal institution. In such a situation the Indian widow is triply discriminated against, as a woman, as a widow and as a poor widowed woman. It is often said that on widowhood a woman loses more than her spouse and she is vulnerable to social marginalization, cultural ostracism and economic deprivation.

This invisibility of widows has extended to the public space as they are painfully absent from the statistics, and they are only footnotes mentioned in the multitude of reports on women’s poverty, development, health or human rights. The loss of a spouse immediately pushes her into social oblivion. This fact is further underscored by the lack of adequate empirical evidence on the changing status of widows in India. While the census enumerates widows, credible analytical studies on status of widows and challenges faced by them in accessing social protection and other empowerment provisions are not available. In the absence of any other data, much has to be gleaned from anecdotal evidence and making assumptive conclusions linked to change in the status of women as a whole based upon the Census data (which is demographic in nature), existing government schemes and programmes for widows, and legislative interventions. There are a few surveys conducted within limited frameworks but much of the information on and about

widows is anecdotal, often based on media reports films and documentaries. So there could be a discrepancy between information related to an individual anecdote and the status in general.

A survey of this magnitude hence has a great significance. The focus is on abandoned widows which to a great extent is a recurring theme in the life of a widow. Abandonment need not be physical only. When living within the family but the widow is side-lined, then there is emotional abandonment. If she is at the butt of humiliating language then there is psychological abandonment. If she has no property to her name, nor employment there if financial abandonment. If the law does not give her the avenue for gender just inheritance, there is legal abandonment. So there is a recurring theme of the widow being left on her own without adequate support. The survey seeks to capture this abandonment if any and its face and dimensions through the figures.

**Meera Khanna**  
**Trustee & President**  
**Guild for Service**

## **Research Methodology**

***Dr. Nirupma Singh, Research Coordinator***

The present study aims to assess human rights violations on widows abandoned socially, economically, physically, or psychologically. It also reflects on the quality of life among widows, especially abandoned widows. Due to the outbreak of the COVID-19 pandemic, the decennial Census was delayed thus creating a gap in the data that specifically displays the demography of widows in India. The present survey becomes important as it focuses on the generation of inclusive data where issues related to widowhood will be studied on the pan-Indian level. Thus, samples of widows were collected from northern (Uttar Pradesh), southern (Tamil Nadu), eastern (Odisha), central (Chhattisgarh), and western (Rajasthan) parts of India. The data reflected on various aspects of a widow's life and an important yet unexpected outcome was the impact of the COVID-19 pandemic on widows.

### **Objectives of the study:**

- To understand the sense of abandonment faced by the widows.
  - To understand the impact of violations that contributed to the status of widows and their quality of life.
  - To document how the violations are barriers to widows using their full potential to earn a livelihood for themselves and their families.
  - To record facts on the status, conditions, and requirements of the widows.
- The present survey will thus be a base document that can help the government in creating special projects for widows or widow-headed households.

### **Hypothesis:**

- Widows are generally taken care of by the family.
- Social marginalisation and ostracism of widows exist as part of the normal culture.
- Older widows do not work because they don't need to as they are taken care of by their families.
- Social security like a pension is a great support to widows and most destitute widows can avail of a pension.
- Economic independence is not a must if widows are taken care of by their families.

- A glossing over of the psychological implications of widowhood with the premise that widows within families are emotionally stable.

**Sample size:**

At the onset of the study, an estimated 3000 widows were to be interviewed. However, as the survey progressed, 3076 random and representative samples were collected from five states, namely, Uttar Pradesh, Chhattisgarh, Rajasthan, Tamil Nadu, and Odisha. Thus, the method of the study was both qualitative and quantitative. A random stratified sampling technique was used for the collection of samples.

The participants were purposely selected from a diverse range of religious affiliations (Hindu/Muslim/Others, 60%:20%:20%), vocation, education (Illiterate/ Level of schooling/graduate, 30%:35%:35%), and economic backgrounds. This method was followed in order to present a spectrum which was representative of the social condition of widows in India. The samples were further divided based on spatial location (urban or rural), age, etc. The age group of the data set ranged between 18-90 years, whereas most of the widows ranged between the age group of 41-60 years.

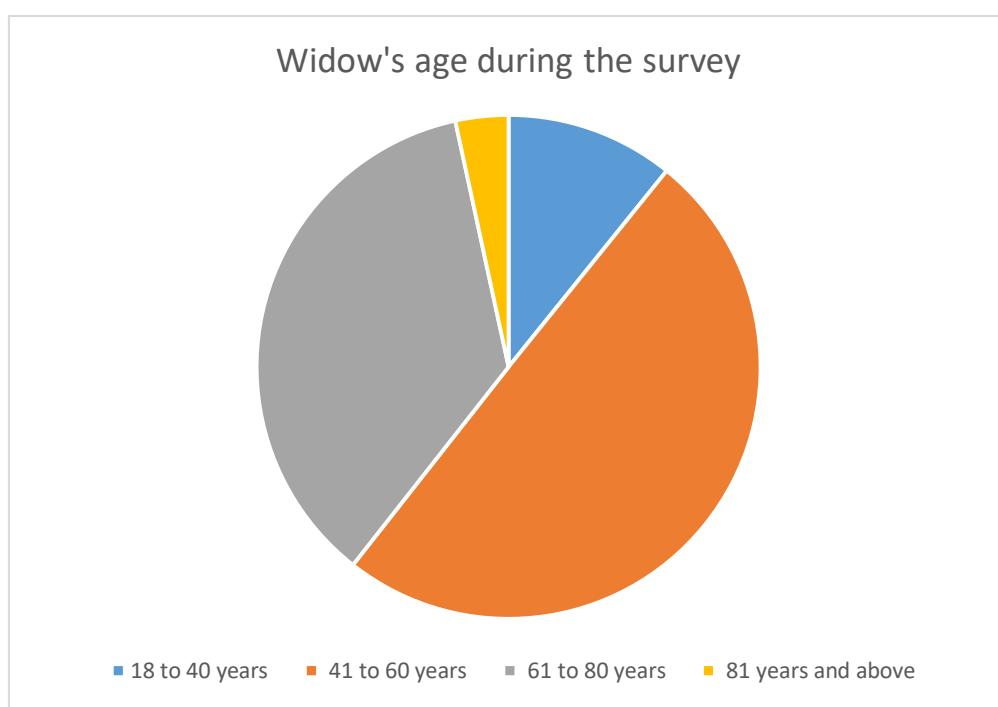


Fig. 1. Age of widows during the survey

## **Design Primary data**

Data collection was part of the survey which the Guild for Service is conducting in partnership with an autonomous Government body like the NHRC. The samples were collected from two districts of each state. The districts were selected based on their rural and urban composition. Temple towns like Puri and Vrindavan were included in the survey to know the status of the destitute migrant widows. Industrial towns like Durg, and tribal areas in proximity to Dindigul i.e., Kodaikanal were surveyed. Backward districts like Sawai Madhopur, Hathras, and Rajnandgaon were also included. Thus, districts like Mathura and Hathras were selected from Uttar Pradesh, Durg and Rajnandgaon from Chhattisgarh, Jaipur and Sawai Madhopur from Rajasthan, Madurai and Dindigul from Tamil Nadu, and Puri and Bhubaneswar from Odisha. Each state submitted 600 samples. The data collection started in September 2022 and ended in January 2023.

## **Questionnaire**

The questionnaire for primary data collection was specifically designed to look at many parameters of human rights violations linked to emotional or financial abandonment and deprivation or empowerment of the widows. Questions pertaining to their economic status, employment status, socio-cultural status, physical status, and psychological status were asked. The widows living within families, shelter homes/ashrams etc. were considered to understand the level of abandonment.

Data was collected in CAPI (computer administered personal interview) format through the Kobo software. The CAPI allowed real-time monitoring of the survey process, which helped in identifying and addressing the issues and concerns that arose during the survey. Overall, CAPI emerged as a useful tool for this survey as it helped in collecting high-quality data efficiently and accurately. Additionally, the shift from PAPI (pen and paper interview) to digital data collection reduced the carbon footprint.

In the CAPI method the interviewer reads survey questions to the respondent, and then inputs the respondent's answers directly into a computer program, through a

handheld device like a tablet or mobile. The computer program included multiple sub-questions which would open only when the required condition applied.

### **Time invested in interviews**

The time invested for the interview was also reduced drastically due to the CAPI method of data collection. On an average each individual interview lasted between 30-40 minutes, allowing for around 50 interviews to be conducted per day. The enumerators travelled for more than 20 kilometres for the survey in all the states. In areas like Tamil Nadu, where remote data collection was necessary, the enumerators journeyed from Madurai to Kodaikanal. In order to reach the villages located in Kodaikanal, they had to trek up the hill and traverse thick vegetation on foot. Initially, enumerators were accompanied by the research officer for smooth handling of the app. Once they were adept with the use of the software, they carried on the survey themselves. They also collected case studies with the consent of the widows while interviewing them.

### **Basis of arriving at conclusions**

The survey data is a complex quantitative data which was collected from varied states where widows lived in diverse circumstances. The data was multivariate and a mean could not be taken. Thus, for analysis direct or straightforward percentages were taken from the digitally generated data. The final data was then cleaned through SPSS (Statistical Package for the Social Sciences) software. This software is designed to handle large datasets and offer a wide range of features for data preparation, analysis, and reporting. For analysis SPSS generated descriptive statistics, inferential statistics, and correlation analysis. The automated calculations helped in streamlining the survey data.

### **Partnering organisations**

The data collection process in Tamil Nadu, Chhattisgarh, and Odisha was completed with the help of partnering organisations, namely, ISM (Institute for Self-Management), Prakriti, and Parichay respectively. Research partners were not required in Uttar Pradesh and Rajasthan, since the Guild of Service had an outreach

in these states. From each state, a research officer was appointed to supervise efficient primary data collection, since they were aware of the composition of the state. Each research officer in the states of Odisha, Chhattisgarh, Tamil Nadu, and Rajasthan were employed for six weeks during which the survey had to be completed.

### **Team spearheading research survey on the ground**

#### **Research Coordinator**

Dr. Nirupama Singh

Dr. Nirupama Singh has M.A., MPhil, and Ph.D. in History. She is a researcher and has a few UGC listed journals to her credit. She also taught in Delhi University as Assistant Professor (Guest).

#### **Research Officers**

Batina Malik

Batin Malik has done MA (Sociology, Political Science and History), with Diploma in Health and Hygiene. She has 33 years of work experience. She has worked as an adult education trainer and researcher. Her work included training on adult literacy, financial literacy, legal literacy, and electoral literacy. She has trained female Sarpanch and Panchayati raj *Pratinidhi*. Her research projects included Reason of Dropouts, Reading need and interest of Adult Learners and Impact of camp base literacy.

Dr. Rosalin Patasani Mishra

Dr. Rosalin Patasani Mishra is a noted social entrepreneur, social worker, speaker, motivator, and human value builder. Parichay Foundation is her first philanthropic organisation. She got recognized and felicitated by the President of India & United Nations for promoting Indian art & culture, for bringing economic and social upliftment for underprivileged, mostly girls and women, in the urban slums and rural areas of Odisha.

Manjeet Singh

Manjeet Singh has done Masters in Social Work He has six years of work experience in the development sector and is currently a

counsellor at Guild for Service. He has visited a large number of villages in Uttar Pradesh and created awareness among women regarding their rights, thus, having a thorough knowledge of the field surveys.

#### Pranav Pathak

Pranav Pathak has an MA in sociology, along with M.com and MSW. He has been continuously engaged in social development work since 2002. He received the Gender Fellowship, worked as District coordinator in various programs (women empowerment, gender, panchayat, SHG, Property Rights, and Environment etc.). He conducted survey and research work in livelihood problems of women beedi workers and agriculture women workers. He is running a Children's home and a Women shelter home & Family counselling centre under Women and Child Development Department Scheme.

#### Sundari

B. Sundari has MA and MPhil in sociology. She had worked in the women development sector for both rural and urban areas. She was involved with NGOs from 1989 to 1994. She worked as a community organiser in the government sector from 1994-2019. From 2019 onwards she is working as a Monitoring and Evaluating officer.

Apart from research officers, enumerators were commissioned from each state for taking interviews; 4 in Uttar Pradesh, 5 in Tamil Nadu, 6 in Rajasthan, 6 in Chhattisgarh, and 3 in Odisha. The enumerators and research officers were trained by the research coordinator for collecting data in CAPI (computer administered personal interview) format through the Kobo software.

Apart from Uttar Pradesh, all other training sessions were organised through online mode. The ongoing training sessions started in September 2022 and ended in November 2022. All the enumerators and research officers were advised to take the interview without provoking the embedded emotions of widows. However, there were times when the enumerators had to provide emotional support to the widow whilst taking the interview. They collected the data and case studies efficiently.

## **Secondary data**

The secondary data required interviews of the policy implementers/stakeholders. In order to provide necessary support and cooperation to the research team, letters were issued by NHRC to Chief Secretaries of each state. Even after issuance of the letters the research officers faced considerable challenges in collecting the information. The research officers collected the responses from district administrators, authorities of shelter homes, DPOs, administrative officials and civil society organisations. Questions related to the assessment of the status of policies, their implementation and the scope of improvement were asked. Most of the respondents agreed that widow pension should be increased but were unable to reflect on the scope of improvement.

### **Challenges:**

The data collection was successful with some glitches. The challenges came from Chhattisgarh where there was no direct involvement of any organisation. The forms filled by the enumerators from Chhattisgarh had factual errors, and in an incident, an enumerator sublet his work to other people. These mistakes were rectified immediately and necessary measures were taken.

One of the major challenges for the survey was the unwillingness of the widows for giving the interview. Since this was a non-governmental survey and no monetary assistance or benefit was offered for answering the questions, many widows in states like Chhattisgarh and Rajasthan could not grasp the value of the survey and showed unwillingness in investing their time. In other states like Uttar Pradesh and Tamil Nadu due to work hour constraints (since many were daily wage earners) widows were not eager to share their experiences. In fear of getting scammed, widows in Chhattisgarh, Odisha, and Rajasthan hesitated in sharing the details of their assets as well as their Aadhaar card number and phone number. Often families themselves discouraged the widows from participating as they feared some details of the household would be shared.

Another challenge was the silence or biased response of the widows. Only a small number of widows migrate to the temple towns, the majority of them live within

families. Most of the interviews were done with the family member present. So, there is always a perceived gap between the *de jure* and *de facto* realities. Widows also found it difficult to answer the ‘tabooed’ subject of sexual violence, since, victim blaming is a norm and the notion of shame and propriety are attached to it. It certainly appears that the widows have ingrained and accepted cultural violence as they are restrained from answering questions related to violence, remarriage, or family support. This is due to the social outlook and response towards women who complain against their kin of natal or marital family are seen as causing harm to the family’s reputation. Thus, enumerators got few responses to such questions. The responses of the widows were politically correct, which changed the design of the study from a structured to a semi-structured one.

## **Executive Summary**

On becoming a widow, a woman loses much more than her spouse. She loses to a great extent her identity, particularly in a patriarchal society like India where a woman's social, cultural and economic identity is closely linked to her marital status. Very often from a personality she becomes a person. As a widow to an extent she becomes invisible, in the family and social narratives. This has extended to the presence of widows in the discourse on poverty.

Widowhood by itself is an emotional crisis. The consequences make it an economic and social crisis for the widow herself and it becomes a huge economic and humanitarian crisis for the countries with high incidence of widows' particularly young widows.

- Almost worldwide, widows comprise a significant proportion of all women, ranging from 7 per cent to 16 percent of all adult women. However, in some countries and regions the proportion is far higher.
- As per the 2011 census, in India there are 5.6 crore widowed persons in India. Women outnumber men accounting for nearly 78% of the total widowed population.
- A notable statistic according to estimates is that China and India together accounted for 35.2 percent of the total number of widows worldwide in 2015.<sup>1</sup>

With these huge numbers, one would think that they would figure prominently in every policy and program. Widows are visible culturally but invisible in the discourse on poverty. There is astonishingly very little empirical evidence on widows. This invisibility itself underscores their value in the discourse for change.

**In the light of astonishingly scarce data on widows, this survey initiated by the Human Rights Commission is unique and well strategized as it has the**

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<sup>1</sup><https://www.theloombafoundation.org/our-work/research/world-widows-report/statistics>

**potential to be the catalyst for custom built policies and programs to change the status of widows.**

The Government of India has of course been looking at the special position of widows and has initiated a number of interventions. Many state governments have formulated widow remarriage schemes. State governments have also formulated schemes for pensions to widows and for assistance to widows for the marriage of their daughters. Under MGNREGA, special provisions have been made to identify widowed women who can then qualify as a household so that they are provided 100 days of paid work.

The Union Ministry of Women and Child Development has been giving emphasis to the issues related to widows. One major issue faced by the widow is that after the death of her husband, she has to run from pillar to post to get her entitlements which often get delayed as she is unable to prove that her husband has died. Accordingly, the Ministry has undertaken a special drive with the state governments so as to ensure that the name of the widow is mandatorily mentioned in the death certificate of a man. The Supreme Court constituted the Expert Committee on Widows and the recommendations made by the Committee in 2017 has been accepted by the Honourable Supreme Court and a directive has been issued to central and state governments to implement them.

The need for appropriate data both as a management to formulate appropriate policy and as a monitoring mechanism cannot be emphasised enough. Hence this survey takes on an added significance.

Human rights are the very bedrock for a life of dignity to which every citizen of this country is entitled to. In other words human dignity is at the heart of human rights. Dignity in the discourse of international customary law is not something that people earn because of their class, race, or another advantage. It is something all humans are born with. Simply by being human, regardless of class, creed, gender or marital status all people deserve respect. Human rights naturally spring from that dignity. Within this concept of dignity is interwoven the multi-fold multi sectoral responsibilities of the state, civil society family, community etc. to ensure that all members are able to live life with a modicum of dignity

**Within this narrative of the concept of human dignity, the present survey finds its framework and fulcrum.**

The survey found that the highest incidence of widowhood in India occurs between the ages of 41-80, with 49.8% of the surveyed widows falling between the ages of 41-60 and 36.0% falling between the ages of 61-80. Only 10.8% of the surveyed widows were between the ages of 18-40. The age of widows is particularly relevant to economic stability and personal health, as younger widows are more likely to have dependent children and be employed, while older widows are less likely to have dependent children or work and are more vulnerable to health issues. Additionally, the age of women at marriage has a significant impact on the incidence of widowhood, as 65.9% of the surveyed women were below the age of 18 when they got married. This reinforces the marriage pattern in India where a difference of six years and more is the norm, and the majority of women who marry before 18 have less education and are economically dependent on their marital or natal families, with many feeling a lack of control over their lives. Patriarchal states such as Chhattisgarh, Odisha, Rajasthan, and Uttar Pradesh have a higher incidence of early marriage, while Tamil Nadu has a lower incidence.

The importance of Aadhaar card and marriage registration for widows in India cannot be underscored enough. Aadhaar card serves as proof of identity and address, and enables access to social security schemes, **but the fact that many widows have their Aadhaar card linked to someone else's phone number compromises their autonomy**. Marriage registration is crucial for upholding women's rights, including inheritance rights and access to benefits after the death of a husband. **However, a survey revealed that only a small percentage of marriages are registered, mainly due to lack of awareness and digital illiteracy** despite the fact that The Supreme Court has made it mandatory for states to register marriages.

Access to social security in India is ensured through a variety of statutory insurances and social grant schemes. The government uses Aadhaar, a unique identification number, as proof of identity and citizenship. Social security in India is divided into three categories: non-contributory and tax-payer-funded, employer-funded, and joint-funded. Pension schemes like Indira Gandhi Vidhwa Pension

Yojna and Indira Gandhi Old Age Pension are significant as they are funded through general taxation. The National Food Security Act 2013 enables food security particularly for those living below the poverty line. **Ration cards, especially the Antyodaya Anna Yojana ration card, are of particular significance for widows from poor households as they give them economic support and legal identity in the marital home.** The National Social Assistance Programme provides support to aged persons, widows, disabled persons, and bereaved families on the death of the primary breadwinner. The Indira Gandhi National Widow Pension Scheme (IGNWPS) and Indira Gandhi National Old Age Pension Scheme (IGNOAPS) fall within the purview of the National Social Assistance Programme. Widows aged 18 or above and the destitute category are eligible for the scheme. According to a survey conducted in 2013, widow pension schemes can reduce poverty among widows by 3.6 percentage points and increase consumption on average 70 rupees per capita among widows. State governments operate the pension scheme differently, **but in all the states surveyed, over 50% of widows received the pension.** The widow's pension scheme reduces poverty among recipients. Around 68.6% of recipients receive some kind of pension, with 60.7% receiving the widow's pension.

The state-wise distribution of widows receiving the widow's pension varies, and the scheme works differently in each state, despite being a scheme under the National Social Assistance Program of the Government of India. Public distribution systems that support social security have facilitated the economic empowerment of the poor, and the schemes play an important role in protecting vulnerable populations in India with relatively small cash outlay.

The secondary data generated reinforced many of the conclusions drawn from the primary data. Based on the data, it can be concluded that most of the regions in the five states have implemented pension schemes for widows, with some regions having partial implementation. It is also encouraging to note that 86% of the government officials, shelter home supervisors, and civil society organization personnel felt that the pension scheme was fully implemented in their district. This indicates that there is good accessibility to pension for widows in these regions. Additionally, the data shows that 68.6% of recipients receive some kind of pension,

with 60.7% receiving the widow's pension. Overall, the data suggests that there has been progress in providing social security for widows in these states, but there may still be room for improvement in terms of full implementation and coverage.

The major impediments in implementing pension schemes for widows vary across different states. In Chhattisgarh, lack of additional staff and awareness are the major challenges, while in Odisha, lack of staff and co-operation with other agencies are the main impediments. In Rajasthan, lack of awareness is the biggest challenge. In Tamil Nadu, no major impediments were reported, while in Uttar Pradesh, lack of additional staff and co-operation with other agencies are the primary challenges, with user-unfriendly processes and other reasons also significant issues.

Despite the above there are vulnerabilities faced by female-headed households, particularly those headed by widows in India. These households are often poor and face structural inequalities, resulting in a greater risk of poverty. **Widows bear a triple burden due to higher non-workers to workers ratio, lower wages, and more household chores.** Children, particularly girls, are removed from school due to economic constraints, which contributes to intergenerational poverty.

The illiteracy rate in India exacerbates the dependency of widows. **The study found that 64.4% of widows in the sample were illiterate, with rural areas having higher illiteracy rates. Lack of education exacerbates financial dependency and makes it harder to access social benefits online.** While 34.6% were literate, most had only completed primary school and lacked employable skills. **93.9% of widows had no skills to ensure employment, making it harder for them to earn a living. 5.3% felt that widowhood had impacted their ability to get employed, with bias possibly based on the perception that widows heading households have multiple responsibilities.**

Almost 70% of the respondents are not employed due to lack of feasible jobs, education, and skills. Uttar Pradesh and Rajasthan have the highest number of unemployed widows, possibly due to patriarchal norms. Tamil Nadu and Chhattisgarh have a better female employment rate due to better educational opportunities and gender-just tribal populations, respectively. **The majority of**

**employed widows work for their families, and most who work elsewhere have control over their salaries. However, the wages they earn are unsatisfactory, and many are hesitant to try for a job due to lack of education and skills. Lack of education and skills is the biggest gap in the declining female labour force participation rate.**

**The financial inclusion of Indian women has increased significantly since 2013, with 95.1% of widows in the survey having bank accounts, and 78.5% operating the accounts themselves.** The Jan Dhan Yojna and the need for bank accounts to access government subsidies are believed to have contributed to this increase. The highest number of bank account holders was in Rajasthan, followed by Odisha and Tamil Nadu. However, despite high levels of financial inclusion, **the vulnerability of widows dependent on others for financial transactions remains a concern.**

The majority of widows in the survey do not own any immovable property, with Rajasthan and Tamil Nadu having the highest ownership rates. **Most of those who own property own a house, with only a small percentage owning land. Lack of ownership of land limits widows' economic empowerment, as it is a regular source of income.** Additionally, while some widows inherited property, they **do not have the right to dispose of it as it is not registered in their name, which underscores the importance of awareness of inheritance laws and access to legal services**

The majority of widows surveyed do not have any investments or savings, with only a few having access to insurance. This puts them in a financially vulnerable position, especially during crises. There is a lack of medical insurance coverage, with only a small percentage of widows having access to it, despite low premiums offered by government programs. **The economic strain on widows is high, with most feeling that they do not have enough resources to live a dignified life. Even though some own assets like houses or land, they are cash poor and do not have the right to dispose of their assets.**

The majority of widows surveyed, and as it is in India, live with their families, either with their marital family or natal family, except for a small percentage who

live on their own with their children. **Chhattisgarh, Odisha, Rajasthan, and Uttar Pradesh have the highest numbers of widows living with their marital families. Tamil Nadu has the highest percentage of widows living with their natal families.** The percentage of widows living on their own is very low, and most of them chose to do so. However, a small percentage was physically or psychologically forced to live on their own, mostly by their marital families or children. **Some of the respondents face a lack of autonomy in decision-making within their families, with around 20% feeling side-lined or disrespected.**

**There is definitely an erosion of stigmatization of widows in India. The forced dress code has all but disappeared. However, there is still psychological pressure to conform to it.** Mobility restrictions have decreased, but there is still some hesitation among widows to attend social functions. Social ostracism of widows is eroding, but it still exists in Uttar Pradesh. However, the language used to refer to widows has improved, and the majority of widows feel respected. **Family relationships remain strong, and majority widows feel their opinions are respected.**

This is reinforced by the secondary data that suggests that the responsibility for looking after widows is primarily seen as resting with family members, but that there is also a significant role for the government and civil society to play in providing support to this vulnerable group.

**The majority of widows interviewed denied ever being subjected to sexual molestation** or offensive sexual remarks, gestures, etc. However, this could be due to the internalization of shame and guilt, and the patriarchal mind-set that blames the woman for being the target of sexual advances. **The truth regarding rape of widows is unlikely to come out due to the internalized shame and the presence of family members during interviews.**

**The majority of widows choose not to remarry, but some face societal norms and discrimination when attempting to do so.** Widow remarriage is not actively discouraged by the government and in fact states do give monetary assistance to widows remarrying. But many societal norms still favour a patriarchal system. However, there have been legal advances made, such as a recent decision by the

Armed Forces Tribunal to declare regulations that deprive a widow of family pension if she marries anyone other than her brother-in-law as highly discriminatory and in violation of public policy.

The status of widows has improved in India in various ways, including through social security measures implemented by the Indian government. These measures include pension schemes like the Indira Gandhi Vidhwa Pension Yojna and Indira Gandhi Old Age Pension, which provide economic support to widows from poor households. Additionally, the ration card system has enabled widows to receive subsidized food items, with many states recognizing widows as the head of the household. The National Social Assistance Programme also provides support to widows and other vulnerable populations, and widows' pension schemes have been shown to reduce poverty among recipients. These measures indicate progress in improving the economic and social status of widows in India.

But widows still face challenges that are deeply ingrained in societal norms and patriarchal values. Widows find it difficult to access healthcare, education, and employment opportunities. The prevalence of child marriage, lack of inheritance rights, and limited access to resources further exacerbate their vulnerability. Moreover, the internalization of shame and guilt, along with the patriarchal mindset that blames the woman for sexual advances, prevents the truth regarding rape of widows from coming out. While widow remarriage is legally allowed, societal norms and traditions continue to discourage it.

It is essential to recognize that widows in India are a vulnerable population, and concerted efforts are required to empower them and provide them with equal opportunities to lead a dignified life. This requires addressing societal attitudes and biases, providing access to education and employment, and implementing policies that promote their rights and welfare.

It is crucial to move beyond the traditional notion of widowhood as a burden but encourage their autonomy and channelize their agency for their own, family's and community's benefit. This large community in India deserves to live a life of dignity and empowerment.

## **Visible & Voiced**

### **Analytical Perception of the generated data**

***Meera Khanna Principal Investigator***

***With Inputs from Dr. Nirupma Singh, Research Coordinator***

#### **Introduction**

Widowhood by itself is an emotional crisis. The consequences make it an economic and social crisis for the widow herself and it becomes a huge economic and humanitarian crisis for the countries with high incidence of widows, particularly young widows.

- Almost worldwide, widows comprise a significant proportion of all women, ranging from 7 per cent to 16 percent of all adult women. However, in some countries and regions, the proportion is far higher.
- In India, every fourth household has a widow.
- According to 2011 census there are 5.6 crore widowed persons in India and women outnumber men by nearly 78%.

With these huge numbers, one would think that they would figure prominently in every policy and program. Widows are visible culturally but invisible in the discourse on poverty. There is astonishingly very little empirical evidence on widows. This invisibility itself underscores their value in the discourse for change.

In light of the above, this survey is significant underscoring the government of India's focus on the vulnerable community of widows. It also comes in the wake of the Expert Committee on Widows constituted by the Supreme Court of India. The recommendations made by the committee (Annexure) were accepted by the Supreme Court with a directive to central and state governments to implement the recommendations.

Thus widows are no longer culturally invisible. But they are economically deprived. The present survey throws up some interesting highlights also debunking some assumptions about widowhood rising out of anecdotal evidence.

## Age of the Respondents

The highest incidence of widowhood, except in unusual circumstances like conflict or a huge climate disaster, is between the ages of 41-80. This is understandable keeping in view marriage patterns in India, and the longevity of women in general. In this survey, 49.8% of the samples were between the ages of 41-60 and 36.0% between the ages of 61-80. The 10.8 % were between the ages of 18-40.

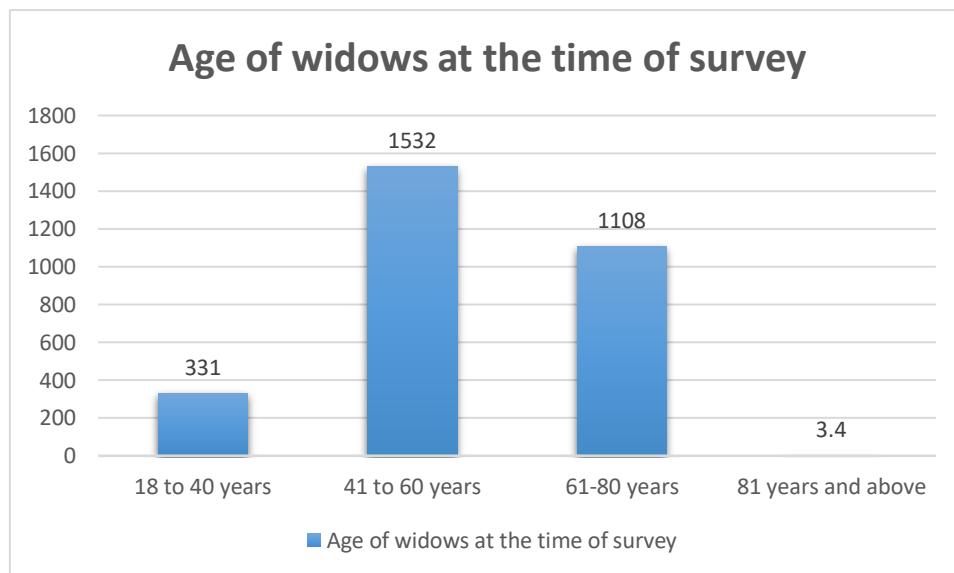


Fig. 1. Age of widows during the survey

The issue of age of the widows becomes particularly relevant in the context of economic stability and personal health. While younger widows in the age group of 18 to 40 years are more likely to have dependent children, they are also likely to be employed in some form of job to earn a modicum of money. They are less likely to face health issues as compared to the older widows from the age of 41 onwards.

On the other hand, older widows are less likely to have dependent children, and less likely to work, but are more vulnerable to health issues. Given the traditional patriarchal social norms in India older widowed women are more likely to face discrimination as well as a reduction in economic resources. This is likely to have a significant impact on the health status of older widowed women.

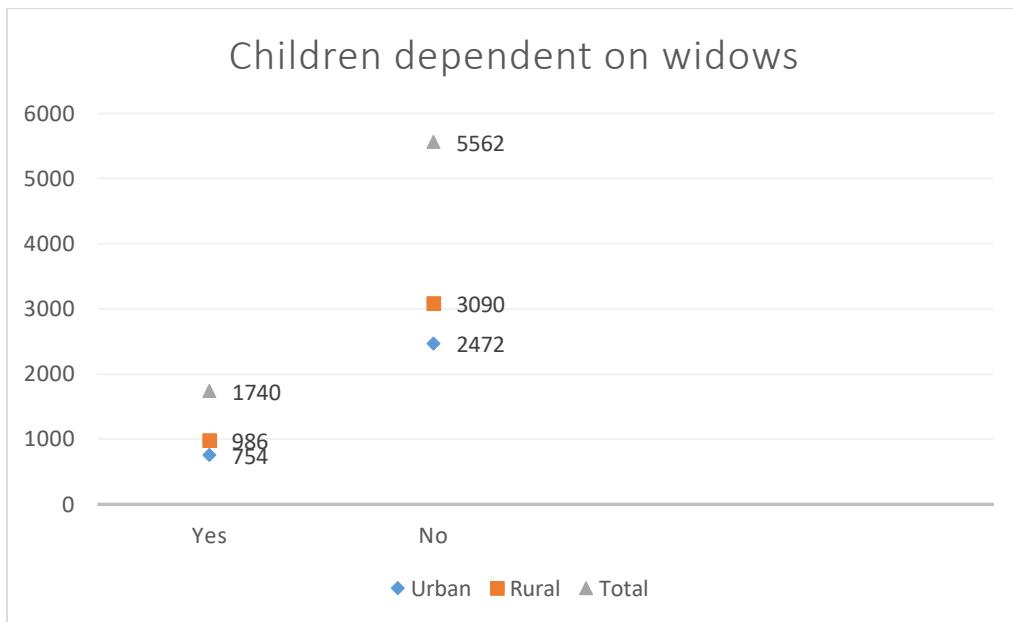


Fig. 2. Number of children dependent on widows

The age of the women at marriage has a significant impact on the incidence of widowhood. Within the sample size, it was seen that 65.9% of the women were below the age of 18 when they got married. Correspondingly only 12.7% of the men were below the age of 18 when they got married. This reinforces the marriage pattern in India where a difference of six years and more is the norm, (43.7% indicated that the difference in age between themselves and their late husbands was more than six years).

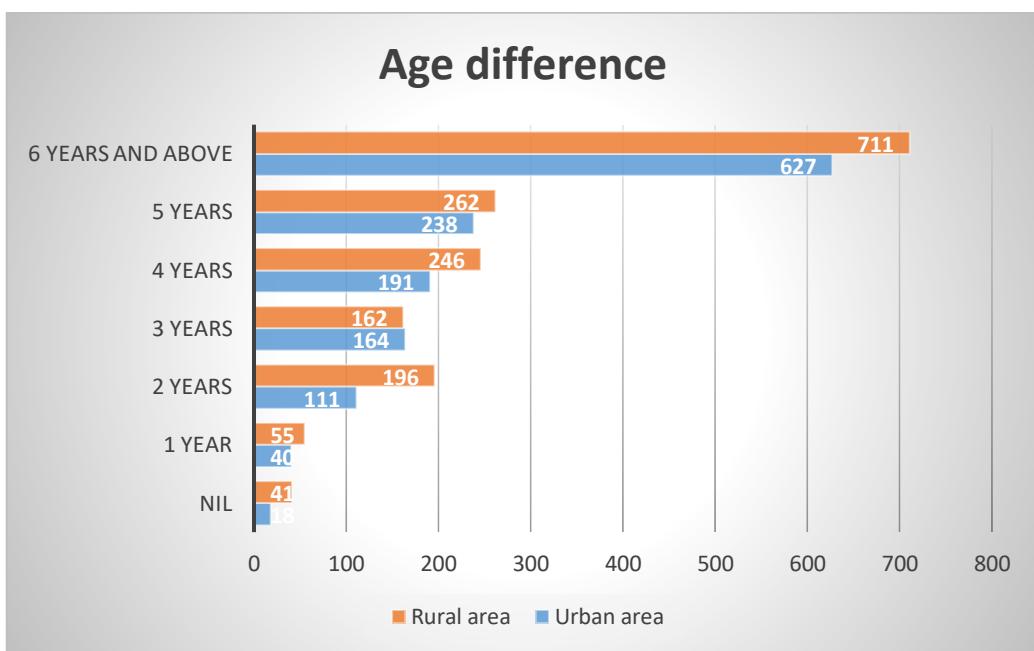


Fig. 3. Age difference between the widow and her husband at the time of marriage

This also underscores the fact that having been married before the age of 18, the majority of women have less education, and no life skills and hence are economically dependent on their marital families, natal families or their children; most often on their sons given the patriarchal nature of residence in most parts of India. Economic dependency leads to the feeling of not being in control of their lives, a feeling shared by a majority of the survey participants.

In Chhattisgarh, Odisha, Rajasthan, and Uttar Pradesh which have a more patriarchal framework, early marriage is the norm with 73.5%, 64.3%, 82.8% and 71.6% respectively. On the other hand, Tamil Nadu shows 38.2%.

#### ***Age at the time of marriage connected to literacy***

Early marriage is a contributory factor to early and impoverished widowhood. As seen from the figures 1501 widows who were married before the age of eighteen are illiterate. The likelihood of these widows with no access to decent employment and being dependent on natal/marital family/children is very high which certainly compromises on a life of dignity. On the other hand, of those who married after the age of 18, only 470 women were illiterate, 200 could at least read and write, 265 had gone to school till class 10<sup>th</sup> and 75 till class 12<sup>th</sup>. 28 widows were even graduates.

The above figures underscore the need to apply the legal age of marriage more stringently as the empowerment of women is very closely linked to access to education. Uneducated widowhood contributes greatly to inter-generational poverty as children, particularly girls, are removed from schools due to the economic constraints of a widow-headed household or even if they are living within a joint household.

Even where schooling is free as in India, girls are removed to take care of the household in the absence of the working mother, who due to constraints works in the unorganised sector and hence keeps long hours with few social security benefits. Girls of such households replicate the poverty of their mothers when they are left to fend for themselves.

## **Proof of identity and marital status**

### ***Holding Aadhar cards***

Aadhar is a 12-digit unique identity number that can be obtained voluntarily by the citizens of India based on their biometric and demographic data. It serves as proof of identity and proof of address for residents of India. The Aadhaar becomes particularly significant as it is the basis of accessing social security schemes like widows' pension, Antyodaya scheme etc. These social security measures are of particular significance for widows who are otherwise economically dependent. It is also essential that the Aadhaar card is linked to the widows' contact numbers to ensure their autonomy in accessing the benefits. It was encouraging to note that due to the extensive efforts made by the government almost 100% of the survey participants had an Aadhaar card.

While 33.3% indicated that the Aadhaar card was linked to their own contact number, 41.3% indicated that the Aadhaar card was linked to someone else's number, either son or father-in-law or brother or brother-in-law. This obviously compromises the autonomy of the Aadhaar card holder who is dependent on others to get information about or access successfully any social security benefit. For example, if a widow's Aadhaar card is linked to her father-in-law's contact number, then the widow pension transfer message is also sent on the connected phone number. The end result is that the widow has no clue whether she has received any pension and if she can access it. 25.4% were not willing to answer the question about the linking of Aadhaar to the contact numbers as they feared some scam.

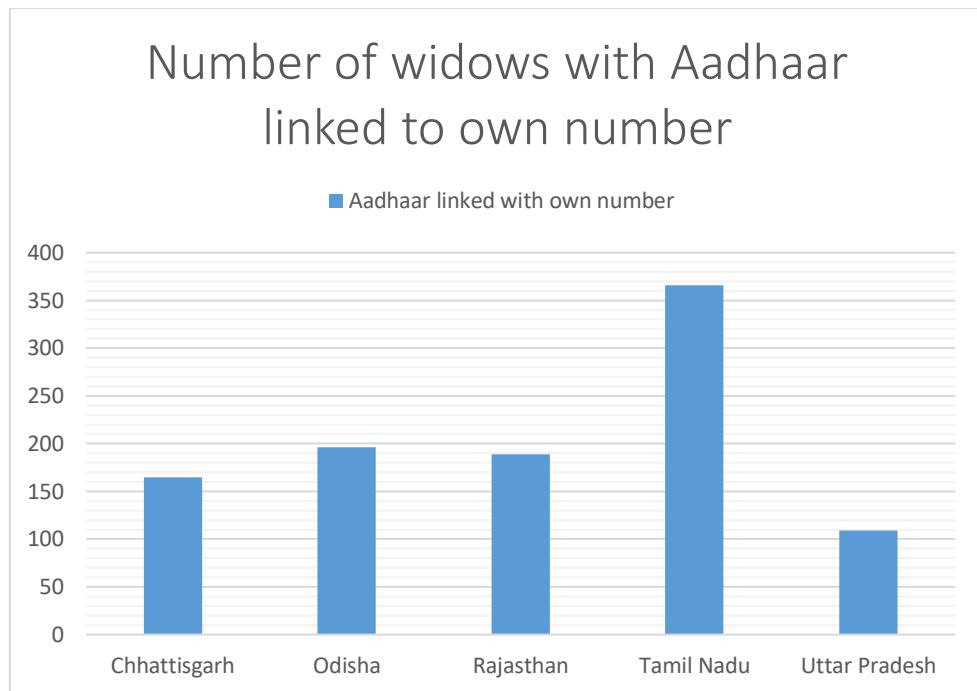


Fig. 4. Widows with Aadhaar linked with their own phone number

In Tamil Nadu 57.3%, the highest percentage, of the widows had their Aadhaar cards linked to their own contact numbers. Uttar Pradesh showed the lowest percentage of 18.1%. But those with Aadhaar cards 38.5% in Chhattisgarh, 64.3% in Odisha, 37.2% in Rajasthan, 34.4% in Tamil Nadu, and 32.7% in UP had their Aadhaar cards linked to another phone. Illiteracy, particularly digital illiteracy is the prime reason for this as also not having ownership of the mobile phone. Whatever the reason, it exacerbates the lack of autonomy thus leading to dependency or vice versa.

### ***Marriage registration***

This can be crucial for upholding women's rights in a range of aspects including spousal support, child custody, ownership of property, and inheritance. Effective registration of marriages enables governments to apply the law and prevent marriages that do not include the full consent of the concerned parties. In the present context registration of marriages becomes vital in preventing child marriages and ensuring minimum legal age of marriage. Child marriages are a contributory factor to early widowhood. Registration of marriages is vital in enabling widows to claim their inheritance rights and other benefits and privileges

which they are entitled to after the death of their husband like Family Pension or Bank Deposits or Life Insurance Benefits.

In India Prior to the directions of the Supreme Court on the subject, there have been several suggestions/demands to make registration of marriages and divorces compulsory in an official registry at international and national levels, including by the National Human Rights Commission (NHRC); the Steering Committee on Empowerment of Women and Development of Children (erstwhile Planning Commission of India); the Committee on Empowerment of Women; the National Commission for Women (NCW); the Law Commission of India etc. In the year 2006, the Honourable Supreme Court made it mandatory in India to get a marriage registered to legalize it. Marriages in India are to be registered under the Hindu Marriage Act, 1955 or the Special Marriage Act, 1954.

In India, at the central level, no law makes marriage registration compulsory. The Supreme Court directed states to compulsorily register marriages solemnized in their jurisdiction and the Central Government has made it mandatory for all States in India to make birth registration compulsory and also asked to legislate compulsory registration of marriages. This was suggested by the criteria that States have a better understanding of the social structure and local conditions existing in their respective states. Himachal Pradesh became the first state to introduce a law on compulsory marriage registration in 2004. Following the Supreme Court ruling, many states have developed relevant statutes or made amendments to rules to provide for compulsory marriage registration, with Uttar Pradesh (2017) as the latest in the list. Most of them have made registration necessary with a penalty for late registration, but no state has made any law that makes an unregistered marriage invalid or void.

Despite the above, the survey threw up rather alarming figures. Only a negligible 7.2% had their marriages registered while 92.8% of marriages were not registered. Except for Tamil Nadu, nearly 100% of marriages are not registered, 94.7% in Chhattisgarh, 99.8% in Odisha, 99.0% in Rajasthan, and 99.7% in Uttar Pradesh.

Lack of awareness, a user non-friendly process (identity, residence, age proof of groom bride, and witnesses) online or offline, a penalty for every year that the

marriage has not been registered, and digital illiteracy are some of the main reasons for the non-registration of marriages. As the religious ceremony is considered legal in India and almost all marriages in India are performed through religious rites, the need to register marriages is not felt. But for access to benefits like pensions and insurance to become digital, it will become imperative to register marriages to prevent fraud, and disputes between multiple widows in the case of bigamous marriages or multiple wives as in a Muslim marriage.

### **Registration of marriage linked to age at the time of marriage**

Registration of marriage is definitely not as prevalent as it is necessary for safeguarding the women's marital status as well as her financial security. Of those who got married before the age of eighteen, 1,982 women had not registered their marriages. Firstly, this is because there is the fear of legal action in getting girls married before the age of twelve. However, customs, poverty, and the perception of the girl child being a burden catalyses child marriage. The law preventing Child marriage is circumvented by not registering the marriage.

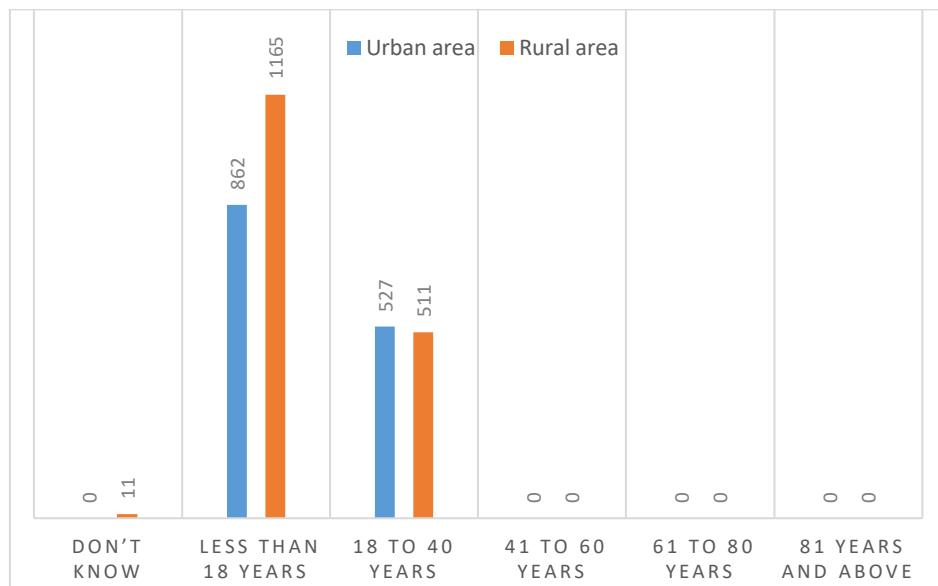


Fig. 5. Age of widows at the time of marriage

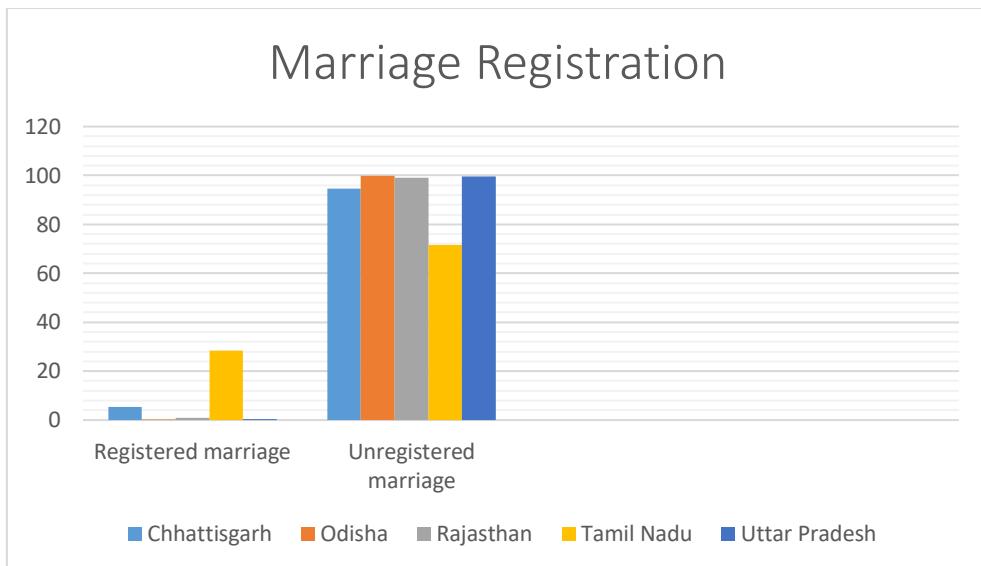


Fig. 6. Registration of marriage

Secondly, the awareness of the need to get marriages registered is still lacking in many regions and communities of the country and it was even less a decade back. Thirdly, some states impose a fine for every year the marriage is not registered. This is a financial burden so very often marriages are not registered with retrospective effect. Among those who got married after 18, only 720 marriages were not registered while 178 were registered.

### Access to Social Security

Citizenship in India is a legal status and an identity. The government of India uses this unique identification number the Aadhaar as proof of identity and citizenship. The Aadhaar is the basis to distribute social security and welfare measures to its citizens and legal residents.

Social security in India includes a variety of statutory insurances and social grant schemes bundled into a formerly complex and fragmented system run by the Indian government at the federal and the state level and is divided into three categories: non-contributory and tax-payer-funded, employer-funded, and lastly, joint-funded (contributed by both the employer and the employee and partially contributed by the government). In this context, pension schemes like the Indira Gandhi Vidhwa Pension Yojna and Indira Gandhi Old Age Pension are of particular significance. The National Food Security Act, of 2013, which assures food security to all Indians, is funded through general taxation.

### **Ration card**

This is an official document that is issued by state governments based on the economic status of the citizens, by which qualifying individuals and households can buy food items like rice, sugar, kerosene, pulses, etc. at subsidized rates according to the National Food Security Act 2013. The two types of ration cards in use under the NFSA are the Priority Household Ration Card by which each member of the household is entitled to 5 kgs of food grains per month; and the Antyodaya Anna Yojana ration card in which, each qualifying household is entitled to 35 kg of food grains per month per family.

The ration card is of particular significance in the case of widows from poor households as it gives them a modicum of economic support. Simultaneously a card in their own name ensures their legal identity in the marital home as well as the dignity of contributing to the household expenses.

Interestingly the ration card was in the name of the widow in the majority of the cases. 96.8% in Chhattisgarh, 89.4% in Odisha, 89.3% in Rajasthan, 84.4% in Tamil Nadu, and 80.8% in Uttar Pradesh. Clearly, the government's public distribution system has enabled the widespread usage of ration cards and the recognition of the widow as the head of the household is an encouraging fact.

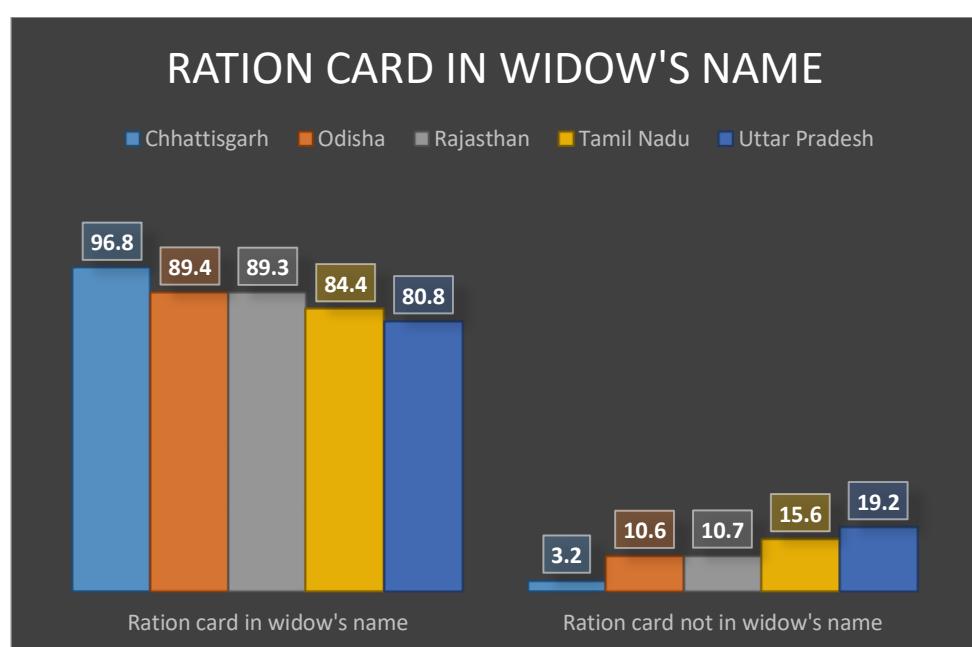


Fig. 7. Ration card issued in widow's name

Interestingly those with the highest percentage of ration cards in the name of the widow are those states like Chhattisgarh, Rajasthan and Uttar Pradesh which have done exceedingly well in providing jobs under the MGNREGA.<sup>1</sup> Tamil Nadu exceeded the target of work days set by the Centre.<sup>2</sup> Odisha had provided 1/3<sup>rd</sup> of all the jobs to women.<sup>3</sup>

The ration card is a mandatory document to enable access to get an MGNERGA job card that gives work to the rural poor. Having said that let us add that all the widows in the sample or even otherwise may not be MGNERGA job workers. But it is indicative that states with good public distribution systems of social security support are also the ones facilitating the economic empowerment of the poor.

### ***Pensions***

National Social Assistance Programme is a social security and welfare programme to provide support to aged persons, widows, disabled persons, and bereaved families on the death of the primary breadwinner, belonging to below-poverty-line households. The Indira Gandhi National Old Age Pension Scheme (IGNOAPS), and Indira Gandhi National Widow Pension Scheme (IGNWPS) both fall within the purview of the National Social Assistance Programme.

In the context of widowhood both schemes are relevant, IGNWPS for younger widows up to the age of sixty and after that the IGNOAPS. These schemes were launched by the Ministry of Rural Development. All widows aged 18 or above and belonging to below the poverty line category according to the criteria prescribed by the Government of India from time to time are eligible to be a beneficiary of the scheme. It is a part of the National Social Assistance Program (NSAP) Under IGNWPS different states offer different amounts to the widows of their State. However, most states provide Rs.300 to Rs.500 per month. Under the IGNOAPS

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<sup>1</sup><https://affairscloud.com/chhattisgarh-tops-among-other-states-in-providing-employment-under-mgnregs/>

<sup>2</sup><https://www.thehindu.com/news/national/tamil-nadu/tn-sets-record-in-job-guarantee-scheme/article34340052.ece>

<sup>3</sup><https://www.journalijdr.com/sites/default/files/issue-pdf/10797.pdf>

scheme, BPL persons aged 60 years or above are entitled to a monthly pension of Rs. 200/- up to 79 years of age and Rs.500/- thereafter.

According to a survey done for the ESCAP in 2013, the widow's pension was shown to reduce poverty by around 2.7 percentage points among recipients. Furthermore, estimates suggest that if all widows received the pension, it would reduce poverty among widows by 3.6 percentage points and increase consumption on average 70 rupees per capita among widows. These gains point to the important role that the Old Age Pension Scheme and the Widow Pension Scheme, as well as the broader National Social Assistance Programme as a whole, can play in protecting vulnerable populations in India, with a relatively small cash layout.<sup>4</sup>

68.6% of widows receive some kind of pension. It is very encouraging that 60.7 % of widows receive a widow's pension. In four out of the five states, those receiving widows' pension is more than 50%; Chhattisgarh 57.3%, Odisha 86.1%, Rajasthan 78.5%, and Uttar Pradesh 51.6%. Tamil Nadu shows the lowest at 27.4%. Whether this is due to the state government's incapacity to reach out to all widows who are destitute or the widows do not meet the criterion to receive the pension, or there is a lack of awareness particularly in the tribal belt of Kodaikanal, the reasons are not completely clear.

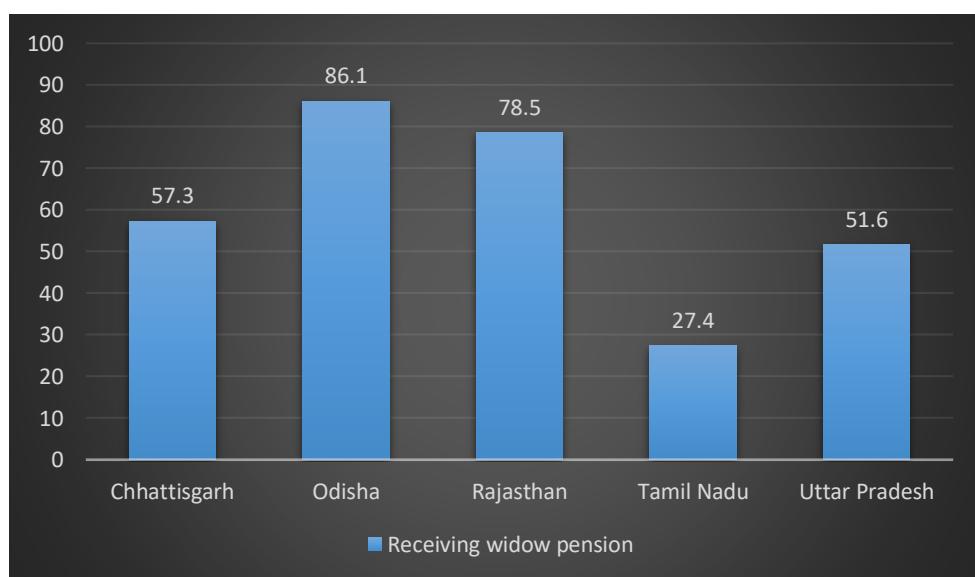


Fig. 8. State-wise distribution of widows receiving widow pension

<sup>4</sup><https://repository.unescap.org/bitstream/handle/20.500.12870/584/ESCAP-2013-WP-How-much-do-small-old-age-pensions-and-widow's-pensions-help-poor-in-India.pdf?sequence=1>

In each state, the pension scheme works differently despite it being a scheme under the National Social Assistance Program of the Government of India. In Chhattisgarh, the Indira Gandhi National Widow Pension Scheme (IGNWPS) under the National Social Assistance Programme provides a pension of Rs. 300 per month to widowed women in the BPL category and above 18 years of age till 59 years of age.

In Odisha, the beneficiaries receive Rs.300/- per month under this scheme. In both cases, the entire amount is provided by the central government. States are supposed to match this contribution of the state government or even give beyond that.

In Rajasthan, the Vidhwa Pension Scheme of the state government is being implemented along with IGWPS. Under the Widow Pension Scheme, the state govt. will provide Rs. 500 to Rs. 1500 per month to widows, divorcees, and destitute women who are residents of Rajasthan. In Tamil Nadu there is no upper age limit for getting the widow pension, the minimum age should be above 21 years of age and must not possess property of value more than Rs.5,000/. The Applicant is paid Rs. 1000 per month.

The State Government of Uttar Pradesh has initiated the Vidhwa widow pension scheme for the welfare of destitute women providing monthly financial assistance to the eligible widows of Uttar Pradesh. The eligible beneficiaries of the scheme receive a grant of Rs.500 per month from the State Government.

A lot of discrepancies are there in the scheme as different states add to the Government of India's contribution or start schemes on their own. The rationalisation of the pension scheme must be in tandem with the cost of living. Also, the amount has to be rationalised to be the same for every widow who is a citizen of India regardless of whether she resides in Tamil Nadu or Odisha. Thirdly, eligibility criteria have to be pragmatic.

Despite the obvious gaps in access to the pension, it should be underscored that pensions either widows or old age are a welcome security cover not so much in terms of the quantum, but in terms of the dignity that it affords to the pensioner.

Most of the widows interviewed said that it gave them a sense of dignity and a feeling that the government cared for them.

### ***Pension linked to occupation***

It is very encouraging to note that 1845 widows were receiving pensions under the Indira Gandhi National Widows Pension scheme and 264 widows were receiving family pensions or other pensions like old age pension. It is to be noted that the efficacy of the pension scheme is not uniform in all five states nor is the pension amount adequate to support a widow. However, as a recipient of a pension she is able to contribute to the household expenses so she is not a total dependent on the household. This gives her a modicum of dignity thus improving relations in the household.

It is to be noted that of all the widows who were unemployed or were homemakers out of them, 1,681 were receiving some form of pension, which in a way was their sole basis for some financial autonomy.

353 widows who were self-employed or were employed by others and 614 widows who were not working did not receive any pension. It is not clear whether this is because they were not eligible in terms of destitution or due to a lack of awareness or an inability to access the system. Clearly, there is a need to create awareness and make the process of eligibility and accessibility more user-friendly.

1,825 of the widows interviewed had no other investments like savings etc. but were getting some kind of pension. The value of the pension gets underscored in the light of the fact that bereft of any financial cushion, only the pension can be depended upon in the event of a crisis.

2,233 of the widows interviewed with children (1 to more than 5) were receiving pensions, regardless of whether they were below eighteen or were supporting the widowed mother.

## Vulnerabilities

About 27 million households - constituting 11% of the total households in India are headed by women as per the 2011 census. In most patriarchal societies as in India, a woman heads the household only when she is a widow or a divorcee or has been abandoned by the spouse. Female-headed households account for **nearly three-fourths of those headed by a widowed person**. According to the Census, a total of 23 million households in rural India are headed by females. Out of these, 10.11% earn less than Rs.5,000 a month and 0.89% earn more than Rs.10,000 a month. Overall, 14 million households are “considered for deprivation.”<sup>5</sup>

The perception growing around the globe is that poverty is becoming increasingly feminized, and has frequently been asserted that 70 percent of the world's poor are women (UNDP1995; United Nations 1996).

The ‘feminization of poverty’ is closely linked with the ‘feminization of household headship.’ The reason why a female heads a household is not because of improving the social and economic status of women - it is unlikely that a woman will be considered the head of the household in the presence of her husband. It is mostly because there is no alternative. In almost all patriarchal societies of Asia, Africa and Latin America, females begin to head households in the absence of an adult male member or when the male member is unable to support the household. In India as indicated more than three-fourths of the female-headed household are headed by widows.

Female-headed/widow-headed households are high on the deprivation scale due to structural inequalities within the society that are supported by customs, religion and traditions, and places them at a greater risk of poverty.

Widow-headed households are poorer compared to male-headed households as they bear a **triple burden**:

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<sup>5</sup><https://www.livemint.com/Politics/RjAdjOgWkNMqHGI1DqX8tJ/Census-reveals-gloomy-picture-of-life-in-femaleheaded-house.html>

- Female-headed households, in general, have more dependents and thus have a higher non-worker to workers ratio compared to other households.
- Female heads typically work for lower wages and have less access to assets and productive resources compared to men owing to gender bias against women.
- Women typically bear the burden of household chores that result in time and mobility constraints compared to male-heads. This prevents any kind of training or skill upgradation.

Added to this is the fact that widow-headed households contribute greatly to **inter-generational poverty** as children, particularly girls, are removed from schools due to economic constraints. Even where elementary schooling is free, girls are removed to take care of the household in the absence of the working mother, who due to constraints works in the unorganised sector and hence keeps long hours with few social security benefits. Girls from these households are often left to take care of their families and themselves. Thus, they end up replicating and perpetuating the poverty their mothers experienced.

### ***Dependent non-workers***

In the survey, it was seen that 70.5% of participants indicated that their children were school dropouts while 12.4% indicated that they were pursuing education. In a country like India with its patriarchal framework, children are still seen as the insurance for the future. This underscores the economic condition of the widow. The widow as well as her children are possibly not likely to be in the organised sector nor earning well. The highest number of school dropouts is in Odisha, with Uttar Pradesh a close second. Just 17.1% had completed their education which means they have completed their school education.

The likelihood of the children in such a scenario being of great support to the widowed mother is an unlikely possibility. It is also clear that with most of them being school dropouts the possibility of intergenerational poverty continues. More than 10% of the sample had children below the age of 18 with Tamil Nadu and Uttar Pradesh showing 13.4% and Rajasthan 11.8%. This is indicative of young widows with dependent children. In places like Tamil Nadu with better literacy and

some avenues of economic empowerment, the scenario is not likely to be as bleak as it is for widows in Rajasthan and Uttar Pradesh with higher levels of illiteracy.

Nearly a quarter of the participants indicated their children were dependent on them. But the contraindication is that 57.2% indicated that their children supported them. Many of these participants make this statement as it is politically correct particularly when the family member is an observer to the interview. On the other hand, 42.2% also indicated that their children do not support them. The conclusion is that the widows face the handicap of dependent children which adds to their economic vulnerability.

Childless widows were a minuscule 6.2%. While 62.7% had 2, 3, or 4 children. This number is particularly significant on two counts. Among the younger widows, the children are dependent on her. When this is combined with the fact that the widow herself is most likely to be illiterate with no skill to be part of the organised workforce, the widow-headed household is high on the deprivation list. This is primarily because the ratio of non-worker dependents to workers is likely to be high. On the other hand, older widows with 2, 3, or 4 children are likely to be supported partially or wholly by one or the other child.

Interestingly the more backward a state the larger the number of children, Rajasthan and Uttar Pradesh show 16.2% and 20.2% having more than five children.

### ***Lack of education***

Of the total sample 64.4% of those interviewed were illiterate with rural illiteracy exceeding urban by 11.3%. Illiteracy can contribute greatly to a sense of abandonment particularly when it is a barrier to financial independence. In the days when most social benefits are accessed online, illiteracy exacerbates the dependency of the widow.

While 34.6% were literate, the maximum number in this category 17.8% to be exact are those who have been to school and dropped out in primary school itself. This runs true to the pattern that female education is still to be seen as a priority and dropout happens when the girl attains puberty.

Despite education being a fundamental right and school education being provided practically free, the illiteracy level is of concern. To be fair, education was made a fundamental right in 2002. A majority of the sample profiles would have been above the age of 10 when education was provided free to all.

Comparative Illiteracy: 53.5% in Chhattisgarh, 75.9% in Odisha, 70.7% in Rajasthan, 84.4% in Uttar Pradesh, and in Tamil Nadu 38.8% are illiterate.

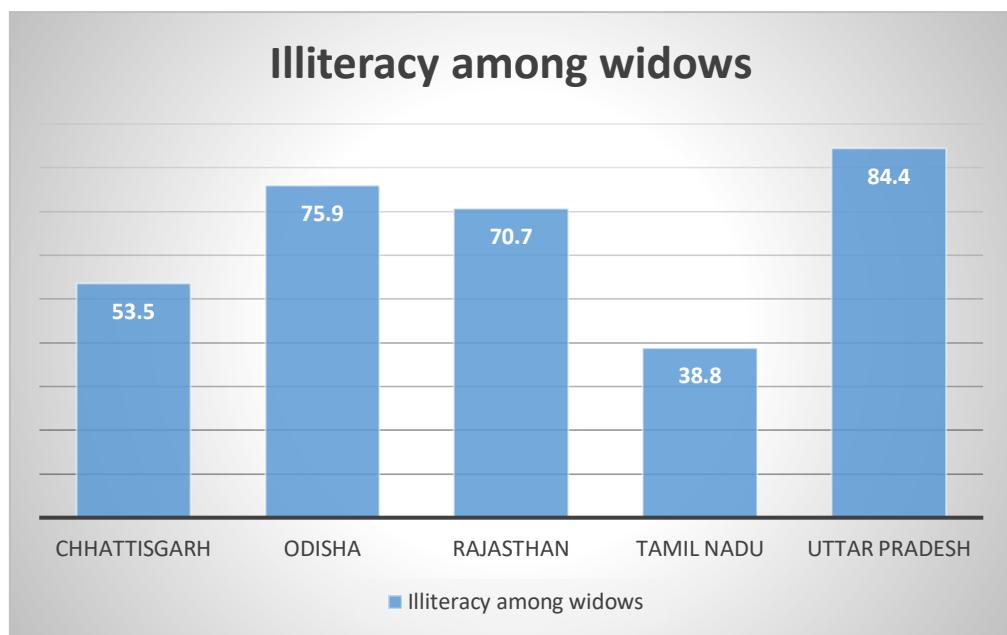


Fig. 9. Comparative level of illiteracy among widows.

### Lack of Skill Sets

A whopping 93.9% indicated that they had no skills to ensure employment. In the absence of property or land the only avenue left for widows is to earn through a skill. Unfortunately, nearly 94% do not have employable skills. This is true of almost all the states. Chhattisgarh had the largest number of profiles who felt they had a skill to earn with almost 10% followed by Odisha. A mere 187 participants felt they had some skills. Of these more than half were self-trained 55.5% and only 41.7% had some kind of formal training. Clearly, there is a dormant opportunity for the NSDC. Clearly, lack of skill set underscores the fact that 69.4% are not working to earn, thus exacerbating the dependency.

Contrary to the prevailing idea that widowhood is a roadblock in the way of getting employed or trained, 93.5% felt it had not impacted them on the parameters

mentioned. But 5.3% did feel that as widows they could not get employed. This was felt maximum in Odisha and Tamil Nadu 10.6% and 9.4% respectively. Clearly, there are still remnants of bias against widows in employing them Possibly the bias is based on the fact that widows heading households have multifold responsibilities and this could be a challenge for uninterrupted employment.

#### ***Skill sets linked to education***

2,899 of all widows interviewed felt that they had no skill sets with the maximum number being from the illiterate category (1,922 widows). Only 187 felt that they have some skill set.

Due to the general tradition of undervaluing women's work, most of the widows undervalued their own skill set. For example, a widow who was cooking in her own home or working as a cook did not consider her culinary capability as a skill. Similarly, widows stitched for their own family but this was not considered a skill. When widows were working as nurses or paramedics, ASHA workers or embroiderers they considered themselves as possessing a skill set.

Of the 182 who felt that they had some skill set only 78 were formally trained and 104 were self-trained. Clearly, there is a crying need for formal training in vocational skills; an indication that skill-imparting centres both government and non-government run need to be more proactive.

#### **Financial autonomy:**

##### ***Employment***

Almost 70% (69.4%) are not working. In today's world of the rising cost of living, this number is not due to the fact that need is not there nor because of age. It is due to a lack of feasible jobs, lack of education, skills, etc. Clearly, this is a dimension that needs to be addressed if we need to build social capital and eradicate poverty. Uttar Pradesh and Rajasthan have the highest of those not employed with 81.8% and 72.2% respectively. This could be due to the evident patriarchal norms that constrain women.

On the other hand, 48.2% of women in Tamil Nadu were employed, either self-employed or employed by others. In Chhattisgarh, the corresponding numbers were 35.5%. Chhattisgarh by virtue of the relatively more gender-just tribal population and Tamil Nadu with better educational opportunities are in a better position as far as female employment is concerned.

Of the 900 odd widows who are employed, 95.7% had full control of their salaries while 3.9% said their sons or others used it on their own advice. If this is the de facto reality that it speaks well for the financial autonomy of the widow. We would like to sound a note of caution. Even if the sons were taking control of the salaries of the mothers the latter will not admit it.

Interestingly approximately 70% of widows who said they are not working are also homemakers. If work is defined as labour for which there is a remuneration, then 70% are not working. But on the other hand, widows are not sitting idle enjoying leisure. If we combine those in the unpaid care industry (running a home) and those who are working for money then almost all of them would be working. Widows themselves do not value their contribution to running the house as “work.”

Tamil Nadu has the largest number of those who are working 55.9% while Rajasthan and Uttar Pradesh have the lowest number of women working 15.6% and 12.1%. These states are probably the greatest contributors to the declining female labour force participation rate.

Out of those who were working only 28.3% were those employed by others 68.3% were working for the family either at home (cottage industry) or on the farm or business like a shop. Out of those working for the family, 92.4% felt that they had control over the finances. This is encouraging if it is true. It is in Odisha, Chhattisgarh and Uttar Pradesh that the widows were employed by others in the fields, domestic help, weaving etc. 78.5%, 48.3%, and 52.1% respectively. But a majority of the widows 82.7% of the employed widows indicated that they were not satisfied with the wages they earn but continue as they have no choice.

Interestingly 63.8% felt hesitant to try for a job due to a lack of education or skills 19.6% also did not try due to a lack of confidence which again links to a lack of

education or skill. Clearly, this is the biggest gap in the declining female labour force participation rate. Of the 39.6% who tried to get jobs only 1% felt that it was because of widowhood that they were unsuccessful. The rest said that lack of education and skills was what prevented them from getting jobs.

### ***Education linked to employment***

The general assumption is that if a woman is educated there is a greater likelihood of her being employed. This assumption has been debunked in the present survey. The largest number of working widows were either illiterate (336) or educated below 5 class level (170) or below class 10 (193). Of those who had studied up to Class 12 or completed graduation only 61 and 13 were working respectively. The reason for this is that illiterate or semi-educated widows are more likely to work in unorganized sectors like domestic help, agricultural labour etc. The more educated are constrained from taking up menial jobs, as there is an aspiration attached to education. Unfortunately, there aren't enough jobs for the women constrained by mobility, patriarchal traditions, lack of autonomy, no access to resources for entrepreneurship etc.

Having said that, we also want to note that every single widow we interviewed is working either as homemakers or doing household chores or working as caregivers or part-time work like MGNERGA etc. Unfortunately, the definition of work is linked to economic remuneration which automatically debars the majority of women from the “working category.” So, the widows themselves undervalue their own “work.”

Widows face specific difficulties in seeking gainful employment: lack of independent access to productive resources; weak bargaining power vis-a-vis men in economic transactions; frequent absence of a literate member in the household; limited access to institutional credit; and the burden of domestic work. Added to this is that having been married early and given the reluctance among the poor in the developing world to invest in female education, the widow has no education and no training. Moving out of the depths of poverty becomes harder without the education and skills necessary for accessing better opportunities. Thus, widows

find themselves pushed more and more into the unorganized sector which is less remunerative, less secure working conditions, and more exploitative.

### ***Financial inclusion***

As per the Wire, in 2013 prior to the start of PMJDY, 39% of women had bank accounts compared with 55% of men. But the rate of financial inclusion for Indian women, for example, increased by 24% between 2014 and 2015. These figures are being reflected in this survey. 95.1 % of those interviewed had a bank account. This could be the outreach of the Jan Dhan Yojna, the need for a bank account to access pension or any subsidy of the government, but it is heartening to see that financial inclusion has certainly empowered widows. The highest number of bank account holders was in Rajasthan closely followed by Odisha, Tamil Nadu, Uttar Pradesh, and Chhattisgarh. But all the states showed above 90% bank account holders.

78.5% of the widows interviewed operate the account themselves which underscores very clearly the financial inclusion that is trickling down to those who were traditionally considered outside the framework of financial inclusion. A negligible 17.3% depended on sons or others to operate the account. 96.2% of the widows in Tamil Nadu operated the account themselves. This can be connected to the fact that illiteracy was the lowest at 38.8%. On the other hand, Uttar Pradesh had an illiteracy level of 84.4%. But still, 87.1% operated the bank account themselves.

Interestingly the percentage of those dependent on sons to operate the account and the percentage of those whose sons use the money is practically the same 17.5% and 16.7% underscoring the vulnerability of widows' dependent on others for financial transactions.

### ***Ownership of Immovable property***

More than three fourth of the profiles do not own any property (76.3%) Rajasthan and Tamil Nadu see maximum ownership of the property at 46.3% and 42.7% respectively while Chhattisgarh Odisha and Uttar Pradesh show very negligible numbers 6.2%, 10.6%, and 10.4%, respectively.

Most of those who owned property owned a house 90.2%. Only 15.0% owned land. In a country like India ownership of land is a means to empowerment as it is a regular source of income. Denied this, widows will find themselves as dependents on the natal or marital family. Chhattisgarh being a tribal belt where ownership is more gender-just, shows 43.2% owning land with rural ownership higher than urban ownership. This is also true in Odisha with 48.4% owning land and again rural ownership is higher than urban. On the other hand, in Tamil Nadu a very low percentage owned land 3.3% but 97.1% owned a house.

All in all, the conclusion is that the widows have a roof over their heads thus ensuring there is no physical abandonment. But on the other hand, means for economic empowerment in terms of land usage is very low thus underscoring financial abandonment.

Having said that, it is important to note that the important point about owning property is the freedom to dispose off or sell off in times of need. Even though 15.5% of the profiles and 90.2% own either land or a home, the majority do not have the right to dispose off the property. This is because none of the widows has the property registered in their names. They have inherited the husband's property, but while they have usage rights, they don't have disposal rights. Families also are not proactive in getting the mutation done in the name of the widow as it suits marital families to keep it in limbo.

Financial abandonment does become an underlying theme in the survey as more than half said they did not inherit the property 54.5%. The need to be aware of inheritance laws, the vital need for joint registration and the access to legal services become important red lines in such a scenario.

Of all those who owned property only 109 owned land. The land is a productive asset and can make the widow economically stronger. Most property owned was in the form of a house (657). The widow owns the roof over her head but may have the occupation right as the widow and may not have the right to monetize the property. Thus, widows with property could be asset-rich and cash-poor.

### ***Ownership of property linked to education***

Largest number of widows who did not own any property were illiterate (1,566) thus pointing to the fact that lack of awareness of rights comprises the financial security of the widow. On the other hand, 201 participants who were semi or fully-educated owned property as compared to 782 participants who did own property despite being semi or fully-educated. Awareness of rights can be a contributory factor to accessing ownership of property. Other vital contributors, availability of the property, the constraint of patriarchal customary traditions, lack of legal resources to fight for a right etc.

### ***Bank account linked to owning property***

Of the total number of widows who had a bank account in their own name (2,925) 707 had property registered in their names while 221 did not have the property registered in their names. So, there is a modicum of financial autonomy. Out of those who owned property and had a bank account 606 operated the account themselves. Also, 1,808 women who had bank accounts and did not own property also operated the account themselves. This is very encouraging as it is an indication of financial autonomy. Only 532 widows' bank accounts were operated by sons or others.

Interestingly, of the 492 who had property registered in their names were also receiving pension. 1,617 who were receiving pensions did not have their property registered in their names. This could be the customary practice of registering in the male name. This could also be to ensure eligibility to access the widow pension or the old age pension.

It is to be noted even though they have inherited the property, the registration is still not on the name of the widow.

### ***Ownership of movable property***

Most of the widows have no investments (savings in this case) 92.9% have no savings as a financial cushion. Women in Chhattisgarh had the highest amount of

savings 27.8%. Much of it is from the chit/self-help/kitty funds. Thus, there is a case of financial isolation and vulnerability in the event of a crisis.

Insurance, a financial instrument of security, is relatively untapped in India as is clear from the figures. 96.8% did not receive any insurance merely because there was no insurance. Of the 3.2 % who did receive, 78.6 % had the liberty to use their money. Only 1% claimed that the money was forcibly taken from them.

In terms of medical insurance, 91.4% have no insurance coverage particularly medical cover. Just a mere 5.4% have medical insurance most often provided by the children. Surprisingly, Chhattisgarh and Rajasthan show higher medical cover than other states 13.2% and 12.8% respectively. Clearly the outreach of RSBY and now Ayushman Bharat has not been effective despite the very low premiums.

All figures indicate there is an economic strain on the widows with 88.1% feeling that they do not have enough resources to live a life of dignity and this feeling is highest in Tamil Nadu and Uttar Pradesh (95.3% and 98.8% respectively). In Tamil Nadu, this is despite the fact that 55.9% were working and in Uttar Pradesh, 88.9% owned a house and 9.5% owned land. Clearly, the employment is not lucrative enough and most widows are asset-rich and cash-poor with no right to dispose off the assets.

### ***Owning of immovable and movable property***

Property in India is really the most prevalent source of financial autonomy. Of all the women who have some form of investments in terms of fixed deposits, only 36 own properties. But of all those who do not own investments 692 own some form of property. This underscores the importance of property in a widow's life to give her financial autonomy. Interestingly, 126 widows regulated investments on their own.

## **Autonomy over self**

### ***Place of residence***

Except for a small percentage of 8.2% most widows lived with their families. 71.5% with the marital family and 20.4% with the natal family. The maximum number of widows in Chhattisgarh (91.2%), Odisha (74.4%), Rajasthan (91.7%), and Uttar Pradesh 85.2% lived in their marital homes. In Tamil Nadu this trend is reversed with the maximum number staying in their natal homes (80.9%).

This is due to the cultural difference Patrilocality is not as stringent as it is in the Northern states, nor is there a stigma attached to the daughter if she returns to live with the natal family. The large percentage of widows residing with their families is an encouraging indication that keeping within the Indian culture the family is still the primary source of support. Whether this is because widows have no option and are happy with their place of residence is hard to tell; as most widows during the interview will take a politically correct stance. Almost the same number of widows as those who resided with their families (71.5%) felt that they had a voice in their families and they could give an opinion and it was respected (77.8%).

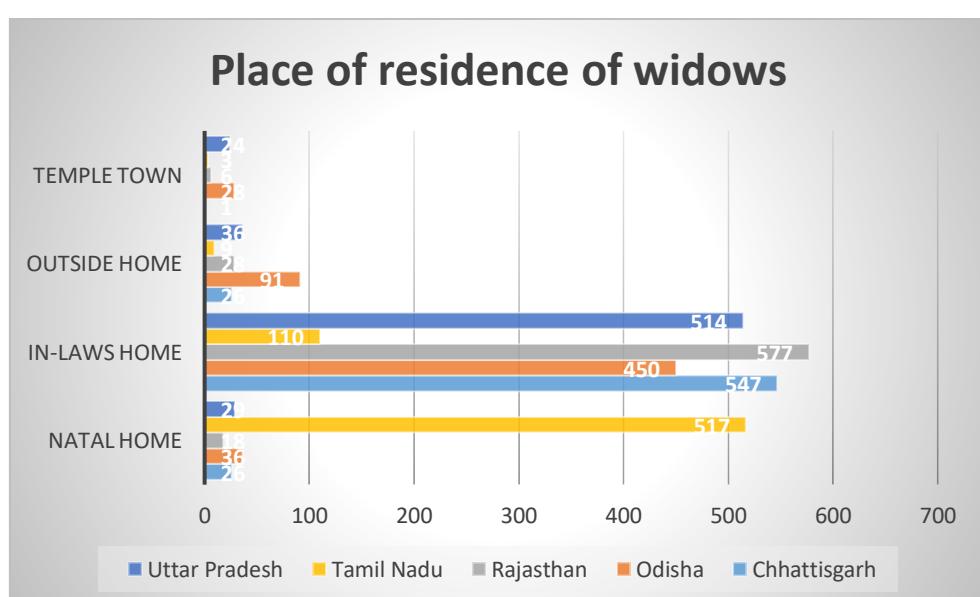


Fig. 10. Comparative display of place of residence of widows

Out of the 8.2% who lived outside the natal or marital family, 6.2% lived on their own with the children residing with the widow or vice versa. This small percentage

can also be interpreted as the difficulties that a lone woman faces staying on her own, so few opt for it.

Of the numbers who reside on their own, most did it out of choice 73.7%. But 12.6% were physically forced and 11.6% were psychologically forced through humiliating tactics. Interestingly those who forced them or humiliated them were almost always the marital family or the children showing a combined percentage of 35.3%. The natal family figured as zero.

In Chhattisgarh, this figure is 42.3%, in Rajasthan 84.7%, and in Uttar Pradesh 47.2%. In Odisha 13.2% of it is the children only who force the widow to be on her own while in Tamil Nadu it is 33.3%. It is to be noted that except in temple towns where the widow is on her own, majority of the cases the widows are living separately from their natal and marital families with their children at the insistence of their children. Whether the widow had a right to choose is a million-dollar question.

Of the 8.2 % who live outside 2% live in temple towns, in this case, Vrindavan and Puri. It is clear that despite what media stories play out, the number of widows who migrate to temple towns is very negligible. But because their stories are played out in the media, it is often treated as sensational evidence. But it must be underscored that such stories are anecdotal evidence and comprise .06% of the total sample size in this case.

Almost the same number of widows as those who resided with their families (71.5%) felt that they had a voice in their families and they could give an opinion and it was respected (77.8%). It is encouraging to see that on the whole widows and their opinions are being respected within the family as 77.8% felt they and their opinions were respected. But more than 20% also feel side-lined in their families. That is more than 500 widows (666 to be exact) did not get the respect they deserved. This need not necessarily be because of their marital status. It could also be a generational thing. Disrespect was maximum seen in Uttar Pradesh with 36% feeling that their opinions were neither valued nor welcome.

### ***Stigmatization***

Despite the fact that only 2.8% of the profiles said they were forced to adhere to rituals of widowhood like a dress code, the socio-cultural norms on widowhood still exist. There is a psychological pressure on widows to adhere to it by virtue of social conditioning. 87.3% wore either white or light or black coloured clothes. Only a mere 5.2% felt that a dress code did not apply to them and that they could wear any colour. Even in Tamil Nadu, 100% of those interviewed wore light-coloured clothes.

Even though 49.6% of the widows said they were not forced by anyone to avoid wearing ornaments, 26.2% avoided wearing them by choice. On an encouraging note, 22.6% made the choice to wear ornaments thus asserting their right to choice. But in this endeavour only 1.4% supported them. It is interesting to see that the forcible stigmatisation of widows through a dress code has all but disappeared. But an unspoken psychological pressure exists.

Interestingly the mobility restriction on widows no longer exists with a majority, 68.7% not being restricted. But 15.4% felt that their widowhood status restricted their mobility.

This pattern is seen in social functions. 17.7% do not attend social functions due to their own hesitation. Only 0.9% felt they were humiliated at social functions because they were widows. Encouragingly social stigmatization of widows as auspicious is not prevalent any more as it was a few decades back. But there is an unsaid psychological pressure on widows to conform to a certain unwritten code of widowhood in terms of clothes or social presence. 80 (attended social functions and were respected by all. But 1.5% attended despite the adverse behaviour of the society. These are the brave change makers.

Of the 2% who either attend or don't attend due to social behaviour and the 16.7% who do not attend due to their own hesitation, a majority felt humiliated (51.1%) and also felt that society boycotted them.

Overall, the ostracism of widows is slowly eroding from the socio-cultural norms with 80.9% attending social events and being accepted socially. But in Uttar Pradesh ostracism still exists with only 64.2% attending social events and being accepted. Acceptance of the presence of widows not surprisingly is highest in Tamil Nadu with 93.3% attending social events.

But social norms are still strong in India. Only 1.5% a minuscule number had the courage to face social ostracism and still attend events, asserting themselves. Clearly, these are empowered women. Most widows take the line of least resistance with 17.6% not attending mostly out of their own hesitation. This hesitation is highest in Uttar Pradesh with 35.5% not attending the social events. Social relationships are a reflection that India is a society in transition caught between the customs and traditions of the past which violate the human right to dignity and modern thinking of empowering women.

79.9% had never been the butt of abusive language while 7.9% heard it from a family member and 8.6% from a relative. This is interesting considering the fact that the term widow is often used interchangeably as an abuse (*rand in Hindi, Mundachi in Tamil*). Clearly the erosion of social stigmatization is reflected in the language usage too.

On the whole, the widows felt that they were respected well 89.0%. Only a minuscule 0.8% felt they were physically humiliated. 13.1% felt psychologically humiliated (read taunting remarks) and psychologically boycotted (read as not being part of the family). Being humiliated was highest in Rajasthan with 18.0% and Uttar Pradesh with 23.7%. That is to say that the fabric of family life and relations is still strong in India. This is reinforced by the fact that 77.8% felt that their opinions were respected in the family.

### ***Stigmatization linked to education***

It is very encouraging to see that a dress code is on the whole not forced obviously on widows. This has nothing to do with the educational status of the widow. More than 50% of the widows (1,526 to be exact) felt that there was no external restriction on them to follow the dress code. But 794 widows adhere to the

unwritten dress code by choice. There is still an unwritten socio-cultural norm that a widow will “dress down.” Though not expressed openly there is silent pressure on widows which in a way is a violation of the right to choice. Of this number maximum are those who are illiterate or educated below class 5 (537 and 135 respectively). This is probably because an uneducated widow is on the back foot. She does not want to exacerbate her perceived subaltern status by challenging social norms. On the other hand, 696 women have challenged social norms by not adhering to the dress code by their own choice. It is certainly an assertion of their own choice and it is very encouraging.

### ***Social autonomy linked to education***

The general myth that widows are discouraged from attending social functions and they are considered inauspicious is debunked in this survey. 2,489 respondents said that they attended social functions and were respected. This had nothing to do with the education of the respondents. This reflects the changing social norms. A mere 28 respondents avoided attending social functions due to disrespect. 514 respondents did not attend not because they were disrespected, but due to their own hesitation. This is reflective of the Indian society in transition. The old customs are being eroded, but there is still a slight pressure to adhere to old customs even if it is a violation of the dignity of the widow.

### ***Self-esteem linked to the place of residence***

2,738 of the respondents felt that they were respected by their families whether they were staying with their natal or marital families. Those who were living independently or in temple towns too did not talk about any disrespect accorded to them. But 183 were either psychologically humiliated or boycotted by their families. Very few widows complained about physical humiliation or being boycotted physically. This is corroborated by the fact that out of the total who were living independently, 140 did it out of choice. Only 22 were forced to live due to the humiliation they faced from their families and 24 were physically forced to move away.

Having said that the survey indicates a very negligible instance of physical or psychological humiliation, it is not possible to take these figures completely at face value as most widows living in their marital homes were always accompanied by a family member when the interview was being done.

### ***Sexual vulnerability***

Majority of the widows (94-99%) denied ever being subjected to sexual molestation, offensive sexual remarks, sexual gestures etc. If the figures are reflective of reality, then it is very encouraging in terms of social change. But that would be wishful thinking. With a ground-level experience of working with widows, we can safely say that most widows deny any nature of sexual contact, consensual or forced. The overwhelming numbers are a bit difficult to accept.

This reinforces the patriarchal mindset that if a woman is the target of sexual language or an advance it is her “fault.” This sense of guilt is internalized by the widows interviewed who denied that they were the target of such advances. So, these figures need to be taken with the benefit of doubt. Due to this reason, it is not possible to arrive at the truth in terms of the rape of a widow. The internalizing of the sense of shame and stigmatization prevents the widow from accepting the incidence of rape if it has happened.

Secondly, most of the interviews are conducted with a family member in the vicinity. So, the truth is unlikely to come out. This is indeed a grey area, but the respondents cannot be instigated to reveal details that they do not want to as it contravenes the right to privacy.

### **Health status**

Even though the dress code of widows is not actively applied, vegetarianism and widowhood go together. 71.1% indicated that they did not eat non-vegetarian food, 40.8% avoided garlic and onions, and 7.6% avoided root vegetables.

Dietary restrictions could be the reason along with lack of appropriate vegetarian nutrition, insufficient income and stress could be the reason for the majority of widows feeling that they lacked stamina (56.3%).

Surprisingly largest number of widows with suicidal thoughts was in Tamil Nadu with 63.5% followed by Chhattisgarh with 29.7%. Least was in Odisha.

The support of the family is essential for the mental health of the widow. 2,256 respondents regardless of what their educational profile was did not have suicidal thoughts. This number is almost near the figure of 1,945 respondents who felt that they had family support. This validates the fact that family bonding can be a support system for the widow.

On the other hand, 820 respondents did have suicidal thoughts and this has nothing to do with their place of stay in natal/marital homes. While 434 of those staying in marital homes had suicidal thoughts an almost equal number of 326 staying in natal homes too wanted to commit suicide.

But family support is essential for the mental health of the widows. 2,804 respondents categorically felt that they did not suffer from depression. 251 of those living independency or in temple towns too did not suffer from depression. Only 21 respondents complained of depression.

This is further corroborated by the fact that 2,238 respondents felt that they had a say in the family decisions as their views were heard and respected. A mere 434 indicated that their views were not heard or respected.

But if even a small number of widows felt the desire to end their lives, it clearly indicates dissatisfaction with their lives. Contributing factors could be economic status, lack of respect in the family, and a feeling of being humiliated; all factors that contribute to a violation of dignity.

Despite all the vulnerabilities, 61.3% say that they depended on the family for any support. As expected in India family is the main source of support for the widows however this does not absolve either the government or the civil society from the responsibility of ensuring that widows in this country live a life of dignity.

The immediate family is the first and probably the only port of call for support is very evident from the fact that 1,945 respondents vouched for the support of the

immediate family. Social support is still there with friends and distant relatives pitching in to help the widow as 141 respondents answered.

But there are 733 widows who are living all alone with no support of which 645 are illiterate or educated below class 5 thus enhancing their vulnerabilities.

### **Remarriage**

More than 90% of the widows did not remarry as they were not willing. That was a personal choice. But 4.4 % were also apprehensive of social norms governing the remarriage of widows; 5.4% tried but nobody was willing to marry a widow or a widow with children. Legally there is nothing in law to prevent a widow from remarrying. But as a society, we do not look at widow remarriage very favourably as indicated by the figures.

Widow Remarriage is not actively encouraged by the government either. For example, in accordance with Rule 50(8) of the Central Civil Service (Pension) Rules, 2021, on the death of a government servant/pensioner, family pension is payable to the widow or widower up to the **date of death or remarriage**, whichever is earlier and the eligibility of widow or widower for family pension is not affected by the amount of her or his income from other sources.

In a way, we are continuing with the patriarchal norm that a man looks after the wife. This restricts her option to remarry. However, the Armed Forces Tribunal in 2021 declared that the regulations that deprive a widow of the family pension if she marries anyone other than her brother-in-law as highly discriminatory and in violation of public policy.

### **Conclusion**

The present survey is encouraging in the sense that cultural ostracism and social marginalization of widows are on the whole being eroded as new socio-cultural perceptions and mores evolve, but economic deprivation is still a major challenge for widows. When a woman becomes a widow, she loses more than a spouse. She loses her financial stability.

Economic insecurity was the major highlight that came out during the course of the survey. Widows were not educated or skilled enough to earn nor did they have the financial resources to own an enterprise. Pensions were woefully inadequate keeping the inflationary rise. If they held property, it was only a usage right or was not registered thus preventing her from monetizing the property.

As per the census department, India's population in 2011 was 121 crore and of this, 4.6% or 5.6 crores are widowed with women outnumbering men by a long way. There were 71.4 million single women in India of which the largest group of widows was approximately 42.4 million. In India by the 2011 census, women head about 27 million households, constituting 11 per cent of total households in the country. A little more than 10.11% earn less than 75\$ (Rs.5,000) a month and 0.89% earn little more than 150\$ (Rs.10,000) a month.

As long as we treat widowhood and widows from the cultural lens of discrimination, the empowerment of widows will remain within the welfare approach fold. But they are entitled. In this context, shifting from welfare-driven approaches to rights-based ones is recommended in order to transform mindsets and ensure that the rights of widows are protected and maintained. Policy discourses on poverty and the insertion of women as active agents in managing poverty are more than two decades old. But we have to work and advocate a further step: to put single widow/female-headed households squarely in the centre of this discourse on poverty and the interventions to eradicate poverty.

## **Analysis of secondary data**

It should be noted at the outset that collection of secondary data posed a great challenge to the research officers as government officials were not particularly keen to participate in the survey, due to paucity of time, work pressures and a lack of conviction on the impact of the survey. However, due to constant perseverance data was collected.

The questions pertained to the efficacy, accessibility and outreach of social security schemes and the challenges for an effective implementation of the schemes/policies.

### ***Access to social security***

The data provides information on the current status of pension schemes for widows in the five states. The following are the conclusions that can be drawn from the data:

In Chhattisgarh, a total of 29 respondents felt that pension schemes for widows have been implemented, out of which 14 are in Durg and 15 are in Rajnandgaon. Nine felt that the schemes are partially implemented.

In Odisha, 16 felt pension schemes for widows have been implemented in Bhubaneshwar and 3 felt that they are partially implemented in the same region.

In Rajasthan, a total of 34 felt that pension schemes for widows have been implemented, out of which 18 are in Jaipur and 16 are in Sawai Madhopur. Two felt that the schemes are partially implemented.

In Tamil Nadu, a total of 40 pension schemes for widows have been implemented, all of which are implemented in both Madurai and Dindigul regions.

In Uttar Pradesh, a total of 37 felt that pension schemes for widows have been implemented, out of which 18 are in Mathura and 19 are in Hathras. Overall, the data suggests that most of the regions have implemented pension schemes for

widows, with some regions having partial implementation. No region in the data provided has reported no implementation.

86% of the government officials, shelter home supervisors, and civil society organization personnel felt that the pension scheme was fully implemented in their district. This is very encouraging as it correlates to the accessibility to pension of the primary respondents which indicated that 68.6% of recipients receive some kind of pension, with 60.7% receiving the widow's pension.

### ***Impediments to full access to pensions***

In Chhattisgarh, lack of additional staff for regulating policies is the major impediment, with 17 respondents facing this issue. Lack of awareness is the second biggest challenge, according to 14 respondents. Cooperation with other agencies and user-unfriendly processes are also significant impediments.

In Odisha, lack of additional staff for regulating policies is the main impediment affecting the efficacy of the schemes, followed by cooperation with other agencies, lack of awareness, and user-unfriendly processes.

In Rajasthan, lack of awareness is the most significant impediment, with respondents facing this issue. Cooperation with other agencies, user-unfriendly processes, and other reasons are also major impediments.

In Tamil Nadu, no major impediment was reported for the implementation of pension schemes for widows in both Madurai and Dindigul regions.

In Uttar Pradesh, lack of additional staff for regulating policies and co-operation with other agencies are the primary impediments affecting the efficacy of the schemes. User-unfriendly processes and other reasons are also significant challenges. Additionally, there are a considerable number of cases where no response or information is available.

Overall, lack of additional staff for regulating policies and lack of awareness are the major impediments that affect the implementation of pension schemes for

widows in several regions. Cooperation with other agencies and user-unfriendly processes are also significant challenges in some areas.

#### ***Challenges to the efficacy of social security schemes***

**Lack of awareness among widows:** One of the major issues faced in implementing social security policies for widows is the lack of awareness among them about the schemes available. This was reported as a significant issue in all the regions surveyed.

**Illiteracy or old age:** Many widows are either illiterate or old and hence face difficulty in contacting the concerned authorities and applying for the schemes. This was reported as a significant issue in all the regions surveyed.

**Difficulty in tracking widows:** The lack of a permanent address for destitute widows makes it difficult to track them, and this was reported as an issue in Chhattisgarh, Durg, and Odisha.

**Inability to produce required documents:** Many widows are unable to produce the necessary documents such as BPL cards, Aadhaar cards, and death certificates of their husbands, which are required to avail of the benefits under the schemes. This was reported as an issue in Chhattisgarh, Durg, and Odisha.

**Other reasons:** Some other reasons were reported as impediments in the implementation of social security policies for widows, including lack of cooperation from other agencies and non-response from the widows.

#### ***Grievance redressal***

In Chhattisgarh, Rajasthan, and Odisha, some helpline numbers are allocated for the grievance redressal of the widows, but in Tamil Nadu and Uttar Pradesh, there are no helpline numbers for the same.

#### ***Access to rations***

Based on the data provided, the percentage of widows accessing rations varies across different states and districts.

In Chhattisgarh, widows with BPL cards are accessing rations at a rate of 70-90% in Durg and 80-100% in Rajnandgaon.

In Odisha, the rate is 80-90% both in Bhubaneshwar and Puri.

In Rajasthan, all widows covered under the NFSA scheme are accessing rations, with rates of 50-70% in Jaipur and Sawai Madhopur.

In Tamil Nadu, the rate is 40-68% in Madurai and 50% in Dindigul.

In Uttar Pradesh, the rate is 60-80% in Mathura and 70-90% in Hathras. It's important to note that this data pertains to the percentage of widows with BPL cards or covered under the NFSA scheme accessing rations, and does not give information on the total number of widows accessing rations.

But it is encouraging to note that widows living under poverty line or with lesser means are able to obtain food, so that they are not face to face with starvation

#### ***Stable and sustained funding for social security schemes***

In Chhattisgarh, 29 respondents reported that funding sources for the implementation of schemes are stable and regular, while 10 respondents reported that they are not.

In Odisha, all 18 respondents reported that funding sources for the implementation of schemes are stable and regular.

In Rajasthan, 35 respondents reported that funding sources for the implementation of schemes are stable and regular, while 5 respondents reported that they are not.

In Tamil Nadu, all 40 respondents reported that funding sources for the implementation of schemes are stable and regular.

In Uttar Pradesh, 26 respondents reported that funding sources for the implementation of schemes are stable and regular, 12 respondents reported that they are not, and 2 respondents did not respond.

On the whole funding for social security schemes which come from governmental sources have been said to be sustained.

***Other support for widows: Reserved quota for widows in government housing schemes***

In Chhattisgarh, only 2 respondents reported that there is a quota reserved for widows in government housing schemes, while 37 respondents reported that there is no such quota, and 1 respondent did not know or did not respond.

In Odisha, only 1 respondent reported that there is a quota reserved for widows in government housing schemes, while 18 respondents reported that there is no such quota.

In Rajasthan, 27 respondents reported that there is a quota reserved for widows in government housing schemes, while 4 respondents reported that there is no such quota, and 9 respondents did not know or did not respond.

In Tamil Nadu, all 40 respondents reported that there is a quota reserved for widows in government housing schemes.

In Uttar Pradesh, 16 respondents reported that there is a quota reserved for widows in government housing schemes, while 18 respondents reported that there is no such quota, and 6 respondents did not respond.

Clearly there is an opportunity to support widows who do not own a roof over their heads. Widows quota in housing projects of the government, or in public and private sector companies could be an impactful intervention to empower widows. Companies who reserve quotas can be incentivised.

Presently housing support for widows in terms of low interest loans is practically missing in the narrative of widows' empowerment.

In Chhattisgarh, only 1 out of 40 respondents reported that special loans are available to widows for the construction of houses, while 38 respondents reported that they are not.

In Odisha, only 1 out of 40 respondents reported that special loans are available to widows for the construction of houses, while 18 respondents reported that they are not.

In Rajasthan, 16 respondents reported that special loans are available to widows for the construction of houses, while 17 respondents reported that they are not and 7 respondents did not know or did not respond.

In Tamil Nadu, none of the respondents reported that special loans are available to widows for the construction of houses, while all 40 respondents reported that they are not.

In Uttar Pradesh, 3 out of 40 respondents reported that special loans are available to widows for the construction of houses, while 33 respondents reported that they are not and 4 respondents did not respond.

### **Contributing factors to the status of widows**

In Chhattisgarh, the majority of respondents (37) reported that the poor status of widows is due to socio-cultural marginalization, while lack of care by family and lack of economic power were also reported as factors by a significant number of respondents.

In Odisha, respondents reported that the poor status of widows is mainly due to socio-cultural marginalization and lack of economic power.

In Rajasthan, respondents reported that the poor status of widows is mainly due to religious sanctions, socio-cultural marginalization, and lack of care by family.

In Tamil Nadu, respondents reported that the poor status of widows is mainly due to religious sanctions and lack of care by family, while socio-cultural marginalization and lack of economic power were also reported as factors.

In Uttar Pradesh, respondents reported that the poor status of widows is mainly due to socio-cultural marginalization and religious sanctions, while lack of care by

family and lack of economic power were also reported as factors by a significant number of respondents.

It is to be noted that when respondents talk about religious sanctions on widows, they are referring to customary traditions that stigmatize widows. There are no overtly categoric religious sanctions that condone cultural ostracism of widows. But customary traditions over time take on the stature of religious sanctions. It is to be noted that this entire perspective of the secondary respondents on the prevalence of cultural ostracism is not shared by the primary respondents, the widows themselves who felt that they were not ostracised or stigmatized.

### **Responsibility of the care of widows: many hands approach**

In all five states, the majority of respondents believe that families should look after widows.

In Chhattisgarh, the government and civil society are also seen as important actors to look after widows, with nearly equal proportions of respondents choosing each option.

In Rajasthan, the government is seen as the second most important actor to look after widows after family, while civil society is chosen by a much smaller proportion of respondents.

In Tamil Nadu, both the government and family are seen as important actors to look after widows, while civil society is chosen by a relatively small proportion of respondents.

In Uttar Pradesh, all three options- family, government, and civil society- are seen as important actors to look after widows, with family and government being slightly more popular choices than civil society.

Overall, the data suggests that the responsibility for looking after widows is primarily seen as resting with family members, but that there is also a significant role for the government and civil society to play in providing support to this vulnerable group.

## **Case studies**

*Compiled and edited by Dr. Nirupma Singh Research Coordinator*

*with inputs from Pranav Pathak (Chhattisgarh) Batina Malik (Rajasthan),  
Sundari (Tamil Nadu), and Manjeet Singh (Uttar Pradesh)*

- **Sonia Bai, 43-year-old**  
**96, Tendunala, Rajnandgaon, Chhattisgarh**

Sonia was married at the age of 15 years and her husband was 20 years old. They were married for 20 years. Her husband died in 2014 due to illness and lack of health facility in her town. She faced many difficulties after his death. There was no one to support her and her daughter dropped out of school due to financial constraints. To earn livelihood, she worked as maid in nearby houses. Currently, she is working as a farm labourer and maid. Through her work she saved enough money to marry off her daughter. She lives alone and her health is deteriorating. Her daughter and neighbours look after her medical expenses. She is not the beneficiary of any government scheme/s.

Sonia's case highlights several issues faced by women in rural areas of Chhattisgarh. Firstly, child marriage is still prevalent, depriving girls of education and the opportunity to pursue their dreams. Child marriage takes away from the girl the possibility of getting education. It also results in early pregnancies, leading to health complications for both the mother and child.

**Secondly, the lack of healthcare facilities in rural areas lead to preventable deaths and suffering. In Sonia's case, her husband died due to the unavailability of adequate medical facilities.**

**Thirdly, the lack of education and job opportunities for women forces them into low-paying jobs such as house helpers or farm labourers, making it difficult for them to provide for themselves and their families. This situation is further intensified when the sole breadwinner in the family dies, leaving the family in financial distress. For Sonia, her daughter had to drop out of school due to financial constraints caused by the loss of her husband.**

Sonia's story also highlights the importance of community support, with her daughter and neighbours taking care of her medical expenses. However, this is not a sustainable solution, and governments must take a more proactive role in providing healthcare, education, and employment opportunities for widows.

In conclusion, Sonia's case underscores the urgent need for measures to address the issues of child marriage, healthcare, and gender inequality in rural areas. Governments must prioritize the needs of widows and provide them with the support they need to lead healthy and productive lives.

- **Mohini Sahu, 29-year-old**  
**Khapridarbar, Rajnandgaon, Chhattisgarh**



Mohini is a young widow who lost her husband and was left with two sons. She had to work multiple jobs as a tailor, maid, and farm labourer to provide for her two sons after the death of her husband. She had no stable source of income and had to toil hard to keep her sons in school and ensure that they received an education. Her relatives tried pursuing her to remarry but she declined any suitors because of her children. After two years of hard work, Mohini was able to open a small general store to support her family with her own resources. **Throughout her journey, she did not receive any financial assistance from the government.**

**Thus, there is a need to encourage Widow Entrepreneurship in India. In order to support the widows who are interested in starting their own businesses, the government of India has designed few policies to provide financial and technical support. Some examples of these policies are:**

- **National Rural Livelihood Mission (NRLM):** This is a government-led initiative that provides financial assistance and training to rural women, including widows, to start and grow their own businesses. The program offers access to micro-credit, business development services, and market linkages.
- **Swarnajayanti Gram Swarozgar Yojana (SGSY):** This is a government-run program that aims to alleviate poverty by promoting self-employment and entrepreneurship among rural women, including widows. This scheme also provides financial assistance, training, and marketing support to help women start their own businesses.
- **Support to Training and Employment Programme for Women (STEP):** This is a centrally sponsored scheme that provides training and skill development opportunities to women, including widows, to help them become self-employed or start their own businesses. The program offers support in areas such as food processing, handicrafts, and tailoring.
- **Pradhan Mantri Mudra Yojana (PMMY):** PMMY is a government scheme that provides collateral-free loans of up to Rs. 10 lakh to micro and small enterprises, including those run by widows. The loans are available through various financial institutions, and the program also provides training and other support services.
- **National Small Industries Corporation (NSIC):** NSIC is a government-owned enterprise that provides financial and technical support to small and medium-sized enterprises, including those run by widows. The organization offers training, marketing assistance, and access to credit and raw materials.
- **Udyogini scheme:** This scheme was launched by Women Entrepreneur and Government for the welfare and growth of Indian Women Entrepreneurs. It focuses on encouraging and motivating female entrepreneurship among the rural women from under developed regions by providing them with financial help to do business.

Under this scheme a loan of up to 1 lakh is sanctioned to the women aged between 18 and 45 whose yearly income is 45,000 or less. However, no income limit exists for widowed, destitute or disabled women. For widows, destitute or disabled women who belong to SC/ST category, a subsidy of 30% of the loan or Rs. 10,000

whichever is lower is provided. Punjab and Sind Bank, and Karnataka State Women's Development Corporation (KSWDC) are some of the banks which offer this loan.

These are just a few examples of the entrepreneurship policies and programs available to widows in India. There are many more initiatives aimed at supporting women entrepreneurs, and widows can benefit from these resources as they look to start or grow their own businesses. However, due to lack of awareness, accessibility and education Indian widows do not take advantage of such schemes.

Following is another story of such self-made entrepreneur who did not take any support from the government.

- **Saraswati Yadav,  
Dumardiha, Durg, Chhattisgarh**



Saraswati, is a widow who took care of her 5 children on her own after the demise of her husband. She initially worked as a labourer to make ends meet and later started selling fruits to educate her children. Her hard work and dedication paid off as her children finished their education and turned the fruit-selling into a small-scale business, which eventually became successful.

Due to success of the business her economic condition stabilized and she was able to marry off all her children. She later handed over the business to her sons. The

fact that this business later became a family business indicates the trust and respect they share and the value the sons place on the hard work of their mother.

**Saraswati's story shows her determination, and resilience in overcoming obstacles and achieving success. She empowered herself through her hard work and provided for her children and ensured that they receive an education.**

Her decision to start a small business proved to be a smart move, as it not only helped her family but also made her independent and improved their economic conditions. However, throughout her journey she never took the aid of government schemes.

### **Tamil Nadu**

- **Eswari, 21-year-old**  
**Dindigul District, Tamil Nadu**



Eswari was a child bride who was married after passing metric. Her husband Muthu, who was a driver, died in an accident in 2022, leaving behind two sons who were 2 years and 6 months old respectively. Eswari was co-dependent on Muthu, both emotionally and financially, and after his death, she lost her source of support. She became economically weaker and had no one to turn to for help. Although her natal or marital family took care of her for a short period of time, they eventually stopped.

Eswari lacked the skills to earn a living, so she became a cultivator and asked for a share of the agricultural land that belonged to her deceased husband from her in-laws. Unfortunately, her in-laws denied her any share in the pretext that the property would be given to her sons when they turned 18. This caused Eswari to become extremely desperate, and she attempted suicide.

However, she eventually found the strength to live and gained self-confidence when she found a job in a small-scale industry. The stable income she received (10,000 per month) not only made her financially independent but also helped her provide for her children's education. Although Eswari is now financially independent, she still faces discrimination based on socio-cultural factors and avoids participating in social gatherings and auspicious functions.

**This case study highlights how Eswari was denied various human rights not only by her in-laws but also by her natal family. As a child, she was denied the right to education and was married off, which hindered her right to enter a marriage only with free and full consent as stated in Article 16(2) of the Universal Declaration of Human Rights. As a widow, she was denied property rights, and most importantly, as a human being, she was denied the right to life and personal liberty. She was not only denied equal rights in marriage, but her natal or marital families, who were supposed to protect her and her children, also abandoned her.**

- **Y. Rani, 47-year-old**

**Palamalai, Dindigul, Tamil Nadu**



Y. Rani born in Palamalai village in the district of Dindigul. She belongs to a tribal community where instead of her education her manual labour on the agricultural fields was prioritised. Her parents were also uneducated and worked as the serfs for a landlord. At the age of 18, she was married to Easu, who did not work and left her alone with their two children. Y. Rani worked hard to support her family

and educate her children, even though she faced health issues like arthritis due to her labour-intensive activities. The town where she lives does not have any health facility and with her low income, she cannot afford the medical expenses.

Despite facing challenges and being estranged with her children, Rani did not give up. She attended the counselling meetings held by S.M. Women's Development Resource Centre and Dalit Adivasi Women's Organization, where she grasped the importance of education, women's development, and how to solve her problems. She also made sure that her children stayed in hostel in Kodaikanal to receive an education which she could not get. Her daughter was able to complete graduation but her son had to drop out of school in order to support the household.

After many years of hard work, Rani was able to provide a better life for her family. She even received a free house from the government in her town. After 23 years of separation, her estranged husband came back to her in illness. She was hesitant to accept him back, but took care of him until he passed away due to sickness. As an estranged woman she was ostracised and after the death of her husband she had to follow all the rituals associated with widowhood.

**Y. Rani's journey is a testament to her resilience and unwavering determination. Despite being subjected to various human rights violations, such as the lack of access to healthcare and education, and facing degrading practices that are often inflicted on widows, she refused to give up on her aspirations of securing a better future for her children. She preserved by putting in hard work, availing herself of counselling sessions, and taking advantage of government schemes to improve her and her family's quality of life. Her story is embodiment of the indomitable human spirit and the power of determination.**

- **Selvi, 38-year-old**

**Vaithiyanathapuram, Madurai District, Tamil Nadu**



Selvi's story is a tale of resilience, determination, and hard work. Despite the many challenges she faced, she never gave up and continued to fight for a better life for herself and her children.

Selvi's childhood was marked by poverty and deprivation, as her parents were wage labourers. Her family's financial situation was so dire that they could not even afford to provide three meals a day or proper clothing. Selvi and her siblings were denied the opportunity to receive a basic education, which would have allowed them to have a better chance at securing a decent job in the future.

Adding to these setbacks, Selvi was married off at a young age (15 years) to a man (30 years) who turned out to be an alcoholic. She was left to care for her child and work as a labourer and cook to make ends meet. After her husband's death, Selvi faced even more challenges, as she was unable to register for a widow's pension due to her marriage not being legally recognized.

However, Selvi refused to let these setbacks define her life. She fell in love and married an electrician for a second time, but her husband was electrocuted at work. She was pregnant the second time and this tragic event made her an outcast in the society. Despite being married twice and losing both husbands while pregnant, Selvi persevered through the scrutiny and judgment of her neighbours and peers. She was even forbidden from touching lamps in the temple and at her workplace. Nevertheless, Selvi did not give up and instead focused on providing for her

children by working as a cook. Eventually, she saved up enough money to start her own business, an idli shop, which has become successful over time. She has even managed to save up some assets and provide her children with a better education.

**Selvi was denied basic human rights like right to education [Article 26(1): UDHR and Article 21A: COI], and right to enter a marriage only with free and full consent [Article 16(2): UDHR]. She was doubly discriminated as a widow and as a Dalit thus she was deprived of her right against discrimination as mentioned in Article 29(1) of Indian constitution and Article 22 of UDHR. Thus, Selvi's story is a testament to the power of perseverance and hard work, and an inspiration to all who face adversity in their lives.**

- **Vellammal,  
Muniappa Nagar, Perungudi, Madurai District**



Vellammal was born in a poor family and faced various challenges throughout her life. Despite these challenges, she showed tremendous resilience and determination to support her family and worked towards the betterment of her community. She received education until the ninth standard and spent most of her time helping her mother on the farm.

At the age of 19 Vellammal got married to her love interest, Thirupathi, and faced rejection from both families. However, she did not let this discourage her and worked hard to provide for her family. She had four children and her husband worked as a construction worker, while she worked as an agricultural labourer and a palm leaf basket weaver.

Unfortunately, her husband passed away in an accident at the construction site, leaving her to support her family alone. She received the compensation of Rs. 20,000 after the death of her husband. As a widow, she faced discrimination, ridicule, and harassment from the society and relatives. She also faced social stigma

and financial difficulties. However, she did not lose hope and continued to work hard to provide for her family.

Vellammal also actively worked towards solving the problems faced by women in her community. She stood up for a man from her caste who was injured in a construction job and did not receive any help from the employer. She filed a complaint and ensured that the victims received relief aid.

Despite facing many challenges, Vellammal remained determined and persevered. She continued to work for the betterment of her community and even received a widow certificate from the government after much effort. **Her story demonstrates the determination of widows in rural India who face ostracism and social exclusion but continue to strive for a better future.**

### **Uttar Pradesh**

#### **• Ramvati**

**Jaisinghpura, Mathura**



Ramvati runs a small tea stall which her husband used to run. She came from a family of agriculturalists in Gopal Nagar and got married as a child bride at the age of 15 to Girraj Singh. He used to run a tea-snack stall/ wooden shop in Jaisinghpura, Mathura. After 10 years of marriage, she had three children, but her husband passed away when the children were young.

Ramvati had no property or resources, except her shop. The house they lived in was also in shambles. Her parents also passed away during this time but her

brothers supported and encouraged her to run her husband's tea shop to support her family. She used the earnings from the tea shop to marry off her two daughters, while her son started working at the age of 15 to support the family.

In 2017, Ramvati's son got married and started living separately in the same house. Ramvati continued to run the tea shop to aid her livelihood, and she cooks her own food. Unfortunately, her son and daughter-in-law do not support her, and she had to apply repeatedly for widow pension, which she finally got after several attempts.

**The case study shows the struggles and resilience of a widow who never gave up on her and her family's survival after her husband's death. Despite facing various challenges, Ramvati showed determination in running the tea shop to support her family. Her story highlights the importance of the support from family and community in times of hardship. The need for social security measures for vulnerable populations like widows are also highlighted.**

- **Mahadevi**

**Maa Dham Mahila Ashray Sadan, Vrindavan, Mathura**



Mahadevi was a resident of Sarera, Etmadpur, Agra. Her mother, Ramvati, died when she was three years old. After that her father, Rajesh Chahuhan, remarried and had five children with his second wife. Mahadevi was married at the age of 12 to Joginder Singh Niwasi who was 22 years old. Her husband had a vasectomy because of which she could never become a mother. Her sister-in-law was a widow thus they adopted her son.

Mahadevi's husband had property in his name which she inherited after his death. He died due to lung failure and lack of medical facilities. She gave all the property

to her adopted son. After which her sister-in-law took him back and started fighting. In retaliation, Mahadevi removed the name of her adopted son and took the property back on her name. Because of this her family members behaved unethically, they were rude to her and even started beating her up. She finally left her home and shifted to Maa Dham Maila Ashray Sadan, at Vrindavan. Initially she visited her home but people at her house tried to kill her.

Mahadevi's case study highlights various human rights violations that she faced throughout her life. Firstly, she was married off at the age of 12 to a man who was 10 years older than her, which is a clear violation of child marriage laws and her right to education and protection from exploitation. Additionally, her husband had undergone vasectomy which prevented her from having children, denying her right to reproductive health.

Secondly, after her husband's death, she inherited his property but was forced to give it up to her adopted son by her sister-in-law. Though she resisted but this is a **denial of inheritance and property rights** which violates her basic human rights.

Finally, she subjected domestic violence in the hands of her in-laws. She also faced threats to her life from her own in-laws which is a clear violation of her **right to life and safety**. She was forced to leave her own home and seek shelter in a home for widows in Vrindavan, highlighting the issues faced by widows in a patriarchal society.

**Her case thus calls attention to the need for stronger laws and enforcement mechanisms to protect women's and widow's rights and prevent child marriage, violence against women, and denial of inheritance and property rights. It also emphasizes the importance of providing support and shelter to victims of such violence and abuse.**

- **Guddi Devi, 53-year-old**

**Hathras**



Guddi Devi lost her husband to illness in 2017. She has two adult children, a son and a daughter, both of whom are married. Her son had a love marriage and lives separately with his wife, since Guddi Devi was not in favour of his marriage.

Guddi Devi herself was married at the age of 15 to her husband Arjun who was 18 years old at that time. It is clear that their right to free and full consent of marriage written in Article 16 of the Universal Declaration of Human Rights was violated as they were forced into arranged marriage at a young age. Her husband worked in her father-in-law's salon (hair cutting shop) and later inherited it. The salon was their only source of livelihood.

Guddi Devi struggled during her husband's illness, feeling helpless and anxious about her future. The time of her husband's illness was tough for her. The lack of proper medical facility that contributed to her husband's death could be seen as a violation of the right to health as mentioned in Article 25 of the UDHR.

She has learned to cope with her situation and has taken in two paying guests to help with her sustenance. **She also receives a widow pension that is sufficient for her survival, but she feels lonely and misses her husband as a companion. After the death of her husband, she realized that it is crucial to have a life partner. Though she did not mention the desire to remarry.**

- **Muskan, 30-year-old**

### **Hathras**

Muskan is a 30-year-old widow who comes from an agricultural family, her father was a farmer and her mother worked in aanganwadi. She was married in 2014 to Pawan Kumar who worked in a private company in Gaziabad. Her father-in-law is also a farmer and her mother-in-law worked as a teacher in a government school. Her husband had two sisters and a younger brother.

Muskan's husband died in a road accident in 2021 while he was coming back from his office. They took him to hospital where he was declared brought dead. She was shocked and for few months could not believe the news. She became anxious about her and her two children's future.

After a year of her husband's death, she joined a school (Balwant Inter College) as a primary teacher. Her parents want her to remarry and prefer her brother-in-law as a suitable match for her. They have initiated talks in this regard but Muskan's mother in-law is opposed to this idea. Muskan's parents are supportive of her working and pursuing her own career. **But their meddling in arranging a marriage for her with her brother-in-law could potentially violate her right to marry and form a family freely. However, her mother-in-law's opposition to this idea is also indicative of violation of her right to privacy and autonomy in making decisions about her own life. It is important to note that these are potential issues that highlight the importance of respecting individuals' autonomy and rights to make decisions about their own lives without discrimination. However, these cannot be confirmed as violations of human rights.**

## **Rajasthan**

- **Kanta devi, 57-year-old**

**Gandhi colony, Gatore road, Brahmpuri, Jaipur**



Kanta Devi, a 57-year-old widow was married at the age of 14 in 1980. Her husband Babu Lal died during the peak of COVID, and she has been receiving widow pension for the past 2 and a half years. The pension is approximately 750 rupees, and she receives it in a gap of 4-5 months. Kanta Devi does not get ration.

She is physically incapacitated and cannot walk properly. She uses a stick to move around due to a defect in one of her legs. As a result, she cannot work and depends solely on her 28-year-old unmarried daughter, who takes care of her and the family. Kanta Devi has two sons, but one of them passed away, leaving behind 4 daughters. Kanta Devi's daughter-in-law moved to her natal home, taking one of her daughters with her. The other three granddaughters take care of Kanta Devi.

Kanta Devi's second son is married, but he is addicted to alcohol and does not support his mother and is neglectful of her. She takes her medicines from government hospitals, and even that expense is borne by her daughter. She eats simple food and is only supported by her daughter and taken care of by her granddaughters.

Overall, Kanta Devi's situation is one of dependency and neglect, with her daughter and granddaughters being her only source of support and care. The pension she receives is also inadequate, and she does not receive any other form of government support, such as ration.

**The case study of Kanta Devi highlights the violation of human rights, firstly she was married at the age of 14 which curtailed her right to equal marriage and right to education. Secondly the denial of social support like ration restricts her right to food and a healthy life.**

- **Puni, 68-year-old**

**Gandhi colony, Gatore road, Brahmpuri, Jaipur**



Puni Devi, 68-years-old, is a vulnerable individual who is visually impaired and she is struggling to meet her basic needs. Her husband passed away in 2016, and she lives with her two sons in a one room home which is in dilapidated condition. Her younger son is an alcohol addict and works as a wage labour sporadically. Her elder son is suffering from tuberculosis and has one impaired hand, making it impossible for him to work.

Due to her deteriorated economic condition, Puni Devi is unable to afford enough food. Sometimes, she does not get to eat even a single meal a day and relies on the support of her two married daughters. They take care of her as much as possible. Since they don't live with her, it becomes difficult for them to take care of their mother on a day-to-day basis which ultimately leads to her deteriorated condition. Sometimes Puni Devi's neighbours also provide her with food. Puni Devi also has high blood pressure, which requires medication from a government hospital.

Puni Devi's case study highlights several human rights violations. Her right to adequate standard of living and right to food is violated as she lives in structurally weak house with little or nothing to eat for some days. Her incapacity to afford or access food is a basic human rights violation. Her right to live in a healthy environment and right to social security are also violated.

**As an elderly visually impaired widow she is entitled to social security benefits, including assistance with food, housing, healthcare, and other basic needs. However, she is not receiving adequate social security, which violates her right to social security. Her situation thus calls for a holistic approach where not only social support is necessary but additionally financial assistance and medical care are also provided to people like her through support networks.**

- **Gayatri Devi Sain, 58-year-old**  
**Luv-Kush Colony, Kherda, Sawai Madhopur**

Gayatri Devi Sain, got married at the age of 18 to Daulatram Sain, who worked in a hair salon. They had three children together, two sons, and one daughter. Gayatri Devi's husband died in a car accident in 1992, leaving her to take up the responsibility of her children.

Since there was no earning member in the family and Gayatri Devi was not educated, she had to work as a labourer to fulfil her responsibilities. However, she later got the job of a peon in a nearby school. Despite facing hardships, she made sure to educate her children. Her elder son worked in a shop after completing his studies, and her daughter completed her graduation before getting married. Her second son completed Polytechnique course.

She still works as a maid in the residential colonies four kilometres away from her home. She endured all the hardships and ensured her children received education and lead a better life than hers.

**In her case study Gayatri Devi never mentioned receiving any assistance from the government, thus highlighting the violation of right to social security. She was also denied right to education thus denying her the right to fair and just working opportunities. This affected her choice of employment that she sought to take care of her family.**

## **Recommendations**

### **I. Need for Data on widows**

Accurate and comprehensive data on widows in India is essential to understand the scope of the issue and to develop effective policies and programs to improve their social and economic status.

**i: Surveys** to collect data that can include questions on widows' demographic profile, social and economic status, access to government schemes and programs, and health status. A census on widows may be a feasible idea and this can be combined with the National census.

**ii. Use of existing data:** Existing data sources like the census, National Family Health Survey (NFHS), and other surveys to collect data on widows. However, it is important to ensure that the data collected is disaggregated by gender, age, and marital status to capture the specific needs and challenges of widows.

**iii. Collaboration** with Non-governmental organizations (NGOs) working on issues related to widows can be a valuable resource in collecting data.

**iv. Increase awareness:** There is a lack of awareness among widows about government schemes and programs available to them. Therefore, it is essential to increase awareness among widows about the importance of providing accurate data on their socio-economic status. This can be done through community mobilization and awareness campaigns.

**v. Use of technology:** Technology can be a valuable tool to collect data on widows. For instance, mobile-based surveys can be conducted to collect data from widows in remote areas. The government can also leverage digital platforms like social media and online forums to collect data on widows.

### **II. Measurement of poverty**

Poverty measurement is typically done at the household level, rather than at the individual level, which means that the poverty status of widows is not always

specifically identified. Women and widows in particular could be victims of intra-family disparities. Thus, when we are calculating with a human rights approach, on an individual basis we also need to focus on these women as individuals in assessment of poverty, formulation and implementation of the poverty alleviation programmes. Overall, while poverty measurement is typically done at the household level, efforts can be made to identify and address the unique needs and challenges faced by widows.

**i. Collect and analyze data** on widows separately from other household members: This would involve conducting surveys or censuses that specifically ask about widows' income, assets, and other indicators of well-being. By collecting this data separately, policymakers can better understand the unique challenges faced by widows and develop more targeted interventions to address those challenges.

**ii. Develop poverty indicators that are tailored to widows:** Existing poverty measures, such as the poverty line, are often based on household income and consumption. However, widows may have different needs and expenses than other household members, which means that their poverty thresholds may be different. Developing poverty measures that take into account the unique circumstances of widows can help to more accurately measure and address poverty among this group.

**iii. Use qualitative research methods to understand the lived experiences of widows in poverty:** In addition to collecting quantitative data on poverty, it is also important to understand the subjective experiences of widows living in poverty. Qualitative research methods, such as focus groups or in-depth interviews, can help to uncover the specific challenges faced by widows and provide insights into the types of interventions that may be most effective in addressing poverty among this group.

### **III. Need to review Inheritance laws and Property Rights to ensure security of widows**

**i. Registration of land and property** in joint names of husband and wife. This change in the law will not help the existing widows but it will help those who are

widowed in months and years ahead. The name of the widow will already be on the land records.

**ii. Ensuring that widows are legally entitled to inherit property:** In India, there are different inheritance laws based on religion and community. In some cases, widows are not entitled to inherit their husband's property. It is important to ensure that all widows are legally entitled to inherit their husband's property.

**iii. Simplifying the inheritance process:** In many cases, widows face difficulties in inheriting their husband's property due to complicated legal procedures. The inheritance process needs to be simplified and made more accessible for widows.

**iv. Providing legal aid and support:** Widows often face legal battles with their in-laws and other relatives over inheritance rights. Providing legal aid and support can help widows fight for their rights and secure their inheritance.

**v. Encouraging property ownership:** Widows should be encouraged to own property in their own name. This can be done by providing financial assistance, such as loans and subsidies, to widows who want to buy or build a house.

#### **IV. Improved accessibility to enhanced Pensions**

For many widows, the Widow Pension is the only income, and this is a combination of central and state resources.

**i. Simplification of application process:** The process of applying for widow pensions should be simplified and made more user-friendly, so that widows can easily navigate through the process.

**ii. Increase awareness:** There is a lack of awareness among widows about the availability of pension schemes. The government should take steps to increase awareness among widows about the pension schemes available to them and the process to apply for it.

**iii. Timely disbursement:** Widows who are eligible for pensions should receive their payments on time. The government should ensure that the pension payments are disbursed in a timely manner.

**iv. Regular review:** The government should review the pension schemes regularly to ensure that the amount of pension provided is adequate, and it meets the needs of the widows.

**iv. Increase funding:** The government should allocate adequate funding to support the pension schemes for widows, and ensure that the funds are disbursed efficiently and effectively. To strengthen this, a percentage of the 2% contribution by companies into corporate social responsibility can be towards the pension fund of the government. The contribution can be made attractive by giving exemptions etc.

**v. Universalisation of pension scheme:** Widow Pension for needy widows should be universal in the sense all widows who draw the pension the amount must be uniform and not state specific.

**vi. Widows' organizations:** The government can also collaborate with widows' organizations and NGOs to provide assistance to widows in applying for pensions and to ensure that the funds reach the intended beneficiaries.

## **V. Employment linked Skill sets**

Providing skill training to widows can be an effective way to improve their social and economic status. It can empower them to become financially independent and increase their employability.

**i. Survey:** Conduct a survey to identify the skill sets of widows in the region. This will help in designing a customized training program that caters to their needs and interests and takes into account their unique vulnerabilities.

**ii. Relaxation of eligibility criteria:** Advocacy is needed to amend the Livelihood Mission rules about the upper age limit for those who can receive livelihood training (we suggest age 55) and the education qualification should be lowered for all widows. For various trade and occupational training programmes, the minimum

educational qualification is 10<sup>th</sup> Class Pass, and only a few have 8<sup>th</sup> Class Pass, and there is nothing lower. Many widows could benefit if the rules were made “widow-friendly.”

**iii. Collaborate with training institutes:** Collaborate with local training institutes to provide skill training to widows. This will not only provide widows with access to quality training but also create employment opportunities.

**iv. Location specific vocational training:** Offer vocational training courses that are in demand in the region. This will increase the chances of widows finding employment after completing the training.

**v. Provide support services:** Provide support services such as counselling, mentorship, and job placement assistance to help widows succeed in their chosen field.

## **VI. Convergence of Schemes: Single window Cell**

The Government of India has various schemes like National Urban Livelihoods Mission, National Urban Livelihoods Mission, National Rural Health Mission, Ayushman Bharat, Mudra Yojna, Indira Gandhi National Widows Pension etc. that can impact the lives of widows effectively. Convergence of various schemes can make the process more user-friendly for widows. This can be done by integrating various existing schemes and programs for widows at the central and state levels. This will not only simplify the process for widows to access the benefits but also reduce duplication and ensure that they are not left out of any scheme.

**i. Single-window system** for all widow-related schemes and programs. This system can be designed to provide widows with comprehensive information about all the schemes and programs they are eligible for, along with the application process, required documents, and timelines. This will eliminate the need for widows to visit multiple offices to access the benefits they are entitled to.

**ii. Grievance redressal mechanism** to address any issues that widows may face while accessing the benefits. This can be done by setting up a dedicated helpline or

a portal where widows can register their complaints and get them resolved in a time-bound manner.

**iii. Collaborations** with civil society organizations and NGOs to ensure that the benefits of the schemes and programs reach the widows in the most remote and marginalized areas. These organizations can play a critical role in creating awareness about the schemes and programs, assisting widows in accessing the benefits, and providing them with the necessary support to become self-reliant.

## **VII. Collective voices**

There is a need for widows to have a collective voice and for their experiences to be heard by policymakers, civil society organizations, and the broader public. This can help raise awareness about the challenges faced by widows and increase pressure on governments to take action to address their needs. Being organized also addresses a fundamental problem of widows, and that is – loneliness – they are no longer “alone.” This in itself brings a sense of self-confidence, basic for empowerment. A collective voice can contribute significantly to effective implementation of existing laws. Again, if widows are organized, they can help each other to file cases, follow them up, can give courage to speak out, and lobby for new rules and laws to strengthen existing legislation about violence.

**i. Establish widows' associations:** Local and national-level widows' associations can be created to enable widows to come together and advocate for their rights. These associations can serve as a platform for widows to share their experiences and identify common challenges they face.

**ii. Foster partnerships with civil society organizations:** Civil society organizations can play a key role in supporting widows' associations and amplifying their voices. Partnerships with civil society organizations can provide widows with access to resources, networks, and platforms for advocacy.

**iii. Provide capacity building support:** Widows' associations can be provided with capacity-building support to strengthen their organizational and leadership

skills. This could include training in advocacy, networking, communication, and project management.

**iv. Engage widows in policy formulation:** Widows should be included in policy formulation processes, particularly those that affect their lives. This can be achieved by creating mechanisms for widows to provide feedback on policy proposals and to participate in consultations and public hearings.

**iv. Use of technology to connect widows:** Technology can be used to connect widows across different regions and enable them to share information and experiences. This could include social media platforms, online forums, and mobile applications.

## **Summary of Existing Literature**

Widowhood is experienced by more than 40 million widows in India.<sup>1</sup> The death of a spouse leads the woman through a devastating transition where she loses her identity and social role. A widow's loss not only includes the loss of social status, but also the loss of land, property, social security, dignity, and sometimes marital home and children. Additionally, the widows are culturally and socially marginalised; they are ostracised. Economic deprivation also adds to their low status in the society.

The previous literature on widows in India suggests that widows are more likely to embark on a life of deprivation and self-denial. There is a socio-cultural pressure to conform to stereotypes of widows and widowhood. This pressure is often insidious and the psychological pressures and implications are internalised by the widows themselves.

Widows are often socially marginalised, isolated and their social presence is omitted. This is clearly reflected in the works of Martha Chen.<sup>2</sup> Her studies done in the 1900s show that a few cases of *sati* were reported in India. In absence of *sati*, widows were expected to lead an austere and ascetic life of self-sacrifice/self-limitation by limiting their social participation, movement, dress, and food intake. The patrilocal residence also played an important role in deprivation of widows and puts them in the power of male kin. Restrictions on employment were also imposed on the widows which caused them to take up less financially secure work. Uma Chakravarti's work also calls attention to the issues of drudge labour, linguistic oppression, defeminisation through tonsuring, and violation of the patrilineal inheritance of widows.<sup>3</sup> They are often not given the share of their

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<sup>1</sup>Precisely 43261478 according to the Census of 2011.  
<https://censusindia.gov.in/census.website/data/census-tables>

<sup>2</sup> Chen, M. (1997). Listening to widows in rural India. *Women: A Cultural Review*, 8, 311-318.  
<https://www.semanticscholar.org/paper/Listening-to-widows-in-rural-India-Chen/32feadffac69c31d195b3dd5e4aea4f20aa2774f>; Chen, M. (2000). *Perpetual Mourning: Widowhood in Rural India*. Oxford University Press; Chen, Martha, and Jean Dreze. (2002). Widowhood and Well-Being in Rural North India. *The Village in India (Oxford in India Readings in Sociology and Social Anthropology)*. ed. Vandana Madan. Oxford University Press; Chen, M. (1998). *Widows in India: Social Neglect and Public Action*. Sage Publications.

<sup>3</sup> Chakravarti. Uma & Preeti Gill. (2001). *Shadow Lives: Writings on Widowhood*. Kali for Women;

husband's share of land to which they are entitled. Both Chakravarti and Chen concluded that widows experienced lack of property, security and economic vulnerability. Chen furthers that the widows do not appear properly in the statistics or censuses which reflects the lack of interest and considerations for them and their sufferings.

There is a lack of pan Indian literature on the numbers, status, and condition of widows and human rights violations on them. The available literature focuses on limited sites to highlight the issues. The Guild of Service's surveys like, 'Dimensions of Deprivation: Report on the Poverty Levels of Widows of Vrindavan' which was a follow up survey of 'Spirituality, Poverty, Charity brings widows to Vrindavan,' revealed that despite the central and state government's interventions, the status of widows has remained low.<sup>4</sup> The survey also linked the literacy level of widows and their capability to access the government schemes. The uneducated widows thus were likely to continue to face marginalisation and deprivation of dignity.

Widows were taking refuge in the holy city of Vrindavan or Puri not only for spiritual purposes but also for the shelter and other basic amenities. The widows residing in cities like Vrindavan were not facing food deprivation due to the large number of *ashrams*, shelter homes, and charitable donors. One of the recommendations of the previous surveys was to utilize the charity for impactful interventions and empowerment of widows so that they could earn a living instead of relying on the dole system. However, the widows residing in Puri were facing health issues due to lack of adequate food and medical facilities.

Tanuja Mohapatra and Kanchan Bharati in their work have shown that the respondents were physically healthy but they suffered from mental illnesses like

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Chakravarti. Uma. (1998). Gender, Caste and Labour: The Ideological and Material Structure of Widowhood, *Widows in India Social Neglect and Public Action*. Sage Publications; Chakravarti, U. (1993). Social Pariahs and Domestic Drudges: Widowhood among Nineteenth Century Poona Brahmins. *Social Scientist*, 21(9/11), 130–158. <https://doi.org/10.2307/3520430>.

<sup>4</sup> Guild of Service & UNIFEM (2010), *Dimensions of Deprivation: Report on the Poverty Levels of Widows of Vrindavan*. Guild of Service.

depressive disorder, dysthymic disorder and post-traumatic stress disorder.<sup>5</sup> Due to several social and economic constraints these widows ignored their health conditions.

C. Jamadar's survey to assess the quality of life among widows concluded that the literate and working widows have better quality of life than the ones who were illiterate and not formally working.<sup>6</sup> The issue of unequal remuneration for the widows was also raised by Amrapali Jambulkar and others.<sup>7</sup> According to them the widows in rural areas and especially farm widows entered the workforce not majorly out of choice but to pay back the loans and debts taken by their deceased husband. They worked as farm labourers and their remuneration was less in comparison to the men who worked with them.

Previous works like that of K.S. Mohindra has acknowledged various stages of widowhood.<sup>8</sup> First stage of widowhood starts with taking care of the finances. |In the second stage the widow copes with the loss of a spouse and faces new challenges such as ensuring the livelihood for children. The third and final stage consists of decision making; these decisions are not independently made by the widow and are mostly joint decisions of the family. These studies conclude that widows encounter a high set of restrictions, responsibilities and limited endowment. Such restriction constrains a widow's capability of leading a fulfilling life.

We find uniformity in the problems of widowhood throughout the country but there are issues which are unique to certain regions/states. For instance in the Sundarban

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<sup>5</sup> Mohapatra, T. (2012). Problems of elderly widows in Odisha: An empirical study. *Indian Journal of Gerontology*. 26(4). 549-563. <http://www.gerontologyindia.com/pdf/vol26-4.pdf#page=113>; Bharati, K & S.R Mahapatro. (2018). Health care and ageing: A study of old widows in rural Haryana. *Jharkhand Journal of Development and Management Studies*. 16(3). 7829-44.

<sup>6</sup> Jamadar, C., Melkari, S.P. & Holkar, A. (2015). Quality of life among widows. *The International Journal of Indian Psychology*. 3(110). 2348-5396. <https://ijip.in/articles/quality-of-life-among-widows/>

<sup>7</sup> Jambulkar, A., S. G. Borkar, S. Panneer, & A. Shukla. (2020). Farmer Suicide and the Plight of their Widows in Wardha district, Maharashtra, India. *Solid State Technology*. 63 (4). <http://solidstatetechology.us/index.php/JSST/article/view/7402>

<sup>8</sup> Mohindra, K.S., S. Haddad, & D. Narayana. (2012). Debt, Shame and Survival: becoming and living as widows in rural Kerala, India. *BMC International Health and Human Rights*. 12(1):28. <https://www.readcube.com/articles/10.1186/1472-698x-12-28>

Delta the issue of tiger widows is most pressing. Arabinda N Chowdhury and others have done an extensive survey on the tiger widows in West Bengal.<sup>9</sup> They have brought to light various cultural and social stigmas attached to tiger widows and the psychosocial issues like economic distress, social isolation, and loss of an earning member, shame and blame faced by these widows. These widows live in extremely poor conditions because they rely on forest based activities and have little to no land in their possession. Similarly, the widows of Himachal Pradesh also faced psychological issues and were made to practice the rites and rituals associated with widowhood (fasting, dedicating life to devotion, and wearing white saree).

Shoma A. Chatterji, Baburao Jadhav and others have highlighted the issue of farm widows from various states, namely, Punjab, Andhra Pradesh, Telangana, Maharashtra, and Tamil Nadu. Suicide of farmers, mostly in Maharashtra, introduces new struggles for widows.<sup>10</sup> They have to clear their husband's debt in dwindling financial conditions. These widows also face double stigma (associated with widowhood and suicide), stress, and allegations from their in-laws. They are socially excluded from social and religious functions, and often held responsible for their husband's death. They are denied inheritance, ownership and entitlements. They struggle in obtaining the land deeds in their name as most of the property is controlled by a patriarch. Most of them do not receive ex-gratia as their husbands did not have their own land. Only a fraction of widows receive compensations because suicide of the unrecognised agricultural labours and tenant farmers is not recognised as 'farm suicide.' Farm widows thus demand a comprehensive rehabilitation package in the Union Budget.

Another category of widows are the half-widows or widows of conflict. These widows face identity crises and have minimal status. They are economically

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<sup>9</sup> Chowdhury, A.N., R. Mondal, M. Kanti Biswas & A. Brahma. (2014). Culture and stigma: Ethnographic case studies of tiger-widows of Sundarban Delta, India. *WCPRR*. 99-122. <https://www.worldculturalpsychiatry.org/wp-content/uploads/2019/08/04-Culture-V09N3.pdf>

<sup>10</sup> Chatterji, Shoma A. (2020). Widows of Farmers who committed Suicide find the going tough: Still in debt. *The Citizen*. <https://www.thecitizen.in/index.php/en/newsdetail/index/7/18507/widows-of-farmers-who-committed-suicide-find-the-going-tough>; Jadhav, B. (2022). Exploring barriers to assess the livelihood sources of widow farmers. *Indian Journal of Anthropological Research*. 1(1). 1-14. [https://www.arfjournals.com/image/catalog/Journals%20Papers/IJAR/No%201%20\(2022\)/1\\_Baburao%20Jadhav.pdf](https://www.arfjournals.com/image/catalog/Journals%20Papers/IJAR/No%201%20(2022)/1_Baburao%20Jadhav.pdf)

vulnerable. Studies by Inamul Haq, Asima Hassan, and Suhail Ahmad Bhat have shown that half-widows of Kashmir face psychological issues and live in uncertainty.<sup>11</sup> Re-marriage is never an option for them. They have faced sexual harassment but they remain silent against the oppressor. Farah Ashraf states that due to conflicts in Kashmir the number of women-headed households have increased.<sup>12</sup> Yet the human rights violation of widows continues.

In conclusion a survey of the existing literature underscores the multiple vulnerabilities that widows' face be it economic deprivation, social marginalization or cultural ostracism. Anecdotal evidence certainly indicates the above. But with awareness, more widespread education of girls, the social security schemes of the central and state governments, logically there should be a definitive change in the perceptions of widowhood and the lived experiences of widows. The survey "Abandoned Widows: Voiced yet voiceless, Visible but Invisible" hopes to encapsulate the change if any.

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<sup>11</sup> Haq, I. (2021). The half-widows of Kashmir: A discourse of liminality and exception. *Torture: Journal on Rehabilitation of Torture Victims and Prevention of Torture (IRCT)*. 31(2), 92-98. <https://tidsskrift.dk/torture-journal/article/view/123624/174970>; Hassan, A. (2021). The effects of armed conflict on the families of slain members of armed groups in Kashmir: A sociological study. *JETIR (Journal of Emerging Technologies and Innovation Research)*. 8(6). 369-379. <https://www.jetir.org/papers/JETIR2106324.pdf>; Bhat, S. A. & Shah, S. A. (2017). Women and Conflict: A case study of psychological issues in half widows of Kashmir. *The Communications*. 25(1). 45-53. <http://ddeku.edu.in/Files/2cfa4584-5afe-43ce-aa4b-ad936cc9d3be/Journal/2c4fd847-9ddb-4db2-8e83-60f9b8dd1815.pdf>

<sup>12</sup> Ashraf, F. & M.S. Jahangir (2018). Widowhood among Muslim women: Living experiences of conflict and suffering in Kashmir. *JETIR (Journal of Emerging Technologies and Innovation Research)*. 5(9). 518-528. <https://www.jetir.org/view?paper=JETIR1809721>

## **Review of Literature**

**Study:** C. Jamadar, S. P. Melkari, and Ashok Holkar, ‘Quality of life among widows,’ 2015

**Sample:** 200 widows of different age, domicile and literacy group.

**Methodology:** Random Sampling for statistical analysis mean, standard deviation and t-test was calculated.

**Location:** Mysore, India

**Objective:** To assess the quality of life among widows and to understand the differences among the rural and urban widows in their quality of life.

**Conclusion:** Literate and working widows have better quality of life than the ones who are illiterate and not formally working. Working widows have high social support and less anxiety as compared to non-working widows. Another major finding of the study was that rural widows had better quality of life as compared to urban widows.

**Study:** K.S. Mohindra, Slim Haddad, and Delampady Narayana, Debt, Shame and Survival: becoming and living as widows in rural Kerala, 2012

**Sample size:** 10 widows; multi-religious and multi-caste.

**Methodology:** Random Sampling

**Location:** Kottahara, a gram panchayat of Wayanad, Kerala

**Objective:** To investigate the lives of Indian women as they become widows; to identify the challenges and opportunities that they face in living a fulfilling and healthy lives; to develop an evidence base which will contribute in the reduction of inequalities in health care and also in various other basic services.

**Conclusion:** This study mentions stages of widowhood: prior to death of the husband, thereby dealing with finances and confronted with care, the second stage when husband dies therefore coping with the loss and challenges of ensuring livelihood for children and the third stage is decision making that is mostly joint decision making process. This study concludes that widows in the study area encounter high set of restrictions, lot of responsibilities and limited endowment. Thus they face issues like restriction of social mobility, barring from health care.

Therefore all these aspects constraints a widow's capability to lead a fulfilling and healthy life.

**Study:** Tanuja Mohapatra, 'Problems of elderly widows in Odisha: An empirical study,' 2012

**Sample size:** 160 widows of 60 years and above, upper caste Hindus.

**Methodology:** Purposive sampling technique, structured interview schedule

**Location:** Jagannath temple of Puri, Odisha

**Objective:** To find out the socio-economic status, health and psychological problems and attitude towards widows.

**Conclusion:** The various findings are: all respondents have health related problems and the reasons being lack of adequate food, stress, lack of medical facilities and neglect by family members. Secondly, elderly widows face economic problems due to which they are unable to afford medical facilities or spend freely for the fulfillment of their needs. Third, the respondents face psycho-social problems like loneliness, difference of opinion with family members, being neglected by families, lacking participation in outside society and feeling burdensome for their families.

**Study:** Kanchan Bharati and Sandhya R. Mahapatro, 'Health care and ageing: A study of old widows in rural Haryana,' 2018

**Sample Size:** 135 widows (45 from each village): were selected from the list of widow age groups of fifty years and above.

**Methodology:** qualitative study and exploratory; questionnaire, interview schedule and focus group discussions

**Location:** Three villages of Karnal district, Haryana

**Objective:** To understand their health status, accessibility to health care and social support during medical emergencies.

**Conclusion:** Due to several constraints old widows ignore their health condition unless it's a serious health issue. The widows attempt to remain productive as much as possible as it entails social status in the family. Second, at times of health emergency it is the family that renders support and care.

**Study: Yoshihiko Kadoya & Ting Yin, ‘Widow Discrimination and Family Caregiving in India: Evidence from Microdata Collected from Six Major Cities,’ 2015**

**Sample size:** 794 observations from interviewees, aged between 20 to 71 years.

**Methodology:** The sampling procedure for the study was multistage sampling and the allocation method. Initially each city was divided into four sections that is north, south, east, and west then each section was further stratified into separate categories according to gender, age group, and socioeconomic characteristics. At the end the number of respondents were randomly collected within each stratum.

**Location:** Six cities of India- Delhi, Mumbai, Bangalore, Chennai, Kolkata & Hyderabad

**Objective:** To address the lack of region-wide view of widow discrimination in India. This research work mainly focuses on how widows of India are treated by their families.

**Conclusion:** Discrimination among widows does not prevail across the whole country yet traditional widow discrimination exists in certain areas. The limitations of the study includes that data was collected only from cities thus it lacks a region wide view analysis. Second, the data do not include observations of widows who have been sent to 'widow town.' Third, this study mainly relied on the responses from widows' children.

**Study: C. Aruna, T. Chandramohan Reddy, ‘What support by kin to widows?’, 1993**

**Sample size:** 125 widows, aged between 22 to 50 years.

**Methodology:** Snowball sampling technique was used, interview, and a schedule was used for data collection. Percentage and mean scores were used for analyses of the data.

**Location:** Coimbatore city

**Objective:** To enumerate the social relations of widows and to assess which relationships provide what type of support. This study focused on the support received by widows in the domains of emotional, financial, services and information from various sources.

**Conclusion:** Readily available sources of support are immediate kin that includes siblings especially male members of the family. Followed by parents and secondary kin. Friends among non-kin also play a vital role in various strands of this dimension and next to friends are neighbors who extend support.

**Study:** Arabinda N Chowdhury, Ranajit Mondal, Mrinal Kanti Biswas & Arabinda Brahma, Culture and stigma: Ethnographic case studies of tiger-widows of Sundarban Delta, India, 2014

**Sample size:** Door to door survey of 3084 households, in-depth study of 65 widows (38 from Satjelia & 27 from Lahiripur); ethnographic study was conducted on 54 widows (for clinical examination of mental health).

**Methodology:** Mix of both quantitative & qualitative method

**Location:** Gosaba: West Bengal

**Objective:** To explore the nature and extent of human-animal conflicts in the Sundarban village's frontal to Sundarban Reserve Forest (SRF).

**Conclusion:** Cultural stigma of tiger attack that leads to sense of guilt & sinfulness (felt stigma) along with the social stigma of widowhood. Second, deteriorating mental health because of the multi-factorial psychosocial issues like economic distress, social isolation, and loss of an earning member, adverse life events, shame and blame. Third, power relations and gender that is Sundarban communities are male dominated thus when husbands go to the forest the wives follow strict rituals. Although these practices are for the safe return of the husbands, in all practicality they are an implied trial for potential widowhood.

**Study:** Arabinda N Chowdhury, Ranajit Mondal, Arabinda Brahma and Mrinal K Biswas, Ecopsychosocial aspects of human-tiger conflict: An ethnographic study of tiger widows of Sundarban delta, India

**Published in:** Environmental Health Insights, 2020

**Sample size:** 65 tiger-widows.

**Methodology:** Three phase ethnographic research with a mix of quantitative and qualitative methods. Focus group discussion, participatory mapping and in-depth interview.

**Location:** Three hamlets (Kathuriapara, Jalepare, Bidhabapara) in Satjelia & two hamlets (Bidhan colony, Jamespur) in the Lahiripur mouza; Sundarban, West Bengal

**Objective:** To explore comprehensively the nature and extent and impact of human-animal conflicts in the Sundarban village's proximity to the Sundarban Reserve Forest. Second, the situation analysis of human-tiger conflict and the aftermath of the incident including bereavement and coping, the cultural stigma related to being killed by a tiger and the consequent discrimination, deprivation and social rejection and the impact on the mental health of the tiger-widows.

**Conclusion:** This article discusses the human-tiger conflict in the Indian Sundarban, where 10-15 people are killed annually by tigers due to illegal entries into the reserve forest for livelihood. The widows of males killed by tigers are referred to as *Bag-Bidhoba* or Tiger Widows, who face various social and economic challenges, such as stigma, limited remarriage opportunities, and difficulties claiming compensation from the Forest Department. The study has shown that the husbands of 64 widows had died during livelihood activities, the maximum number of attacks took place in the month of December followed by November & April and mostly been attacked from behind, attempting to bite the neck in the first instance.

These widows suffer from economic and social insecurity, as well as health issues, and their children often face difficulties in upbringing. 54 widows revealed suffering from mental illness like depressive disorder, dysthymic disorder, and post-traumatic stress disorder. The economic condition of widows was extremely poor. Only seven widows had very small amounts of land and their current occupation are mostly forest based activities, few in other labor based jobs. Although there are local agencies that offer life insurance policies, the claiming process is complicated and often corrupt. The study highlights the need for improving the livelihoods and living conditions of the families affected by the conflict.

**Study: Martha Alter Chen, 'Listening to widows in rural India,' 1997**

**Methodology:** Qualitative study, interview method

**Sample Size:** 550 widows

**Location:** Seven states of India- West Bengal, Bihar, Uttar Pradesh, Rajasthan, Andhra Pradesh, Karnataka, and Kerala

**Objective:** To know about their actual living conditions and to know their needs and wants.

**Conclusion:** The study was done in the 1990's and as reported few cases of sati during that tenure. Thus, if sati wasn't performed then it was expected of a widow to not remarry and lead an austere, ascetic life. She had to dress in plain clothes, eat a simple diet & was restricted from attending social functions & rituals. One technique to get a picture of their status is to compare them with their married sisters on the indicators of nutrition, morbidity & mortality.

The status of a widow varies across the country because of its varied social groups, age, and regions. If a widow is cared for, respected, and supported it signifies as a 'good family'. On the other hand if she is left alone or made to suffer then the family is represented as a bad one. The patrilocal residence does play an important part in the deprivation of widows. Therefore widows are expected to be at her husband's village even though not much support is received from their in-laws. Under the patrilineal inheritance widows are entitled to their husband's share of land but most of the time these rights are violated in practice. Restrictions on employment are also applicable for widows and they mostly end up engaging in less secure work in comparison with married women. Another major domain that has been emphasized in this study is social marginalization and social isolation. Due to restrictions in social participation, dress, and food, it raises questions of a widow's self-respect and dignity.

**Study:** Anupama Bharti, 'Widowhood in rural setting: problem's and prospective,' 2015

**Methodology:** Exploratory research design, Random sampling method, semi-structured interview schedule & observation technique.

**Sample size:** 50 widows

**Location:** Bhoranj and Bassi villages of Hamirpur district of Himachal Pradesh, India

**Objective:** To determine the social and cultural deprivation faced by widows. To know the socio-economic problems & to study the life of a woman before and after widowhood.

**Conclusion:** 16% of the respondents were unable to maintain their livelihood adequately even for basic needs they had to struggle. Majority of the widowed women in this study faced psychological issues like feeling of unrest, and tension, finding it difficult to adjust in the changed environment and loneliness made them feel sad. Third, irrespective of age social deprivation persists and widows were treated badly by the society and older widows were ignored by their families. Fourth, on becoming a widow respondents had to practice many fasts, offer prayers, and follow festivals throughout the year and wear white sarees.

**Study: Amrapali Jambulkar, Shrikant G Borkar, Prof. Sigamani Panneer, Dr. Avantika Shukla, ‘Farmer Suicide and the plight of their widows in Wardha district, Maharashtra, India,’ 2020**

**Sample Size:** 20 victims of farmer suicidal widows.

**Methodology:** Descriptive design, random sampling technique, structured and unstructured interview schedule. Research observation and discussions with informants like Asha worker, doctor, Sarpanch, police and other farmers of the village.

**Location:** Deoli Taluk from Wardha district, Maharashtra

**Objective:** To elucidate the plight of widows of suicide committed farmer. Second, to explore the current scenario of Indian agricultural conditions and its impact on farmer suicide.

**Conclusion:** The suicide of farmers marks a new struggle mainly for their widows and the remaining family. First, the financial condition of the widow becomes critical as she has to clear husband's debt, raise the children, and handle farming responsibilities. Second, few constantly face allegations by in-laws and others as being the reason for their farmer husband's suicide. Thus, in-laws at times disconnect all ties with the widows and throw them away from the house. Third, many are refused loans because of widowhood and on finding work their remuneration are unequal as compared with the men who work with them. Fourth,

due to all the various struggles she faces, a deterioration of her own mental health occurs due to all the stress, stigma, tension, loneliness, and being scared about the future. Fifth, widows are socially excluded from social and religious functions and if widows laugh too much or try to socialize they are labeled as characterless. Sixth, if widows get an opportunity to remarry they are not heartily supported as they are supposed to stay committed to social pressure and social norms.

**Study:** Inamul Haq, ‘The half-widows of Kashmir: A discourse of liminality and exception,’ 2021

**Sample Size:** 30 half widows.

**Methodology:** Exploratory, in-depth interview

**Location:** Kashmir, India

**Objective:** To have in-depth knowledge about the half widows.

**Conclusion:** The half widows of Kashmir face an identity crisis as they are in a liminal status. They are at a constant state of uncertainty, as they neither can consider re-marriage nor can they lead a life of a widow. Second, they face severe legal hassle in the process of searching for her husband. It is extremely difficult to find a lawyer who agrees to take up a case for free. Third, in the process of searching their husbands most women have mentioned facing sexual harassment but they have remained silent against their abusers. Fourth, losing the sole bread earner of the family has made them economically vulnerable and dependent. Finding it difficult to transfer husband's property or bank accounts as these procedures require death certificates or government verification procedures. Fifth, the half widows of Kashmir face severe psychological issues with symptoms of fear, sleeplessness, nervousness, depression, aggressiveness, anger increase use of drug use, and suicides. There is a dearth of reliable empirical data on the problems of half widows as they are a hidden population who suffer in silence.

**Study:** Suhail Ahmad Bhat, Dr. Shawkat Ahmad Shah, ‘Women and conflict: A case study of psychological issues in half widows of Kashmir,’ 2017

**Sample size:** 120 half widows.

**Methodology:** Random sampling method, Mental Health Inventory of Davies, Sherbourne, Peterson & Ware was used.

**Location:** Districts of Srinagar & Baramulla in Kashmir, India

**Objective:** To assess the levels of psychological issues (anxiety, depression, loss of behavioral and emotional control, general positive affect, emotional ties and life satisfaction) in half widows of Kashmir.

**Conclusion:** First, the majority of respondents of the study scored higher in anxiety, depression, and loss in emotional and behavioral control which indicates grave psychological issues among half widows. Second absence of emotional ties, life satisfaction and absence of positive affect prevails among half widows. Common reported symptoms among half widows include numbing of emotions, nightmares, disturbed sleep, anxiety, depression and constant alertness. For many half widows the stress is expressed somatically like high blood pressure, chronic tiredness and chronic pain.

**Study:** Baburao Jadhav, ‘Exploring barriers to assess the livelihood sources of widow farmers,’ 2022

**Published in:** Indian Journal of Anthropological Research, 2022

**Sample size:** 50 farmer widows

**Methodology:** Purposive sampling. Focus group discussions, in-depth interviews and case studies

**Location:** Five blocks of Nanded district (Kinwat, Mahur, Hadgaon, Bhokar & Himayatnagar) in Maharashtra

**Objective:** To explore how, despite the psychological trauma of losing the family's main breadwinner, coupled with the stigma associated with suicide, these widows have dealt with the financial stress and hardship of raising a family and repaying loans by focusing on the widows' socioeconomic backgrounds, household livelihood sources and individual characteristics; their internal and external barriers.

**Conclusion:** The article discusses the challenges faced by widows in India, which can be categorized as internal and external barriers. Internal obstacles include issues related to household, inheritance, ownership, and entitlements, while external barriers involve difficulties in various public domains, such as banks and administrative work. The researchers also found that in joint families' widows'

voices were silenced and they were not allowed to express hence in many cases father-in-law, brother-in-law or any other male member spoke on their behalf.

The paper also sheds light on the prevalent issue of farmer suicides in India, particularly in regions like Maharashtra, where natural calamities add to the burden of rural communities relying on agriculture and natural resources. Farmers in these regions have less than two hectares of marginal land holdings and face the combined effects of drought, crop failure, indebtedness, and other critical circumstances, leading to bankruptcy and the inability to repay loans, ultimately leading to suicide. While the farmers take their own lives, their widows are left to deal with the state, moneylenders, in-laws, and a society that stigmatizes them and denies them their equal rights. Widows of these farmers thus face financial stress and hardship of raising a family and repaying loans despite the psychological trauma of losing the family's main breadwinner and the stigma associated with suicide. The patriarchal rules, rituals, cultural values, caste-based norms, and ethics further control their private lives. The study aims to explore how these widows deal with these challenges and barriers.

**Study:** Asima Hassan, 'The effects of armed conflict on the families of slain members of armed groups in Kashmir: A sociological study,' 2021

**Sample size:** 100 families of slain militants- 35 families from South Kashmir of Anantnag, Pulwama, Shopian & Kulgam; 35 families North Kashmir districts of Kupwara, Baramulla & Bandipora; 30 Central Kashmir districts of Srinagar, Ganderbal & Budgam.

**Methodology:** Interview schedule, snowball sampling

**Location:** Kashmir valley, India

**Objective:** To assess the socio-economic condition of the families of slain militants. Second, to get the facts before people regarding the real sufferings of the families of the slain militants. Third, to understand the impact and influences of the past on the present and future lives of the affected families.

**Conclusion:** The current study covered only slain militants and not the civilians, who were subjected to enforced disappearance. Majority (94%) respondents did not remarry and had a negative impact on the incident of killing. These respondents reported that when the militants were alive, harassment and repetitive raids by

security forces created fear, financial problems and lack of support. On being killed by security people the mode of death that was unexpected and sudden has led to psychological stress. Few (5%) respondents mentioned that the incident did not bring any change in their lives. These were respondents who either had no children from slain militants or were remarried or had a strong financial and social background. Around 1% of the respondents mentioned that they had a positive impact after the incident as they received support from the society and they did move on. Yet majority of the widows (94%) loneliness, mental torture, fear, financial constraints, failed to control their children, social apathy and rough treatment by relatives and neighbors.

Yet majority of the widows did not face social stigma as militancy has social acceptance in Kashmir yet underneath families did face several social issues like finding a suitable match for their children as facing harassment of such families by the security forces is the another reason for families to stay away from militant background families when it comes to marriage. On the death of their husbands, the lone bread winner, the burden of earning falls mostly on the widows and in many cases they end up taking jobs like handicraft, domestic help etc. They are often exploited as they are not paid their due wages. Few widows reported doing menial jobs and few had to beg as they faced starvation in the initial years. The hardships of widows and children of the killed militants continues even after years of the incident as they aren't entitled for any type of compensation from the government.

**Study: Arfat S., Rehabilitation of the victims of conflict in the state of Jammu and Kashmir: A socio-legal analysis, 2015**

**Methodology:** Primary data through field survey via interview schedule. Secondary data- from various governmental and non-governmental agencies in the Kashmir division.

**Location:** District Srinagar in Kashmir, India

**Objective:** To examine the provisions of law and analyzing the state practice on rehabilitation policies/programs concerning victims of conflict in the state of Jammu and Kashmir

**Conclusion:** Human rights violations have become rampant during conflicts. Due to AFSPA, security forces are responsible for serious abuse of human rights like custodial killings, destruction of property, rape, molestation, disabled due to injury, custodial disappearance and innocent killings.

Three schemes under Rehabilitation of Military Affected Victims, namely Scholarship for Professional Studies, Psychological Rehabilitation, and Financial Assistance for exceptional cases are non-functional. Study survey revealed that there is no rehabilitation program for double orphans or for single orphans who have no or meager economic resources, after leaving the institution/orphanage. The lacunae in implementing right to justice are: First, protective human rights machinery is toothless as its recommendations are not binding and efficiently implemented. Second, is the impunity provided by special laws to security forces. Thus, it appears from the analysis of the different provisions of the law that the legal framework concerning the rehabilitation of victims of conflict is inadequate. The outdated and old administrative schemes and social welfare

**Title:** Anjuli Chandra, Vulnerability of widows in India

**Published:** International Journal of Social and Economic Research, 2011

**Sample size:** Widows from states like Tamil Nadu, Karnataka, Madhya Pradesh, West Bengal, Andhra Pradesh, Goa and Assam

**Methodology:** Review of articles, literature, and reports on widows in India (secondary data).

**Objective:** To describe the social, cultural, economic, demographic and legal marginalization and vulnerability of widows in India.

### **Discussion and Conclusion:**

The article discusses the neglected and marginalized condition of widows in India, who face social marginalization, psychological hardships, and economic deprivation. Widows comprise 7% of the population in India, but they have limited freedom, property rights, and opportunities for employment, with only 1% working as professionals. Widowhood is more prevalent in South India due to differences in the mean age of marriage between men and women. Economic deprivation is the primary cause of vulnerability for widows in India, as their access to resources is mainly dependent on their marital status and living arrangements. Widowhood also

leads to social insecurity for women and their children, as well as restricted opportunities for income-earning activities due to patriarchal norms. Despite their significant challenges, widows receive little recognition or support from society, media, social policies, and research, which exacerbates their vulnerability to poverty.

**Title:** Barnali Sharma & Usha Rani Boro, A comparative analysis of widows and widowers in India, 2017

**Methodology:** Secondary data- Review of literatures, articles

**Location:** Assam, India

**Objective:** To showcase the life of the widows in comparison to its counterparts, the widowers in India. To assess the major problems faced by widows in India. To study the manifold aspects of deprivation of widows in India.

**Discussion and conclusion:** In India down the ages, husbands have been made to be considered as God, thus on his demise the wives are expected to follow a life full of grief and follow a disciplined life. At a community level they aren't invited for happy occasions as they are considered inauspicious. Whereas widowers on the other hand have much more freedom to move about and participate in social functions. Several widows are deprived of their human rights and their needs of food, shelter, and clothes. Even though the civil laws of inheritance do favor women still a huge gap between theory and practice persists. Even with decades of struggle by social reformers and with progressive laws, widows still remain one of the marginalized sections of the society. Thus a widow's right to property and land can be recognized under the Indian constitutional laws. Second, awareness on gender equality and to educate widows on their rights are needed.

**Title:** Farah Ashraf, Mohamad Saleem Jahangir, Widowhood among Muslim women: Living experiences of conflict and suffering in Kashmir, 2018

**Methodology:** Secondary data, descriptive research design

**Location:** Kashmir

**Objective:** To understand & describe the lived experiences of Muslim widows in Kashmir. To focus on the problems & sufferings faced by them in the current scenario by trying to evaluate the impact of socio-cultural, religious & political

factors on the widows' experiences. Third, to explore the programs & policies run by the government for safeguarding the welfare of the widows of Kashmir.

**Discussion and Conclusion:** In India the pain & sufferings of women multiply if they happen to be a widow. As compared to a widower entering widowhood is more humiliating, painful & also hazardous because of the societal rituals and discrimination. Thus widows not only suffer economic, social discrimination but also encounter many psychological problems. Kashmir being a volatile region due to the territorial dispute has brought heavy loss to life, property and inflicted painful memories. Women are affected and thus the region has seen proliferation of female headed households and the social impact of the conflicts are more visible in the emergence of women-headed households. Widows are compelled to take up a position of responsibility because of the need to sustain the family.

**Title: Meera Khanna, Why widowhood matters**

**Location:** India

**Objective:** This paper was presented at a conference of South Asian Network of Widows (SANWED) by Guild of Service, India. The paper discusses why widowhood is a social problem and the various marginalizations that widows encounter.

**Discussion and Conclusion:** As compared to men more women face a significant portion of their lives as widows and few young women embrace widowhood for the rest of their lives. Most of them encounter strict restrictions on employment options, inheritance, social interactions, residence and many widows of India cannot depend on support from their own families, in laws or even daughters. Thus young widows are socially and economically vulnerable as compared to older adults. The various marginalization that widows encounter are that inheritance (mostly patrilineal & restrict women's right to property), employment (restrictions on employment and also on seeking gainful employment), social exclusion (reduced to social zero), statistical invisibility (availability of limited data and the myth that widows are taken care by their families).

**Title:** Meera Khanna, The voiceless millions of India 2010

**Location:** India; presented at the CEDAW meeting in Geneva

**Discussion and Conclusion:** The paper was presented by the Guild of Service, India at the CEDAW meeting in Geneva and coordinated by widows for peace through democracy. The paper discusses widowhood as a crisis and a problem as well as the different laws for women. The paper also discusses various atrocities and discriminations that widows face in India and in some parts of South Asia.

Article 14 of the constitution mentions equality and non-discrimination and prohibits discrimination on the grounds of religion, race, caste, sex and place of birth. Even though property rights for women have improved with time yet in reality they are far from equal and fair. As a wife a woman is maintained by the husband but as she becomes a widow she is left at the mercy of a patriarchal family or left amidst confusing laws which she neither comprehends nor can she take advantage of. On one hand the law will not discriminate against a woman as a daughter but will discriminate against her as a widow.

Due to various religions, cultures and geo-political nature of the country different personal laws persist. Women have equality of status under the country's constitution. Yet several anomalies remain under different personal laws. According to the Hindu Succession Act & its amendments, widows cannot avail the same right as the sons do. This in turn keeps the patriarchy still to be an ongoing one. Personal laws that govern many minorities in India are also subject to the vagaries of interpretation which given the gender bias in India is likely to discriminate against women. Therefore there is a dire need to evaluate and reevaluate the Hindu law along with the various personal laws so that they are in consonance with the constitution and other codified laws like IPC, Cr PC etc.

The Hindu patriarchy allocates a secondary role to a woman and when she is a widow then she is physically alive but socially dead. Being part of society without being socially alive is when there is the need to place her on the margins of society and institutionalize her marginality and this social marginalization is emphasized by obvious symbols.

**Title:** R. K. Sinha, Trends and correlates of widowhood in India, 1992

**Location:** India

**Objective:** Aims to probe in detail the patterns of widowhood in the country and its major states on the basis of census records.

**Methodology:** Secondary data from the publications of Census of India.

**Discussion and Conclusion:** Widowhood is a transition from one marital status to another yet due to its severe complexity of its consequences in our social set up it attracts our attention. Thus a widow undergoes several deprivations like social, psychological, cultural and economic terms and even loses her status and dignity. There is a gradual decline over the decades in widowhood and widower hood and the trend reflects the decline in adult male mortality and increase in age at marriage. Out of total widows around 79% were from rural areas and 21 % were from urban areas. It is interesting to find that the level of education has a negative relationship with widowhood and also in various other types of demographic behavior like level of education of children or with level of morbidity or with infant mortality. Decline in widowhood indicates an improvement in the mortality situation, increase in female age at marriage. Child widows are rare as compared during the decade 1931-41 yet the cultural and social complexities of widows remain the same. The analysis further indicates that mean age at widowhood is always higher than mean age at widower hood until the terminal ages.

**Title:** Safina Nabi. How Kashmir's half widows are denied their basic property rights

**Published:** Jan 26, 2022 in Scroll.in

**Discussion and Conclusion:** Narratives from women whose husbands have been either taken away or disappeared is described in this write up. Often in Kashmir they are referred as half widows; their past and current situation have been explored. Respondents describe how they enjoyed their lives with their children while their husbands were alive. Their life went upside down when their husbands were taken away or either went to work and never returned. Patriarchal societies like that in Kashmir and with no separate income, life gets difficult for half widows and their children. They are either left at the mercy of their in-laws, asked to leave the house or remarry. In either of the cases they aren't provided much access to property and according to one law, if a man dies while his father is alive, the

children of the deceased will not have a share in the grandfather's assets. In Kashmir, the major part of land ownership comes from ancestral roots but the offspring of the person who disappeared find it extremely hard to get their share in family property as their father is considered in the lifetime of their grandfather. These women often lack education and other resources to even fight for themselves and their children. Thus they end up lacking emotional-financial support, being socially deprived and facing financial burden.

**Title:** Sayantani Sur. **After Pulwama: War widows and the construction of Veer Nari in India**

**Published in:** December, 2021 in Economic & Political Weekly

**Discussion and Conclusion:** This article highlights the state's oppression of war widows through its influence on the family which in turn is having control over her finances and sexuality. 'Veer Nari' are women whose army husbands have laid their lives for the nation either in a military operation or war. This notion can be understood in two particular ways: first as a 'warrior woman' and second as the 'woman of a warrior.' It's her sacrifice that leaves her in a condition where there is an absence of masculine protection that depicts an image of a solitary fighter. Considering widowhood as 'helplessness' is a predominantly social perception and in case of a war widow the state and society reconstitutes masculine power and locates it in the widow of the martyr. Thus it is translocation of masculinity that has been designated as the 'veer nari' and bravery for war widows is endowed from an external source. The army takes responsibility for the martyred soldier's family by financial help through sponsoring education of the children, by funding their marriage and this way it maintains the love between the army and the martyred soldier's family. It is by this way that it is ensured that the state's influence and the ideology of the army continue within the wombs of army families. Till November, 2017 the widow remarriage law within the army prevailed & according to it a 'veer nari' is one who restricts her sexuality to her conjugal family by getting married to the brother-in-law and continues a communal life with an heir. Thus expected to take social, economical, sexual and reproductive responsibilities of the extended family by restricting herself by the identity of being a widow of a martyr. If the war widow decides for herself to start fresh and get married to someone else then the

state decides to withdraw the pension. Even though the law is withdrawn the practice still continues so that the compensation money stays within the family.

**Title: Bilal Kuchay. Empowering Indian women who lost their partners to covid. 17th June, 2021**

**Published in:** Al-Jazeera on 17<sup>th</sup> June, 2021

**Discussion and Conclusion:** This article discusses empowering widowed women financially and professionally who have lost their husbands during covid. India's healthcare system came under tremendous pressure during the second wave of pandemic and the country saw fatalities beyond imagination. The Centre for Monitoring Indian Economy (CMIE) mentioned that more than 22 million job losses happened during April & May because of the lockdown. CMIE emphasized that by November, 2021, 49% of women were jobless.

Cases mentioned in the article have discussed how difficult it had become for women to cope financially and emotionally on the sudden loss of their spouse. Mostly men have been the main bread earner of the family and on losing him the financial needs dropped onto the woman's shoulders. Yudhvir Mor, launched a website on 11<sup>th</sup> May to help widowed women to either find their first job or to upgrade their career. It's a volunteer driven initiative with a tagline- RiseAgain and with the objective to help widows achieve financial stability. Once women register themselves, after that they are contacted by a validated volunteer who offers four types of assistance- career counseling, resume writing, job referral and interview preparation.

**Title: Priscilla Jebaraj. Widows of farm suicide victims demand rehab package in Union Budget**

**Published in:** The Hindu on 28<sup>th</sup> January, 2020.

**Discussion and Conclusion:** The article emphasize on the demands of women of farmer suicide to have a comprehensive rehabilitation package for them in the Union Budget. It mentions that many cannot access or avail benefits of the state as they do not support families who do not own any farmland or are working at lease. Government support ranges from one to seven lakh in various states but only a

fraction of the widows receive this support as many states do not recognize agricultural laborers and tenant farmers as cases of farm suicide. Widows who are eligible or receive the amount, mentioned that they had to put in a lot of effort to validate their eligibility in receiving benefits. Another issue highlighted is that many widows who avail compensation have to entirely use the amount in repayment of debts, leaving behind her with no support in time of need.

**Title:** Shoma A. Chatterji. **Widows of farmers who committed suicide find the going tough**

**Published in:** The Citizen on 28<sup>th</sup> March, 2020

**Discussion and Conclusion:** This article discusses widows of farmers from various states of India namely Punjab, Andhra Pradesh, Telangana, Maharashtra, and Tamil Nadu. It mentions how due to their husband's suicide, all of a sudden the widows were left to fend for themselves, manage home and also the farm. Most of them did not receive ex-gratia as their husbands did not have their own land, few widows weren't provided compensation as the deceased person did not have any institutional loan. Widows of farmers have expressed distress as government has not recognized their husband's suicides as 'farm suicide' and has not extended support. Thus on losing her husband the widows of farmers face trouble at many levels namely: getting over the trauma of her husband's suicide, taking over the responsibility of family and farm single handedly, repaying debts along with the stigma of widowhood. This article also discuss that farmers suicide is given certain attention at policy level but the question of women farmers from suicide affected households are however have not been given much emphasis or importance.

**Title:** Aliya Bashir. **Kashmir's militant widows struggle to save their sons from insurgency.**

**Published in:** The New Humanitarian on November, 2016

**Discussion and Conclusion:** As husbands die fighting for Kashmir's independence they are hailed as 'martyrs.' On the other hand their widows are left alone, broken and in the pursuit of keeping their sons from joining the conflict. The article describes a 48 year old woman hailing from Palhalan village, 20 miles from

Srinagar describes her struggle of keeping her young son away from the deadly political turmoil in Kashmir. Her husband was killed in 1999 and she was left with a son, little education, no means of support for her family and no help from the government either. With any form of agitation, she tries to keep her son away as all her hopes for the family's future depend on her son. Her wish is that her son should pursue education and become a professor. Like many other widows in the valley she becomes anxious whenever a protest takes place or government forces clash. Due to her husband's status, her son is often harassed by authorities thus she mostly confines her son in the room until the peace returns. As she quotes 'it was never easy to breathe as a militant's wife, and now as a militant widow, one just can't breathe easily.'

**Title: Sarita Santoshini, India's 'gun widows' on the road to recovery**

**Published in: Al-Jazeera, 2016**

**Discussion and Conclusion:** In the ongoing armed conflict in Manipur, widows of victims call themselves 'gun widows.' The article describes the case report of Edina Yaikhom and her state as a 'gun widow.' On 21st of January, 2021 she bid goodbye to Anand Ningthoujam who left for work in the morning. In the evening her neighbors started gathering at her house on hearing news of an encounter between police and members of an armed group. The next day the state police announced the encounter of Ningthoujam and another civilian, claiming them to be members of a rebel group called Kanglei Yawol Kanna Lup (KYKL). The next day after this incident the newspaper carried a statement by KYKL that neither of the men belonged to the group.

Edina says that by then it was too late. Four days later when she visited the spot where her husband was killed, she got to know from an elderly lady what actually happened. As narrated by the lady 'The police got him there in a jeep and tortured him by tying him to a tree. Later, they let him loose, challenged him to run to save himself before firing bullets at his body.' How's this an encounter, and what had my husband done to deserve this? She asks as she weeps. The Armed Forces Special Powers Act, 1958 provides the army the right to arrest or kill without fear of prosecution and as per critics security forces have committed numerous human rights violations under the act. A commission that was appointed in 2013 to

investigate six of these cases issued a report that revealed that none of the cases were genuine encounters between security forces and the alleged members of armed groups. Binalakshmi Nepram, the founder of Manipur Women Gun Survivors Network mentioned that many women have been widowed by non-state forces in Manipur, in large part due to easy access to weapons in the north eastern state of Manipur. The state government official of Manipur states 20,000 registered widows who lost their husbands in conflict yet Binalakshmi mentions that thousands of killings have gone unreported.

**Title: “Status of widows in South Asia” by South Asian Network for Widows Empowered in Development (SANWED) in collaboration with UN Women**

**Discussion and Conclusion:** Widows those are abandoned and deprived of their rights physically, psychologically, economically, and politically are mostly found in South Asian Countries, like India, Bangladesh, Nepal, Afghanistan, and Pakistan where numbers of female widows are much higher than the male widowers, though numbers of aged widows are more than the adolescent widows. All these countries have their own kind of cultures and rituals for the widow population, once their husband's are deceased. Though, following separate kinds of rituals in different nations, the widows from all these countries experience similar kinds of suffering\s as they are blamed and seen as responsible for the death of their husband. Widows in these countries are mostly illiterate and highly dependent, found as unpaid housemaids, unpaid laborers, and unpaid farmers etc. in their own home, own family business, and own family farms respectively.

Consequently, the widows in this region are the poorest of the poor which force them to exploitative forms of obtaining income such as begging and prostitution, so that they can feed their children and themselves. As a result of economic instability caused due to widowhood they have to withdraw their children from school, put their male children into child labor, female children into early marriage, or both into the clutches of traffickers.

**South Asian Network for Widows Empowerment in Development**, initially situated in Delhi, later moved to other South Asian countries, is a collective initiative and network of organizations and individuals working for the human right of widows and half-widows to bring positive changes in their lives in the countries

of South Asian region, that they may get aware, empowered, access and enjoy all their human rights and other entitlements to live a life of dignity similarly like rest of the population in the society, that they may not have to remain socially marginalized, culturally ostracized, and economically deprived.

**Title: Martha Alter Chen, Perpetual Mourning: Widowhood in Rural India, 2000**

**Discussion and Conclusion:** This book draws attention to the everyday lives and the divergent realities of rural widows in India which is a complex institution fraught with contradictions in meaning and practice. Although many castes allow widows to remarry, probably less than one in ten widows remarry. The author observed three images of widows in India, the young widow with dependent children, the elderly widow with no one to depend on, and other widows who have to manage on their own. The real concerns of such widows relate to issues like their right to property, maintenance or gainful employment and if they are denied the right to some form of public assistance.

In principle, widows are entitled to shares of their late husband's property with their duty to uphold honor and purity of the husband's family but in real life, the duties of widows are more widely enforced than the rights of widows are honored. Only widows who own or control land and property or earn independent incomes command real authority though numbers of such widows are very less. Mostly widows who do not have male kin to support them, may negotiate marriage of their daughter to a son-in-law willing to support them, some widows adopt either a religious way of life, living off from begging, chanting prayers or singing devotional songs, some widows become prostitutes to earn their living and rest few commits suicide. So, protection of modern legal rights of widows, enforcement of the existing laws, awareness among widows on these legal rights for them are necessary so that they may have the resources such as land, housing, employment, credit, and ration cards, which would enable them to earn a livelihood and raise their children with dignity and self-respect.

**Title: Martha Alter Chen and Jean Dreze, 'Widowhood and Wellbeing in Rural North India', in The Village in India, 2002**

**Discussion and Conclusion:** This chapter highlights the lives of North Indian widows who are highly marginalized, receive very little support even from their own children, mostly remain vulnerable and neglected that leads to their poor health and high mortality levels. The ideology “widows should lead a life of austerity devoted to the memory of their husband” influences their life. Further, even if they are able, their engagement in income-earning activities are severely restricted due to various patriarchal norms, so often they are treated as an economic burden. The most effective way to ensure social protection of Indian widows is to help them to be recognized as persons who can contribute to the household economy. The provision of pensions, the protection of land rights and the promotion of gainful employment are obvious possibilities that could be devised to support the livelihood of widows in rural India. Moreover, an effective implementation of state - based social security measures may require a great deal of activism on the part of non-government institutions, including the women's movement. Helping widows to assert and defend their basic property rights is another field where much can be achieved through public activism within the existing legal and policy framework, without waiting for the initiative and goodwill of the state. The author tried to highlight the deprivations of widows which are hidden in economic and social statistics as they are commonly reported.

**Title: Uma Chakravarti and Preeti Gill, Shadow Lives: Writings on Widowhood, 2001**

**Discussion and Conclusion:** It is somewhat anomalous that at the beginning of the 21st century Hindu men are still trying to deal with the emotions of guilt, fear and embarrassment evoked by the figure of the young widow. At a time when Hindu cultural superiority is at its most aggressive pitch, the average Hindu, and the upper caste man in particular, wants to firmly cover up the existence of oppressive practices within Hindu society. These were the men who were complicit in silencing an exposé of widowhood even if it was set very much in the past who wants to think about the past at such a strident moment as the present when, in the Hindu imagination, we are poised to make an impact on the whole world and we have even managed to get ourselves a Hindu Westernized feminists would want to

confront Hindu patriarchy by making a nuisance of themselves and digging into the past and the present and this especially when both men and women are complicit in keeping it going in all its fundamental structures. However much one tries to erase the figure of the widow, she is very much there especially in the social memory, as well as in the individual memories of most Hindu households - an aunt, a sister, a grandmother; or a distant family member who came to live with the family and provided most of the labour in the kitchen, or even a servant woman who was no kin at all.

**Title: Martha Alter Chen, 'Introduction', in Widows in India: Social Neglect and Public Action**

**Discussion and Conclusion:** The widows demanded stable property rights, including the right to housing, personal security, right to a job and security for their children, including the right to education. For those who cannot secure property rights or gainful employment, the widows demanded pensions or some form of social security from the government. So, they represent a set of basic entitlements which the Government of India is committed to providing all of its citizens. Most fundamentally, the widows demanded dignity and respect, a positive social image and identity. This demand relates to the image and identity of women in general and not only of widows and it cannot be met through government legislation or intervention. The dignity, respect, and positive social identity demanded by widows must be granted by Indian society at large. There is a need to create more opportunities for widows to come together and redefine their image as women with dignity and rights and also to create more opportunities for a public debate on the image and identity of widows. As widows experience special difficulties and deprivations, connected *inter alia* with the restrictions that are imposed on their lifestyle and the persistence of negative social attitudes towards them, so it is important to pay attention to widowhood as a particular cause of deprivation in the context of social action, it is important to organize and support widows in their specific demands. This does not, however, mean that action has to take the form of working for or with widows in isolation from other women. The concerns of Indian widows cannot be dissociated from those of other single women or, indeed, from

those of women in general. And the cause of widows must be seen as an integral part of the broader battle against gender inequalities.

**Title: Uma Chakravarti, Gender, Caste and Labour: The Ideological and Material Structure of Widowhood, in Widows in India Social Neglect and Public Action**

**Discussion and Conclusion:** In this chapter, the author attempted to explore the relationship between gender, caste and labor. In the context of widowhood she looked mainly at widowhood among the upper castes, an issue that has dominated our consciousness for over a century. The patriarchal practices among the different castes, though dissimilar, are part of a larger structure of caste, production, and reproduction. Thus, traditional patriarchal practices could be very distinctive for different castes making for a hierarchy of cultures and a system of production in which the low castes labor and reproduce labor whereas the high castes do not labor and reproduce only specialists. The distinctive cultural codes provide a basis for the hierarchical structure of castes in which not only are castes ranked but there is a strong ideological and material rationale for the ranking. The control of female sexuality among non-laboring high castes, wherein permanent enforced widowhood is accorded the highest respect, becomes the index for ascribing higher rank within the caste system. Conversely, the range of marriage patterns practiced in the case of widows among the lower castes, which the higher castes may often impose upon them. This serves a double purpose and establishes distinctions among castes and legitimizes the hierarchy of caste while at the same time establishing a firm demographic basis for production relations. Thus, a single caste framework, functioning both at the level of ideology and material arrangements, requires distinctive patriarchal arrangements and cultural codes among the castes to reproduce both the ideological and material arrangements of a certain structure of production.

**Study: V. Mohini Giri (ed.), Living Death: Trauma of Widowhood in India, 2002**

**Objective:** To give an overview of the socio-economic condition of the widows in the sub-continent. The focus of the study is to highlight the discrimination and marginalization faced by them.

### **Discussion and Conclusion:**

The book focuses on the marginalization of the 40 million widows in India, who are excluded from society and denied access, own, control or inherit property. The marginalization is perpetuated by subtle and perceivable means such as social conditioning, unequal gender dynamics, customary practices, and religious sanctions. Widows are made to adhere to dress code, behavioral code, and diet restrictions, which rigidly suppress their identity. Linguistic oppression, where widows are referred to as “it” instead of “she,” neutralizes their sex and identity. The cultural non-acceptance of widows is represented in the blessings given to a married woman, and after the demise of her husband, she loses her social identity. The practice of sati reached its peak in the 18th-19th century, motivated by the desire to control the material resources of widows. Widows victimized by involuntary displacement or armed conflict live in constant fear and trauma. The compensation given to these widows by government schemes often destroys family support, making them the prisoners of their own money. Widows face double traumatization as women and as widows. The concluding chapter describes case studies of widows from Rajasthan, Tripura, Uttar Pradesh, West Bengal, and Bangladesh, highlighting the socio-cultural and economic marginalization of widows in their lives. The theoretical discussion of the preceding chapters unfolds in the life stories of these women.

**Title:** Uma Chakravarti, Social Pariahs and Domestic Drudges: Widowhood among Nineteenth Century Poona Brahmins

**Published:** Social Scientist, 1993

**Location:** Western India

**Objective:** To analyze and explore the lives of high caste widows in the late 19<sup>th</sup> and early 20<sup>th</sup> centuries among the Poona brahmins. The widowhood experienced by them is analyzed from the Marathi writings of women residing in the Poona Widows' and Orphans' Home.

### **Conclusion:**

Uma Chakravarti's article discusses the experiences of young upper caste widows in the nineteenth century. The widows faced economic vulnerability, lack of property or security, and were subject to patriarchal codes which required self-sacrifice, self-restraint, and an ascetic lifestyle. These customs were more nuanced in the essays written by upper caste widows compared to those written by male authors who did not experience widowhood. Widows faced issues of entitlement, restrictions, surveillance, linguistic oppression, drudge labor, defeminizing, and symbolic castration. Some widows resisted these practices, but most were marginalized within their households and treated as mobile labor. They were socially and sexually dead but physically alive, and for survival, they were dependent on others. The article suggests that increased employment opportunities for widows would end their economic dependence and recognize their work. The article also highlights the double standards of society regarding the remarriage of widows and widowers, where male sexuality was accepted, but female sexuality was denied.

**Title:** J.N. Saxena, 'Widow's Right of Succession in India'

**Published:** Oxford University Press, 1962

**Objective:** To compare the position of widows in the diverse communities (Hindu, Muslim, Christian, Parsis, Jews, etc.) and their share in their husband's property after his demise.

**Conclusion:** India the country of diverse religious, cultural and social groups is governed by three different laws of succession, namely; (a) The uncodified Mohammedan law of wills and inheritance, (b) The Indian Succession Act, 1925, and (c) The Hindu Succession Act, 1956. In this article, Saxena notes that the general law of India, i.e., the Indian Succession Act, 1925, governs more people than the earlier (colonial) laws. This law allows the widow a fixed (one third or one half) and substantial share in the property of her husband. The article also provides a survey of the law of testamentary and intestate succession affecting a widow in India. This survey indicates that the laws of succession for widows belonging to Hindu, Christian, Jewish, and Parsi communities or widows married under the Special Marriage Act (1872 or 1954) have the claim to the whole property of her

deceased husband by will. However, the Sunni and Shia Muslim women were sharers of the property with their husbands and inherited it along with the nearest heirs by consanguinity. In the case of the Sunni widows they could not claim a share in the property of her husband by will unless other heirs agreed to it after the death of the testator. Only in the few cases of customary laws like *Khojas*, a widow could take the whole of her husband's property by will.

**Title:** 'Dimensions of Deprivation: Report on the Poverty Levels of Widows of Vrindavan,'

**Survey:** Conducted by Guild of Service, Supported by UNIFEM

**Sample size:** Over 500 widows

**Methodology:** Qualitative study, interview method, comprehensive survey

**Location:** Vrindavan, Barsana, Gokul, Govardhan and Radhakund

**Objective:** To look into the poverty level and deprivation of the widows in and around the Vrindavan area.

**Conclusion:** The study concludes that the widows in general are extremely poor and live below the national poverty line. Most of their expenditure is on food, medicine, rent, clothes, travel, and Pooja. In Vrindavan and adjoining areas, food is available to the widows due to charity but shelter remains as an area of concern (a third of widows live in the open). This survey also revealed that the literacy level of widows and their capability to access the government schemes were interrelated. Since almost all the widows of the survey were illiterate it prevented them from getting access to the legislations, schemes and services provided by the central and state government. Recommendation of the survey included that the dole based welfare approach should be replaced by a right based approach to ensure gender equality for widows. The schemes with a similar approach should be merged to avoid duplication of efforts and expenditure. Also the involvement of all the major stakeholders (NGO's, religious leaders, urban local bodies, *panchayats*, corporate houses, *ashrams* etc.) should be ensured.

**Title:** Dipti Mayee Sahoo, 'An Analysis of Widowhood in India: A Global Perspective'

**Published:** International Journal of Multidisciplinary and Current Research, 2014

**Location:** India

**Sample size:** Case studies and reports from South Asian and African Countries

**Methodology:** Review of articles, literature, and reports on widows in India.

**Objective:** To document the violations of women and to identify the problem through review of literature, investigation and gathering of evidence.

**Conclusion:** The essay starts with the review of existing literature on widows. Through these works the author tried to discuss the issues such as the problem of invisibility of widows, women's rights in India and violence against women which comes in physical and mental form. In her essay she mentions the joint statement submitted by Women for Human Rights, single women group of Nepal in association with SANWED member organizations; Guild of Service, India, Widows for Peace through Democracy, UK, Small Fishers Federation, Sri Lanka, Tarango, Bangladesh, Bhutanese refugee Center, Nepal, Care Afghanistan and Aurat Foundation Pakistan for CSW 57 on Prevention and Elimination of Violence against Widows. They forwarded recommendations to be taken up by the UN and the governments for empowering widows. She furthers that in countries like India, Nepal and Sri Lanka, a three year joint initiative called 'Empowerment of Widows and their Coalitions' by UN Women and Swiss National Committee has been implemented to enable widows an easier access of their pension and make them active leaders. The essay concludes that laws regarding the property rights for the widows are neither defined nor properly implemented in developing countries.

## Annexure I

### A. Primary data collection questionnaire:

#### Questionnaire for Abandoned Widows/ परित्यक्त विधवाओं के लिए प्रश्नावली

Questionnaire/प्रश्नावली ID (MP/UP/TN/OD/RJ)/DI/SN/22:

ID:GFS/CH/OD/RJ/TN/UP/22

.....  
Name of Enumerator/जांचकर्ता का नाम:

.....  
Signature of Enumerator/जांचकर्ता के हस्ताक्षर:

.....  
Date/दिनांक:

Serial No: \_\_\_\_\_

#### SAMPLE PROFILE

1. Name/नाम:.....
2. Address/ पता:.....
3. Age at present/वर्तमान आयु:.....
4. Religion/धर्म:.....
5. a) Age at the time of marriage/ ख) विवाह के समय आपकी आयु:.....  
b) Age of husband at the time of marriage/विवाह के समय पति की आयु:.....
6. a) Year of Marriage/ विवाह का वर्ष:.....  
b) Year of widowhood/ विधवापन का वर्ष:.....
7. Have you registered your marriage/ क्या आपने अपना विवाह पंजीकृत कराया है:
  - I. Yes/ हाँ
  - II. No/ नहीं
8. Location at the time of widowhood/ विधवापन के समय स्थान:
  - I. Urban/ शहर
  - II. Rural/ ग्राम
9. Mobile number/ मोबाइल नंबर:.....
10. a) Aadhar Card Number/ आधार कार्ड नंबर:.....  
b) Is your Aadhar Card number linked to your own contact number/ क्या आपका आधार कार्ड नंबर आपके अपने संपर्क नंबर से जुड़ा है
  - I. NA/ लागू नहीं
  - II. Yes/ हाँ
  - III. No, with other/ नहीं, दूसरे के साथ
11. a) Ration Card in your Name  
  - I. Yes/ हाँ
  - II. No/ नहीं

b) Do you get ration for yourself

- I. NA/ लागू नहीं
- II. Yes/ हाँ
- III. No/ नहीं

12. Education/ शिक्षा:

- I. Illiterate/ अनपढ़
- II. Class 5 or below/ कक्षा 5 या उससे नीचे
- III. Class 10 or below/ कक्षा 10 या उससे नीचे
- IV. Class 12 or below/ कक्षा 12 या उससे नीचे
- V. Completed Graduation or above/ पूर्ण स्नातक या उससे ऊपर

13. a) Number of Children/ बच्चों की संख्या:

b) Status of the Child/ बच्चे की स्थिति:

- I. Age/ आयु: .....
- II. Marital Status/ वैवाहिक स्थिति: .....
- III. Education/ पढ़ाई: .....
- IV. Education/ पढ़ाई: Dropout/Persuing/Completed (छोड़ दिया/ चल रहा/ पूरा किया)
- V. Gender/ लिंग: Female/Male (महिला/ पुरुष)
- VI. Employed/ कार्यरत है: Yes/No (हाँ/ नहीं)
- VII. Dependent on you/ आप पर निर्भर: Yes/No (हाँ/ नहीं)
- VIII. Controlled by you/ आपके द्वारा नियंत्रित: Yes/No (हाँ/ नहीं)
- IX. Supporting you/ आपकी देखभाल करता है: Yes/No (हाँ/ नहीं)

#### Economic Status

14. a) Do you have Account in bank in your name/ यदि हाँ, क्या आपके नाम से बैंक में खाता है

- I. Yes/ हाँ
- II. No/ नहीं

b) If yes, who operates your Account/ यदि हाँ, आपका खाता कौन संचालित करता है

- I. NA/ लागू नहीं
- II. By yourself/ अपने आप से
- III. By son or other on your advice/ बेटे या अन्य कोई आपकी सलाह से
- IV. By son or others forcefully/ बेटे या दूसरों के द्वारा जबरदस्ती

c) If yes, who uses the money in your account/ आपके खाते में पैसे का उपयोग कौन करता है

- I. NA/ लागू नहीं
- II. By yourself/ अपने आप से
- III. By son or other on your advice/ बेटे या अन्य कोई आपकी सलाह से
- IV. By son or others forcefully/ बेटे या दूसरों के द्वारा जबरदस्ती

15. a) Occupation/ व्यवसाय

- I. Working/ कार्यरत है
- II. Not Working/ कार्यरत नहीं है
- III. Homemaker/ गृहणी

b) If working/ यदि कार्यरत हैं

- V. NA/ लागू नहीं
  - I. Working for Family/ परिवार के लिए कार्यरत हैं
  - II. Working for others/ दूसरों के लिए कार्यरत हैं

c) If working for family/यदि परिवार के लिए कार्यरत हैं (Multiple Response)

- I. NA/ लागू नहीं
- II. Own home/अपना घर
- III. Own farm/अपना खेत
- IV. Own business/अपना व्यापार

c) If working for family, do you have control on the finances/ यदि परिवार के लिए कार्यरत हैं, क्या आपका वित्त पर नियंत्रण है

- I. NA/लागू नहीं
- II. Yes/ हाँ
- III. No/ नहीं

d) If working for another, Profession/यदि दूसरों के लिए कार्यरत हैं, पेशा.....

16. a) Do you own property in your name/ क्या आपके नाम पर संपत्ति है

- I. Yes/हाँ
- II. No/नहीं

b) If Yes, Immovable properties/ यदि हाँ अचल संपत्तियाँ: (Multiple Response)

- I. NA/ लागू नहीं
- II. Land/ भूमि
- III. House/मकान
- IV. Shop/ दुकान

c) If Yes Movable properties/यदि हाँ चल संपत्तियाँ: (Multiple Response)

- I. NA/ लागू नहीं
- II. Jewelry/ जेवर
- III. Stocks/ शेयर
- IV. Savings/ बचत
- V. Livestock/पशु
- VI. Machinery/ मशीन

d) If yes, can you use or dispose off the property/ यदि हाँ, आप इस संपत्ति का उपयोग कर सकते हैं

- I. NA/ लागू नहीं
- II. Yes/हाँ
- III. No/नहीं

e) If yes, Registration of property/ यदि हाँ, संपत्ति का पंजीकरण

- I. NA/ लागू नहीं
- II. Registered in your name/आपके नाम पर पंजीकृत
- III. Registered jointly/संयुक्त रूप से पंजीकृत
- IV. Registered in your name but controlled by others/आपके नाम पर पंजीकृत लेकिन दूसरों द्वारा नियंत्रित

17. a) Did you inherit your husband's share of property/ क्या आपको अपने पति की संपत्ति का हिस्सा विरासत में मिला है

I. Yes/ हाँ

II. No/ नहीं

b) If Yes, Immovable properties/ यदि हाँ अचल संपत्तियाँ: (Multiple Response)

V. NA/ लागू नहीं

VI. Land/ भूमि

VII. House/ मकान

VIII. Shop/ दुकान

c) If Yes, Immovable properties/ यदि हाँ चल संपत्तियाँ: Movable properties: (Multiple Response)

VII. NA/ लागू नहीं

VIII. Jewelry/ जेवर

IX. Stocks/ शेयर

X. Savings/ बचत

XI. Livestock/ पशु

XII. Machinery/ मशीन

d) If yes, can you use or dispose off the property/ यदि हाँ, आप इस संपत्ति का उपयोग कर सकते हैं

IV. NA/ लागू नहीं

III. Yes/ हाँ

IV. No/ नहीं

e) If yes, Registration of property/ यदि हाँ, संपत्ति का पंजीकरण

V. NA/ लागू नहीं

VI. Registered in your name/ आपके नाम पर पंजीकृत

VII. Registered jointly/ संयुक्त रूप से पंजीकृत

VIII. Registered in your name but controlled by others/आपके नाम पर पंजीकृत लेकिन दूसरों द्वारा नियंत्रित

18. a) Do you have any kind of investments that belongs to you/ क्या आपके पास किसी भी प्रकार का निवेश है जो आपका है

I. Yes/ हाँ

IX. No/ नहीं

b) If yes, are you able to regulate your investments by yourself/यदि हाँ, तो क्या आप अपने निवेश को स्वयं नियंत्रण करने में सक्षम हैं

II. NA/ लागू नहीं

X. Yes/ हाँ

XI. No/ नहीं

19. a) Do you receive monthly Pension/ क्या आपको मासिक पेंशन मिलती है

I. Don't Receive/ नहीं मिलती

II. Receive family pension/ पारिवारिक पेंशन

III. Receive widow pension/ विधवा पेंशन

IV. Receive any other pension/ कोई अन्य पेंशन

b) If yes, who uses the money of your pension/ यदि हाँ, तो आपकी पेंशन के पैसे का उपयोग कौन करता है

- I. NA/लागू नहीं
- II. By yourself/अपने आप से
- III. By son or other on your advice/ बेटे या दूसरों के द्वारा आपकी सलाह से
- IV. By son or others forcefully/ बेटे या दूसरों के द्वारा जबरदस्ती

20. a) Did you receive any Insurance money after the death of your husband/ क्या आपको अपने पति की मृत्यु के बाद कोई बीमा राशि प्राप्त हुई

- I. Yes/हाँ
- II. No/नहीं

b) If yes, who used the money of your insurance/ यदि हाँ, तो आपके बीमा के पैसे का उपयोग किसने किया

- I. NA/लागू नहीं
- II. By yourself/अपने आप से
- III. By son or other on your advice/ बेटे या दूसरों के द्वारा आपकी सलाह से
- IV. By son or others forcefully/ बेटे या दूसरों के द्वारा जबरदस्ती

21. a) Do you have active insurance for yourself/ क्या आपके पास अपने लिए सक्रिय बीमा है

(Multiple Response)

- I. Health Insurance/स्वास्थ्य बीमा
- II. Accident Insurance/दुर्घटना बीमा
- III. Life insurance/ जीवन बीमा
- IV. None/ कोई भी नहीं

b) If yes, who is paying your insurance premium/ यदि हाँ, तो आपके बीमा प्रीमियम का भुगतान कौन कर रहा है

- I. NA/लागू नहीं
- II. Yourself/आप खुद
- III. Others/अन्य कोई

#### Employment Status

22. a) Do you have any skill to earn/ क्या आपके पास पैसे कमाने के लिए कोई कौशल है

- I. Yes/हाँ
- II. No/नहीं

b) If have skill, यदि कौशल है

- I. NA/लागू नहीं
- II. Received training/प्रशिक्षण प्राप्त किया
- III. Self-trained/स्व प्रशिक्षित

23. Has your widowhood prevented you from getting the following/ क्या आपकी विधवापन ने आपको निम्नलिखित होने से रोका है (Multiple Response)

- I. Employed/कार्यरत

- II. Trained/प्रशिक्षित
- III. Educated/शिक्षित
- IV. None/ कोई भी नहीं

24. Do you work to earn/ क्या आप वेतन के लिए काम करते हैं

- I. No/ नहीं
- II. Yes, self-employed/ हाँ, स्वरोजगार
- III. Yes, employed under others/ हाँ, दूसरों के अधीन कार्यरत

a) If working, is working condition favorable for you/ अगर कार्यरत हैं तो काम करने की स्थिति अनुकूल है

- I. NA/लागू नहीं
- II. Favorable conditions to work/ काम करने की स्थिति अनुकूल है
- III. Not favorable but don't have other options/ अनुकूल नहीं है लेकिन अन्य विकल्प नहीं हैं

b) If working, are you satisfied with the salary that you receive/ अगर कार्यरत हैं तो क्या आप मिलने वाले वेतन से संतुष्ट हैं?

- I. NA/लागू नहीं
- II. Satisfied with the salary received/ प्राप्त वेतन से संतुष्ट
- III. Not satisfied but don't have other options/ संतुष्ट नहीं हैं लेकिन अन्य विकल्प नहीं हैं

c) If working, who uses the salary that you receive/ अगर कार्यरत हैं, आपको मिलने वाले वेतन का उपयोग कौन करता है

- V. NA/लागू नहीं
- VI. By yourself/ अपने आप से
- XII. By sons or others on your advice/ आपकी सलाह पर बेटों या दूसरों द्वारा
- XIII. By sons or others forcefully/ बेटों या दूसरों द्वारा जबरदस्ती

d) If not working, had you ever tried getting a job/ अगर कार्यरत नहीं हैं, क्या आपने कभी नौकरी पाने की कोशिश की थी (Multiple Response)

- I. NA/लागू नहीं
- II. Never tried as not being required/आवश्यकता न होने के कारण कभी कोशिश नहीं की
- III. Never tried as not being educated/पढ़े-लिखे न होने के कारण कभी कोशिश नहीं की
- IV. Never tried as not being skilled/ कौशल न होने के कारण कभी कोशिश नहीं की
- V. Never tried because of less confidence/आत्मविश्वास के कमी के कारण कभी कोशिश नहीं की
- VI. Tried but was not able to because of widowhood/ कोशिश की लेकिन विधवापन के कारण नहीं मिला
- VII. Tried but was not able to due to lack of skill required/ कोशिश की लेकिन आवश्यक कौशल की कमी के कारण नहीं मिला
- VIII. Tried but was not able to due to lack of education required/ कोशिश की लेकिन आवश्यक शिक्षा की कमी के कारण नहीं मिला

### Socio-Cultural Status

25. a) On widowhood did you have to follow such rituals that you felt humiliated/ विधवा होने पर क्या आपको ऐसे संस्कारों का पालन करना परा जिससे आपको अपमानित महसूस हुआ
- Followed rituals by choice/संस्कारों का पालन मन से किया
  - Followed rituals under force/संस्कारों का पालन बलपूर्वक करवाया
  - Denied rituals by yourself/खुद से संस्कारों का पालन करने से इनकार किया
  - Denied rituals with support/समर्थन से संस्कारों का पालन करने से इनकार किया
  - Not asked for rituals by anyone/किसी ने संस्कारों का पालन करने के लिए नहीं कहा
- b) If yes, what are the rituals/ यदि हाँ, वे संस्कार क्या हैं.....
26. a) Do you follow particular dress code because of your widowhood/ क्या आप विधवा होने के कारण अलग तरह के कपड़े पहनते हैं
- Follow dress code by choice/मन से अलग कपड़े पहनते हैं
  - Follow dress code under force/बलपूर्वक अलग कपड़े पहनाया गया
  - Denied dress code by yourself/खुद से अलग कपड़े पहनने से इनकार किया
  - Denied dress code under support/समर्थन से अलग कपड़े पहनने से इनकार किया
  - Not asked for dress code by anyone/किसी ने अलग कपड़े पहनने के लिए नहीं कहा
- b) If yes, what is the dress code/ यदि हाँ, किस रंग के कपड़े पहनते हैं (Multiple Response)
- NA/लागू नहीं
  - White color clothes/सफेद रंग के कपड़े
  - Black color clothes/काले रंग के कपड़े
  - Light color clothes/हल्के रंग के कपड़े
  - Others/अन्य
27. a) Do you avoid wearing ornaments because of your widowhood/ क्या आप विधवापन के कारण कोई आभूषण नहीं पहनती
- Avoid wearing ornaments by choice/ मन से गहने नहीं पहनते हैं
  - Avoid wearing ornaments under force/ बलपूर्वक गहने नहीं पहनने दिया जाता
  - Wearing ornaments by yourself/ खुद से गहने पहनते हैं
  - Wearing ornaments under support/ समर्थन से गहने पहनते हैं
  - No one restricted to wear ornaments/ किसी ने गहने पहनने से मना नहीं किया
- b) If yes, what you have to avoid/यदि हाँ, तो आप कौन से आभूषण नहीं पहनती (Multiple Response)
- NA/लागू नहीं
  - Necklace/नेकलेस
  - Bangles/चूड़ियाँ
  - Earrings/ कान की बाली
  - Toe Rings/ बिछिआ
  - Others/अन्य
28. Do you put Vermilion/ क्या आप सिंदूर लगाते हैं
- Yes/हाँ
  - No, by self-decision/ नहीं स्वईच्छा से
  - No, forced by others/ नहीं, दूसरों द्वारा मजबूर किया

### **Physical Status**

29. a) Where do you reside/आप कहाँ रहते हैं
- I. Natal home/मायके में
  - II. In-laws home/ससुराल में
  - III. Outside home/घर से बाहर
  - IV. Temple town/धार्मिक शहर
- b) If living outside, why you had to change your stay/यदि बाहर रहते हैं, आपको अपना प्रवास क्यों बदलना पड़ा
- I. NA /लागु नहीं
  - II. By choice/स्वैच्छा से
  - III. You were humiliated/अपमानित होकर
  - IV. You were forced/बल से निकाला गया
- c) If living outside, who forced you to change your stay/यदि बाहर रहते हैं, तो आपको अपना प्रवास बदलने के लिए किसने मजबूर किया
- I. NA /लागु नहीं
  - II. In-laws family/ससुराल का परिवार
  - III. Natal family/मायके का परिवार
  - IV. Children family/बच्चों का परिवार
  - V. Others/अन्य कोई
- d) If living outside, does your family communicate or visit you/ यदि बाहर रहते हैं, तो क्या आपका परिवार आपसे संवाद करता है या आपसे मिलने आता है
- I. NA /लागु नहीं
  - II. Yes/हाँ
  - III. No/नहीं
- e) If living outside, Do you want to go back to your family/ यदि बाहर रहते हैं, तो क्या आप अपने परिवार में वापस जाना चाहते हैं
- I. NA /लागु नहीं
  - II. Yes/हाँ
  - III. No/नहीं
- f) If at home, do you have to stay at home mostly because of your widowhood/यदि आप घर पर हैं, क्या आपको अपने विधवापन के कारण अधिकतर घर पर रहना परता है
- I. NA /लागु नहीं
  - II. Stay at home by choice/मन से घर पर रहते हैं
  - III. Stay at home under force/बलपूर्वक घर पर रख्खा जाता है
  - IV. Denied staying at home by yourself/खुद से घर पर रहने से इनकार किया
  - V. Denied staying at home under support/समर्थन से घर पर रहने से इनकार किया
  - VI. Not asked to stay at home by anyone/किसी ने घर पर रहने के लिए नहीं कहा
- g) If at home, how you are treated/यदि घर पर, आपके साथ कैसा व्यवहार किया जाता है  
(Multiple Response)
- I. NA/लागु नहीं

- II. you are respected well /आपका सम्मान किया जाता है
  - III. you are psychologically humiliated/आपको मानसिक रूप से प्रताड़ित किया जाता है
  - IV. you are psychologically boycotted/आपको मानसिक रूप से बहिष्कार किया जाता है
  - V. you are physically humiliated/आपको शारीरिक रूप से प्रताड़ित किया जाता है
  - VI. you are physically boycotted at home/आपका शारीरिक रूप से बहिष्कार किया जाता है
30. Do you give your opinion on decisions in your family/क्या आप अपने परिवार के फैसलों पर अपनी राय देते हैं
- I. You give opinion and it is being respected/आप राय देते हैं और इसका सम्मान किया जाता है
  - II. You give opinion and it is not being heard/आप राय देते हैं और आपको नहीं सुना जाता
  - III. You don't give opinion and not being heard/आप राय नहीं देते और आपको नहीं सुना जाता
  - IV. You don't give opinion and you are restricted/आप राय नहीं देते और आपको रोका जाता है
31. a) Do you restrict yourself from attending social occasions because of your widowhood/क्या आप विधवापन के कारण सामाजिक अनुष्ठानों पर जाने से खुद को रोकते हैं
- I. You attend occasions and you are respected there/आप अनुष्ठानों पर जाते हैं और वहां आपका सम्मान किया जाता है
  - II. You attend occasions in spite of adverse behavior of society/आप समाज के प्रतिकूल व्यवहार के बावजूद अनुष्ठानों पर जाते हैं
  - III. You don't attend occasions because of adverse behavior of society/आप समाज के प्रतिकूल व्यवहार के कारण अनुष्ठानों पर नहीं जाते हैं
  - IV. You don't attend occasions because of your own hesitation/आप अपनी झिझक के कारण अनुष्ठानों पर नहीं जाते हैं
- b) If you attend occasions in spite of adverse behavior of society, did you ever feel humiliated by someone there/यदि आप समाज के प्रतिकूल व्यवहार के बावजूद अनुष्ठानों पर जाते हैं तो क्या आपने कभी वहां किसी के द्वारा अपमानित महसूस किया है
- I. NA /लागू नहीं
  - II. Yes/हाँ
  - III. No/नहीं
- c) If you can't attend social occasions being a widow because of adverse behavior of society there towards you, do you feel socially boycotted/यदि विधवा होने के कारण समाज के प्रतिकूल व्यवहार से सामाजिक अनुष्ठानों पर नहीं जाते हैं तो क्या आप सामाजिक रूप से बहिष्कृत महसूस करते हैं
- I. NA /लागू नहीं
  - II. Yes/हाँ
  - III. No/नहीं
32. Do you think the financial resources that you have, including property and salary, are sufficient for you and your minor children if you have any, to live a good, decent and standard life/क्या आपको लगता है कि संपत्ति और वेतन सहित आपके पास जो वित्तीय संसाधन हैं, वे आपके और आपके नाबालिग बच्चों सभ्य और मानक जीवन जीने के लिए पर्याप्त हैं

- I. Yes/हाँ
- II. No/नहीं

### Psychological Status

33. Being an widow do you feel insecure and lonely or you have someone to look after you during the time of your crisis/ विधवा होने के कारण क्या आप असुरक्षित और अकेला महसूस करती हैं या आपके पास संकट के समय में आपकी देखभाल करने वाला कोई है
- I. Living all alone with no one to look after/ खुद बिना किसी की देखभाल के अकेले रह रहे हैं
  - II. Living alone with minor children with no one to look after/ नाबालिग बच्चों के साथ बिना किसी की देखभाल के अकेले रह रहे हैं
  - III. Family members will look after during crisis/ परिवार के सदस्य संकट के समय देखभाल करेंगे
  - IV. There are people who will look after during crisis/ ऐसे लोग हैं जो संकट के समय देखभाल करेंगे
34. Have you ever thought of marrying again/ क्या आपने कभी दोबारा शादी करने के बारे में सोचा
- I. Never tried as was not willing/ कभी कोशिश नहीं की क्योंकि मन नहीं था
  - II. Never tried because of social restriction/ सामाजिक प्रतिबंध के कारण कभी कोशिश नहीं की
  - III. Tried but no one was willing to marry a widow/ कोशिश की लेकिन कोई विधवा से शादी करने को तैयार नहीं हुआ
  - IV. Tried but no one was willing to marry a widow with children/ कोशिश की लेकिन कोई भी बच्चों वाली विधवा से शादी करने को तैयार नहीं हुआ
35. Have you ever felt fed up of the struggles in your life that you thought of giving up living/ क्या आपने कभी अपने जीवन में संघर्षों से तंग आकर महसूस किया है कि जीना छोड़ दिया जाए
- I. Yes/हाँ
  - II. No/नहीं
36. a) Do you know any abusive language use particularly against widows/ क्या आप विधवाओं के खिलाफ इस्तेमाल की जाने वाली कोई अपमानजनक भाषा जानते हैं:.....
- b) Did anyone use such abusive words against you ever/ क्या कभी किसी ने आपके खिलाफ इस तरह के अपमानजनक शब्दों का इस्तेमाल किया है (Multiple Response)
- I. Never used/ कभी इस्तेमाल नहीं किया
  - II. Family member used/ परिवार के सदस्य इस्तेमाल किया
  - III. Relatives used/ रिश्तेदारों ने इस्तेमाल किया
  - IV. Outsider used/ बाहर के लोगों ने इस्तेमाल किया

37. Someone shared sexual stories with you or made attempts to draw you into a discussion of sexual matters that made you feel uncomfortable/ किसी ने आपके साथ यौन कहानियां साझा कीं या आपको यौन मामलों की चर्चा में खींचने का प्रयास किया जिससे आपने असहज महसूस किया हो

- I. Yes/हाँ
- II. No/नहीं

38. Someone made offensive remarks about your appearance or body that made you feel uncomfortable/ किसी ने आपके रूप या शरीर के बारे में आपत्तिजनक टिप्पणी की जिससे आपने असहज महसूस किया हो

- I. Yes/हाँ
- II. No/नह

39. Someone gestured or used body language of a sexual nature that made you feel uncomfortable/ किसी ने यौन प्रकृति की हावभाव या शारीरिक भाषा का इस्तेमाल किया जिससे आपने असहज महसूस किया हो

- I. Yes/हाँ
- II. No/नहीं

40. Someone touched you or attempted to establish sexual relationship with you without your consent that made you feel uncomfortable/ किसी ने आपकी सहमति के बिना आपको छुआ या आपके साथ यौन संबंध स्थापित करने का प्रयास किया जिससे आपने असहज महसूस किया हो

- I. Yes/हाँ
- II. No/नहीं

41. Someone made you feel threatened with some sort of retaliation for not being sexually cooperative or treated you badly for refusing to have sex/ किसी ने आपको यौन सहयोग न करने के लिए किसी प्रकार के प्रतिशोध की धमकी दी या यौन संबंध बनाने से इनकार करने के लिए आपके साथ बुरा व्यवहार किया हो

- I. Yes/हाँ
- II. No/नहीं

42. Do you find it difficult to maintain social or family relation through gifting/ क्या आपको उपहार देकर सामाजिक या पारिवारिक संबंध बनाए रखना मुश्किल लगता है

- III. Yes/हाँ
- IV. No/नहीं

#### **Health Status**

43. Do you have any food restriction because of your widowhood/ क्या आप विधवापन के कारण आपके खाने पर कोई प्रतिबंध है

- I. Follow food restriction by choice/ मन से नहीं कहते हैं
- II. Follow food restriction under force/ बलपूर्वक खाने नहीं दिया जाता
- III. Denied food restriction by yourself/ खुद से हर प्रकार का खाना खाते हैं
- IV. Denied food restriction under support/ समर्थन से हर प्रकार का खाना खाते हैं

V. Not restricted about any food by anyone/ खाने पर कोई प्रतिबंध नहीं है

b) What are the food items that you restrict/ यदि हाँ, आपके खाने पर किन खाद्य पदार्थों का प्रतिबंध है (Multiple Response)

- I. Non Vegetable/ मांसाहारी भोजन
- II. Onion and Garlic/ प्याज और लहसुन
- III. Root vegetables/ जड़ वाली सब्जियां
- IV. Others/ अन्य कोई भोजन

44. Do you feel weak or low in stamina/ क्या आप कमज़ोर महसूस करते हैं:

- I. Yes/हाँ
- II. No/नहीं

45. Are you suffering from any disease/ क्या आप किसी बीमारी से पीड़ित हैं:.....

46. Do you have any deficiency in body क्या आपके शरीर में है कोई कमी है:.....

47. Do you have any issues in body/ क्या आपके शरीर में कोई समस्या है:.....

48. Food that you take every day/ भोजन जो आप प्रतिदिन लेते हैं:.....

49. When ill what do you do/ बीमार होने पर आप क्या करते हैं (Multiple Response)

- i. Go to government hospital/ सरकारी अस्पताल जाते हैं
- ii. Go to charitable hospital/ दानशील अस्पताल जाते हैं
- iii. Go to Private clinics/ निजी क्लीनिक जाते हैं
- iv. Go to Private hospitals/ निजी अस्पताल जाते हैं
- v. Self-medicate/ स्वयं औषधि करते हैं
- vi. Don't do anything/ कुछ नहीं करते

50. Who pays for your medical expenses/ चिकित्सा व्यय का भुगतान कौन करता है (Multiple Response)

- I. No expenses/ कोई खर्च नहीं करते
- II. Self-expenses / सवयं खर्च करते
- III. Family and Children/ परिवार और बच्चे
- IV. Relatives & Friends / रिश्तेदार और मित्र
- V. Others/ अन्य

## B. Questionnaire for Policy Implementers:

### Questionnaire for Policy implementers/ नीति कार्यान्वयनकर्ताओं के लिए प्रश्नावली

Name of Research Officer/अनुसंधान अधिकारी का नाम:

.....

Signature of Research Officer/अनुसंधान अधिकारी के हस्ताक्षर:

.....

Name and post of the Policy Implementer/ नीति कार्यान्वयनकर्ता का नाम और पद:

.....

Date/दिनांक:

.....

1. What is your assessment of the current status of Pension schemes for widows:

विधवाओं के लिए पेंशन योजनाओं की वर्तमान स्थिति के बारे में आपका क्या आकलन है?

- a) Implemented/ कार्यान्वित
- b) Partially implemented/ आंशिक रूप से लागू किया गया
- c) Not implemented/ लागू नहीं किया गया

1 (a) If implemented/ अगर लागू किया गया:

- Are further improvements or changes proposed: ( ) Yes/No ( )  
क्या और सुधार या बदलाव प्रस्तावित हैं: ( ) हाँ/नहीं ( )
- Please specify/ कृपया निर्दिष्ट करें

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1 (b) If partially implemented/ यदि आंशिक रूप से लागू किया गया

- Major impediments regarding the implementation of the schemes/ योजनाओं के कार्यान्वयन के संबंध में प्रमुख बाधाएं
  - Co-operation with other agencies/ अन्य एजेंसियों के साथ सहयोग
  - Lack of additional staff for regulating the policies/ नीतियों को विनियमित करने के लिए अतिरिक्त कर्मचारियों की कमी
  - Lack of awareness/ जागरूकता की कमी
  - User unfriendly process/ प्रयोगकर्ता प्रतिकूल प्रणाली

- Others, please specify/ अन्य, कृपया निर्दिष्ट करें
- .....  
.....

1 (c) If not implemented/ अगर लागू नहीं किया

- What are the steps taken for the implementation of these schemes in the near future  
निकट भविष्य में इन योजनाओं के क्रियान्वयन के लिए क्या कदम उठाए गए हैं
- .....  
.....

- The estimated time frame for implementation of the policies  
नीतियों के कार्यान्वयन के लिए अनुमानित समय सीमा
- .....  
.....

2. Are BPL cards issued in the name of widows who get pension? ( ) Yes/No ( )

क्या पेंशन पाने वाली विधवाओं के नाम पर बीपीएल कार्ड जारी होते हैं? ( ) हाँ/नहीं ( )

3. Can all the widows over the age 60 get access to widow pension and other facilities provided by the government? ( ) Yes/No ( )

क्या 60 वर्ष से अधिक आयु की सभी विधवाओं को विधवा पेंशन और सरकार द्वारा प्रदान की जाने वाली अन्य सुविधाएं प्राप्त हो सकती हैं? ( ) हाँ/नहीं ( )

4. Do all eligible widows access the pension? /क्या सभी उपयुक्त विधवाओं को पेंशन प्राप्त होती है?

.....  
.....

5. Are insurance facilities made available to all the widows? ( ) Yes/No ( )

क्या बीमा की सुविधा सभी विधवाओं को उपलब्ध करायी जाती है? ( ) हाँ/नहीं ( )

6. Issues faced by you for implementation of social security policies on the ground:

जमीनी स्तर पर सामाजिक सुरक्षा नीतियों के कार्यान्वयन के लिए आपके सामने आने वाली समस्याएं:

- a) Sometimes widows are unaware of the schemes/ कभी-कभी विधवाओं को योजनाओं की जानकारी नहीं होती
- b) Illiterate or old widows do not know whom to contact and how to apply/ अनपढ़ या बूढ़ी विधवाओं को नहीं पता कि किससे संपर्क करना है और कैसे आवेदन करना है
- c) Lack of permanent address of destitute widows makes it difficult to track them/  
निराश्रित विधवाओं का स्थायी पता न होने के कारण उनका पता लगाना मुश्किल हो जाता है

- d) Inability of the widows in producing required documents (BPL card, Aadhar card, death certificate of husband etc.)/ आवश्यक दस्तावेज (बीपीएल कार्ड, आधार कार्ड, पति का मृत्यु प्रमाण पत्र आदि) प्रस्तुत करने में विधवाओं की अक्षमता।
- e) Others, please specify/ अन्य, कृपया निर्दिष्ट करें
- .....  
.....

7. Measures taken to improve the accessibility of the schemes. Please specify/ योजनाओं की उपलब्धता में सुधार के लिए किए गए उपाय। कृपया निर्दिष्ट करें

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8. Are any helpline numbers allocated for the grievance redressal of the widows?

( ) Yes/No ( )

क्या विधवाओं की शिकायतों के निवारण के लिए कोई हेल्पलाइन नंबर आवंटित किया गया है?

( ) हाँ/नहीं ( )

9. Is ration allocated for widows? ( ) Yes/No ( )

क्या विधवाओं के लिए राशन आवंटित किया जाता है? ( ) हाँ/नहीं ( )

10. How many widows are accessing the rations? / कितनी विधवाओं तक राशन पहुंच रहा है?

.....

11. Can the allocated ration for the widows be increased? ( ) Yes/No ( )

क्या विधवाओं के लिए आवंटित राशन में वृद्धि की जा सकती है? ( ) हाँ/नहीं ( )

12. Can the destitute widows who come from other states/districts get access to the facilities provided to the widows in your district? ( ) Yes/No ( )

क्या अन्य राज्यों/जिलों से आने वाली निराश्रित विधवाओं को आपके जिले की विधवाओं को दी जाने वाली सुविधाओं का लाभ मिल सकता है? ( ) हाँ/नहीं ( )

- If not, please specify/ यदि नहीं, तो कृपया निर्दिष्ट करें
- .....  
.....

13. Are funding sources for implementation of schemes stable and regular? ( ) Yes/No ( )

क्या योजनाओं के कार्यान्वयन के लिए धन के स्रोत स्थिर और नियमित हैं? ( ) हाँ/नहीं ( )

13 (a) Are there any measures taken to maintain public accountability of these schemes?

( ) Yes/No ( )

क्या इन योजनाओं की सार्वजनिक जवाबदेही बनाए रखने के लिए कोई उपाय किए गए हैं?

( ) हाँ/नहीं ( )

14. Are health cards issued to all the widows? ( ) Yes/No ( )

क्या सभी विधवाओं को स्वास्थ्य कार्ड जारी किए गए हैं? ( ) हाँ/नहीं ( )

15. Are any measures taken for improving the quality of life of the widows? ( ) Yes/No ( )

क्या विधवाओं के जीवन स्तर में सुधार के लिए कोई उपाय किए गए हैं? ( ) हाँ/नहीं ( )

15 a) If yes, / यदि हाँ,

- Widow empowerment by giving them employability skills/ विधवाओं को रोजगार कौशल प्रदान कर उनका सशक्तिकरण
  - Rehabilitation of destitute widows/ निराश्रित विधवाओं का पुनर्वास
  - Special credit schemes for widows/ विधवाओं के लिए विशेष ऋण योजनाएँ
  - Health facilities for widows/ विधवाओं के लिए स्वास्थ्य सुविधाएं
  - Other, please specify/ अन्य, कृपया निर्दिष्ट करें
- .....  
.....

16. Are there any provisions to provide free education to the minor children of the widows?

( ) Yes/No ( )

क्या विधवाओं के नाबालिग बच्चों को निःशुल्क शिक्षा प्रदान करने का प्रावधान है? ( ) हाँ/नहीं ( )

17. Are there any schemes to provide financial assistance to the widows for performing the

marriage of their daughters? ( ) Yes/No ( )

क्या विधवाओं को उनकी बेटियों की शादी करने के लिए वित्तीय सहायता प्रदान करने की कोई योजना है?

( ) हाँ/नहीं ( )

18. Any quota reserved for widows in government housing schemes?

सरकारी आवास योजनाओं में विधवाओं के लिए आरक्षित कोटा?

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.....

19. Any special loans available to widows for construction of houses?

विधवाओं को घर बनाने के लिए कोई विशेष ऋण उपलब्ध है?

.....  
.....

20. What is responsible for the poor status of widows in the country?

देश में विधवाओं की दयनीय स्थिति के लिए कौन जिम्मेदार है?

- Socio cultural marginalisations/ सामाजिक सांस्कृतिक हाशियाकरण
- Religious sanctions/ धार्मिक प्रतिबंध

- Lack of care by family/ परिवार द्वारा देखभाल का अभाव
- Lack of economic power/ अर्थिक साधन का आभाव
- Not seen as a vulnerable group/ एक कमजोर समूह के रूप में नहीं देखा जाता है

21. Who should look after widows?

विधवाओं की देखभाल किसे करनी चाहिए?

- Family/ परिवार
- Government/ सरकार
- Civil society/ सभ्य समाज

22. How do we ensure widows are not deprived of their property?

हम यह कैसे सुनिश्चित करें कि विधवाओं को उनकी संपत्ति से वंचित नहीं किया जाए?

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## Annexure II

### **Tabulated Data:**

#### **3. Age at Present**

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
18 to 40 years	150	10.8	181	10.7	331	10.8
41 to 60 years	752	54.1	780	46.2	1532	49.8
61 to 80 years	452	32.5	656	38.9	1108	36.0
81 years and above	35	2.5	70	4.1	105	3.4
Total	1389	100.0	1687	100.0	3076	100.0

#### **Statewise distribution:**

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
18 to 40 years	23	11.0	37	9.5	60	10.0
41 to 60 years	110	52.6	184	47.1	294	49.0
61 to 80 years	71	34.0	161	41.2	232	38.7
81 years and above	5	2.4	9	2.3	14	2.3
Total	209	100.0	391	100.0	600	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
18 to 40 years	31	12.3	23	6.5	54	8.9
41 to 60 years	133	52.8	136	38.5	269	44.5
61 to 80 years	78	31.0	163	46.2	241	39.8
81 years and above	10	4.0	31	8.8	41	6.8
Total	252	100.0	353	100.0	605	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
18 to 40 years	34	11.4	30	9.0	64	10.2
41 to 60 years	134	45.1	132	39.8	266	42.3
61 to 80 years	119	40.1	147	44.3	266	42.3
81 years and above	10	3.4	23	6.9	33	5.2
Total	297	100.0	332	100.0	629	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
18 to 40 years	34	10.8	56	17.2	90	14.1
41 to 60 years	202	64.3	211	64.9	413	64.6

61 to 80 years	77	24.5	58	17.8	135	21.1
81 years and above	1	0.3	0	0.0	1	0.2
Total	314	100.0	325	100.0	639	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
18 to 40 years	28	8.8	35	12.2	63	10.4
41 to 60 years	173	54.6	117	40.9	290	48.1
61 to 80 years	107	33.8	127	44.4	234	38.8
81 years and above	9	2.8	7	2.4	16	2.7
Total	317	100.0	286	100.0	603	100.0

#### 4. Religion:

All States	Total	Percentage
Hinduism	2675	87.0
Islam	170	5.5
Christianity	217	7.1
Sikhism	2	0.1
Buddhism	1	0.0
Jainism	11	0.4
Total	3076	100.0

#### Statewise distribution:

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Hinduism	201	96.2	388	99.2	589	98.2
Islam	0	0.0	0	0.0	0	0.0
Christianity	7	3.3	3	0.8	10	1.7
Sikhism	1	0.5	0	0.0	1	0.2
Buddhism	0	0.0	0	0.0	0	0.0
Jainism	0	0.0	0	0.0	0	0.0
Total	209	100.0	391	100.0	600	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Hinduism	248	98.4	350	99.2	598	98.8
Islam	3	1.2	3	0.8	6	1.0
Christianity	1	0.4	0	0.0	1	0.2
Sikhism	0	0.0	0	0.0	0	0.0

Buddhism	0	0.0	0	0.0	0	0.0
Jainism	0	0.0	0	0.0	0	0.0
Total	252	100.0	353	100.0	605	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Hinduism	259	87.2	309	93.1	568	90.3
Islam	29	9.8	21	6.3	50	7.9
Christianity	0	0.0	0	0.0	0	0.0
Sikhism	1	0.3	0	0.0	1	0.2
Buddhism	1	0.3	0	0.0	1	0.2
Jainism	7	2.4	2	0.6	9	1.4
Total	297	100.0	332	100.0	629	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Hinduism	152	48.4	262	80.6	414	64.8
Islam	17	5.4	1	0.3	18	2.8
Christianity	144	45.9	62	19.1	206	32.2
Sikhism	0	0.0	0	0.0	0	0.0
Buddhism	0	0.0	0	0.0	0	0.0
Jainism	1	0.3	0	0.0	1	0.2
Total	314	100.0	325	100.0	639	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Hinduism	232	73.2	274	95.8	506	83.9
Islam	84	26.5	12	4.2	96	15.9
Christianity	0	0.0	0	0.0	0	0.0
Sikhism	0	0.0	0	0.0	0	0.0
Buddhism	0	0.0	0	0.0	0	0.0
Jainism	1	0.3	0	0.0	1	0.2
Total	317	100.0	286	100.0	603	100.0

##### 5. a. Age at the time of marriage:

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
DK	0	0.0	11	0.7	11	0.4
18 to 40 years	527	37.9	511	30.3	1038	33.7
41 to 60 years	0	0.0	0	0.0	0	0.0

61 to 80 years	0	0.0	0	0.0	0	0.0
81 years and above	0	0.0	0	0.0	0	0.0
less than 18 years	862	62.1	1165	69.1	2027	65.9
Total	1389	100.0	1687	100.0	3076	100.0

### Statewise distribution:

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
DK	0	0.0	0	0.0	0	0.0
18 to 40 years	68	32.5	91	23.3	159	26.5
41 to 60 years	0	0.0	0	0.0	0	0.0
61 to 80 years	0	0.0	0	0.0	0	0.0
81 years and above	0	0.0	0	0.0	0	0.0
less than 18 years	141	67.5	300	76.7	441	73.5
Total	209	100.0	391	100.0	600	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
DK	0	0.0	0	0.0	0	0.0
18 to 40 years	85	33.7	131	37.1	216	35.7
41 to 60 years	0	0.0	0	0.0	0	0.0
61 to 80 years	0	0.0	0	0.0	0	0.0
81 years and above	0	0.0	0	0.0	0	0.0
less than 18 years	167	66.3	222	62.9	389	64.3
Total	252	100.0	353	100.0	605	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
DK	0	0.0	0	0.0	0	0.0
18 to 40 years	72	24.2	36	10.8	108	17.2
41 to 60 years	0	0.0	0	0.0	0	0.0
61 to 80 years	0	0.0	0	0.0	0	0.0
81 years and above	0	0.0	0	0.0	0	0.0
less than 18 years	225	75.8	296	89.2	521	82.8
Total	297	100.0	332	100.0	629	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
DK	0	0.0	0	0.0	0	0.0
18 to 40 years	200	63.7	195	60.0	395	61.8
41 to 60 years	0	0.0	0	0.0	0	0.0

61 to 80 years	0	0.0	0	0.0	0	0.0
81 years and above	0	0.0	0	0.0	0	0.0
less than 18 years	114	36.3	130	40.0	244	38.2
Total	314	100.0	325	100.0	639	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
DK	0	0.0	11	3.8	11	1.8
18 to 40 years	102	32.2	58	20.3	160	26.5
41 to 60 years	0	0.0	0	0.0	0	0.0
61 to 80 years	0	0.0	0	0.0	0	0.0
81 years and above	0	0.0	0	0.0	0	0.0
less than 18 years	215	67.8	217	75.9	432	71.6
Total	317	100.0	286	100.0	603	100.0

### 5. b. Age of Husband at the time of marriage:

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
DK	0	0.0	14	0.8	14	0.5
18 to 40 years	1253	90.2	1404	83.2	2657	86.4
41 to 60 years	8	0.6	6	0.4	14	0.5
61 to 80 years	0	0.0	0	0.0	0	0.0
81 years and above	0	0.0	0	0.0	0	0.0
less than 18 years	128	9.2	263	15.6	391	12.7
Total	1389	100.0	1687	100.0	3076	100.0

### Statewise distribution:

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
DK	0	0.0	0	0.0	0	0.0
18 to 40 years	184	88.0	345	88.2	529	88.2
41 to 60 years	1	0.5	0	0.0	1	0.2
61 to 80 years	0	0.0	0	0.0	0	0.0
81 years and above	0	0.0	0	0.0	0	0.0
less than 18 years	24	11.5	46	11.8	70	11.7
Total	209	100.0	391	100.0	600	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
DK	0	0.0	0	0.0	0	0.0
18 to 40 years	242	96.0	345	97.7	587	97.0

41 to 60 years	1	0.4	3	0.8	4	0.7
61 to 80 years	0	0.0	0	0.0	0	0.0
81 years and above	0	0.0	0	0.0	0	0.0
less than 18 years	9	3.6	5	1.4	14	2.3
Total	252	100.0	353	100.0	605	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
DK	0	0.0	0	0.0	0	0.0
18 to 40 years	237	79.8	158	47.6	395	62.8
41 to 60 years	0	0.0	0	0.0	0	0.0
61 to 80 years	0	0.0	0	0.0	0	0.0
81 years and above	0	0.0	0	0.0	0	0.0
less than 18 years	60	20.2	174	52.4	234	37.2
Total	297	100.0	332	100.0	629	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
DK	0	0.0	0	0.0	0	0.0
18 to 40 years	306	97.5	322	99.1	628	98.3
41 to 60 years	6	1.9	1	0.3	7	1.1
61 to 80 years	0	0.0	0	0.0	0	0.0
81 years and above	0	0.0	0	0.0	0	0.0
less than 18 years	2	0.6	2	0.6	4	0.6
Total	314	100.0	325	100.0	639	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
DK	0	0.0	14	4.9	14	2.3
18 to 40 years	284	89.6	234	81.8	518	85.9
41 to 60 years	0	0.0	2	0.7	2	0.3
61 to 80 years	0	0.0	0	0.0	0	0.0
81 years and above	0	0.0	0	0.0	0	0.0
less than 18 years	33	10.4	36	12.6	69	11.4
Total	317	100.0	286	100.0	603	100.0

##### 5. Age difference at the time of marriage of the widow:

All States	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Nil	18	1.3	41	2.5	59	1.9
1 year	40	2.9	55	3.3	95	3.1
2 years	111	8.0	196	11.7	307	10.0
3 years	164	11.8	162	9.7	326	10.6

4 years	191	13.8	246	14.7	437	14.3
5 years	238	17.1	262	15.7	500	16.3
6 years and above	627	45.1	711	42.5	1338	43.7
DK	0	0.0	0	0.0	0	0.0
Total	1389	100.0	1673	100.0	3062	100.0

#### Statewise distribution:

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Nil	1	0.5	1	0.3	2	0.3
1 year	6	2.9	4	1.0	10	1.7
2 years	14	6.7	38	9.7	52	8.7
3 years	30	14.4	48	12.3	78	13.0
4 years	36	17.2	77	19.7	113	18.8
5 years	60	28.7	91	23.3	151	25.2
6 years and above	62	29.7	132	33.8	194	32.3
DK	0	0.0	0	0.0	0	0.0
Total	209	100.0	391	100.0	600	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Nil	0	0.0	2	0.6	2	0.3
1 year	2	0.8	1	0.3	3	0.5
2 years	16	6.3	16	4.5	32	5.3
3 years	10	4.0	9	2.5	19	3.1
4 years	15	6.0	37	10.5	52	8.6
5 years	29	11.5	34	9.6	63	10.4
6 years and above	180	71.4	254	72.0	434	71.7
DK	0	0.0	0	0.0	0	0.0
Total	252	100.0	353	100.0	605	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Nil	9	3.0	30	9.0	39	6.2
1 year	6	2.0	29	8.7	35	5.6
2 years	32	10.8	73	22.0	105	16.7
3 years	49	16.5	50	15.1	99	15.7
4 years	55	18.5	42	12.7	97	15.4
5 years	55	18.5	43	13.0	98	15.6
6 years and above	91	30.6	65	19.6	156	24.8
DK	0	0.0	0	0.0	0	0.0
Total	297	100.0	332	100.0	629	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Nil	3	1.0	3	0.9	6	0.9
1 year	14	4.5	9	2.8	23	3.6
2 years	13	4.1	19	5.8	32	5.0
3 years	23	7.3	23	7.1	46	7.2
4 years	20	6.4	36	11.1	56	8.8
5 years	42	13.4	36	11.1	78	12.2
6 years and above	199	63.4	199	61.2	398	62.3
DK	0	0.0	0	0.0	0	0.0
Total	314	100.0	325	100.0	639	100.0

<b>Uttar Pradesh</b>	<b>Urban in number</b>	<b>Urban in percentage</b>	<b>Rural in number</b>	<b>Rural in percentage</b>	<b>Total in number</b>	<b>Total in Percentage</b>
Nil	5	1.6	5	1.8	10	1.7
1 year	12	3.8	12	4.4	24	4.1
2 years	36	11.4	50	18.4	86	14.6
3 years	52	16.4	32	11.8	84	14.3
4 years	65	20.5	54	19.9	119	20.2
5 years	52	16.4	58	21.3	110	18.7
6 years and above	95	30.0	61	22.4	156	26.5
DK	0	0.0	0	0.0	0	0.0
<b>Total</b>	<b>317</b>	<b>100.0</b>	<b>272</b>	<b>100.0</b>	<b>589</b>	<b>100.0</b>

### 7. a. Registration of marriage

<b>All States</b>	<b>Urban in number</b>	<b>Urban in percentage</b>	<b>Rural in number</b>	<b>Rural in percentage</b>	<b>Total in number</b>	<b>Total in Percentage</b>
Yes	153	11.0	70	4.1	223	7.2
No	1236	89.0	1617	95.9	2853	92.8
<b>Total</b>	<b>1389</b>	<b>100.0</b>	<b>1687</b>	<b>100.0</b>	<b>3076</b>	<b>100.0</b>

#### Statewise distribution:

<b>Chhattisgarh</b>	<b>Urban in number</b>	<b>Urban in percentage</b>	<b>Rural in number</b>	<b>Rural in percentage</b>	<b>Total in number</b>	<b>Total in Percentage</b>
Yes	14	6.7	18	4.6	32	5.3
No	195	93.3	373	95.4	568	94.7
<b>Total</b>	<b>209</b>	<b>100.0</b>	<b>391</b>	<b>100.0</b>	<b>600</b>	<b>100.0</b>

<b>Odisha</b>	<b>Urban in number</b>	<b>Urban in percentage</b>	<b>Rural in number</b>	<b>Rural in percentage</b>	<b>Total in number</b>	<b>Total in Percentage</b>
Yes	1	0.4	0	0.0	1	0.2
No	251	99.6	353	100.0	604	99.8
<b>Total</b>	<b>252</b>	<b>100.0</b>	<b>353</b>	<b>100.0</b>	<b>605</b>	<b>100.0</b>

<b>Rajasthan</b>	<b>Urban in number</b>	<b>Urban in percentage</b>	<b>Rural in number</b>	<b>Rural in percentage</b>	<b>Total in number</b>	<b>Total in Percentage</b>
Yes	3	1.0	3	0.9	6	1.0
No	294	99.0	329	99.1	623	99.0
<b>Total</b>	<b>297</b>	<b>100.0</b>	<b>332</b>	<b>100.0</b>	<b>629</b>	<b>100.0</b>

<b>Tamil Nadu</b>	<b>Urban in number</b>	<b>Urban in percentage</b>	<b>Rural in number</b>	<b>Rural in percentage</b>	<b>Total in number</b>	<b>Total in Percentage</b>
Yes	134	42.7	48	14.8	182	28.5
No	180	57.3	277	85.2	457	71.5
<b>Total</b>	<b>314</b>	<b>100.0</b>	<b>325</b>	<b>100.0</b>	<b>639</b>	<b>100.0</b>

<b>Uttar Pradesh</b>	<b>Urban in number</b>	<b>Urban in percentage</b>	<b>Rural in number</b>	<b>Rural in percentage</b>	<b>Total in number</b>	<b>Total in Percentage</b>
Yes	1	0.3	1	0.3	2	0.3
No	316	99.7	285	99.7	601	99.7
<b>Total</b>	<b>317</b>	<b>100.0</b>	<b>286</b>	<b>100.0</b>	<b>603</b>	<b>100.0</b>

### 7. b. Aadhar Card linked to own contact

<b>All States</b>	<b>Urban in number</b>	<b>Urban in percentage</b>	<b>Rural in number</b>	<b>Rural in percentage</b>	<b>Total in number</b>	<b>Total in Percentage</b>
NA	371	26.7	409	24.2	780	25.4
Yes	463	33.3	562	33.3	1025	33.3

No with other	555	40.0	716	42.4	1271	41.3
Total	1389	100.0	1687	100.0	3076	100.0

**Statewise distribution:**

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	66	31.6	138	35.3	204	34.0
Yes	61	29.2	104	26.6	165	27.5
No with other	82	39.2	149	38.1	231	38.5
Total	209	100.0	391	100.0	600	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	13	5.2	7	2.0	20	3.3
Yes	88	34.9	108	30.6	196	32.4
No with other	151	59.9	238	67.4	389	64.3
Total	252	100.0	353	100.0	605	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	70	23.6	136	41.0	206	32.8
Yes	74	24.9	115	34.6	189	30.0
No with other	153	51.5	81	24.4	234	37.2
Total	297	100.0	332	100.0	629	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	29	9.2	24	7.4	53	8.3
Yes	176	56.1	190	58.5	366	57.3
No with other	109	34.7	111	34.2	220	34.4
Total	314	100.0	325	100.0	639	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	193	60.9	104	36.4	297	49.3
Yes	64	20.2	45	15.7	109	18.1
No with other	60	18.9	137	47.9	197	32.7
Total	317	100.0	286	100.0	603	100.0

**11.a. Ration Card in Name of Widow:**

All States	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	1200	86.4	1510	89.5	2710	88.1
No	189	13.6	177	10.5	366	11.9
Total	1389	100.0	1687	100.0	3076	100.0

**Statewise distribution:**

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	202	96.7	379	96.9	581	96.8
No	7	3.3	12	3.1	19	3.2
Total	209	100.0	391	100.0	600	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	215	85.3	326	92.4	541	89.4
No	37	14.7	27	7.6	64	10.6
Total	252	100.0	353	100.0	605	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	258	86.9	304	91.6	562	89.3
No	39	13.1	28	8.4	67	10.7
Total	297	100.0	332	100.0	629	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	266	84.7	273	84.0	539	84.4
No	48	15.3	52	16.0	100	15.6
Total	314	100.0	325	100.0	639	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	259	81.7	228	79.7	487	80.8
No	58	18.3	58	20.3	116	19.2
Total	317	100.0	286	100.0	603	100.0

### 11.b. Ration for yourself

All States	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	16	1.2	39	2.3	55	1.8
Yes	1187	85.5	1444	85.6	2631	85.5
No with other	186	13.4	204	12.1	390	12.7
Total	1389	100.0	1687	100.0	3076	100.0

#### Statewise distribution:

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	4	1.9	1	0.3	5	0.8
Yes	195	93.3	381	97.4	576	96.0
No with other	10	4.8	9	2.3	19	3.2
Total	209	100.0	391	100.0	600	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	1	0.4	0	0.0	1	0.2
Yes	216	85.7	323	91.5	539	89.1
No with other	35	13.9	30	8.5	65	10.7
Total	252	100.0	353	100.0	605	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	3	1.0	20	6.0	23	3.7
Yes	229	77.1	210	63.3	439	69.8
No with other	65	21.9	102	30.7	167	26.6
Total	297	100.0	332	100.0	629	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	2	0.6	2	0.3
Yes	296	94.3	313	96.3	609	95.3
No with other	18	5.7	10	3.1	28	4.4
Total	314	100.0	325	100.0	639	100.0

<b>Uttar Pradesh</b>	<b>Urban in number</b>	<b>Urban in percentage</b>	<b>Rural in number</b>	<b>Rural in percentage</b>	<b>Total in number</b>	<b>Total in Percentage</b>
NA	8	2.5	16	5.6	24	4.0
Yes	251	79.2	217	75.9	468	77.6
No with other	58	18.3	53	18.5	111	18.4
<b>Total</b>	<b>317</b>	<b>100.0</b>	<b>286</b>	<b>100.0</b>	<b>603</b>	<b>100.0</b>

## 12. Education

<b>All States</b>	<b>Urban in number</b>	<b>Urban in percentage</b>	<b>Rural in number</b>	<b>Rural in percentage</b>	<b>Total in number</b>	<b>Total in Percentage</b>
Illiterate	809	58.2	1173	69.5	1982	64.4
Class 5 or below	257	18.5	289	17.1	546	17.8
Class 10 or below	230	16.6	182	10.8	412	13.4
Class 12 or below	67	4.8	37	2.2	104	3.4
Completed Graduation or above	26	1.9	6	0.4	32	1.0
<b>Total</b>	<b>1389</b>	<b>100.0</b>	<b>1687</b>	<b>100.0</b>	<b>3076</b>	<b>100.0</b>

### Statewise distribution:

<b>Chhattisgarh</b>	<b>Urban in number</b>	<b>Urban in percentage</b>	<b>Rural in number</b>	<b>Rural in percentage</b>	<b>Total in number</b>	<b>Total in Percentage</b>
Illiterate	112	53.6	209	53.5	321	53.5
Class 5 or below	47	22.5	116	29.7	163	27.2
Class 10 or below	32	15.3	48	12.3	80	13.3
Class 12 or below	13	6.2	18	4.6	31	5.2
Completed Graduation or above	5	2.4	0	0.0	5	0.8
<b>Total</b>	<b>209</b>	<b>100.0</b>	<b>391</b>	<b>100.0</b>	<b>600</b>	<b>100.0</b>

<b>Odisha</b>	<b>Urban in number</b>	<b>Urban in percentage</b>	<b>Rural in number</b>	<b>Rural in percentage</b>	<b>Total in number</b>	<b>Total in Percentage</b>
Illiterate	203	80.6	256	72.5	459	75.9
Class 5 or below	23	9.1	48	13.6	71	11.7
Class 10 or below	22	8.7	44	12.5	66	10.9
Class 12 or below	2	0.8	5	1.4	7	1.2
Completed Graduation or above	2	0.8	0	0.0	2	0.3
<b>Total</b>	<b>252</b>	<b>100.0</b>	<b>353</b>	<b>100.0</b>	<b>605</b>	<b>100.0</b>

<b>Rajasthan</b>	<b>Urban in number</b>	<b>Urban in percentage</b>	<b>Rural in number</b>	<b>Rural in percentage</b>	<b>Total in number</b>	<b>Total in Percentage</b>
Illiterate	170	57.2	275	82.8	445	70.7
Class 5 or below	60	20.2	36	10.8	96	15.3
Class 10 or below	34	11.4	14	4.2	48	7.6
Class 12 or below	28	9.4	4	1.2	32	5.1

Completed Graduation or above	5	1.7	3	0.9	8	1.3
Total	297	100.0	332	100.0	629	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Illiterate	83	26.4	165	50.8	248	38.8
Class 5 or below	90	28.7	81	24.9	171	26.8
Class 10 or below	119	37.9	68	20.9	187	29.3
Class 12 or below	13	4.1	9	2.8	22	3.4
Completed Graduation or above	9	2.9	2	0.6	11	1.7
Total	314	100.0	325	100.0	639	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Illiterate	241	76.0	268	93.7	509	84.4
Class 5 or below	37	11.7	8	2.8	45	7.5
Class 10 or below	23	7.3	8	2.8	31	5.1
Class 12 or below	11	3.5	1	0.3	12	2.0
Completed Graduation or above	5	1.6	1	0.3	6	1.0
Total	317	100.0	286	100.0	603	100.0

### 13. a Number of children Male

All States	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Nil	242	17.4	260	15.4	502	16.3
1	505	36.4	531	31.5	1036	33.7
2	374	26.9	543	32.2	917	29.8
3	164	11.8	215	12.7	379	12.3
4	73	5.3	93	5.5	166	5.4
5	23	1.7	41	2.4	64	2.1
More than 5	8	0.6	4	0.2	12	0.4
Total	1389	100.0	1687	100.0	3076	100.0

### Statewise distribution:

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Nil	41	19.6	77	19.7	118	19.7
1	75	35.9	112	28.6	187	31.2
2	62	29.7	134	34.3	196	32.7
3	17	8.1	33	8.4	50	8.3
4	10	4.8	22	5.6	32	5.3
5	4	1.9	13	3.3	17	2.8
More than 5	0	0.0	0	0.0	0	0.0
Total	209	100.0	391	100.0	600	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Nil	70	27.8	59	16.7	129	21.3
1	91	36.1	127	36.0	218	36.0

2	61	24.2	113	32.0	174	28.8
3	19	7.5	41	11.6	60	9.9
4	11	4.4	10	2.8	21	3.5
5	0	0.0	3	0.8	3	0.5
More than 5	0	0.0	0	0.0	0	0.0
Total	252	100.0	353	100.0	605	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Nil	38	12.8	32	9.6	70	11.1
1	101	34.0	85	25.6	186	29.6
2	87	29.3	115	34.6	202	32.1
3	46	15.5	58	17.5	104	16.5
4	18	6.1	33	9.9	51	8.1
5	5	1.7	7	2.1	12	1.9
More than 5	2	0.7	2	0.6	4	0.6
Total	297	100.0	332	100.0	629	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Nil	66	21.0	67	20.6	133	20.8
1	160	51.0	152	46.8	312	48.8
2	64	20.4	90	27.7	154	24.1
3	17	5.4	14	4.3	31	4.9
4	5	1.6	1	0.3	6	0.9
5	1	0.3	1	0.3	2	0.3
More than 5	1	0.3	0	0.0	1	0.2
Total	314	100.0	325	100.0	639	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Nil	27	8.5	25	8.7	52	8.6
1	78	24.6	55	19.2	133	22.1
2	100	31.5	91	31.8	191	31.7
3	65	20.5	69	24.1	134	22.2
4	29	9.1	27	9.4	56	9.3
5	13	4.1	17	5.9	30	5.0
More than 5	5	1.6	2	0.7	7	1.2
Total	317	100.0	286	100.0	603	100.0

### 13. b. Number of children Female

All States	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Nil	350	25.2	399	23.7	749	24.3
1	474	34.1	534	31.7	1008	32.8
2	313	22.5	406	24.1	719	23.4
3	164	11.8	207	12.3	371	12.1
4	57	4.1	94	5.6	151	4.9
5	23	1.7	41	2.4	64	2.1
More than 5	8	0.6	6	0.4	14	0.5
Total	1389	100.0	1687	100.0	3076	100.0

### Statewise distribution:

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Nil	62	29.7	116	29.7	178	29.7
1	67	32.1	115	29.4	182	30.3
2	53	25.4	90	23.0	143	23.8
3	21	10.0	42	10.7	63	10.5
4	4	1.9	20	5.1	24	4.0

5	2	1.0	6	1.5	8	1.3
More than 5	0	0.0	2	0.5	2	0.3
Total	209	100.0	391	100.0	600	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Nil	66	26.2	93	26.3	159	26.3
1	92	36.5	121	34.3	213	35.2
2	59	23.4	76	21.5	135	22.3
3	26	10.3	36	10.2	62	10.2
4	8	3.2	18	5.1	26	4.3
5	1	0.4	7	2.0	8	1.3
More than 5	0	0.0	2	0.6	2	0.3
Total	252	100.0	353	100.0	605	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Nil	83	27.9	59	17.8	142	22.6
1	86	29.0	95	28.6	181	28.8
2	56	18.9	72	21.7	128	20.3
3	47	15.8	66	19.9	113	18.0
4	14	4.7	25	7.5	39	6.2
5	10	3.4	13	3.9	23	3.7
More than 5	1	0.3	2	0.6	3	0.5
Total	297	100.0	332	100.0	629	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Nil	94	29.9	79	24.3	173	27.1
1	127	40.4	118	36.3	245	38.3
2	62	19.7	92	28.3	154	24.1
3	21	6.7	22	6.8	43	6.7
4	8	2.5	11	3.4	19	3.0
5	1	0.3	3	0.9	4	0.6
More than 5	1	0.3	0	0.0	1	0.2
Total	314	100.0	325	100.0	639	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Nil	45	14.2	52	18.2	97	16.1
1	102	32.2	85	29.7	187	31.0
2	83	26.2	76	26.6	159	26.4
3	49	15.5	41	14.3	90	14.9
4	23	7.3	20	7.0	43	7.1
5	9	2.8	12	4.2	21	3.5
More than 5	6	1.9	0	0.0	6	1.0
Total	317	100.0	286	100.0	603	100.0

### 13. c. Total children

All States	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Nil	83	6.0	108	6.4	191	6.2
1	165	11.9	137	8.1	302	9.8
2	362	26.1	387	22.9	749	24.3
3	310	22.3	389	23.1	699	22.7
4	213	15.3	270	16.0	483	15.7
5	124	8.9	208	12.3	332	10.8
More than 5	132	9.5	188	11.1	320	10.4
Total	1389	100.0	1687	100.0	3076	100.0

Statewise distribution:

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Nil	21	10.0	46	11.8	67	11.2
1	19	9.1	26	6.6	45	7.5
2	54	25.8	85	21.7	139	23.2
3	68	32.5	99	25.3	167	27.8
4	20	9.6	52	13.3	72	12.0
5	13	6.2	45	11.5	58	9.7
More than 5	14	6.7	38	9.7	52	8.7
Total	209	100.0	391	100.0	600	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Nil	23	9.1	16	4.5	39	6.4
1	38	15.1	53	15.0	91	15.0
2	74	29.4	96	27.2	170	28.1
3	54	21.4	66	18.7	120	19.8
4	37	14.7	57	16.1	94	15.5
5	17	6.7	43	12.2	60	9.9
More than 5	9	3.6	22	6.2	31	5.1
Total	252	100.0	353	100.0	605	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Nil	13	4.4	14	4.2	27	4.3
1	39	13.1	16	4.8	55	8.7
2	65	21.9	48	14.5	113	18.0
3	56	18.9	71	21.4	127	20.2
4	51	17.2	63	19.0	114	18.1
5	34	11.4	57	17.2	91	14.5
More than 5	39	13.1	63	19.0	102	16.2
Total	297	100.0	332	100.0	629	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Nil	20	6.4	18	5.5	38	5.9
1	51	16.2	32	9.8	83	13.0
2	120	38.2	124	38.2	244	38.2
3	80	25.5	98	30.2	178	27.9
4	28	8.9	36	11.1	64	10.0
5	8	2.5	11	3.4	19	3.0
More than 5	7	2.2	6	1.8	13	2.0
Total	314	100.0	325	100.0	639	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Nil	6	1.9	14	4.9	20	3.3
1	18	5.7	10	3.5	28	4.6
2	49	15.5	34	11.9	83	13.8
3	52	16.4	55	19.2	107	17.7
4	77	24.3	62	21.7	139	23.1
5	52	16.4	52	18.2	104	17.2
More than 5	63	19.9	59	20.6	122	20.2
Total	317	100.0	286	100.0	603	100.0

### 13 Age of children

All States	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
less than 18 years	415	12.9	424	10.4	839	11.5

18 to 40 years	2114	65.6	2494	61.2	4608	63.1
41 to 60 years	679	21.1	1118	27.4	1797	24.6
61 to 80 years	17	0.5	37	0.9	54	0.7
81 years and above	0	0.0	1	0.0	1	0.0
Total	3225	100.0	4074	100.0	7299	100.0

### Statewise distribution:

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
less than 18 years	43	9.1	64	7.1	107	7.8
18 to 40 years	318	67.4	461	51.4	779	56.9
41 to 60 years	107	22.7	367	40.9	474	34.6
61 to 80 years	4	0.8	5	0.6	9	0.7
81 years and above	0	0.0	0	0.0	0	0.0
Total	472	100.0	897	100.0	1369	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
less than 18 years	82	15.3	61	7.5	143	10.6
18 to 40 years	351	65.4	492	60.8	843	62.6
41 to 60 years	102	19.0	247	30.5	349	25.9
61 to 80 years	2	0.4	9	1.1	11	0.8
81 years and above	0	0.0	0	0.0	0	0.0
Total	537	100.0	809	100.0	1346	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
less than 18 years	112	15.8	75	8.6	187	11.8
18 to 40 years	359	50.6	465	53.2	824	52.1
41 to 60 years	230	32.4	314	35.9	544	34.4
61 to 80 years	8	1.1	20	2.3	28	1.8
81 years and above	0	0.0	0	0.0	0	0.0
Total	709	100.0	874	100.0	1583	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
less than 18 years	74	11.2	113	15.4	187	13.4
18 to 40 years	478	72.5	575	78.6	1053	75.7
41 to 60 years	104	15.8	44	6.0	148	10.6

61 to 80 years	3	0.5	0	0.0	3	0.2
81 years and above	0	0.0	0	0.0	0	0.0
Total	659	100.0	732	100.0	1391	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
less than 18 years	104	12.3	111	14.6	215	13.4
18 to 40 years	608	71.7	501	65.7	1109	68.9
41 to 60 years	136	16.0	146	19.2	282	17.5
61 to 80 years	0	0.0	3	0.4	3	0.2
81 years and above	0	0.0	1	0.1	1	0.1
Total	848	100.0	762	100.0	1610	100.0

### 13. Education of Children

All States	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Dropout	2189	67.9	2957	72.5	5146	70.5
Pursuing	443	13.7	461	11.3	904	12.4
Completed	594	18.4	658	16.1	1252	17.1
Total	3226	100.0	4076	100.0	7302	100.0

#### Statewise distribution:

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Dropout	320	67.8	699	77.8	1019	74.4
Pursuing	61	12.9	91	10.1	152	11.1
Completed	91	19.3	108	12.0	199	14.5
Total	472	100.0	898	100.0	1370	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Dropout	443	82.5	711	87.9	1154	85.7
Pursuing	71	13.2	64	7.9	135	10.0
Completed	23	4.3	34	4.2	57	4.2
Total	537	100.0	809	100.0	1346	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Dropout	333	47.0	435	49.8	768	48.5
Pursuing	146	20.6	98	11.2	244	15.4
Completed	230	32.4	341	39.0	571	36.1
Total	709	100.0	874	100.0	1583	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Dropout	427	64.7	503	68.6	930	74.4
Pursuing	82	12.4	121	16.5	203	11.1

Completed	151	22.9	109	14.9	260	14.5
Total	660	100.0	733	100.0	1393	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Dropout	666	78.5	609	79.9	1275	79.2
Pursuing	83	9.8	87	11.4	170	10.6
Completed	99	11.7	66	8.7	165	10.2
Total	848	100.0	762	100.0	1610	100.0

### 13. Dependent on you

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	754	23.4	986	24.2	1740	23.8
No	2472	76.6	3090	75.8	5562	76.2
Total	3226	100.0	4076	100.0	7302	100.0

#### Statewise distribution:

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	118	25.0	181	20.2	299	21.8
No	354	75.0	717	79.8	1071	78.2
Total	472	100.0	898	100.0	1370	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	87	16.2	70	8.7	157	11.7
No	450	83.8	739	91.3	1189	88.3
Total	537	100.0	809	100.0	1346	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	186	26.2	278	31.8	464	29.3
No	523	73.8	596	68.2	1119	70.7
Total	709	100.0	874	100.0	1583	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	220	33.3	307	41.9	527	37.8
No	440	66.7	426	58.1	866	62.2
Total	660	100.0	733	100.0	1393	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	143	16.9	150	19.7	293	18.2
No	705	83.1	612	80.3	1317	81.8
Total	848	100.0	762	100.0	1610	100.0

### 13. Controlled by you (widow)

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	1277	39.6	1375	33.7	2652	36.3
No	1949	60.4	2701	66.3	4650	63.7
Total	3226	100.0	4076	100.0	7302	100.0

#### Statewise distribution:

<b>Chhattisgarh</b>	<b>Urban in number</b>	<b>Urban in percentage</b>	<b>Rural in number</b>	<b>Rural in percentage</b>	<b>Total in number</b>	<b>Total in Percentage</b>
Yes	158	33.5	232	25.8	390	28.5
No	314	66.5	666	74.2	980	71.5
<b>Total</b>	<b>472</b>	<b>100.0</b>	<b>898</b>	<b>100.0</b>	<b>1370</b>	<b>100.0</b>

<b>Odisha</b>	<b>Urban in number</b>	<b>Urban in percentage</b>	<b>Rural in number</b>	<b>Rural in percentage</b>	<b>Total in number</b>	<b>Total in Percentage</b>
Yes	48	8.9	70	8.7	118	8.8
No	489	91.1	739	91.3	1228	91.2
<b>Total</b>	<b>537</b>	<b>100.0</b>	<b>809</b>	<b>100.0</b>	<b>1346</b>	<b>100.0</b>

<b>Rajasthan</b>	<b>Urban in number</b>	<b>Urban in percentage</b>	<b>Rural in number</b>	<b>Rural in percentage</b>	<b>Total in number</b>	<b>Total in Percentage</b>
Yes	246	34.7	404	46.2	650	41.1
No	463	65.3	470	53.8	933	58.9
<b>Total</b>	<b>709</b>	<b>100.0</b>	<b>874</b>	<b>100.0</b>	<b>1583</b>	<b>100.0</b>

<b>Tamil Nadu</b>	<b>Urban in number</b>	<b>Urban in percentage</b>	<b>Rural in number</b>	<b>Rural in percentage</b>	<b>Total in number</b>	<b>Total in Percentage</b>
Yes	218	33.0	308	42.0	526	37.8
No	442	67.0	425	58.0	867	62.2
<b>Total</b>	<b>660</b>	<b>100.0</b>	<b>733</b>	<b>100.0</b>	<b>1393</b>	<b>100.0</b>

<b>Uttar Pradesh</b>	<b>Urban in number</b>	<b>Urban in percentage</b>	<b>Rural in number</b>	<b>Rural in percentage</b>	<b>Total in number</b>	<b>Total in Percentage</b>
Yes	607	71.6	361	47.4	968	60.1
No	241	28.4	401	52.6	642	39.9
<b>Total</b>	<b>848</b>	<b>100.0</b>	<b>762</b>	<b>100.0</b>	<b>1610</b>	<b>100.0</b>

### 13 Supporting you (widow)

<b>All states</b>	<b>Urban in number</b>	<b>Urban in percentage</b>	<b>Rural in number</b>	<b>Rural in percentage</b>	<b>Total in number</b>	<b>Total in Percentage</b>
Yes	1841	57.1	2376	58.3	4217	57.8
No	1385	42.9	1700	41.7	3085	42.2
<b>Total</b>	<b>3226</b>	<b>100.0</b>	<b>4076</b>	<b>100.0</b>	<b>7302</b>	<b>100.0</b>

#### Statewise distribution:

<b>Chhattisgarh</b>	<b>Urban in number</b>	<b>Urban in percentage</b>	<b>Rural in number</b>	<b>Rural in percentage</b>	<b>Total in number</b>	<b>Total in Percentage</b>
Yes	275	58.3	471	52.4	746	54.5
No	197	41.7	427	47.6	624	45.5
<b>Total</b>	<b>472</b>	<b>100.0</b>	<b>898</b>	<b>100.0</b>	<b>1370</b>	<b>100.0</b>

<b>Odisha</b>	<b>Urban in number</b>	<b>Urban in percentage</b>	<b>Rural in number</b>	<b>Rural in percentage</b>	<b>Total in number</b>	<b>Total in Percentage</b>
Yes	349	65.0	549	67.9	898	66.7
No	188	35.0	260	32.1	448	33.3
<b>Total</b>	<b>537</b>	<b>100.0</b>	<b>809</b>	<b>100.0</b>	<b>1346</b>	<b>100.0</b>

<b>Rajasthan</b>	<b>Urban in number</b>	<b>Urban in percentage</b>	<b>Rural in number</b>	<b>Rural in percentage</b>	<b>Total in number</b>	<b>Total in Percentage</b>
Yes	369	52.0	679	77.7	1048	66.2
No	340	48.0	195	22.3	535	33.8
<b>Total</b>	<b>709</b>	<b>100.0</b>	<b>874</b>	<b>100.0</b>	<b>1583</b>	<b>100.0</b>

<b>Tamil Nadu</b>	<b>Urban in number</b>	<b>Urban in percentage</b>	<b>Rural in number</b>	<b>Rural in percentage</b>	<b>Total in number</b>	<b>Total in Percentage</b>
Yes	225	34.1	303	41.3	528	37.9

No	435	65.9	430	58.7	865	62.1
Total	660	100.0	733	100.0	1393	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	623	73.5	374	49.1	997	61.9
No	225	26.5	388	50.9	613	38.1
Total	848	100.0	762	100.0	1610	100.0

#### 14. a Account in bank in your name

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	1330	95.8	1595	94.5	2925	95.1
No	59	4.2	92	5.5	151	4.9
Total	1389	100.0	1687	100.0	3076	100.0

#### Statewise distribution:

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	198	94.7	364	93.1	562	93.7
No	11	5.3	27	6.9	38	6.3
Total	209	100.0	391	100.0	600	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	238	94.4	340	96.3	578	95.5
No	14	5.6	13	3.7	27	4.5
Total	252	100.0	353	100.0	605	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	292	98.3	318	95.8	610	97.0
No	5	1.7	14	4.2	19	3.0
Total	297	100.0	332	100.0	629	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	297	94.6	312	96.0	609	95.3
No	17	5.4	13	4.0	30	4.7
Total	314	100.0	325	100.0	639	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	305	96.2	261	91.3	566	93.9
No	12	3.8	25	8.7	37	6.1
Total	317	100.0	286	100.0	603	100.0

#### 14. b Who operates your account

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	51	3.7	77	4.6	128	4.2
By yourself	1136	81.8	1279	75.8	2415	78.5
By son or other on your advice	202	14.5	330	19.6	532	17.3
By son or others forcefully	0	0.0	1	0.1	1	0.0
Total	1389	100.0	1687	100.0	3076	100.0

**Statewise distribution:**

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	11	5.3	24	6.1	35	5.8
By yourself	125	59.8	239	61.1	364	60.7
By son or other on your advice	73	34.9	127	32.5	200	33.3
By son or others forcefully	0	0.0	1	0.3	1	0.2
Total	209	100.0	391	100.0	600	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	11	4.4	14	4.0	25	4.1
By yourself	222	88.1	267	75.6	489	80.8
By son or other on your advice	19	7.5	72	20.4	91	15.0
By son or others forcefully	0	0.0	0	0.0	0	0.0
Total	252	100.0	353	100.0	605	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	3	1.0	13	3.9	16	2.5
By yourself	216	72.7	206	62.0	422	67.1
By son or other on your advice	78	26.3	113	34.0	191	30.4
By son or others forcefully	0	0.0	0	0.0	0	0.0
Total	297	100.0	332	100.0	629	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	14	4.5	7	2.2	21	3.3
By yourself	297	94.6	318	97.8	615	96.2
By son or other on your advice	3	1.0	0	0.0	3	0.5
By son or others forcefully	0	0.0	0	0.0	0	0.0
Total	314	100.0	325	100.0	639	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	12	3.8	19	6.6	31	5.1
By yourself	276	87.1	249	87.1	525	87.1
By son or other on your advice	29	9.1	18	6.3	47	7.8
By son or others forcefully	0	0.0	0	0.0	0	0.0
Total	317	100.0	286	100.0	603	100.0

**14. c. Who uses money in your account?**

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	54	3.9	75	4.4	129	4.2
By yourself	1154	83.1	1276	75.6	2430	79.0
By son or other on your advice	180	13.0	335	19.9	515	16.7
By son or others forcefully	1	0.1	1	0.1	2	0.1
Total	1389	100.0	1687	100.0	3076	100.0

**Statewise distribution:**

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	11	5.3	24	6.1	35	5.8
By yourself	126	60.3	250	63.9	376	62.7
By son or other on your advice	72	34.4	116	29.7	188	31.3
By son or others forcefully	0	0.0	1	0.3	1	0.2
Total	209	100.0	391	100.0	600	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	13	5.2	14	4.0	27	4.5
By yourself	221	87.7	268	75.9	489	80.8
By son or other on your advice	18	7.1	71	20.1	89	14.7
By son or others forcefully	0	0.0	0	0.0	0	0.0
Total	252	100.0	353	100.0	605	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	3	1.0	10	3.0	13	2.1
By yourself	234	78.8	194	58.4	428	68.0
By son or other on your advice	60	20.2	128	38.6	188	29.9
By son or others forcefully	0	0.0	0	0.0	0	0.0
Total	297	100.0	332	100.0	629	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	15	4.8	8	2.5	23	3.6
By yourself	298	94.9	317	97.5	615	96.2
By son or other on your advice	0	0.0	0	0.0	0	0.0
By son or others forcefully	1	0.3	0	0.0	1	0.2
Total	314	100.0	325	100.0	639	100.0

<b>Uttar Pradesh</b>	<b>Urban in number</b>	<b>Urban in percentage</b>	<b>Rural in number</b>	<b>Rural in percentage</b>	<b>Total in number</b>	<b>Total in Percentage</b>
NA	12	3.8	19	6.6	31	5.1
By yourself	275	86.8	247	86.4	522	86.6
By son or other on your advice	30	9.5	20	7.0	50	8.3
By son or others forcefully	0	0.0	0	0.0	0	0.0
<b>Total</b>	<b>317</b>	<b>100.0</b>	<b>286</b>	<b>100.0</b>	<b>603</b>	<b>100.0</b>

### 15. a. Occupation

<b>All states</b>	<b>Urban in number</b>	<b>Urban in percentage</b>	<b>Rural in number</b>	<b>Rural in percentage</b>	<b>Total in number</b>	<b>Total in Percentage</b>
Working	399	28.7	374	22.2	773	25.1
Not Working	613	44.1	905	53.6	1518	49.3
Homemaker	377	27.1	408	24.2	785	25.5
<b>Total</b>	<b>1389</b>	<b>100.0</b>	<b>1687</b>	<b>100.0</b>	<b>3076</b>	<b>100.0</b>

#### Statewise distribution:

<b>Chhattisgarh</b>	<b>Urban in number</b>	<b>Urban in percentage</b>	<b>Rural in number</b>	<b>Rural in percentage</b>	<b>Total in number</b>	<b>Total in Percentage</b>
Working	42	20.1	74	18.9	116	19.3
Not Working	61	29.2	147	37.6	208	34.7
Homemaker	106	50.7	170	43.5	276	46.0
<b>Total</b>	<b>209</b>	<b>100.0</b>	<b>391</b>	<b>100.0</b>	<b>600</b>	<b>100.0</b>

<b>Odisha</b>	<b>Urban in number</b>	<b>Urban in percentage</b>	<b>Rural in number</b>	<b>Rural in percentage</b>	<b>Total in number</b>	<b>Total in Percentage</b>
Working	83	32.9	47	13.3	130	21.5
Not Working	144	57.1	275	77.9	419	69.3
Homemaker	25	9.9	31	8.8	56	9.3
<b>Total</b>	<b>252</b>	<b>100.0</b>	<b>353</b>	<b>100.0</b>	<b>605</b>	<b>100.0</b>

<b>Rajasthan</b>	<b>Urban in number</b>	<b>Urban in percentage</b>	<b>Rural in number</b>	<b>Rural in percentage</b>	<b>Total in number</b>	<b>Total in Percentage</b>
Working	53	17.8	23	6.9	76	12.1
Not Working	72	24.2	164	49.4	236	37.5
Homemaker	172	57.9	145	43.7	317	50.4
<b>Total</b>	<b>297</b>	<b>100.0</b>	<b>332</b>	<b>100.0</b>	<b>629</b>	<b>100.0</b>

<b>Tamil Nadu</b>	<b>Urban in number</b>	<b>Urban in percentage</b>	<b>Rural in number</b>	<b>Rural in percentage</b>	<b>Total in number</b>	<b>Total in Percentage</b>
Working	173	55.1	184	56.6	357	55.9
Not Working	98	31.2	126	38.8	224	35.1

Homemaker	43	13.7	15	4.6	58	9.1
Total	314	100.0	325	100.0	639	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Working	48	15.1	46	16.1	94	15.6
Not Working	238	75.1	193	67.5	431	71.5
Homemaker	31	9.8	47	16.4	78	12.9
Total	317	100.0	286	100.0	603	100.0

### 15. b. If working

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	13	3.3	13	3.5	26	3.4
Working for Family	271	67.9	257	68.7	528	68.3
Working for others	115	28.8	104	27.8	219	28.3
Total	399	100.0	374	100.0	773	100.0

### Statewise distribution:

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
Working for Family	24	57.1	36	48.6	60	51.7
Working for others	18	42.9	38	51.4	56	48.3
Total	42	100.0	74	100.0	116	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
Working for Family	14	16.9	14	29.8	28	21.5
Working for others	69	83.1	33	70.2	102	78.5
Total	83	100.0	47	100.0	130	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
Working for Family	51	96.2	19	82.6	70	92.1
Working for others	2	3.8	4	17.4	6	7.9
Total	53	100.0	23	100.0	76	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	13	7.5	13	7.1	26	7.3

Working for Family	157	90.8	168	91.3	325	91.0
Working for others	3	1.7	3	1.6	6	1.7
Total	173	100.0	184	100.0	357	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
Working for Family	25	52.1	20	43.5	45	47.9
Working for others	23	47.9	26	56.5	49	52.1
Total	48	100.0	46	100.0	94	100.0

### 15. c. If working for family

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	122	45.0	136	52.9	258	48.9
Own home	126	46.5	85	33.1	211	40.0
Own farm	7	2.6	47	18.3	54	10.2
Own business	25	9.2	17	6.6	42	8.0
Total	271	100.0	257	100.0	528	100.0

### Statewise distribution:

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
Own home	21	87.5	26	72.2	47	78.3
Own farm	5	20.8	32	88.9	37	61.7
Own business	3	12.5	0	0.0	3	5.0
Total	24	100.0	36	100.0	60	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	1	7.1	1	3.6
Own home	10	71.4	5	35.7	15	53.6
Own farm	1	7.1	1	7.1	2	7.1
Own business	3	21.4	8	57.1	11	39.3
Total	14	100.0	14	100.0	28	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	3	5.9	1	5.3	4	5.7
Own home	36	70.6	12	63.2	48	68.6

Own farm	1	2.0	5	26.3	6	8.6
Own business	11	21.6	1	5.3	12	17.1
Total	51	100.0	19	100.0	70	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	114	72.6	130	77.4	244	75.1
Own home	39	24.8	31	18.5	70	21.5
Own farm	0	0.0	7	4.2	7	2.2
Own business	4	2.5	2	1.2	6	1.8
Total	157	100.0	168	100.0	325	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	5	20.0	4	20.0	9	20.0
Own home	20	80.0	11	55.0	31	68.9
Own farm	0	0.0	2	10.0	2	4.4
Own business	4	16.0	6	30.0	10	22.2
Total	25	100.0	20	100.0	45	100.0

### 15. d. Do you have control on the finances

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	2	0.7	1	0.4	3	0.6
Yes	247	91.1	241	93.8	488	92.4
No	22	8.1	15	5.8	37	7.0
Total	271	100.0	257	100.0	528	100.0

### Statewise distribution:

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	1	4.2	0	0.0	1	1.7
Yes	18	75.0	33	91.7	51	85.0
No	5	20.8	3	8.3	8	13.3
Total	24	100.0	36	100.0	60	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
Yes	12	85.7	11	78.6	23	82.1
No	2	14.3	3	21.4	5	17.9
Total	14	100.0	14	100.0	28	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	1	2.0	1	5.3	2	2.9
Yes	50	98.0	18	94.7	68	97.1
No	0	0.0	0	0.0	0	0.0
Total	51	100.0	19	100.0	70	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
Yes	151	96.2	161	95.8	312	96.0
No	6	3.8	7	4.2	13	4.0
Total	157	100.0	168	100.0	325	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
Yes	16	64.0	18	90.0	34	75.6
No	9	36.0	2	10.0	11	24.4
Total	25	100.0	20	100.0	45	100.0

### 16. a. Own property on your name

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	281	20.2	447	26.5	728	23.7
No	1108	79.8	1240	73.5	2348	76.3
Total	1389	100.0	1687	100.0	3076	100.0

#### Statewise distribution:

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	10	4.8	27	6.9	37	6.2
No	199	95.2	364	93.1	563	93.8
Total	209	100.0	391	100.0	600	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	8	3.2	56	15.9	64	10.6
No	244	96.8	297	84.1	541	89.4
Total	252	100.0	353	100.0	605	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	142	47.8	149	44.9	291	46.3
No	155	52.2	183	55.1	338	53.7
Total	297	100.0	332	100.0	629	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	99	31.5	174	53.5	273	42.7
No	215	68.5	151	46.5	366	57.3
Total	314	100.0	325	100.0	639	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	22	6.9	41	14.3	63	10.4
No	295	93.1	245	85.7	540	89.6
Total	317	100.0	286	100.0	603	100.0

### 16. b. Do you own property in your name

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	7	2.5	4	0.9	11	1.5
Land	14	5.0	95	21.3	109	15.0

House	260	92.5	397	88.8	657	90.2
Shop	4	1.4	7	1.6	11	1.5
Total	281	100.0	447	100.0	728	100.0

### Statewise distribution:

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	1	10.0	1	3.7	2	5.4
Land	3	30.0	13	48.1	16	43.2
House	6	60.0	21	77.8	27	73.0
Shop	1	10.0	1	3.7	2	5.4
Total	10	100.0	27	100.0	37	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
Land	1	12.5	30	53.6	31	48.4
House	7	87.5	25	44.6	32	50.0
Shop	2	25.0	4	7.1	6	9.4
Total	8	100.0	56	100.0	64	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	2	1.4	1	0.7	3	1.0
Land	4	2.8	43	28.9	47	16.2
House	135	95.1	142	95.3	277	95.2
Shop	1	0.7	1	0.7	2	0.7
Total	142	100.0	149	100.0	291	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
Land	5	5.1	4	2.3	9	3.3
House	95	96.0	170	97.7	265	97.1
Shop	0	0.0	0	0.0	0	0.0
Total	99	100.0	174	100.0	273	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	4	18.2	2	4.9	6	9.5
Land	1	4.5	5	12.2	6	9.5
House	17	77.3	39	95.1	56	88.9
Shop	0	0.0	1	2.4	1	1.6
Total	22	100.0	41	100.0	63	100.0

### 16. c. Movable property

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	3	42.9	4	100.0	7	63.6
Jewelry	4	57.1	0	0.0	4	36.4
Stocks	0	0.0	0	0.0	0	0.0
Savings	1	14.3	0	0.0	1	9.1
Livestock	0	0.0	0	0.0	0	0.0
Machinery	1	14.3	0	0.0	1	9.1

Total	7	100.0	4	100.0	11	100.0
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### Statewise distribution:

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	1	100.0	1	50.0
Jewelry	1	100.0	0	0.0	1	50.0
Stocks	0	0.0	0	0.0	0	0.0
Savings	0	0.0	0	0.0	0	0.0
Livestock	0	0.0	0	0.0	0	0.0
Machinery	1	100.0	0	0.0	1	50.0
Total	1	100.0	1	100.0	2	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
Jewelry	0	0.0	0	0.0	0	0.0
Stocks	0	0.0	0	0.0	0	0.0
Savings	0	0.0	0	0.0	0	0.0
Livestock	0	0.0	0	0.0	0	0.0
Machinery	0	0.0	0	0.0	0	0.0
Total	0	0.0	0	0.0	0	0.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	1	50.0	1	100.0	2	66.7
Jewelry	1	50.0	0	0.0	1	33.3
Stocks	0	0.0	0	0.0	0	0.0
Savings	0	0.0	0	0.0	0	0.0
Livestock	0	0.0	0	0.0	0	0.0
Machinery	0	0.0	0	0.0	0	0.0
Total	2	100.0	1	100.0	3	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
Jewelry	0	0.0	0	0.0	0	0.0
Stocks	0	0.0	0	0.0	0	0.0
Savings	0	0.0	0	0.0	0	0.0
Livestock	0	0.0	0	0.0	0	0.0

Machinery	0	0.0	0	0.0	0	0.0
Total	0	0.0	0	0.0	0	0.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	2	50.0	2	100.0	4	66.7
Jewelry	2	50.0	0	0.0	2	33.3
Stocks	0	0.0	0	0.0	0	0.0
Savings	1	25.0	0	0.0	1	16.7
Livestock	0	0.0	0	0.0	0	0.0
Machinery	0	0.0	0	0.0	0	0.0
Total	4	100.0	2	100.0	6	100.0

#### 16. d. Can you dispose off the property

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	1	33.3	1	25.0	2	28.6
Yes	0	0.0	0	0.0	0	0.0
No	2	66.7	3	75.0	5	71.4
Total	3	100.0	4	100.0	7	100.0

#### Statewise distribution:

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
Yes	0	0.0	0	0.0	0	0.0
No	0	0.0	1	100.0	1	100.0
Total	0	0.0	1	100.0	1	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
Yes	0	0.0	0	0.0	0	0.0
No	0	0.0	0	0.0	0	0.0
Total	0	0.0	0	0.0	0	0.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	1	100.0	1	50.0
Yes	0	0.0	0	0.0	0	0.0
No	1	100.0	0	0.0	1	50.0
Total	1	100.0	1	100.0	2	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
Yes	0	0.0	0	0.0	0	0.0
No	0	0.0	0	0.0	0	0.0
Total	0	0.0	0	0.0	0	0.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	1	50.0	0	0.0	1	25.0
Yes	0	0.0	0	0.0	0	0.0

No	1	50.0	2	100.0	3	75.0
Total	2	100.0	2	100.0	4	100.0

#### 16. e. Registration of property

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	1	100.0	1	100.0	2	100.0
Registered in your name	0	0.0	0	0.0	0	0.0
Registered jointly	0	0.0	0	0.0	0	0.0
Registered in your name but controlled by others	0	0.0	0	0.0	0	0.0
Total	1	100.0	1	100.0	2	100.0

#### Statewise distribution:

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
Registered in your name	0	0.0	0	0.0	0	0.0
Registered jointly	0	0.0	0	0.0	0	0.0
Registered in your name but controlled by others	0	0.0	0	0.0	0	0.0
Total	0	0.0	0	0.0	0	0.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
Registered in your name	0	0.0	0	0.0	0	0.0
Registered jointly	0	0.0	0	0.0	0	0.0
Registered in your name but controlled by others	0	0.0	0	0.0	0	0.0
Total	0	0.0	0	0.0	0	0.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	1	100.0	1	100.0
Registered in your name	0	0.0	0	0.0	0	0.0
Registered jointly	0	0.0	0	0.0	0	0.0
Registered in your name but controlled by others	0	0.0	0	0.0	0	0.0
Total	0	0.0	1	100.0	1	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0

Registered in your name	0	0.0	0	0.0	0	0.0
Registered jointly	0	0.0	0	0.0	0	0.0
Registered in your name but controlled by others	0	0.0	0	0.0	0	0.0
Total	0	0.0	0	0.0	0	0.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	1	100.0	0	0.0	1	100.0
Registered in your name	0	0.0	0	0.0	0	0.0
Registered jointly	0	0.0	0	0.0	0	0.0
Registered in your name but controlled by others	0	0.0	0	0.0	0	0.0
Total	1	100.0	0	0.0	1	100.0

### 17. a. Did you inherit your husband's share of property?

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	501	36.1	900	53.3	1401	45.5
No	888	63.9	787	46.7	1675	54.5
Total	1389	100.0	1687	100.0	3076	100.0

#### Statewise distribution:

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	149	71.3	288	73.7	437	72.8
No	60	28.7	103	26.3	163	27.2
Total	209	100.0	391	100.0	600	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	3	1.2	98	27.8	101	16.7
No	249	98.8	255	72.2	504	83.3
Total	252	100.0	353	100.0	605	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	129	43.4	251	75.6	380	60.4
No	168	56.6	81	24.4	249	39.6
Total	297	100.0	332	100.0	629	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	25	8.0	56	17.2	81	12.7
No	289	92.0	269	82.8	558	87.3
Total	314	100.0	325	100.0	639	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	195	61.5	207	72.4	402	66.7
No	122	38.5	79	27.6	201	33.3
Total	317	100.0	286	100.0	603	100.0

### 17. b. Immovable property:

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	3	0.6	4	0.4	7	0.5
Land	85	17.0	375	41.7	460	32.8
House	488	97.4	835	92.8	1323	94.4
Shop	8	1.6	9	1.0	17	1.2
Total	501	100.0	900	100.0	1401	100.0

#### Statewise distribution:

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
Land	73	49.0	177	61.5	250	57.2
House	142	95.3	275	95.5	417	95.4
Shop	2	1.3	6	2.1	8	1.8
Total	149	100.0	288	100.0	437	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
Land	3	100.0	71	72.4	74	73.3
House	1	33.3	68	69.4	69	68.3
Shop	0	0.0	1	1.0	1	1.0
Total	3	100.0	98	100.0	101	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	2	1.6	1	0.4	3	0.8
Land	1	0.8	76	30.3	77	20.3
House	127	98.4	236	94.0	363	95.5
Shop	0	0.0	1	0.4	1	0.3
Total	129	100.0	251	100.0	380	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
Land	0	0.0	6	10.7	6	7.4
House	25	100.0	51	91.1	76	93.8
Shop	0	0.0	0	0.0	0	0.0
Total	25	100.0	56	100.0	81	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	1	0.5	3	1.4	4	1.0
Land	8	4.1	45	21.7	53	13.2
House	193	99.0	205	99.0	398	99.0
Shop	6	3.1	1	0.5	7	1.7
Total	195	100.0	207	100.0	402	100.0

### 17. c. Movable property

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	3	100.0	4	100.0	7	100.0
Jewelry	0	0.0	0	0.0	0	0.0
Stocks	0	0.0	0	0.0	0	0.0

Savings	0	0.0	0	0.0	0	0.0
Livestock	0	0.0	0	0.0	0	0.0
Machinery	0	0.0	0	0.0	0	0.0
Total	3	100.0	4	100.0	7	100.0

**Statewise distribution:**

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
Jewelry	0	0.0	0	0.0	0	0.0
Stocks	0	0.0	0	0.0	0	0.0
Savings	0	0.0	0	0.0	0	0.0
Livestock	0	0.0	0	0.0	0	0.0
Machinery	0	0.0	0	0.0	0	0.0
Total	0	0.0	0	0.0	0	0.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
Jewelry	0	0.0	0	0.0	0	0.0
Stocks	0	0.0	0	0.0	0	0.0
Savings	0	0.0	0	0.0	0	0.0
Livestock	0	0.0	0	0.0	0	0.0
Machinery	0	0.0	0	0.0	0	0.0
Total	0	0.0	0	0.0	0	0.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	2	100.0	1	100.0	3	100.0
Jewelry	0	0.0	0	0.0	0	0.0
Stocks	0	0.0	0	0.0	0	0.0
Savings	0	0.0	0	0.0	0	0.0
Livestock	0	0.0	0	0.0	0	0.0
Machinery	0	0.0	0	0.0	0	0.0
Total	2	100.0	1	100.0	3	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
Jewelry	0	0.0	0	0.0	0	0.0
Stocks	0	0.0	0	0.0	0	0.0

Savings	0	0.0	0	0.0	0	0.0
Livestock	0	0.0	0	0.0	0	0.0
Machinery	0	0.0	0	0.0	0	0.0
Total	0	0.0	0	0.0	0	0.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	1	100.0	3	100.0	4	100.0
Jewelry	0	0.0	0	0.0	0	0.0
Stocks	0	0.0	0	0.0	0	0.0
Savings	0	0.0	0	0.0	0	0.0
Livestock	0	0.0	0	0.0	0	0.0
Machinery	0	0.0	0	0.0	0	0.0
Total	1	100.0	3	100.0	4	100.0

#### 17. d. Can you dispose off the property

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	1	33.3	1	25.0	2	28.6
Yes	0	0.0	0	0.0	0	0.0
No	2	66.7	3	75.0	5	71.4
Total	3	100.0	4	100.0	7	100.0

#### Statewise Distribution:

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
Yes	0	0.0	0	0.0	0	0.0
No	0	0.0	0	0.0	0	0.0
Total	0	0.0	0	0.0	0	0.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
Yes	0	0.0	0	0.0	0	0.0
No	0	0.0	0	0.0	0	0.0
Total	0	0.0	0	0.0	0	0.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	1	50.0	0	0.0	1	33.3
Yes	0	0.0	0	0.0	0	0.0
No	1	50.0	1	100.0	2	66.7
Total	2	100.0	1	100.0	3	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
Yes	0	0.0	0	0.0	0	0.0
No	0	0.0	0	0.0	0	0.0
Total	0	0.0	0	0.0	0	0.0

<b>Uttar Pradesh</b>	<b>Urban in number</b>	<b>Urban in percentage</b>	<b>Rural in number</b>	<b>Rural in percentage</b>	<b>Total in number</b>	<b>Total in Percentage</b>
NA	0	0.0	1	33.3	1	25.0
Yes	0	0.0	0	0.0	0	0.0
No	1	100.0	2	66.7	3	75.0
<b>Total</b>	<b>1</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>

**17. e. Registration of property:**

<b>All states</b>	<b>Urban in number</b>	<b>Urban in percentage</b>	<b>Rural in number</b>	<b>Rural in percentage</b>	<b>Total in number</b>	<b>Total in Percentage</b>
NA	0	0.0	0	0.0	0	0.0
Registered in your name	0	0.0	0	0.0	0	0.0
Registered jointly	1	100.0	0	0.0	1	50.0
Registered in your name but controlled by others	0	0.0	1	100.0	1	50.0
<b>Total</b>	<b>1</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>

**Statewise distribution:**

<b>Chhattisgarh</b>	<b>Urban in number</b>	<b>Urban in percentage</b>	<b>Rural in number</b>	<b>Rural in percentage</b>	<b>Total in number</b>	<b>Total in Percentage</b>
NA	0	0.0	0	0.0	0	0.0
Registered in your name	0	0.0	0	0.0	0	0.0
Registered jointly	0	0.0	0	0.0	0	0.0
Registered in your name but controlled by others	0	0.0	0	0.0	0	0.0
<b>Total</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>

<b>Odisha</b>	<b>Urban in number</b>	<b>Urban in percentage</b>	<b>Rural in number</b>	<b>Rural in percentage</b>	<b>Total in number</b>	<b>Total in Percentage</b>
NA	0	0.0	0	0.0	0	0.0
Registered in your name	0	0.0	0	0.0	0	0.0
Registered jointly	0	0.0	0	0.0	0	0.0
Registered in your name but controlled by others	0	0.0	0	0.0	0	0.0
<b>Total</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>

<b>Rajasthan</b>	<b>Urban in number</b>	<b>Urban in percentage</b>	<b>Rural in number</b>	<b>Rural in percentage</b>	<b>Total in number</b>	<b>Total in Percentage</b>
NA	0	0.0	0	0.0	0	0.0
Registered in your name	0	0.0	0	0.0	0	0.0
Registered jointly	1	100.0	0	0.0	1	100.0
Registered in your name but controlled by others	0	0.0	0	0.0	0	0.0
<b>Total</b>	<b>1</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>1</b>	<b>100.0</b>

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
Registered in your name	0	0.0	0	0.0	0	0.0
Registered jointly	0	0.0	0	0.0	0	0.0
Registered in your name but controlled by others	0	0.0	0	0.0	0	0.0
Total	0	0.0	0	0.0	0	0.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
Registered in your name	0	0.0	0	0.0	0	0.0
Registered jointly	0	0.0	0	0.0	0	0.0
Registered in your name but controlled by others	0	0.0	1	100.0	1	100.0
Total	0	0.0	1	100.0	1	100.0

### 18. a. Do you have any kind of investments that belongs to you

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	85	6.1	134	7.9	219	7.1
No	1304	93.9	1553	92.1	2857	92.9
Total	1389	100.0	1687	100.0	3076	100.0

### Statewise distribution:

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	50	23.9	117	29.9	167	27.8
No	159	76.1	274	70.1	433	72.2
Total	209	100.0	391	100.0	600	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	0	0.0	2	0.6	2	0.3
No	252	100.0	351	99.4	603	99.7
Total	252	100.0	353	100.0	605	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	27	9.1	6	1.8	33	5.2
No	270	90.9	326	98.2	596	94.8
Total	297	100.0	332	100.0	629	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	3	1.0	2	0.6	5	0.8
No	311	99.0	323	99.4	634	99.2
Total	314	100.0	325	100.0	639	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage

Yes	5	1.6	7	2.4	12	2.0
No	312	98.4	279	97.6	591	98.0
Total	317	100.0	286	100.0	603	100.0

**18. b. Are you able to regulate your investments by yourself?**

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	3	3.5	4	3.0	7	3.2
Yes	59	69.4	67	50.0	126	57.5
No	23	27.1	63	47.0	86	39.3
Total	85	100.0	134	100.0	219	100.0

**Statewise distribution:**

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	3	6.0	4	3.4	7	4.2
Yes	29	58.0	57	48.7	86	51.5
No	18	36.0	56	47.9	74	44.3
Total	50	100.0	117	100.0	167	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
Yes	0	0.0	2	100.0	2	100.0
No	0	0.0	0	0.0	0	0.0
Total	0	0.0	2	100.0	2	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
Yes	23	85.2	5	83.3	28	84.8
No	4	14.8	1	16.7	5	15.2
Total	27	100.0	6	100.0	33	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
Yes	3	100.0	1	50.0	4	80.0
No	0	0.0	1	50.0	1	20.0
Total	3	100.0	2	100.0	5	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
Yes	4	80.0	2	28.6	6	50.0
No	1	20.0	5	71.4	6	50.0
Total	5	100.0	7	100.0	12	100.0

**19. a. Do you receive monthly pension**

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Don't Receive	460	33.1	507	30.1	967	31.4
Receive family pension	55	4.0	89	5.3	144	4.7
Receive widow pension	813	58.5	1032	61.2	1845	60.0

Receive any other pension	61	4.4	59	3.5	120	3.9
Total	1389	100.0	1687	100.0	3076	100.0

#### Statewise distribution:

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Don't Receive	79	37.8	112	28.6	191	31.8
Receive family pension	16	7.7	12	3.1	28	4.7
Receive widow pension	106	50.7	238	60.9	344	57.3
Receive any other pension	8	3.8	29	7.4	37	6.2
Total	209	100.0	391	100.0	600	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Don't Receive	48	19.0	22	6.2	70	11.6
Receive family pension	2	0.8	5	1.4	7	1.2
Receive widow pension	200	79.4	321	90.9	521	86.1
Receive any other pension	2	0.8	5	1.4	7	1.2
Total	252	100.0	353	100.0	605	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Don't Receive	23	7.7	30	9.0	53	8.4
Receive family pension	11	3.7	58	17.5	69	11.0
Receive widow pension	257	86.5	237	71.4	494	78.5
Receive any other pension	6	2.0	7	2.1	13	2.1
Total	297	100.0	332	100.0	629	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Don't Receive	180	57.3	212	65.2	392	61.3
Receive family pension	25	8.0	11	3.4	36	5.6
Receive widow pension	85	27.1	90	27.7	175	27.4
Receive any other pension	24	7.6	12	3.7	36	5.6

Total	314	100.0	325	100.0	639	100.0
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Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Don't Receive	130	41.0	131	45.8	261	43.3
Receive family pension	1	0.3	3	1.0	4	0.7
Receive widow pension	165	52.1	146	51.0	311	51.6
Receive any other pension	21	6.6	6	2.1	27	4.5
Total	317	100.0	286	100.0	603	100.0

**19. b. Who uses the money of your pension?**

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	4	4.5	4	2.8
By yourself	43	78.2	60	67.4	103	71.5
By son or other on your advice	12	21.8	25	28.1	37	25.7
By son or others forcefully	0	0.0	0	0.0	0	0.0
Total	55	100.0	89	100.0	144	100.0

**Statewise distribution:**

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
By yourself	9	56.3	8	66.7	17	60.7
By son or other on your advice	7	43.8	4	33.3	11	39.3
By son or others forcefully	0	0.0	0	0.0	0	0.0
Total	16	100.0	12	100.0	28	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
By yourself	2	100.0	5	100.0	7	100.0
By son or other on your advice	0	0.0	0	0.0	0	0.0
By son or others forcefully	0	0.0	0	0.0	0	0.0
Total	2	100.0	5	100.0	7	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	4	6.9	4	5.8
By yourself	6	54.5	35	60.3	41	59.4
By son or other on your advice	5	45.5	19	32.8	24	34.8
By son or others forcefully	0	0.0	0	0.0	0	0.0
Total	11	100.0	58	100.0	69	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
By yourself	25	100.0	11	100.0	36	100.0
By son or other on your advice	0	0.0	0	0.0	0	0.0
By son or others forcefully	0	0.0	0	0.0	0	0.0
Total	25	100.0	11	100.0	36	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
By yourself	1	100.0	1	33.3	2	50.0
By son or other on your advice	0	0.0	2	66.7	2	50.0
By son or others forcefully	0	0.0	0	0.0	0	0.0
Total	1	100.0	3	100.0	4	100.0

## 20. a. Did you receive any Insurance money after the death of your husband?

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	53	3.8	45	2.7	98	3.2
No	1336	96.2	1642	97.3	2978	96.8
Total	1389	100.0	1687	100.0	3076	100.0

### Statewise distribution:

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	23	11.0	21	5.4	44	7.3
No	186	89.0	370	94.6	556	92.7
Total	209	100.0	391	100.0	600	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage

Yes	1	0.4	1	0.3	2	0.3
No	251	99.6	352	99.7	603	99.7
Total	252	100.0	353	100.0	605	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	17	5.7	6	1.8	23	3.7
No	280	94.3	326	98.2	606	96.3
Total	297	100.0	332	100.0	629	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	7	2.2	4	1.2	11	1.7
No	307	97.8	321	98.8	628	98.3
Total	314	100.0	325	100.0	639	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	5	1.6	13	4.5	18	3.0
No	312	98.4	273	95.5	585	97.0
Total	317	100.0	286	100.0	603	100.0

## 20. b. Who used the money of your insurance?

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	1	2.2	1	1.0
By yourself	42	79.2	35	77.8	77	78.6
By son or other on your advice	10	18.9	9	20.0	19	19.4
By son or others forcefully	1	1.9	0	0.0	1	1.0
Total	53	100.0	45	100.0	98	100.0

### Statewise distribution:

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	1	4.8	1	2.3
By yourself	18	78.3	16	76.2	34	77.3
By son or other on your advice	5	21.7	4	19.0	9	20.5
By son or others forcefully	0	0.0	0	0.0	0	0.0
Total	23	100.0	21	100.0	44	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
By yourself	1	100.0	0	0.0	1	50.0
By son or other on your advice	0	0.0	1	100.0	1	50.0
By son or others forcefully	0	0.0	0	0.0	0	0.0
Total	1	100.0	1	100.0	2	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
By yourself	12	70.6	3	50.0	15	65.2
By son or other on your advice	5	29.4	3	50.0	8	34.8
By son or others forcefully	0	0.0	0	0.0	0	0.0
Total	17	100.0	6	100.0	23	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
By yourself	6	85.7	4	100.0	10	90.9
By son or other on your advice	0	0.0	0	0.0	0	0.0
By son or others forcefully	1	14.3	0	0.0	1	9.1
Total	7	100.0	4	100.0	11	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
By yourself	5	100.0	12	92.3	17	94.4
By son or other on your advice	0	0.0	1	7.7	1	5.6
By son or others forcefully	0	0.0	0	0.0	0	0.0
Total	5	100.0	13	100.0	18	100.0

## 21. Do you have active insurance for yourself?

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Do you have active insurance for yourself	86	6.2	76	4.5	162	5.3
Health Insurance	89	6.4	76	4.5	165	5.4
Accident Insurance	5	0.4	0	0.0	5	0.2
Life insurance	31	2.2	66	3.9	97	3.2
None	1268	91.3	1545	91.6	2813	91.4
Total	1389	100.0	1687	100.0	3076	100.0

### Statewise distribution:

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Do you have active insurance for yourself	29	13.9	48	12.3	77	12.8
Health Insurance	29	13.9	48	12.3	77	12.8
Accident Insurance	0	0.0	0	0.0	0	0.0

Life insurance	7	3.3	10	2.6	17	2.8
None	173	82.8	333	85.2	506	84.3
Total	209	100.0	391	100.0	600	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Do you have active insurance for yourself	1	0.4	0	0.0	1	0.2
Health Insurance	1	0.4	0	0.0	1	0.2
Accident Insurance	0	0.0	0	0.0	0	0.0
Life insurance	0	0.0	0	0.0	0	0.0
None	251	99.6	353	100.0	604	99.8
Total	252	100.0	353	100.0	605	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Do you have active insurance for yourself	55	18.5	28	8.4	83	13.2
Health Insurance	55	18.5	28	8.4	83	13.2
Accident Insurance	0	0.0	0	0.0	0	0.0
Life insurance	16	5.4	53	16.0	69	11.0
None	226	76.1	251	75.6	477	75.8
Total	297	100.0	332	100.0	629	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Do you have active insurance for yourself	0	0.0	0	0.0	0	0.0
Health Insurance	1	0.3	0	0.0	1	0.2
Accident Insurance	2	0.6	0	0.0	2	0.3
Life insurance	6	1.9	1	0.3	7	1.1
None	307	97.8	324	99.7	631	98.7
Total	314	100.0	325	100.0	639	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Do you have active insurance for yourself	1	0.3	0	0.0	1	0.2
Health Insurance	3	0.9	0	0.0	3	0.5
Accident Insurance	3	0.9	0	0.0	3	0.5
Life insurance	2	0.6	2	0.7	4	0.7
None	311	98.1	284	99.3	595	98.7
Total	317	100.0	286	100.0	603	100.0

## 22. Do you have any skills to earn?

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	103	7.4	84	5.0	187	6.1
No	1286	92.6	1603	95.0	2889	93.9
Total	1389	100.0	1687	100.0	3076	100.0

#### Statewise distribution:

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	21	10.0	36	9.2	57	9.5
No	188	90.0	355	90.8	543	90.5
Total	209	100.0	391	100.0	600	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	17	6.7	26	7.4	43	7.1
No	235	93.3	327	92.6	562	92.9
Total	252	100.0	353	100.0	605	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	37	12.5	7	2.1	44	7.0
No	260	87.5	325	97.9	585	93.0
Total	297	100.0	332	100.0	629	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	6	1.9	4	1.2	10	1.6
No	308	98.1	321	98.8	629	98.4
Total	314	100.0	325	100.0	639	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	22	6.9	11	3.8	33	5.5
No	295	93.1	275	96.2	570	94.5
Total	317	100.0	286	100.0	603	100.0

#### 22. a. If have skills

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	4	3.9	1	1.2	5	2.7
Received training	44	42.7	34	40.5	78	41.7
Self-trained	55	53.4	49	58.3	104	55.6
Total	103	100.0	84	100.0	187	100.0

#### Statewise distribution:

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	1	4.8	1	2.8	2	3.5
Received training	17	81.0	22	61.1	39	68.4
Self-trained	3	14.3	13	36.1	16	28.1
Total	21	100.0	36	100.0	57	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0

Received training	2	11.8	4	15.4	6	14.0
Self-trained	15	88.2	22	84.6	37	86.0
Total	17	100.0	26	100.0	43	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	2	5.4	0	0.0	2	4.5
Received training	20	54.1	4	57.1	24	54.5
Self-trained	15	40.5	3	42.9	18	40.9
Total	37	100.0	7	100.0	44	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	1	16.7	0	0.0	1	10.0
Received training	0	0.0	2	50.0	2	20.0
Self-trained	5	83.3	2	50.0	7	70.0
Total	6	100.0	4	100.0	10	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
Received training	5	22.7	2	18.2	7	21.2
Self-trained	17	77.3	9	81.8	26	78.8
Total	22	100.0	11	100.0	33	100.0

### 23. Has your widowhood prevented you from getting the following?

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Employed	93	6.7	69	4.1	162	5.3
Trained	10	0.7	27	1.6	37	1.2
Educated	6	0.4	19	1.1	25	0.8
None	1286	92.6	1590	94.3	2876	93.5
Total	1389	100.0	1687	100.0	3076	100.0

### Satewise distribution:

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Employed	11	5.3	9	2.3	20	3.3
Trained	5	2.4	14	3.6	19	3.2
Educated	2	1.0	1	0.3	3	0.5
None	191	91.4	367	93.9	558	93.0
Total	209	100.0	391	100.0	600	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Employed	37	14.7	27	7.6	64	10.6
Trained	2	0.8	1	0.3	3	0.5
Educated	0	0.0	0	0.0	0	0.0
None	216	85.7	326	92.4	542	89.6
Total	252	100.0	353	100.0	605	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Employed	8	2.7	2	0.6	10	1.6
Trained	2	0.7	0	0.0	2	0.3
Educated	2	0.7	3	0.9	5	0.8

None	285	96.0	327	98.5	612	97.3
Total	297	100.0	332	100.0	629	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Employed	34	10.8	26	8.0	60	9.4
Trained	0	0.0	0	0.0	0	0.0
Educated	1	0.3	1	0.3	2	0.3
None	279	88.9	298	91.7	577	90.3
Total	314	100.0	325	100.0	639	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Employed	3	0.9	5	1.7	8	1.3
Trained	1	0.3	12	4.2	13	2.2
Educated	1	0.3	14	4.9	15	2.5
None	315	99.4	272	95.1	587	97.3
Total	317	100.0	286	100.0	603	100.0

#### 24. Do you work to earn

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
No	912	65.7	1224	72.6	2136	69.4
Yes, self-employed	202	14.5	166	9.8	368	12.0
Yes, employed under others	275	19.8	297	17.6	572	18.6
Total	1389	100.0	1687	100.0	3076	100.0

#### Statewise distribution:

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
No	137	65.6	250	63.9	387	64.5
Yes, self-employed	35	16.7	64	16.4	99	16.5
Yes, employed under others	37	17.7	77	19.7	114	19.0
Yes, employed under others	0	0.0	0	0.0	0	0.0
Total	209	100.0	391	100.0	600	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
No	172	68.3	299	84.7	471	77.9
Yes, self-employed	18	7.1	22	6.2	40	6.6
Yes, employed under others	62	24.6	32	9.1	94	15.5
Yes, employed under others	0	0.0	0	0.0	0	0.0
Total	252	100.0	353	100.0	605	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage

No	166	55.9	288	86.7	454	72.2
Yes, self-employed	75	25.3	22	6.6	97	15.4
Yes, employed under others	56	18.9	22	6.6	78	12.4
Yes, employed under others	0	0.0	0	0.0	0	0.0
Total	297	100.0	332	100.0	629	100.0
Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
No	170	54.1	161	49.5	331	51.8
Yes, self-employed	50	15.9	45	13.8	95	14.9
Yes, employed under others	94	29.9	119	36.6	213	33.3
Yes, employed under others	0	0.0	0	0.0	0	0.0
Total	314	100.0	325	100.0	639	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
No	267	84.2	226	79.0	493	81.8
Yes, self-employed	24	7.6	13	4.5	37	6.1
Yes, employed under others	26	8.2	47	16.4	73	12.1
Yes, employed under others	0	0.0	0	0.0	0	0.0
Total	317	100.0	286	100.0	603	100.0

#### 24. a. Is working condition favorable for you?

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	35	7.3	23	5.0	58	6.2
Favourable conditions to work	375	78.6	362	78.2	737	78.4
Unfavourable conditions to work	67	14.0	78	16.8	145	15.4
Total	477	100.0	463	100.0	940	100.0

#### Statewise distribution:

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	2	1.4	2	0.9
Favourable conditions to work	61	84.7	117	83.0	178	83.6
Unfavourable conditions to work	11	15.3	22	15.6	33	15.5
Total	72	100.0	141	100.0	213	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
Favourable conditions to work	70	87.5	52	96.3	122	91.0
Unfavourable conditions to work	10	12.5	2	3.7	12	9.0
Total	80	100.0	54	100.0	134	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	4	3.1	0	0.0	4	2.3
Favourable conditions to work	91	69.5	30	68.2	121	69.1
Unfavourable conditions to work	36	27.5	14	31.8	50	28.6
Total	131	100.0	44	100.0	175	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	31	21.5	17	10.4	48	15.6
Favourable conditions to work	109	75.7	138	84.1	247	80.2
Unfavourable conditions to work	4	2.8	9	5.5	13	4.2
Total	144	100.0	164	100.0	308	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	4	6.7	4	3.6
Favourable conditions to work	44	88.0	25	41.7	69	62.7
Unfavourable conditions to work	6	12.0	31	51.7	37	33.6
Total	50	100.0	60	100.0	110	100.0

#### 24. b. Are you satisfied with the salary that you receive?

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	2	0.4	2	0.4	4	0.4
Satisfied with the salary received	90	18.9	69	14.9	159	16.9
Not satisfied but do not have other options	385	80.7	392	84.7	777	82.7
Total	477	100.0	463	100.0	940	100.0

**Statewise distribution:**

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	1	0.7	1	0.5
Favourable conditions to work	30	41.7	42	29.8	72	33.8
Unfavourable conditions to work	42	58.3	98	69.5	140	65.7
Total	72	100.0	141	100.0	213	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
Favourable conditions to work	6	7.5	14	25.9	20	14.9
Unfavourable conditions to work	74	92.5	40	74.1	114	85.1
Total	80	100.0	54	100.0	134	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	1	0.8	0	0.0	1	0.6
Favourable conditions to work	42	32.1	10	22.7	52	29.7
Unfavourable conditions to work	88	67.2	34	77.3	122	69.7
Total	131	100.0	44	100.0	175	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	1	0.7	0	0.0	1	0.3
Favourable conditions to work	10	6.9	2	1.2	12	3.9
Unfavourable conditions to work	133	92.4	162	98.8	295	95.8
Total	144	100.0	164	100.0	308	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	1	1.7	1	0.9
Favourable conditions to work	2	4.0	1	1.7	3	2.7
Unfavourable conditions to work	48	96.0	58	96.7	106	96.4
Total	50	100.0	60	100.0	110	100.0

**24. c. Who uses the salary that you receive**

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	2	0.4	0	0.0	2	0.2
By yourself	447	93.7	453	97.8	900	95.7
By sons or others on your advice	27	5.7	10	2.2	37	3.9
By sons or others forcefully	1	0.2	0	0.0	1	0.1
Total	477	100.0	463	100.0	940	100.0

#### Statewise distribution:

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
By yourself	69	95.8	135	95.7	204	95.8
By sons or others on your advice	3	4.2	6	4.3	9	4.2
By sons or others forcefully	0	0.0	0	0.0	0	0.0
Total	72	100.0	141	100.0	213	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	1	1.3	0	0.0	1	0.7
By yourself	77	96.3	52	96.3	129	96.3
By sons or others on your advice	1	1.3	2	3.7	3	2.2
By sons or others forcefully	1	1.3	0	0.0	1	0.7
Total	80	100.0	54	100.0	134	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
By yourself	111	84.7	43	97.7	154	88.0
By sons or others on your advice	20	15.3	1	2.3	21	12.0
By sons or others forcefully	0	0.0	0	0.0	0	0.0
Total	131	100.0	44	100.0	175	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	1	0.7	0	0.0	1	0.3
By yourself	140	97.2	164	100.0	304	98.7
By sons or others on your advice	3	2.1	0	0.0	3	1.0
By sons or others forcefully	0	0.0	0	0.0	0	0.0

Total	144	100.0	164	100.0	308	100.0
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Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
By yourself	50	100.0	59	98.3	109	99.1
By sons or others on your advice	0	0.0	1	1.7	1	0.9
By sons or others forcefully	0	0.0	0	0.0	0	0.0
Total	50	100.0	60	100.0	110	100.0

#### 24. d. Have you ever tried getting a job?

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	211	23.1	444	36.3	655	30.7
Never tried as not being required	222	24.3	415	33.9	637	29.8
Never tried as not being educated	449	49.2	360	29.4	809	37.9
Never tried as not being skilled	316	34.6	237	19.4	553	25.9
Never tried because of less confidence	282	30.9	137	11.2	419	19.6
Tried but was not able to because of widowhood	17	1.9	4	0.3	21	1.0
Tried but was not able to due to lack of skill required	248	27.2	172	14.1	420	19.7
Tried but was not able to due to lack of education required	225	24.7	179	14.6	404	18.9
Total	912	100.0	1224	100.0	2136	100.0

#### Statewise distribution:

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	31	22.6	39	15.6	70	18.1
Never tried as not being required	42	30.7	70	28.0	112	28.9
Never tried as not being educated	53	38.7	85	34.0	138	35.7
Never tried as not being skilled	31	22.6	69	27.6	100	25.8
Never tried because of less confidence	9	6.6	34	13.6	43	11.1

Tried but was not able to because of widowhood	0	0.0	2	0.8	2	0.5
Tried but was not able to due to lack of skill required	22	16.1	63	25.2	85	22.0
Tried but was not able to due to lack of education required	22	16.1	66	26.4	88	22.7
Total	137	100.0	250	100.0	387	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	8	4.7	14	4.7	22	4.7
Never tried as not being required	76	44.2	262	87.6	338	71.8
Never tried as not being educated	101	58.7	79	26.4	180	38.2
Never tried as not being skilled	17	9.9	5	1.7	22	4.7
Never tried because of less confidence	10	5.8	2	0.7	12	2.5
Tried but was not able to because of widowhood	0	0.0	1	0.3	1	0.2
Tried but was not able to due to lack of skill required	14	8.1	7	2.3	21	4.5
Tried but was not able to due to lack of education required	10	5.8	5	1.7	15	3.2
Total	172	100.0	299	100.0	471	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	22	13.3	206	71.5	228	50.2
Never tried as not being required	64	38.6	26	9.0	90	19.8
Never tried as not being educated	33	19.9	25	8.7	58	12.8
Never tried as not being skilled	18	10.8	9	3.1	27	5.9
Never tried because of less confidence	14	8.4	1	0.3	15	3.3
Tried but was not able to because of widowhood	1	0.6	1	0.3	2	0.4

Tried but was not able to due to lack of skill required	19	11.4	9	3.1	28	6.2
Tried but was not able to due to lack of education required	6	3.6	11	3.8	17	3.7
Total	166	100.0	288	100.0	454	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	143	84.1	154	95.7	297	89.7
Never tried as not being required	14	8.2	6	3.7	20	6.0
Never tried as not being educated	19	11.2	2	1.2	21	6.3
Never tried as not being skilled	10	5.9	1	0.6	11	3.3
Never tried because of less confidence	16	9.4	1	0.6	17	5.1
Tried but was not able to because of widowhood	15	8.8	0	0.0	15	4.5
Tried but was not able to due to lack of skill required	1	0.6	0	0.0	1	0.3
Tried but was not able to due to lack of education required	1	0.6	0	0.0	1	0.3
Total	170	100.0	161	100.0	331	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	7	2.6	31	13.7	38	7.7
Never tried as not being required	26	9.7	51	22.6	77	15.6
Never tried as not being educated	243	91.0	169	74.8	412	83.6
Never tried as not being skilled	240	89.9	153	67.7	393	79.7
Never tried because of less confidence	233	87.3	99	43.8	332	67.3
Tried but was not able to because of widowhood	1	0.4	0	0.0	1	0.2
Tried but was not able to due to lack of skill required	192	71.9	93	41.2	285	57.8

Tried but was not able to due to lack of education required	186	69.7	97	42.9	283	57.4
Total	267	100.0	226	100.0	493	100.0

**25. On widowhood did you have to follow such rituals that you felt humiliated?**

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Followed rituals by choice	349	25.1	515	30.5	864	28.1
Followed rituals under force	9	0.6	16	0.9	25	0.8
Denied rituals by yourself	194	14.0	178	10.6	372	12.1
Denied rituals with support	34	2.4	63	3.7	97	3.2
Not asked for rituals by anyone	803	57.8	915	54.2	1718	55.9
Total	1389	100.0	1687	100.0	3076	100.0

**Statewise distribution:**

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Followed rituals by choice	66	31.6	146	37.3	212	35.3
Followed rituals under force	5	2.4	12	3.1	17	2.8
Denied rituals by yourself	8	3.8	4	1.0	12	2.0
Denied rituals with support	20	9.6	59	15.1	79	13.2
Not asked for rituals by anyone	110	52.6	170	43.5	280	46.7
Total	209	100.0	391	100.0	600	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Followed rituals by choice	221	87.7	314	89.0	535	88.4
Followed rituals under force	1	0.4	1	0.3	2	0.3
Denied rituals by yourself	7	2.8	6	1.7	13	2.1
Denied rituals with support	0	0.0	1	0.3	1	0.2
Not asked for rituals by anyone	23	9.1	31	8.8	54	8.9
Total	252	100.0	353	100.0	605	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Followed rituals by choice	16	5.4	18	5.4	34	5.4
Followed rituals under force	1	0.3	2	0.6	3	0.5

Denied rituals by yourself	6	2.0	5	1.5	11	1.7
Denied rituals with support	13	4.4	3	0.9	16	2.5
Not asked for rituals by anyone	261	87.9	304	91.6	565	89.8
Total	297	100.0	332	100.0	629	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Followed rituals by choice	1	0.3	0	0.0	1	0.2
Followed rituals under force	2	0.6	0	0.0	2	0.3
Denied rituals by yourself	173	55.1	163	50.2	336	52.6
Denied rituals with support	1	0.3	0	0.0	1	0.2
Not asked for rituals by anyone	137	43.6	162	49.8	299	46.8
Total	314	100.0	325	100.0	639	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Followed rituals by choice	45	14.2	37	12.9	82	13.6
Followed rituals under force	0	0.0	1	0.3	1	0.2
Denied rituals by yourself	0	0.0	0	0.0	0	0.0
Denied rituals with support	0	0.0	0	0.0	0	0.0
Not asked for rituals by anyone	272	85.8	248	86.7	520	86.2
Total	317	100.0	286	100.0	603	100.0

## 26. Do you follow particular dress code because of your widowhood?

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	5	3.4	13	5.1	18	4.5
White color clothes	88	59.5	176	69.0	264	65.5
Black color clothes	5	3.4	4	1.6	9	2.2
Light color clothes	126	85.1	226	88.6	352	87.3
Others	0	0.0	3	1.2	3	0.7
Total	148	100.0	255	100.0	403	100.0

### Statewise distribution:

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	3	1.8	3	1.3
White color clothes	65	91.5	148	89.7	213	90.3

Black color clothes	1	1.4	0	0.0	1	0.4
Light color clothes	70	98.6	159	96.4	229	97.0
Others	0	0.0	3	1.8	3	1.3
Total	71	100.0	165	100.0	236	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	1	7.7	0	0.0	1	3.6
White color clothes	12	92.3	15	100.0	27	96.4
Black color clothes	1	7.7	1	6.7	2	7.1
Light color clothes	10	76.9	14	93.3	24	85.7
Others	0	0.0	0	0.0	0	0.0
Total	13	100.0	15	100.0	28	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	4	7.3	10	21.7	14	13.9
White color clothes	10	18.2	8	17.4	18	17.8
Black color clothes	3	5.5	3	6.5	6	5.9
Light color clothes	38	69.1	25	54.3	63	62.4
Others	0	0.0	0	0.0	0	0.0
Total	55	100.0	46	100.0	101	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
White color clothes	0	0.0	0	0.0	0	0.0
Black color clothes	0	0.0	0	0.0	0	0.0
Light color clothes	1	100.0	0	0.0	1	100.0
Others	0	0.0	0	0.0	0	0.0
Total	1	100.0	0	0.0	1	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
White color clothes	1	12.5	5	17.2	6	16.2
Black color clothes	0	0.0	0	0.0	0	0.0
Light color clothes	7	87.5	28	96.6	35	94.6
Others	0	0.0	0	0.0	0	0.0

Total	8	100.0	29	100.0	37	100.0
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**27. a. Do you avoid wearing ornaments because of your widowhood?**

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Avoid wearing ornaments by choice	353	25.4	454	26.9	807	26.2
Avoid wearing ornaments under force	1	0.1	2	0.1	3	0.1
Wearing ornaments by yourself	311	22.4	385	22.8	696	22.6
Wearing ornaments under support	10	0.7	34	2.0	44	1.4
No one restricted to wear ornaments	714	51.4	812	48.1	1526	49.6
Total	1389	100.0	1687	100.0	3076	100.0

**Statewise distribution:**

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Avoid wearing ornaments by choice	69	33.0	159	40.7	228	38.0
Avoid wearing ornaments under force	0	0.0	0	0.0	0	0.0
Wearing ornaments by yourself	20	9.6	48	12.3	68	11.3
Wearing ornaments under support	7	3.3	31	7.9	38	6.3
No one restricted to wear ornaments	113	54.1	153	39.1	266	44.3
Total	209	100.0	391	100.0	600	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Avoid wearing ornaments by choice	172	68.3	221	62.6	393	65.0
Avoid wearing ornaments under force	0	0.0	1	0.3	1	0.2
Wearing ornaments by yourself	51	20.2	115	32.6	166	27.4
Wearing ornaments under support	2	0.8	0	0.0	2	0.3
No one restricted to wear ornaments	27	10.7	16	4.5	43	7.1

Total	252	100.0	353	100.0	605	100.0
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Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Avoid wearing ornaments by choice	96	32.3	56	16.9	152	24.2
Avoid wearing ornaments under force	0	0.0	1	0.3	1	0.2
Wearing ornaments by yourself	19	6.4	4	1.2	23	3.7
Wearing ornaments under support	1	0.3	0	0.0	1	0.2
No one restricted to wear ornaments	181	60.9	271	81.6	452	71.9
Total	297	100.0	332	100.0	629	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Avoid wearing ornaments by choice	2	0.6	5	1.5	7	1.1
Avoid wearing ornaments under force	1	0.3	0	0.0	1	0.2
Wearing ornaments by yourself	218	69.4	199	61.2	417	65.3
Wearing ornaments under support	0	0.0	1	0.3	1	0.2
No one restricted to wear ornaments	93	29.6	120	36.9	213	33.3
Total	314	100.0	325	100.0	639	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Avoid wearing ornaments by choice	14	4.4	13	4.5	27	4.5
Avoid wearing ornaments under force	0	0.0	0	0.0	0	0.0
Wearing ornaments by yourself	3	0.9	19	6.6	22	3.6
Wearing ornaments under support	0	0.0	2	0.7	2	0.3
No one restricted to wear ornaments	300	94.6	252	88.1	552	91.5
Total	317	100.0	286	100.0	603	100.0

## 27. b. What you have to avoid

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	1	0.3	4	0.9	5	0.6
Necklace	86	24.3	181	39.7	267	33.0
Bangles	107	30.2	182	39.9	289	35.7
Earrings	53	15.0	96	21.1	149	18.4
Toe Rings	308	87.0	403	88.4	711	87.8
Others	0	0.0	0	0.0	0	0.0
Total	354	100.0	456	100.0	810	100.0

### Statewise distribution:

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	2	1.3	2	0.9
Necklace	62	89.9	150	94.3	212	93.0
Bangles	61	88.4	131	82.4	192	84.2
Earrings	32	46.4	63	39.6	95	41.7
Toe Rings	68	98.6	156	98.1	224	98.2
Others	0	0.0	0	0.0	0	0.0
Total	69	100.0	159	100.0	228	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
Necklace	6	3.5	15	6.8	21	5.3
Bangles	15	8.7	26	11.7	41	10.4
Earrings	18	10.5	22	9.9	40	10.2
Toe Rings	157	91.3	203	91.4	360	91.4
Others	0	0.0	0	0.0	0	0.0
Total	172	100.0	222	100.0	394	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	1	1.8	1	0.7
Necklace	4	4.2	4	7.0	8	5.2
Bangles	23	24.0	16	28.1	39	25.5
Earrings	1	1.0	4	7.0	5	3.3
Toe Rings	69	71.9	35	61.4	104	68.0
Others	0	0.0	0	0.0	0	0.0
Total	96	100.0	57	100.0	153	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	1	33.3	0	0.0	1	12.5
Necklace	2	66.7	5	100.0	7	87.5
Bangles	2	66.7	4	80.0	6	75.0
Earrings	1	33.3	3	60.0	4	50.0
Toe Rings	0	0.0	1	20.0	1	12.5
Others	0	0.0	0	0.0	0	0.0
Total	3	100.0	5	100.0	8	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	1	7.7	1	3.7
Necklace	12	85.7	7	53.8	19	70.4
Bangles	6	42.9	5	38.5	11	40.7
Earrings	1	7.1	4	30.8	5	18.5
Toe Rings	14	100.0	8	61.5	22	81.5
Others	0	0.0	0	0.0	0	0.0
Total	14	100.0	13	100.0	27	100.0

## 28. Do you put vermillion?

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	72	5.2	84	5.0	156	5.1
No, by self-decision	1288	92.7	1530	90.7	2818	91.6
No, forced by others	29	2.1	73	4.3	102	3.3
Total	1389	100.0	1687	100.0	3076	100.0

### Statewise distribution:

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	0	0.0	1	0.3	1	0.2
No, by self-decision	187	89.5	325	83.1	512	85.3
No, forced by others	22	10.5	65	16.6	87	14.5
Total	209	100.0	391	100.0	600	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	18	7.1	20	5.7	38	6.3
No, by self-decision	233	92.5	333	94.3	566	93.6
No, forced by others	1	0.4	0	0.0	1	0.2
Total	252	100.0	353	100.0	605	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	1	0.3	0	0.0	1	0.2

No, by self-decision	295	99.3	331	99.7	626	99.5
No, forced by others	1	0.3	1	0.3	2	0.3
Total	297	100.0	332	100.0	629	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	51	16.2	62	19.1	113	17.7
No, by self-decision	258	82.2	258	79.4	516	80.8
No, forced by others	5	1.6	5	1.5	10	1.6
Total	314	100.0	325	100.0	639	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	2	0.6	1	0.3	3	0.5
No, by self-decision	315	99.4	283	99.0	598	99.2
No, forced by others	0	0.0	2	0.7	2	0.3
Total	317	100.0	286	100.0	603	100.0

## 29. a. Where do you reside

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Natal home	296	21.3	330	19.6	626	20.4
In-laws home	919	66.2	1279	75.8	2198	71.5
Outside home	129	9.3	61	3.6	190	6.2
Temple town	45	3.2	17	1.0	62	2.0
Total	1389	100.0	1687	100.0	3076	100.0

## Statewise distribution:

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Natal home	5	2.4	21	5.4	26	4.3
In-laws home	184	88.0	363	92.8	547	91.2
Outside home	19	9.1	7	1.8	26	4.3
Temple town	1	0.5	0	0.0	1	0.2
Total	209	100.0	391	100.0	600	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Natal home	18	7.1	18	5.1	36	6.0
In-laws home	140	55.6	310	87.8	450	74.4
Outside home	66	26.2	25	7.1	91	15.0
Temple town	28	11.1	0	0.0	28	4.6
Total	252	100.0	353	100.0	605	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Natal home	8	2.7	10	3.0	18	2.9
In-laws home	268	90.2	309	93.1	577	91.7
Outside home	17	5.7	11	3.3	28	4.5
Temple town	4	1.3	2	0.6	6	1.0

Total	297	100.0	332	100.0	629	100.0
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Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Natal home	250	79.6	267	82.2	517	80.9
In-laws home	53	16.9	57	17.5	110	17.2
Outside home	8	2.5	1	0.3	9	1.4
Temple town	3	1.0	0	0.0	3	0.5
Total	314	100.0	325	100.0	639	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Natal home	15	4.7	14	4.9	29	4.8
In-laws home	274	86.4	240	83.9	514	85.2
Outside home	19	6.0	17	5.9	36	6.0
Temple town	9	2.8	15	5.2	24	4.0
Total	317	100.0	286	100.0	603	100.0

## 29. b. If living outside, why you had to change your stay

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	4	3.1	0	0.0	4	2.1
By choice	100	77.5	40	65.6	140	73.7
You were humiliated	9	7.0	13	21.3	22	11.6
You were forced	16	12.4	8	13.1	24	12.6
Total	129	100.0	61	100.0	190	100.0

### Statewise distribution:

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
By choice	16	84.2	1	14.3	17	65.4
You were humiliated	1	5.3	6	85.7	7	26.9
You were forced	2	10.5	0	0.0	2	7.7
Total	19	100.0	7	100.0	26	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	3	4.5	0	0.0	3	3.3
By choice	63	95.5	23	92.0	86	94.5
You were humiliated	0	0.0	1	4.0	1	1.1
You were forced	0	0.0	1	4.0	1	1.1
Total	66	100.0	25	100.0	91	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
By choice	1	5.9	9	81.8	10	35.7
You were humiliated	5	29.4	2	18.2	7	25.0

You were forced	11	64.7	0	0.0	11	39.3
Total	17	100.0	11	100.0	28	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
By choice	8	100.0	1	100.0	9	100.0
You were humiliated	0	0.0	0	0.0	0	0.0
You were forced	0	0.0	0	0.0	0	0.0
Total	8	100.0	1	100.0	9	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	1	5.3	0	0.0	1	2.8
By choice	12	63.2	6	35.3	18	50.0
You were humiliated	3	15.8	4	23.5	7	19.4
You were forced	3	15.8	7	41.2	10	27.8
Total	19	100.0	17	100.0	36	100.0

### 29. c. If living outside, who forced you to change your stay?

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	79	61.2	25	41.0	104	54.7
In-laws family	24	18.6	9	14.8	33	17.4
Natal family	0	0.0	0	0.0	0	0.0
Children family	12	9.3	22	36.1	34	17.9
Others	14	10.9	5	8.2	19	10.0
Total	129	100.0	61	100.0	190	100.0

### Statewise distribution:

Chattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	14	73.7	1	14.3	15	57.7
In-laws family	5	26.3	1	14.3	6	23.1
Natal family	0	0.0	0	0.0	0	0.0
Children family	0	0.0	5	71.4	5	19.2
Others	0	0.0	0	0.0	0	0.0
Total	19	100.0	7	100.0	26	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	57	86.4	18	72.0	75	82.4
In-laws family	0	0.0	0	0.0	0	0.0
Natal family	0	0.0	0	0.0	0	0.0
Children family	6	9.1	6	24.0	12	13.2
Others	3	4.5	1	4.0	4	4.4
Total	66	100.0	25	100.0	91	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	1	5.9	3	27.3	4	14.3
In-laws family	16	94.1	4	36.4	20	71.4

Natal family	0	0.0	0	0.0	0	0.0
Children family	0	0.0	4	36.4	4	14.3
Others	0	0.0	0	0.0	0	0.0
Total	17	100.0	11	100.0	28	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	4	50.0	1	100.0	5	55.6
In-laws family	0	0.0	0	0.0	0	0.0
Natal family	0	0.0	0	0.0	0	0.0
Children family	3	37.5	0	0.0	3	33.3
Others	1	12.5	0	0.0	1	11.1
Total	8	100.0	1	100.0	9	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	3	15.8	2	11.8	5	13.9
In-laws family	3	15.8	4	23.5	7	19.4
Natal family	0	0.0	0	0.0	0	0.0
Children family	3	15.8	7	41.2	10	27.8
Others	10	52.6	4	23.5	14	38.9
Total	19	100.0	17	100.0	36	100.0

#### 29. d. Does your family communicate or visit you

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	4	3.1	1	1.6	5	2.6
Yes	38	29.5	23	37.7	61	32.1
No	87	67.4	37	60.7	124	65.3
Total	129	100.0	61	100.0	190	100.0

#### Statewise distribution:

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
Yes	6	31.6	5	71.4	11	42.3
No	13	68.4	2	28.6	15	57.7
Total	19	100.0	7	100.0	26	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	3	4.5	0	0.0	3	3.3
Yes	24	36.4	13	52.0	37	40.7
No	39	59.1	12	48.0	51	56.0
Total	66	100.0	25	100.0	91	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	1	9.1	1	3.6
Yes	0	0.0	4	36.4	4	14.3
No	17	100.0	6	54.5	23	82.1
Total	17	100.0	11	100.0	28	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	1	12.5	0	0.0	1	11.1
Yes	4	50.0	0	0.0	4	44.4
No	3	37.5	1	100.0	4	44.4
Total	8	100.0	1	100.0	9	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
Yes	4	21.1	1	5.9	5	13.9
No	15	78.9	16	94.1	31	86.1
Total	19	100.0	17	100.0	36	100.0

**29. e. Do you want to go back to your family?**

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	5	3.9	0	0.0	5	2.6
Yes	20	15.5	24	39.3	44	23.2
No	104	80.6	37	60.7	141	74.2
Total	129	100.0	61	100.0	190	100.0

**Statewise distribution:**

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
Yes	1	5.3	6	85.7	7	26.9
No	18	94.7	1	14.3	19	73.1
Total	19	100.0	7	100.0	26	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	3	4.5	0	0.0	3	3.3
Yes	2	3.0	4	16.0	6	6.6
No	61	92.4	21	84.0	82	90.1
Total	66	100.0	25	100.0	91	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
Yes	11	64.7	11	100.0	22	78.6
No	6	35.3	0	0.0	6	21.4
Total	17	100.0	11	100.0	28	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	1	12.5	0	0.0	1	11.1
Yes	1	12.5	0	0.0	1	11.1
No	6	75.0	1	100.0	7	77.8
Total	8	100.0	1	100.0	9	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage

NA	1	5.3	0	0.0	1	2.8
Yes	5	26.3	3	17.6	8	22.2
No	13	68.4	14	82.4	27	75.0
Total	19	100.0	17	100.0	36	100.0

**29. f. Do you have to stay at home mostly because of your widowhood?**

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	151	11.2	329	19.7	480	15.9
Yes	181	13.5	283	16.9	464	15.4
No	1012	75.3	1058	63.4	2070	68.7
Total	1344	100.0	1670	100.0	3014	100.0

**Statewise distribution:**

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	17	8.2	32	8.2	49	8.2
Yes	10	4.8	23	5.9	33	5.5
No	181	87.0	336	85.9	517	86.3
Total	208	100.0	391	100.0	599	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	88	39.3	88	24.9	176	30.5
Yes	28	12.5	85	24.1	113	19.6
No	108	48.2	180	51.0	288	49.9
Total	224	100.0	353	100.0	577	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	18	6.1	188	57.0	206	33.1
Yes	26	8.9	28	8.5	54	8.7
No	249	85.0	114	34.5	363	58.3
Total	293	100.0	330	100.0	623	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	19	6.1	5	1.5	24	3.8
Yes	96	30.9	46	14.2	142	22.3
No	196	63.0	274	84.3	470	73.9
Total	311	100.0	325	100.0	636	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	9	2.9	16	5.9	25	4.3
Yes	21	6.8	101	37.3	122	21.1
No	278	90.3	154	56.8	432	74.6
Total	308	100.0	271	100.0	579	100.0

**29. g. How you are treated**

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	29	2.1	62	3.7	91	3.0
you are respected well	1239	89.2	1499	88.9	2738	89.0
you are psychologically humiliated	151	10.9	162	9.6	313	10.2

you are psychologically boycotted	25	1.8	65	3.9	90	2.9
you are physically humiliated	6	0.4	19	1.1	25	0.8
you are physically boycotted at home	7	0.5	15	0.9	22	0.7
Total	1389	100.0	1687	100.0	3076	100.0

#### Statewise distribution:

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	3	1.4	8	2.0	11	1.8
you are respected well	188	90.0	362	92.6	550	91.7
you are psychologically humiliated	18	8.6	21	5.4	39	6.5
you are psychologically boycotted	1	0.5	5	1.3	6	1.0
you are physically humiliated	0	0.0	2	0.5	2	0.3
you are physically boycotted at home	0	0.0	0	0.0	0	0.0
Total	209	100.0	391	100.0	600	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	1	0.4	1	0.3	2	0.3
you are respected well	247	98.0	349	98.9	596	98.5
you are psychologically humiliated	10	4.0	8	2.3	18	3.0
you are psychologically boycotted	0	0.0	0	0.0	0	0.0
you are physically humiliated	1	0.4	0	0.0	1	0.2
you are physically boycotted at home	0	0.0	0	0.0	0	0.0
Total	252	100.0	353	100.0	605	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	12	4.0	22	6.6	34	5.4
you are respected well	203	68.4	270	81.3	473	75.2

you are psychologically humiliated	75	25.3	38	11.4	113	18.0
you are psychologically boycotted	6	2.0	1	0.3	7	1.1
you are physically humiliated	1	0.3	0	0.0	1	0.2
you are physically boycotted at home	3	1.0	1	0.3	4	0.6
Total	297	100.0	332	100.0	629	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	5	1.6	3	0.9	8	1.3
you are respected well	305	97.1	318	97.8	623	97.5
you are psychologically humiliated	0	0.0	0	0.0	0	0.0
you are psychologically boycotted	3	1.0	2	0.6	5	0.8
you are physically humiliated	2	0.6	1	0.3	3	0.5
you are physically boycotted at home	2	0.6	2	0.6	4	0.6
Total	314	100.0	325	100.0	639	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	8	2.5	28	9.8	36	6.0
you are respected well	296	93.4	200	69.9	496	82.3
you are psychologically humiliated	48	15.1	95	33.2	143	23.7
you are psychologically boycotted	15	4.7	57	19.9	72	11.9
you are physically humiliated	2	0.6	16	5.6	18	3.0
you are physically boycotted at home	2	0.6	12	4.2	14	2.3
Total	317	100.0	286	100.0	603	100.0

### 30. Do you give your opinion on decisions in your family?

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage

You give opinion and It is respected	1114	80.2	1279	75.8	2393	77.8
You give opinion and it is not being heard	208	15.0	279	16.5	487	15.8
You don't give opinion and not being heard	51	3.7	94	5.6	145	4.7
You don't give opinion and you are restricted	16	1.2	35	2.1	51	1.7
Total	1389	100.0	1687	100.0	3076	100.0

#### Statewise distribution:

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
You give opinion and It is respected	166	79.4	284	72.6	450	75.0
You give opinion and it is not being heard	33	15.8	68	17.4	101	16.8
You don't give opinion and not being heard	10	4.8	28	7.2	38	6.3
You don't give opinion and you are restricted	0	0.0	11	2.8	11	1.8
Total	209	100.0	391	100.0	600	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
You give opinion and It is respected	228	90.5	286	81.0	514	85.0
You give opinion and it is not being heard	16	6.3	53	15.0	69	11.4
You don't give opinion and not being heard	6	2.4	5	1.4	11	1.8
You don't give opinion and you are restricted	2	0.8	9	2.5	11	1.8
Total	252	100.0	353	100.0	605	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
You give opinion and It is respected	192	64.6	264	79.5	456	72.5
You give opinion and it	83	27.9	61	18.4	144	22.9

is not being heard						
You don't give opinion and not being heard	18	6.1	3	0.9	21	3.3
You don't give opinion and you are restricted	4	1.3	4	1.2	8	1.3
Total	297	100.0	332	100.0	629	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
You give opinion and It is respected	286	91.1	301	92.6	587	91.9
You give opinion and it is not being heard	10	3.2	8	2.5	18	2.8
You don't give opinion and not being heard	9	2.9	10	3.1	19	3.0
You don't give opinion and you are restricted	9	2.9	6	1.8	15	2.3
Total	314	100.0	325	100.0	639	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
You give opinion and It is respected	242	76.3	144	50.3	386	64.0
You give opinion and it is not being heard	66	20.8	89	31.1	155	25.7
You don't give opinion and not being heard	8	2.5	48	16.8	56	9.3
You don't give opinion and you are restricted	1	0.3	5	1.7	6	1.0
Total	317	100.0	286	100.0	603	100.0

**31.a. Do you restrict yourself from attending social occasions because of your widowhood?**

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
You attend occasions and you are respected there	1128	81.2	1361	80.7	2489	80.9
You attend occasions in spite of adverse behaviour of society	24	1.7	21	1.2	45	1.5

You don't attend occasions because of adverse behaviour of society	20	1.4	8	0.5	28	0.9
You don't attend occasions because of your own hesitation	217	15.6	297	17.6	514	16.7
Total	1389	100.0	1687	100.0	3076	100.0

#### Statewise distribution:

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
You attend occasions and you are respected there	173	82.8	335	85.7	508	84.7
You attend occasions in spite of adverse behaviour of society	5	2.4	1	0.3	6	1.0
You don't attend occasions because of adverse behaviour of society	0	0.0	1	0.3	1	0.2
You don't attend occasions because of your own hesitation	31	14.8	54	13.8	85	14.2
Total	209	100.0	391	100.0	600	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
You attend occasions and you are respected there	206	81.7	292	82.7	498	82.3
You attend occasions in spite of adverse behaviour of society	9	3.6	17	4.8	26	4.3
You don't attend occasions because of adverse behaviour of society	2	0.8	1	0.3	3	0.5

You don't attend occasions because of your own hesitation	35	13.9	43	12.2	78	12.9
Total	252	100.0	353	100.0	605	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
You attend occasions and you are respected there	211	71.0	289	87.0	500	79.5
You attend occasions in spite of adverse behaviour of society	6	2.0	2	0.6	8	1.3
You don't attend occasions because of adverse behaviour of society	8	2.7	1	0.3	9	1.4
You don't attend occasions because of your own hesitation	72	24.2	40	12.0	112	17.8
Total	297	100.0	332	100.0	629	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
You attend occasions and you are respected there	289	92.0	307	94.5	596	93.3
You attend occasions in spite of adverse behaviour of society	2	0.6	1	0.3	3	0.5
You don't attend occasions because of adverse behaviour of society	9	2.9	2	0.6	11	1.7
You don't attend occasions because of your own hesitation	14	4.5	15	4.6	29	4.5
Total	314	100.0	325	100.0	639	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
You attend occasions and you are respected there	249	78.5	138	48.3	387	64.2
You attend occasions in spite of adverse behaviour of society	2	0.6	0	0.0	2	0.3
You don't attend occasions because of adverse behaviour of society	1	0.3	3	1.0	4	0.7
You don't attend occasions because of your own hesitation	65	20.5	145	50.7	210	34.8
Total	317	100.0	286	100.0	603	100.0

### 31.b. Did you ever feel humiliated by someone there?

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	6	25.0	0	0.0	6	13.3
Yes	11	45.8	12	57.1	23	51.1
No	7	29.2	9	42.9	16	35.6
Total	24	100.0	21	100.0	45	100.0

### Statewise distribution:

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	4	80.0	0	0.0	4	66.7
Yes	1	20.0	0	0.0	1	16.7
No	0	0.0	1	100.0	1	16.7
Total	5	100.0	1	100.0	6	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
Yes	4	44.4	12	70.6	16	61.5
No	5	55.6	5	29.4	10	38.5
Total	9	100.0	17	100.0	26	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
Yes	4	66.7	0	0.0	4	50.0
No	2	33.3	2	100.0	4	50.0
Total	6	100.0	2	100.0	8	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	2	100.0	0	0.0	2	66.7
Yes	0	0.0	0	0.0	0	0.0

No	0	0.0	1	100.0	1	33.3
Total	2	100.0	1	100.0	3	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
Yes	2	100.0	0	0.0	2	100.0
No	0	0.0	0	0.0	0	0.0
Total	2	100.0	0	0.0	2	100.0

### 31.c. Did you feel socially boycotted?

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	3	15.0	0	0.0	3	10.7
Yes	13	65.0	5	62.5	18	64.3
No	4	20.0	3	37.5	7	25.0
Total	20	100.0	8	100.0	28	100.0

#### Statewise distribution:

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
Yes	0	0.0	0	0.0	0	0.0
No	0	0.0	1	100.0	1	100.0
Total	0	0.0	1	100.0	1	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
Yes	2	100.0	1	100.0	3	100.0
No	0	0.0	0	0.0	0	0.0
Total	2	100.0	1	100.0	3	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	3	37.5	0	0.0	3	33.3
Yes	2	25.0	0	0.0	2	22.2
No	3	37.5	1	100.0	4	44.4
Total	8	100.0	1	100.0	9	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
Yes	8	88.9	2	100.0	10	90.9
No	1	11.1	0	0.0	1	9.1
Total	9	100.0	2	100.0	11	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
NA	0	0.0	0	0.0	0	0.0
Yes	1	100.0	2	66.7	3	75.0
No	0	0.0	1	33.3	1	25.0
Total	1	100.0	3	100.0	4	100.0

### 32. Do you think the financial resources that you have, including property and salary, are sufficient for you and your minor children if you have any, to live a good, decent and standard life?

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage

Yes	241	17.4	125	7.4	366	11.9
No	1148	82.6	1562	92.6	2710	88.1
Total	1389	100.0	1687	100.0	3076	100.0

**Statewise distribution:**

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	54	25.8	75	19.2	129	21.5
No	155	74.2	316	80.8	471	78.5
Total	209	100.0	391	100.0	600	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	8	3.2	3	0.8	11	1.8
No	244	96.8	350	99.2	594	98.2
Total	252	100.0	353	100.0	605	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	153	51.5	36	10.8	189	30.0
No	144	48.5	296	89.2	440	70.0
Total	297	100.0	332	100.0	629	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	24	7.6	6	1.8	30	4.7
No	290	92.4	319	98.2	609	95.3
Total	314	100.0	325	100.0	639	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	2	0.6	5	1.7	7	1.2
No	315	99.4	281	98.3	596	98.8
Total	317	100.0	286	100.0	603	100.0

**33. Being a widow do you feel insecure and lonely or you have someone to look after you during the time of your crisis**

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Living all alone with no one to look after	33	15.8	55	14.1	88	14.7
Living alone with minor children with no one to look after	23	11.0	41	10.5	64	10.7
Family members will look after during crisis	123	58.9	256	65.5	379	63.2
There are people who will look after during crisis	30	14.4	39	10.0	69	11.5
Total	209	100.0	391	100.0	600	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage

Living all alone with no one to look after	24	9.5	6	1.7	30	5.0
Living alone with minor children with no one to look after	6	2.4	4	1.1	10	1.7
Family members will look after during crisis	204	81.0	335	94.9	539	89.1
There are people who will look after during crisis	18	7.1	8	2.3	26	4.3
Total	252	100.0	353	100.0	605	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Living all alone with no one to look after	31	10.4	211	63.6	242	38.5
Living alone with minor children with no one to look after	52	17.5	4	1.2	56	8.9
Family members will look after during crisis	206	69.4	113	34.0	319	50.7
There are people who will look after during crisis	8	2.7	4	1.2	12	1.9
Total	297	100.0	332	100.0	629	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Living all alone with no one to look after	117	37.3	127	39.1	244	38.2
Living alone with minor children with no one to look after	54	17.2	57	17.5	111	17.4
Family members will look after during crisis	140	44.6	141	43.4	281	44.0
There are people who will look after during crisis	3	1.0	0	0.0	3	0.5
Total	314	100.0	325	100.0	639	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage

Living all alone with no one to look after	74	23.3	57	19.9	131	21.7
Living alone with minor children with no one to look after	47	14.8	31	10.8	78	12.9
Family members will look after during crisis	187	59.0	180	62.9	367	60.9
There are people who will look after during crisis	9	2.8	18	6.3	27	4.5
Total	317	100.0	286	100.0	603	100.0

#### 34. Have you ever thought of marrying again?

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Never tried as was not willing	1213	87.3	1563	92.6	2776	90.2
Never tried because of social restriction	81	5.8	54	3.2	135	4.4
Tried but no one was willing to marry a widow	41	3.0	24	1.4	65	2.1
Tried but no one was willing to marry a widow with children	54	3.9	46	2.7	100	3.3
Total	1389	100.0	1687	100.0	3076	100.0

#### Statewise distribution:

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Never tried as was not willing	185	88.5	363	92.8	548	91.3
Never tried because of social restriction	20	9.6	22	5.6	42	7.0
Tried but no one was willing to marry a widow	4	1.9	2	0.5	6	1.0
Tried but no one was willing to marry a widow with children	0	0.0	4	1.0	4	0.7
Total	209	100.0	391	100.0	600	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Never tried as was not willing	250	99.2	350	99.2	600	99.2

Never tried because of social restriction	0	0.0	0	0.0	0	0.0
Tried but no one was willing to marry a widow	2	0.8	1	0.3	3	0.5
Tried but no one was willing to marry a widow with children	0	0.0	2	0.6	2	0.3
Total	252	100.0	353	100.0	605	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Never tried as was not willing	157	52.9	263	79.2	420	66.8
Never tried because of social restriction	57	19.2	21	6.3	78	12.4
Tried but no one was willing to marry a widow	33	11.1	18	5.4	51	8.1
Tried but no one was willing to marry a widow with children	50	16.8	30	9.0	80	12.7
Total	297	100.0	332	100.0	629	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Never tried as was not willing	306	97.5	316	97.2	622	97.3
Never tried because of social restriction	2	0.6	3	0.9	5	0.8
Tried but no one was willing to marry a widow	2	0.6	0	0.0	2	0.3
Tried but no one was willing to marry a widow with children	4	1.3	6	1.8	10	1.6
Total	314	100.0	325	100.0	639	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Never tried as was not willing	315	99.4	271	94.8	586	97.2
Never tried because of social restriction	2	0.6	8	2.8	10	1.7
Tried but no one was	0	0.0	3	1.0	3	0.5

willing to marry a widow						
Tried but no one was willing to marry a widow with children	0	0.0	4	1.4	4	0.7
Total	317	100.0	286	100.0	603	100.0

**35. Have you ever felt fed up of the struggles in your life that you thought of giving up living?**

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	383	27.6	437	25.9	820	26.7
No	1006	72.4	1250	74.1	2256	73.3
Total	1389	100.0	1687	100.0	3076	100.0

**Statewise distribution:**

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	61	29.2	117	29.9	178	29.7
No	148	70.8	274	70.1	422	70.3
Total	209	100.0	391	100.0	600	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	3	1.2	4	1.1	7	1.2
No	249	98.8	349	98.9	598	98.8
Total	252	100.0	353	100.0	605	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	34	11.4	24	7.2	58	9.2
No	263	88.6	308	92.8	571	90.8
Total	297	100.0	332	100.0	629	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	205	65.3	201	61.8	406	63.5
No	109	34.7	124	38.2	233	36.5
Total	314	100.0	325	100.0	639	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	80	25.2	91	31.8	171	28.4
No	237	74.8	195	68.2	432	71.6
Total	317	100.0	286	100.0	603	100.0

**36. Do you know any abusive language use particularly against widows?**

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Never used	1079	77.7	1379	81.7	2458	79.9
Family member used	100	7.2	122	7.2	222	7.2
Relatives used	140	10.1	126	7.5	266	8.6
Outsider used	152	10.9	163	9.7	315	10.2
Total	1389	100.0	1687	100.0	3076	100.0

**Statewise distribution:**

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Never used	180	86.1	359	91.8	539	89.8
Family member used	7	3.3	4	1.0	11	1.8
Relatives used	7	3.3	4	1.0	11	1.8
Outsider used	17	8.1	27	6.9	44	7.3
Total	209	100.0	391	100.0	600	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Never used	202	80.2	290	82.2	492	81.3
Family member used	5	2.0	3	0.8	8	1.3
Relatives used	13	5.2	34	9.6	47	7.8
Outsider used	45	17.9	63	17.8	108	17.9
Total	252	100.0	353	100.0	605	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Never used	177	59.6	258	77.7	435	69.2
Family member used	11	3.7	6	1.8	17	2.7
Relatives used	47	15.8	24	7.2	71	11.3
Outsider used	62	20.9	44	13.3	106	16.9
Total	297	100.0	332	100.0	629	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Never used	230	73.2	257	79.1	487	76.2
Family member used	39	12.4	30	9.2	69	10.8
Relatives used	65	20.7	41	12.6	106	16.6
Outsider used	25	8.0	22	6.8	47	7.4
Total	314	100.0	325	100.0	639	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Never used	290	91.5	215	75.2	505	83.7
Family member used	38	12.0	79	27.6	117	19.4
Relatives used	8	2.5	23	8.0	31	5.1
Outsider used	3	0.9	7	2.4	10	1.7
Total	317	100.0	286	100.0	603	100.0

**37. Someone shared sexual stories with you or made attempts to draw you into a discussion of sexual matters that made you feel uncomfortable**

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	65	4.7	69	4.1	134	4.4
No	1324	95.3	1618	95.9	2942	95.6
Total	1389	100.0	1687	100.0	3076	100.0

**Statewise distribution:**

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	27	12.9	13	3.3	40	6.7
No	182	87.1	378	96.7	560	93.3

Total	209	100.0	391	100.0	600	100.0
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Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	1	0.4	11	3.1	12	2.0
No	251	99.6	342	96.9	593	98.0
Total	252	100.0	353	100.0	605	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	16	5.4	2	0.6	18	2.9
No	281	94.6	330	99.4	611	97.1
Total	297	100.0	332	100.0	629	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	18	5.7	32	9.8	50	7.8
No	296	94.3	293	90.2	589	92.2
Total	314	100.0	325	100.0	639	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	3	0.9	11	3.8	14	2.3
No	314	99.1	275	96.2	589	97.7
Total	317	100.0	286	100.0	603	100.0

### 38. Someone made offensive remarks about your appearance or body that made you feel uncomfortable

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	72	5.2	85	5.0	157	5.1
No	1317	94.8	1602	95.0	2919	94.9
Total	1389	100.0	1687	100.0	3076	100.0

#### Statewise distribution:

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	25	12.0	19	4.9	44	7.3
No	184	88.0	372	95.1	556	92.7
Total	209	100.0	391	100.0	600	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	3	1.2	14	4.0	17	2.8
No	249	98.8	339	96.0	588	97.2
Total	252	100.0	353	100.0	605	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	9	3.0	4	1.2	13	2.1
No	288	97.0	328	98.8	616	97.9
Total	297	100.0	332	100.0	629	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	23	7.3	32	9.8	55	8.6
No	291	92.7	293	90.2	584	91.4
Total	314	100.0	325	100.0	639	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	12	3.8	16	5.6	28	4.6
No	305	96.2	270	94.4	575	95.4
Total	317	100.0	286	100.0	603	100.0

**39. Someone gestured or used body language of a sexual nature that made you feel uncomfortable**

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	59	4.2	37	2.2	96	3.1
No	1330	95.8	1650	97.8	2980	96.9
Total	1389	100.0	1687	100.0	3076	100.0

**Statewise distribution:**

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	12	3.8	16	5.6	28	4.6
No	305	96.2	270	94.4	575	95.4
Total	317	100.0	286	100.0	603	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	3	1.2	4	1.1	7	1.2
No	249	98.8	349	98.9	598	98.8
Total	252	100.0	353	100.0	605	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	11	3.7	2	0.6	13	2.1
No	286	96.3	330	99.4	616	97.9
Total	297	100.0	332	100.0	629	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	19	6.1	20	6.2	39	6.1
No	295	93.9	305	93.8	600	93.9
Total	314	100.0	325	100.0	639	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	12	3.8	4	1.4	16	2.7
No	305	96.2	282	98.6	587	97.3
Total	317	100.0	286	100.0	603	100.0

**40. Someone touched you or attempted to establish sexual relationship with you without your consent that made you feel uncomfortable**

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	31	2.2	12	0.7	43	1.4
No	1358	97.8	1675	99.3	3033	98.6
Total	1389	100.0	1687	100.0	3076	100.0

**Statewise distribution:**

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	5	2.4	0	0.0	5	0.8

No	204	97.6	391	100.0	595	99.2
Total	209	100.0	391	100.0	600	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	0	0.0	4	1.1	4	0.7
No	252	100.0	349	98.9	601	99.3
Total	252	100.0	353	100.0	605	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	10	3.4	5	1.5	15	2.4
No	287	96.6	327	98.5	614	97.6
Total	297	100.0	332	100.0	629	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	15	4.8	3	0.9	18	2.8
No	299	95.2	322	99.1	621	97.2
Total	314	100.0	325	100.0	639	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	1	0.3	0	0.0	1	0.2
No	316	99.7	286	100.0	602	99.8
Total	317	100.0	286	100.0	603	100.0

**41. Someone made you feel threatened with some sort of retaliation for not being sexually cooperative or treated you badly for refusing to have sex**

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	17	1.2	9	0.5	26	0.8
No	1372	98.8	1678	99.5	3050	99.2
Total	1389	100.0	1687	100.0	3076	100.0

**Statewise distribution:**

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	1	0.3	0	0.0	1	0.2
No	316	99.7	286	100.0	602	99.8
Total	317	100.0	286	100.0	603	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	0	0.0	1	0.3	1	0.2
No	252	100.0	352	99.7	604	99.8
Total	252	100.0	353	100.0	605	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	5	1.7	3	0.9	8	1.3
No	292	98.3	329	99.1	621	98.7
Total	297	100.0	332	100.0	629	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	11	3.5	5	1.5	16	2.5
No	303	96.5	320	98.5	623	97.5
Total	314	100.0	325	100.0	639	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	0	0.0	0	0.0	0	0.0
No	317	100.0	286	100.0	603	100.0
Total	317	100.0	286	100.0	603	100.0

#### 42. Do you find it difficult to maintain social or family relation through gifting?

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	392	28.2	388	23.0	780	25.4
No	997	71.8	1299	77.0	2296	74.6
Total	1389	100.0	1687	100.0	3076	100.0

#### Statewise distribution:

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	37	17.7	33	8.4	70	11.7
No	172	82.3	358	91.6	530	88.3
Total	209	100.0	391	100.0	600	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	45	17.9	121	34.3	166	27.4
No	207	82.1	232	65.7	439	72.6
Total	252	100.0	353	100.0	605	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	78	26.3	2	0.6	80	12.7
No	219	73.7	330	99.4	549	87.3
Total	297	100.0	332	100.0	629	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	192	61.1	199	61.2	391	61.2
No	122	38.9	126	38.8	248	38.8
Total	314	100.0	325	100.0	639	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	40	12.6	33	11.5	73	12.1
No	277	87.4	253	88.5	530	87.9
Total	317	100.0	286	100.0	603	100.0

#### 43. Do you have any food restriction because of your widowhood

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Non vegetarian	139	70.6	321	71.3	460	71.1
Onion and Garlic	90	45.7	174	38.7	264	40.8
Root vegetables	10	5.1	39	8.7	49	7.6
Others	13	6.6	8	1.8	21	3.2
Total	197	100.0	450	100.0	647	100.0

#### Statewise distribution:

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Non vegetarian	11	73.3	21	58.3	32	62.7
Onion and Garlic	1	6.7	8	22.2	9	17.6
Root vegetables	1	6.7	1	2.8	2	3.9
Others	2	13.3	6	16.7	8	15.7
Total	15	100.0	36	100.0	51	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Non vegetarian	53	79.1	53	39.0	106	52.2
Onion and Garlic	60	89.6	129	94.9	189	93.1
Root vegetables	1	1.5	0	0.0	1	0.5
Others	2	3.0	0	0.0	2	1.0
Total	67	100.0	136	100.0	203	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Non vegetarian	56	65.1	223	91.4	279	84.5
Onion and Garlic	28	32.6	36	14.8	64	19.4
Root vegetables	2	2.3	21	8.6	23	7.0
Others	1	1.2	0	0.0	1	0.3
Total	86	100.0	244	100.0	330	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Non vegetarian	14	60.9	11	84.6	25	69.4
Onion and Garlic	1	4.3	1	7.7	2	5.6
Root vegetables	4	17.4	1	7.7	5	13.9
Others	7	30.4	1	7.7	8	22.2
Total	23	100.0	13	100.0	36	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Non vegetarian	5	83.3	13	61.9	18	66.7
Onion and Garlic	0	0.0	0	0.0	0	0.0
Root vegetables	2	33.3	16	76.2	18	66.7
Others	1	16.7	1	4.8	2	7.4
Total	6	100.0	21	100.0	27	100.0

#### 44. Do you feel weak or low in stamina?

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	843	60.7	890	52.8	1733	56.3
No	546	39.3	797	47.2	1343	43.7
Total	1389	100.0	1687	100.0	3076	100.0

**Statewise distribution:**

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	100	47.8	197	50.4	297	49.5
No	109	52.2	194	49.6	303	50.5
Total	209	100.0	391	100.0	600	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	169	67.1	213	60.3	382	63.1
No	83	32.9	140	39.7	223	36.9
Total	252	100.0	353	100.0	605	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	213	71.7	115	34.6	328	52.1
No	84	28.3	217	65.4	301	47.9
Total	297	100.0	332	100.0	629	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	179	57.0	169	52.0	348	54.5
No	135	43.0	156	48.0	291	45.5
Total	314	100.0	325	100.0	639	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Yes	182	57.4	196	68.5	378	62.7
No	135	42.6	90	31.5	225	37.3
Total	317	100.0	286	100.0	603	100.0

**49. When ill what do you do?**

All states	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Go to government hospital	1287	92.7	1590	94.3	2877	93.5
Go to charitable hospital	539	38.8	605	35.9	1144	37.2
Go to private clinics	318	22.9	387	22.9	705	22.9
Go to Private hospital	345	24.8	294	17.4	639	20.8
Self-medicate	453	32.6	441	26.1	894	29.1
Don't do anything	0	0.0	2	0.1	2	0.1
Total	1389	100.0	1687	100.0	3076	100.0

**Statewise distribution:**

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Go to government hospital	184	88.0	352	90.0	536	89.3
Go to charitable hospital	1	0.5	9	2.3	10	1.7

Go to private clinics	122	58.4	143	36.6	265	44.2
Go to Private hospital	54	25.8	87	22.3	141	23.5
Self-medicate	28	13.4	84	21.5	112	18.7
Don't do anything	0	0.0	0	0.0	0	0.0
Total	209	100.0	391	100.0	600	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Go to government hospital	250	99.2	352	99.7	602	99.5
Go to charitable hospital	246	97.6	347	98.3	593	98.0
Go to private clinics	7	2.8	3	0.8	10	1.7
Go to Private hospital	3	1.2	2	0.6	5	0.8
Self-medicate	21	8.3	66	18.7	87	14.4
Don't do anything	0	0.0	0	0.0	0	0.0
Total	252	100.0	353	100.0	605	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Go to government hospital	245	82.5	307	92.5	552	87.8
Go to charitable hospital	23	7.7	6	1.8	29	4.6
Go to private clinics	21	7.1	16	4.8	37	5.9
Go to Private hospital	14	4.7	4	1.2	18	2.9
Self-medicate	0	0.0	1	0.3	1	0.2
Don't do anything	0	0.0	0	0.0	0	0.0
Total	297	100.0	332	100.0	629	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
Go to government hospital	294	93.6	312	96.0	606	94.8
Go to charitable hospital	4	1.3	5	1.5	9	1.4
Go to private clinics	96	30.6	79	24.3	175	27.4
Go to Private hospital	29	9.2	54	16.6	83	13.0
Self-medicate	124	39.5	174	53.5	298	46.6
Don't do anything	0	0.0	0	0.0	0	0.0
Total	314	100.0	325	100.0	639	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage

Go to government hospital	314	99.1	267	93.4	581	96.4
Go to charitable hospital	265	83.6	238	83.2	503	83.4
Go to private clinics	72	22.7	146	51.0	218	36.2
Go to Private hospital	245	77.3	147	51.4	392	65.0
Self-medicate	280	88.3	116	40.6	396	65.7
Don't do anything	0	0.0	2	0.7	2	0.3
Total	317	100.0	286	100.0	603	100.0

### 50. Who pays for your medical expenses?

All States	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
No expenses	140	10.1	103	6.1	243	7.9
Self-expenses	880	63.4	1207	71.5	2087	67.8
Family and Children	630	45.4	806	47.8	1436	46.7
Relatives & Friends	71	5.1	108	6.4	179	5.8
Others	27	1.9	23	1.4	50	1.6
Total	1389	100.0	1687	100.0	3076	100.0

### Statewise distribution:

Chhattisgarh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
No expenses	0	0.0	2	0.5	2	0.3
Self-expenses	121	57.9	227	58.1	348	58.0
Family and Children	124	59.3	230	58.8	354	59.0
Relatives & Friends	13	6.2	10	2.6	23	3.8
Others	0	0.0	0	0.0	0	0.0
Total	209	100.0	391	100.0	600	100.0

Odisha	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
No expenses	4	1.6	1	0.3	5	0.8
Self-expenses	137	54.4	218	61.8	355	58.7
Family and Children	198	78.6	305	86.4	503	83.1
Relatives & Friends	32	12.7	63	17.8	95	15.7
Others	21	8.3	2	0.6	23	3.8
Total	252	100.0	353	100.0	605	100.0

Rajasthan	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
No expenses	44	14.8	9	2.7	53	8.4
Self-expenses	211	71.0	301	90.7	512	81.4
Family and Children	41	13.8	25	7.5	66	10.5
Relatives & Friends	3	1.0	0	0.0	3	0.5

Others	0	0.0	0	0.0	0	0.0
Total	297	100.0	332	100.0	629	100.0

Tamil Nadu	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
No expenses	77	24.5	81	24.9	158	24.7
Self-expenses	212	67.5	235	72.3	447	70.0
Family and Children	81	25.8	77	23.7	158	24.7
Relatives & Friends	2	0.6	1	0.3	3	0.5
Others	0	0.0	0	0.0	0	0.0
Total	314	100.0	325	100.0	639	100.0

Uttar Pradesh	Urban in number	Urban in percentage	Rural in number	Rural in percentage	Total in number	Total in Percentage
No expenses	15	4.7	10	3.5	25	4.1
Self-expenses	199	62.8	226	79.0	425	70.5
Family and Children	186	58.7	169	59.1	355	58.9
Relatives & Friends	21	6.6	34	11.9	55	9.1
Others	6	1.9	21	7.3	27	4.5
Total	317	100.0	286	100.0	603	100.0

**Annexure III**  
**Recommendations given by the Committee constituted under the direction  
of the Hon'ble Supreme Court of India, 2017**

7

**II. COMMON WORKING PLAN**

Sl. No.	Issues Identified in the Reports	Recommendations	Executing Agency	Timeline
<b>1. ADMINISTRATIVE STRUCTURE FOR COORDINATED SERVICES</b>				
1.1	Single Window System for access to services/ Schemes <sup>1</sup>	<p>a) A dedicated "Widows' Cell" to be constituted at the district level consisting of 1) Secretary, DLSA, 2) Sub Divisional Magistrate, 3) Additional Superintendent of Police, 4) Deputy Chief Medical Officer, 5) District Project Officer 6) District Social Welfare Officer and 7) A Chief Executive Officer – to be nominated by the Department of Women and Child Development (State), to execute the services and schemes relating to widows.<sup>2</sup></p> <p>A note on the suggested structure and functions of the Widows' Cell is annexed herewith as <a href="#">Annexure 2</a>.</p> <p>b) The Ministry for Women and Child Development (MWCD) has already formulated a One Stop Centre Scheme (OSC) to converge services for women affected by violence<sup>3</sup>. OSC scheme could be integrated with the present recommendations to specifically cater to the needs of widows.</p> <p>c) All shelter homes, whether maintained by the Centre, State or an NGO, should be registered with the Widows' Cell.</p> <p>d) Widows' Cell should register all the destitute/vulnerable widows of the area through Help Desk/Registration Desk and surveys.</p>	Ministry for Women and Child Development (MWCD) Department of Women and Child Development at the State Level	3 months from date of approval

<sup>1</sup> Study by the NCW in 2009-10 on widows in Vrindavan, Report No. 3; A Report dated 10th September, 2012 and Few Ground Realities by Secretary DLSA, ACJM, Mathura, Report No. 6.

<sup>2</sup> Status Report filed by Ms. Renuka Kumar on 16th April, 2015, Report No. 10.

<sup>3</sup> Affidavit filed by the Ministry of Women and Child Development on 2nd June, 2017. Report No. 18.

1.2	<p><b>Monitoring Mechanism for Shelter Homes/ Widows' Cell/ Schemes<sup>4</sup></b></p>	<p>a) A Monitoring Committee consisting of 1) Chairperson, DLSA 2) District Magistrate 3) Chief Medical Officer and 4) two members from local citizens' group to be constituted at the district level to inspect the shelter homes and the implementation of the schemes on a quarterly basis. The inspection reports to be uploaded on the MWCD database immediately after every inspection, which would be accessible to all the concerned agencies simultaneously including the State level and the National level Monitoring Committee.</p> <p>b) At the State Level, a committee consisting of 1) Member Secretary, SLSA, 2) Secretary, Department of Women and Child Development, 3) Secretary, Department of Social Welfare, 4) Chairperson, State Social Welfare Board, and 5) Chairperson, State Commission for Women to be constituted to review the report of District Monitoring Committee and take appropriate action. The State Monitoring Committee to conduct annual inspection of shelter homes to review the implementation of the schemes.</p> <p>c) At the National level, a Committee comprising 1) Member Secretary, NALSA, 2) Secretary, Ministry of Women and Child Development, 3) Chairperson, Central Social Welfare Board, 4) Chairperson, National Commission for Women and 5) Secretary, Ministry of Skill Development and Entrepreneurship to be constituted to review the report of District Monitoring Committee and take appropriate action. The Committee to conduct periodic inspection to review the</p>	<p>Ministry for Women and Child Development Department of Women and Child Development at the State Level</p>	<p>3 months from date of approval</p>
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<sup>4</sup> Status Report on widows in Swadhar Homes in Uttar Pradesh, Uttarakhand, West Bengal and Odisha by the NCW in November, 2016, Report No.16; A Report dated 10th September, 2012 And Few Ground Realities by Secretary, DLSA ACJM, Mathura, Report No. 6.

		<p>implementation of the schemes.</p> <p>MWCD is already exploring the possibility of a web based IT enabled monitoring system.<sup>5</sup> The Ministry has developed a similar scheme of web based real time monitoring for its One Stop Centre Scheme which could be adapted for the present recommendation.<sup>6</sup></p>		
1.3	Centralised collection of donations by the Widows' Cell <sup>7</sup>	<ul style="list-style-type: none"> <li>a) Centralised collection of donations for widows through the Widow's Cell.</li> <li>b) Monetary donations from donors should be collected at Help Desks/identified spots for specific purpose like food, clothing etc.<sup>8</sup></li> <li>c) Distribution of material to widows by donors should also be regulated by the Widows' Cell to ensure equitable distribution at every home.<sup>9</sup></li> </ul>	<p>Department of Women and Child Development at the State Level Widows' Cell</p>	<p>3 months from constitution of the Widows' Cell</p>

## 2. IDENTIFICATION AND OUTREACH

2.1	Common Database of widows	<ul style="list-style-type: none"> <li>a) On registration of the death of a male, the name, age and contact details of the widow should also be recorded.</li> </ul> <p>The Registrar General of India should issue a direction to the States to this effect.</p> <ul style="list-style-type: none"> <li>b) Census data collection should be upgraded with additional indicators on widows.</li> <li>c) This data should be uploaded on the digital database of the Ministry of Women and Child Development, keeping in mind privacy of the widows.</li> </ul> <p>The achievement booklet of MWCD 2014-2016, states that the ministry is working with the office of the Registrar General of India as well as the State Governments to ensure that the name of the widow is compulsorily mentioned in the death certificate of her husband.</p>	<p>Registrar General of India Registrar of Births and Deaths at State level Ministry of Women and Child Development Department of Women and Child Development at the State Level Widows' Cell</p>	<p>3 months from date of approval Uploading of data on creation of digital database system</p>
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<sup>5</sup> Affidavit filed by the Ministry of Women and Child Development on 2nd June, 2017, Report No. 18.

<sup>6</sup> <http://wcd.nic.in/sites/default/files/ProposalforOneStopCentre17.3.2015.pdf>

<sup>7</sup> Study by the National Commission for Women in 2009-10 on Widows in Vrindavan, Report No. 3.

<sup>8</sup> Report of the Member Secretary, NALSA dated 14th January, 2014 filed in W.P. No. 133 of 2012 on 12th September, 2014, Report No.8.

<sup>9</sup> A Report dated 10th September, 2012 And Few Ground Realities by Secretary DLSA, ACJM, Mathura, Report No. 6.

2.2	Proactive Intervention	<p>a) An assessment of the financial, legal and health requirement of the widow should be conducted within 60 days of registration of death of the spouse.</p> <p>b) The widow should be made aware of her legal rights including the right to the family property and the right to reside in the family home.<sup>10</sup></p> <p>c) The widow should also be made aware of her right to access the beneficial government schemes.</p> <p>d) The widow should be provided assistance in accessing legal, health or any other service by connecting her with the concerned agency.</p> <p>e) Threat of eviction, violence or any other abuse to be monitored and referred for legal aid to DLSA.</p> <p>f) This outreach should also be done through telephonic calls to the widows</p> <p>A checklist of the suggested outreach action to be undertaken by the Widows' Cell is annexed herewith as <u><a href="#">Annexure 3</a></u>.</p>	Widows' Cell	3 months from constitution of the Widows' Cell
2.3	Protection from Offences	<p>a) Local police stations must have an outreach programme for widows in homes, community or shelter homes.</p> <p>b) Mahila Police Volunteers Scheme of MWCD to create awareness and report incidence or threat of violence, eviction or other abuse of widows to the police.</p> <p>c) Local police stations to include shelter homes in the periodic patrolling/beat with specific reporting to the Women's Help Desk/SHO on the status and grievances received, if any. The Senior Citizen Cell model of the Delhi Police can be adopted for this purpose<sup>11</sup>.</p>	Ministry for Women and Child Development Department of Women and Child Development at the State Level District Magistrate Senior Superintendent of Police Widows'Cell	For Shelter Homes - 3 months from date of approval  For widows' residing independently, on constitution of the Widows' Cell

<sup>10</sup> Status Report on widows in Swadhar Homes in Uttar Pradesh, Uttarakhand, West Bengal and Odisha by the NCW in November, 2016, Report No.16; Summary Report of the Situation Analysis of Widows in Religious Places of West Bengal prepared by Jayaprakash Institute of Social Change, Report No. 1.

<sup>11</sup> <http://www.delhipolice.nic.in/seniorcitizen/objectives.htm>

2.4	Protection of Property Rights <sup>12</sup>	<p>Transfers, release deeds, No Objection Certificates or other conveyance documents and mutations of widows' property should be endorsed by the Sub Divisional Officer (or any other officer of like profile) that such officer has personally satisfied herself or himself that the conveyance and mutation is not done by the widow under coercion or undue influence.</p> <p>The following template is suggested for verification:</p> <p><i>"Certified that the contents and effect of the above transaction/Power of Attorney in respect of property have been explained to xxxxxx, W/O late xxxxxx, aged xxxxx, Resident of xxxxxxx, and it has been verified that she is entering into the same with her full and free consent, without being under any duress or coercion.</i></p> <p><i>Signature, Date &amp; Seal</i></p> <p><i>SDM "</i></p>	Department of Revenue at the State level	3 months from date of approval
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### 3. RESPONSE MECHANISM FOR WIDOWS IN DISTRESS

3.1	Common Help Line <sup>13</sup>	<ul style="list-style-type: none"> <li>a) A Common Helpline Number to provide single window access to Police Help/Shelter/ Health Services/ Legal aid/ Government Schemes/ Grievance Redressal.</li> <li>b) The MWCD has already developed "Universalisation of Women Helpline Scheme" with common helpline number 181 which can be integrated with the specific needs of the widows<sup>14</sup>.</li> <li>c) The helpline number would forward the request to the concerned agencies for required action.</li> <li>d) The widows contacting the helpline should be integrated into the system through registration with the Widows' Cell.</li> <li>e) The Common Helpline Number, list of services and shelters available to widows should be displayed at bus stations, railway stations,</li> </ul>	Ministry for Women and Child Development with the concerned agencies. Widows' Cell	3 months from date of approval
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<sup>12</sup> Plight of Foresaken/Forlorn Women – Old and Widows Living in Vrindavan & Radhakund, dated 10<sup>th</sup> November, 2012 by DLSA , Mathura, Report No. 7; Summary Report of the Situation Analysis of Widows in Religious Places of West Bengal prepared by Jayaprakash Institute of Social Change, Report No. 1.

<sup>13</sup> A Report dated 10th September, 2012 and Few Ground Realities by Secretary DLSA, ACJM, Mathura, Report No. 6.

<sup>14</sup> <http://www.wcd.nic.in/schemes/women-helpline-scheme-2>.

		<p>temples, premises of panchayats, municipalities and other local bodies prominently.</p> <p>f) Common Helpline Number should be advertised widely in all media.</p> <p>g) Apps should also be developed for this purpose to enable individuals/ organisations access services for a widow needing support.</p>		
3.2	Maintaining digital case file of each widow <sup>15</sup>	<p>a) Create a secure digital file of the widow on registration with shelter homes/Widows' Cell that documents her health, legal, financial and other issues (in addition to the physical file), so that it can be accessed by the concerned agencies when needed and with consent of the widow.</p> <p>b) Link to the data could be provided to other related agencies (DLSA, Social Welfare Department, Hospital) to facilitate access to all the services.</p> <p>c) The same exercise should be carried out for widows residing independently by the Widows' Cell.</p>	<p>Ministry for Women and Child Development, Department of Women and Child Development at the State Level Widows' Cell Shelter Homes</p>	<p>On creation of digital database system by the MWCD (MWCD has stated that it would develop the system within 6 months on 11.8.2017)<sup>16</sup></p>
3.3	Access to Identification Documents <sup>17</sup>	<p>a) The following identification and other necessary documents should be arranged by the shelter homes or Widows' Cell within 45 days of registration:</p> <ul style="list-style-type: none"> <li>i) Ration Card (where eligible)</li> <li>ii) Aadhar Card</li> <li>iii) Rashtriya Swasthya Beema Yojna Card/Health Card</li> <li>iv) Jan Dhan Yojna Bank account facility</li> <li>v) PAN Card</li> <li>vi) Voter ID Card</li> </ul> <p>b) For widows living independently the Widows' Cell to carry out the same exercise.</p> <p>c) Aadhar Card issued to the widow could be the common identity document to access all services</p>	<p>Shelter Home Widows' Cell</p>	<p>Ongoing for Shelter Homes. For widows' residing independently, on constitution of the Widows' Cell</p>

<sup>15</sup> Affidavit filed by the Ministry of Women and Child Development on 2nd June, 2017, Report No. 18.

<sup>16</sup> Recorded in the Judgment of the Hon'ble Supreme Court dated August 11, 2017.

<sup>17</sup> Status Report filed by Ms. Renuka Kumar on 16th April, 2015, Report No. 10.

		such as legal aid, counselling, health care, grievance redressal. <sup>18</sup>		
<b>3.4</b>	Counselling <sup>19</sup>	<ul style="list-style-type: none"> <li>a) The widow and her family should be provided immediate counselling on registration at the shelter home or Widows' Cell with the aim to reintegrate her with the family.</li> <li>b) The counsellor should record all the relevant particulars and upload it on the digital file of the widow.</li> <li>c) Counselling, wherever done, should encourage discussion on marriage and like relationships, in order to create a supportive environment for the widow.</li> <li>d) Widows can also be counselled through telephone.</li> <li>e) Social Welfare Boards should devise incentivized internship programmes in consultation with the Schools of Social Work. The Internship to include a fixed number of visits and documentation of the Widows' issues.</li> </ul>	<p>Family Counselling Centre under Central/State Social Welfare Board</p> <p>Resident Counsellor at shelter homes.</p> <p>Widows' Cell</p>	<p>3 months from date of approval</p> <p>(MWCD has stated that it would develop a module within 6 months on 11.8.2017)<sup>20</sup></p>
<b>3.5</b>	Access to Legal Aid <sup>21</sup>	<ul style="list-style-type: none"> <li>a) DLSA should have a dedicated panel of lawyers/Para Legal Volunteers (PLVs) for widows.</li> <li>b) Immediately on registration at shelter home or Widows' Cell, the widow should be counselled on her legal rights and efforts should be made to reintegrate her with the family through mediation.</li> <li>c) Issues concerning a widow should be recorded with all the relevant particulars, uploaded on the digital file of the widow and submitted to DLSA for further action.</li> <li>d) DLSA to send PLVs preferably women to every home once a week. [The Vrindavan experience</li> </ul>	DLSA	<p>Ongoing at Vrindavan</p> <p>3 months from date of approval</p>

<sup>18</sup> A Report dated 10th September, 2012 and Few Ground Realities by Secretary DLSA, ACJM, Mathura, Report No. 6.

<sup>19</sup> Status Report on widows in Swadhar Homes in Uttar Pradesh, Uttarakhand, West Bengal and Odisha by the NCW in November, 2016, Report No. 16

<sup>20</sup> Recorded in the Judgment of the Hon'ble Supreme Court dated August 11, 2017.

<sup>21</sup> Report of the Member Secretary, NALSA dated 14th January, 2014 filed on 12th September, 2014, Report No.8.

		<p>can be adapted and scaled up across the country.]</p> <ul style="list-style-type: none"> <li>e) The PLVs should adequately document each visit with details of the widows met, and issues raised by them. The panel lawyers should review the information recorded and recommend necessary action to DLSA.</li> <li>f) Panel lawyers should visit the shelter homes once a month to discuss the reported issues and report recommended action to the Secretary DLSA.</li> <li>g) Similar outreach should be undertaken for widows living independently.</li> <li>h) Litigation pertaining to widows should be identified and, where appropriate, be referred to Lok Adalats or mediation to facilitate early resolution.</li> <li>i) Cases related to widows should be fast-tracked and monitored by the Secretary, DLSA.</li> <li>j) DLSA should involve law students by devising incentivized internship programmes in consultation with the Law Schools. The Internship to include a fixed number of visits and documentation of the Widows' issues with the help of the PLVs.</li> </ul>		
3.6	Access to Health Care <sup>22</sup>	<ul style="list-style-type: none"> <li>a) Health check-up of the widow on registration. The Master Sheet with medical report should be retained by the hospital and a Health Card should be issued to the widow.</li> <li>b) The medical report should be uploaded to the digital file of the widow so that all her medical records are accessible.</li> <li>c) All the widows should be provided Health Insurance under Rashtriya Swasthya Beema Yojna.<sup>23</sup></li> <li>d) The Aadhar Card/ Smart Card under Rashtriya Swasthya Beema Yojna/Health Card should provide easy and expeditious access to health</li> </ul>	Ministry for Women and Child Development, Ministry of Health and Family Welfare, UOI Department of Women and Child Development at the State level District Social Welfare Board Department of Health at State	3 months from date of approval

<sup>22</sup> Report on the medical facilities for widows and destitute women in Vrindavan by Ms. Renuka Kumar on 8th November, 2016, Report No. 17.

<sup>23</sup>Affidavit filed by the Ministry of Women and Child Development on 2nd June, 2017. Report No. 18.

		<p>services/hospitals.</p> <p>e) Assignment of a designated Social Worker/NGO at the hospital to ensure timely and need based service to the widows.<sup>24</sup></p> <p>f) In cases of emergency, a call to the common helpline should activate the emergency response.</p> <p>g) Scheduled visits by Doctors at the shelter home.</p> <p>h) Widows living independently should be linked to the hospital through the Widows' Cell.</p> <p>i) Provision of ambulances in shelter homes, which can also be used for all the widows in the area.</p> <p>j) Mobile Medical Units/ Mobile pharmacies should visit designated areas at fixed schedules. Free medicines should be made available.<sup>25</sup></p> <p>k) Monthly Medical Camps with fixed calendars in designated area to ensure maximum participation.</p> <p>l) District-wise mapping of all the available Government and private hospitals for creating a network of referral linkage for specialty, super-specialty and emergency services.<sup>26</sup></p> <p>m) Private hospitals to be engaged to provide voluntary and CSR health related services especially in cases of specialty, and super-specialty treatment.</p> <p>The model submitted in the report of Ms. Renuka Kumar on medical facilities could be adopted for the present recommendations.</p> <p>A suggested format for Health Record provided by HelpAge India is also annexed herewith as <u>Annexure 4.</u></p>	level District Chief Medical Officer ASHA workers Widows' Cell	
3.7	Ease of access to Banking <sup>27</sup>	<p>a) Ensure that eligible widows have a bank account under Pradhan Mantri Jan Dhan Yojna.</p> <p>b) Direct Benefit Transfer of pension/benefits to the</p>	Ministry for Women and Child Development,	3 months from constitution of Widows'

<sup>24</sup> Study by the National Commission for Women in 2009-10 on widows in Vrindavan, Report No. 3; Minutes of the Meeting held on 10th May, 2011 by the Secretary, MWCD, Report No. 4.

<sup>25</sup> Minutes of the Meeting held on 10th May, 2011 by the Secretary, MWCD, Report No. 4.

<sup>26</sup> Report on the medical facilities for widows and destitute women in Vrindavan by Ms. Renuka Kumar on 8th November, 2016, Report No. 17.

<sup>27</sup> Study by the National Commission for Women in 2009-10 on widows in Vrindavan, Report No. 3.

		<p>Widow's account on a monthly basis.<sup>28</sup></p> <p>c) Bank counters should be opened in areas densely populated by widows as it is difficult for older women to access banks or ATMs, which can result in misappropriation of funds.<sup>29</sup></p> <p>d) Distribution of pension in shelter homes once a month.<sup>30</sup></p> <p>e) Mobile Banking for old and bedridden women.<sup>31</sup></p> <p>f) Periodic joint review of the pension accounts by the Bank and Social Welfare Department.<sup>32</sup></p>	<p>Department of Women and Child Development at the State level</p> <p>District Social Welfare Board</p> <p>Widows' cell</p> <p>Shelter Homes</p>	Cell
3.8	Livelihood / Skill Development <sup>33</sup>	<p>a) Self-Help Group of widows to be formed for self employment.<sup>34</sup></p> <p>b) Coordination with designated agencies for training, placement and market linkage under the existing government schemes:</p> <ul style="list-style-type: none"> <li>• Support to Training and Employment Programme for Women (STEP) by MWCD run through NGOs to build self-employability skills of women.</li> <li>• Rashtriya Mahila Kosh scheme by MWCD provides loans to women self-help groups as well as NGOs to establish market linkage for the products of self-help groups.</li> <li>• Pradhan Mantri Kaushal Vikas Yojana (PMKVY) aims to develop similar skills and arrange appropriate placements of the trainees.</li> <li>• National Urban/Rural Livelihood Mission schemes under Ministry of Housing and Urban Affairs and Ministry of Rural Development respectively.</li> </ul> <p>c) Additionally, skill building in non-traditional skill-sets like driving, computer training, care giving, medical assistance and micro-entrepreneurship should be encouraged.</p>	<p>Ministry of Women and Child Development</p> <p>Ministry of Skill Development and Entrepreneurship/</p> <p>Ministry of Housing and Urban Affairs/</p> <p>Ministry of Rural Development (UOI)</p> <p>Widows' Cell</p> <p>Designated NGOs</p>	3 months from date of approval

<sup>28</sup>Affidavit filed by the Ministry of Women and Child Development on 2nd June, 2017. Report No. 18.

<sup>29</sup> Report filed by National Legal Services Authority dated 14th July, 2012, Report No. 5.

<sup>30</sup> A Report dated 10th September, 2012 and Few Ground Realities by Secretary DLSA, ACJM, Mathura, Report No. 6.

<sup>31</sup> Study by the National Commission for Women in 2009-10 on widows in Vrindavan, Report No. 3.

<sup>32</sup> Study by the National Commission for Women in 2009-10 on widows in Vrindavan, Report No. 3.

<sup>33</sup> Status Report on widows in Swadhar Homes in Uttar Pradesh, Uttarakhand, West Bengal and Odisha by the NCW in November, 2016, Report No. 16.

<sup>34</sup> Study by the National Commission for Women in 2009-10 on widows in Vrindavan, Report No. 3.

3.9	Housing facility <sup>35</sup>	Low-cost housing schemes to be made available to the widows under Pradhan Mantri Awaas Yojna and other similar schemes which would encourage them to move out of shelter homes.	Ministry of Housing and Urban Affairs, UOI	3 months from date of approval
3.10	Social and Community Support <sup>36</sup>	<p>a) Social and cultural events with fixed calendars should be organised with the help of local community and citizens' group like Rotary, Lion's Club, etc. Funds could be raised for this purpose with private partnership.<sup>37</sup></p> <p>b) Widows desiring to remarry or find partners should be linked to appropriate agencies/NGOs.</p> <p>c) Mass Marriages with consent to be organised by DM / Local community.</p> <p>d) At the time of remarriage from a shelter home, the widow should have the option of returning to the home without undergoing fresh formalities in case the marriage or relationship fails, or the spouse or partner dies.</p>	Widows' Cell Local citizen groups NGOs	3 months from constitution of the Widows' Cell
3.11	Grievance Redressal <sup>38</sup>	<p>a) Common Helpline Number for grievance redressal in relation to all the services including pension, health services, legal aid and banking which should be forwarded to the concerned agencies.</p> <p>b) Help Desk/Complaint Box to be set up by Widows' Cell.</p> <p>c) Quarterly Inspection by Monitoring Committee.</p> <p>d) Online Complaint system on the model of She Box scheme by MWCD. [<a href="http://www.shebox.nic.in/">http://www.shebox.nic.in/</a> ]</p>	Ministry for Women and Child Development, Department of Women and Child Development at the State Level Widows' Cell Monitoring Committee	On activation of common helpline number On constitution of the Widows' Cell
3.12	Last Rites <sup>39</sup>	Last rites of the widows to be carried out by the shelter home/Widows' Cell according to the rituals.  Till the Widows' Cell is constituted this exercise	Shelter Homes Widows' Cell Chief Medical	Ongoing at Vrindavan. Immediately from date of

<sup>35</sup> Summary Report of the Situation Analysis of Widows in Religious Places of West Bengal by Jayaprakash Institute of Social Change, Report No. 1.

<sup>36</sup> Study by the National Commission for Women in 2009-10 on widows in Vrindavan, Report No. 3.

<sup>37</sup> Status Report on widows in Swadhar Homes in Uttar Pradesh, Uttarakhand, West Bengal and Odisha by the NCW in November, 2016, Report No. 16.

<sup>38</sup> Status Report on widows in Swadhar Homes in Uttar Pradesh, Uttarakhand, West Bengal and Odisha by the NCW in November, 2016, Report No. 16.

<sup>39</sup> A Report dated 10th September, 2012 and Few Ground Realities by Secretary DLSA, ACJM, Mathura, Report No. 6; Report of the Member Secretary, NALSA dated 14th January, 2014, Report No.8.

		should be carried out by the Chief Medical Officer.	Officer	approval
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#### 4. SHELTER HOMES

<b>4.1</b>	Common digital database of Shelter Homes <sup>40</sup>	The Widows' Cell should upload the details of the shelter homes on the common database of the MWCD to facilitate the placement of widows at the nearest shelter home and movement of residents to more suitable/familiar living environment in future.	Ministry for Women and Child Development, Department of Women and Child Development at the State Level  National Commission for Women	On creation of digital database system by the MWCD
<b>4.2</b>	Timely disbursement of grants <sup>41</sup>	<p>a) Grants should not be withheld on the ground of procedural delays. (Presently, inspection report of the Swadhar Homes is prepared by the District Project Officer and forwarded to the District Magistrate who in turn forwards it to the State WCD. The State WCD then recommends it to the MWCD<sup>42</sup>.)</p> <p>b) Grant could be released on the basis of quarterly inspection report of the proposed Monitoring Committee.</p>	Ministry for Women and Child Development, Department of Women and Child Development at the State Level  State Monitoring Committee	Immediately from date of approval
<b>4.3</b>	Sanctioned expenditure needs to be commensurate with the cost of living index	<p>a) In a survey conducted by Mahila Kalyan Nigam, Uttar Pradesh with Helpage India the food requirement of per resident was calculated at Rs. 4050 per month. However the food allowance under Swadhar Scheme is Rs. 1300 per month/resident and thus needs revision.</p> <p>b) The revised scheme of the Government of Uttar Pradesh, increasing the food allowance of residents to Rs. 4700 per month and medicine</p>	Ministry for Women and Child Development, Department of Women and Child Development at the State Level	3 months from date of approval

<sup>40</sup> Status Report on widows in Swadhar Homes in Uttar Pradesh, Uttarakhand, West Bengal and Odisha by the NCW in November, 2016, Report No. 16.

<sup>41</sup> Status Report on widows in Swadhar Homes in Uttar Pradesh, Uttarakhand, West Bengal and Odisha by the NCW in November, 2016, Report No. 16.

<sup>42</sup> Status Report on widows in Swadhar Homes in Uttar Pradesh, Uttarakhand, West Bengal and Odisha by the NCW in November, 2016, Report No. 16.

		<p>allowances to Rs. 800 per month can be followed after appropriate adaptation.<sup>43</sup></p> <p>c) In the Swadhar Scheme, Rs. 175 per month per resident for medicines is meagre and needs revision.</p>		
4.4	Provision for maintenance of Shelter Homes <sup>44</sup>	<p>There is no provision under the Swadhar Scheme for maintenance of the building, electricity charges, water charges and related expenses.</p> <p>Till provision is made under the Swadhar Scheme, the concerned Public Works Department should be made responsible for maintenance of the building.</p> <p>HUDCO should take up renovation of shelter homes under its CSR funding.<sup>45</sup></p>	<p>Ministry for Women and Child Development, Department of Women and Child development at state level National Commission for Women HUDCO Public Works Department</p>	3 months from date of approval
4.5	Appointment of Staff	<p>Appointment of trained and adequate staff at shelter homes. There is no provision of cook, cleaner or sanitation worker in Swadhar Scheme.<sup>46</sup></p> <p>Appointment, Service and termination norms should also be framed for the personnel employed at the Homes/Institutions<sup>47</sup></p>	<p>Ministry for Women and Child Development, Department of women and child development at state level Shelter Homes</p>	3 months from date of approval
4.6	Common Mess <sup>48</sup>	<p>There should be a common mess in shelter homes. However there is no provision of cook in the Swadhar Scheme. (Presently, women cook on their own and are not agreeable to the idea of community kitchen.<sup>49</sup>)</p> <p>The Swadhar Scheme transfers the food allowance to the Shelter Homes. Two views were expressed on this issue by the members of the committee. One view</p>	<p>Ministry for Women and Child Development, Department of Women and Child Development at state level</p>	On constitution of the Widows' Cell

<sup>43</sup> Status Report submitted by Ms. Renuka Kumar on 31st August, 2016, Report No. 15.

<sup>44</sup> Study by the National Commission for Women in 2009-10 on widows in Vrindavan, Report No. 3.

<sup>45</sup> Minutes of the Meeting held by the Secretary, MWCD on 2nd September, 2015, Report No. 11.

<sup>46</sup> Status Report on widows in Swadhar Homes in Uttar Pradesh, Uttarakhand, West Bengal and Odisha by the NCW in November, 2016, Report No. 16.

<sup>47</sup> Study by the National Commission for Women in 2009-10 on widows in Vrindavan, Report No. 3.

<sup>48</sup> A Report dated 10th September, 2012 and Few Ground Realities by Secretary DLSA, ACJM Mathura, Report No. 6; Report of the Member Secretary, NALSA dated 14th January, 2014, Report No.8.

<sup>49</sup> A Report dated 10th September, 2012 and Few Ground Realities by Secretary DLSA, ACJM, Mathura. Report No. 6

		<p>was that food allowance should be directly transferred to the widows' account and they could pay the common mess charges at the end of the month. The other view was that the ground experience shows that this tends to make the widows vulnerable to machinations of greedy family members. The committee could not reach a consensus on the issue so both the views are being included in the report and annexed as <u>Annexure 5</u>.</p>		
4.7	Sanitation <sup>50</sup>	<ul style="list-style-type: none"> <li>a) The Swadhar Scheme should include provision for sanitation workers.</li> <li>b) Municipal Corporation should take over the sanitation of shelter homes till the appointment of sanitation workers.<sup>51</sup></li> <li>c) Sulabh has offered its services as the nodal agency for inspection of sanitation.</li> </ul>	Ministry for Women and Child Development, Department of Women and Child Development at state level Municipal Corporation Widows' Cell	Immediately from date of approval
4.8	Duration of stay in Shelter Home <sup>52</sup>	<ul style="list-style-type: none"> <li>a) The duration of stay in Swadhar Homes should be increased from 3 to 5 years during which period the rehabilitation of the widow must be ensured through skill development and employment.</li> <li>b) Widows on attaining 60 years of age should be accommodated in old age homes.<sup>53</sup></li> <li>c) Widows' Cell should ensure education for the children accompanying widows.</li> <li>d) Male child should be permitted to accompany the widow till the age of 12 years instead of the present ceiling of 8 years, and thereafter can be shifted to Children Home under Juvenile Justice Act 2015.</li> </ul>	Ministry for Women and Child Development, Department of Women and Child Development at the State Level Widows' Cell	3 months from date of approval
4.9	Empowerment of Widows through	<ul style="list-style-type: none"> <li>a) Constitution of Management Committee of the residents on rotational basis for management and</li> </ul>	Ministry for Women and Child	3 months from constitution

<sup>50</sup> Status Report on widows in Swadhar Homes in Uttar Pradesh, Uttarakhand, West Bengal and Odisha by the NCW in November, 2016, Report No. 16.

<sup>51</sup> A Report dated 10th September, 2012 and Few Ground Realities by Secretary DLSA, ACJM, Mathura, Report No. 6; Report of the Member Secretary, NALSA dated 14th January, 2014 filed on 12th September, 2014, Report No.8.

<sup>52</sup> Status Report s by Ms. Renuka Kumar on 31st August, 2016, Report No. 15; Status Report on widows in Swadhar Homes in Uttar Pradesh, Uttarakhand, West Bengal and Odisha by the NCW in November, 2016, Report No. 16.

<sup>53</sup> Recorded in the Judgment of the Hon'ble Supreme Court dated August 11, 2017.

	participation in Management of Shelter Homes/ Programmes	<p>administration of Shelter Homes.<sup>54</sup></p> <p>b) Establishing a network of residents of shelter homes.</p> <p>c) Building strong collective of widows by organising them into self-help groups through various Government schemes and programmes.<sup>55</sup></p> <p>d) Widows to be linked to national network of single women.<sup>56</sup></p>	<p>Development, Department of Women and Child Development at the State Level</p> <p>Widows' Cell</p> <p>Shelter Homes</p> <p>NCW/SCWs</p> <p>NGOs</p>	of the Widows' Cell
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<sup>54</sup> Report of the Member Secretary, NALSA dated 14th January, 2014, Report No. 8.

<sup>55</sup> Study by the National Commission for Women in 2009-10 on widows in Vrindavan. Report No. 3.

<sup>56</sup> Status Report on widows in Swadhar Homes in Uttar Pradesh, Uttarakhand, West Bengal and Odisha by the NCW in November, 2016, Report No. 16.

## **Annexure V**

### **The Guild: A brief overview**

The Guild was begun five decades ago under the pioneering leadership of Dr. Mohini Giri as an intervention to empower the most marginalised women, particularly widows. Today the Guild is spread in four states with impactful projects realizing the mandate of the Guild.

The Guild which is in Consultative status to the ECOSOC of the United Nations works on the strength of volunteerism, a committed staff, grants from the Government of India, the UN, corporates in India and donors both in India and abroad.

The Guild is one of the few organisations that combines grass root work with advocacy and works in the states of Delhi, Jammu & Kashmir, Rajasthan and Uttar Pradesh

### **Vision**

To be a catalyst of social change for conflict affected women, widows and children by formulating integrated and innovative methods for progressive social change with innovative skill development.

### **Mission**

- To provide women with skill/capacity development training to become self-reliant.
- To provide children with better education thereby creating a platform for a better future.
- To provide beneficiaries with social, economic and psychological support for healthy living.
- To provide legal and social awareness to the beneficiaries.
- To provide a suitable and friendly environment for healthy growth and development.

### **Objective**

- Ensure women and children's issues are addressed in all programming and represented at major fora.
- Collaborate with key stakeholders to represent the cause of widows and the elderly.
- Uphold a rights perspective and propagate for dignity and justice for women and children.
- Develop sustainable program models that can be scaled up nation-wide.

### **Shelter Homes: Creating a space for Self Esteem**

- **Ma Dham: Vrindavan, Uttar Pradesh** a shelter home and capacity building centre for destitute widows and women living under difficult circumstances. Supported partially by The Government of India
- **Shubham, Delhi** A working women's hostel meeting the need for safe secure and cost efficient residential facilities for working women
- **Rahat Ghar Kashmir** shelter home for women and children affected by conflict. Home run for twenty years
- **Apna Ghar, Godhra** shelter home for women affected by communal riots. Home run for five years

### **Capacity Building: a step towards eroding dependencies**

- **Sannidhi Vocational Centre: Najafgarh, Delhi** a capacity building program to empower economically vulnerable women and girls through skill up gradation in nursing care, tailoring, beauty culture etc. Supported by Women's Rehabilitation Group New Jersey
- **Sannidhi Vocational Centre: Vrindavan, Uttar Pradesh;** A capacity building program to empower economically vulnerable women and girls through skill up gradation in nursing care, tailoring, beauty culture, cottage industry etc. Supported partially by Women's Rehabilitation Group New Jersey
- **Guild Capacity Building Centre: Sawai Madhopur** a skill upgradation centre for women of migrant families

### **Family Counselling Centres**

- **Mathura, Sawai Madhopur. and Delhi:** Pre legal counselling centres, supported by Central and state Social Welfare Board

### **Quality education for the underprivileged**

- **Sannidhi School: Vrindavan Uttar Pradesh** a primary school for underprivileged children of the nearby villages. partially supported by War Widows Association
- **Sannidhi Najafgarh, Delhi** Primary school for underprivileged children of migrant communities. Supported by Women's Rehabilitation Group and Essel Foundation
- **Sannidhi School Jaipur** for children from the slum areas of Jagatpura Supported by Women's Rehabilitation Group

### **Social Empowerment changing gender unjust mind sets**

- Advocacy of elimination of social ostracism of widows. This is done through seminars, articles and publication workshops, seminars and conferences both at national and international level to generate public opinion.
- The Guild holds mass marriages twice a year to discourage ostentatious unproductive expenditure. This is done to advocate dowry less simple marriages.
- Family planning norms are advocated at mass marriages and through interactive efforts in the lower income group housing colonies, schools and thrift groups.
- A consistent endeavor through advocacy seminars awareness program on the multi-dimensional and multi sectoral violence against women

### **Political Empowerment**

- Full support and political training to women members of the Panchayati Raj (the smallest elected political body) is given. Training is given to empower them with the knowledge of legal support, functional responsibilities and to hone their communication skills. Panchayat training workshops have been held by the Guild of Service in the Chhata and Madh Blocks of Mathura District. More than 100 sarpanches and panchayat members have been trained.
- The consistent advocacy is made for an equitable representation in the Parliament. An all India mobilization programme was done to generate support for 33% reservation in the Indian Parliament.

### **Legal Empowerment**

- Legal literacy programmes are conducted to make women aware of their legal and property rights.
- Legal awareness camps with a focus on violence against women are conducted among young adults to give them the necessary legal knowledge. 11 such camps have been conducted in Delhi colleges and among minority groups.
- Our three Family Counselling Centers record, advice and counsel on cases of domestic and gender based violence. This is pre-legal counselling. If need be the Guild guides the complainant through the legal process.

### **Peace Initiatives**

- Interfaith interaction for peace efforts.
- The Guild of Service is a founding member of Women's Initiative for Peace in South Asia, which is working towards building up a cohesive entity of

South Asia. The WIPSA has been spearheading the people to people contact between India and Pakistan as part of this peace initiative.

**Advocacy; national and international**

- The Guild was a member of the Expert Committee on Widows constituted by the Supreme Court of India and another one constituted by the National Commission for Women. Recommendations made to the Supreme Court of India by the Committee has been accepted in totality
- Guild was a member of the Expert Committee on Widows constituted by the National Commission for Women.
- The Guild Chaired the Committee constituted to review the Policy on Older Persons
- The Guild is a member of the UN Civil Society Advisory Group
- The Guild is on the Global Steering Committee on the Global Treaty on Violence Against Women & Girls
- The Guild was the founding member of the Regional alliance South Asian Network for Empowering Widows in Development
- The Guild spearhead the global Alliance: The Last Woman First

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