

HOW FREE ARE SINGLE WOMEN?

A study report on the socio-economic status of single women in Uttarakhand



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**Uttar Pradesh & Uttarakhand Regional Office,
ActionAid Association**

**In collaboration with the
Uttarakhand State Commission For Women**

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2019

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Garhwal Mandal, Uttarakhand

Jai Nanda Devi Swarojgar Shikshan Sansthan (Jandesh), Chamoli District
Bindu, Dehradun District
Friends of Himalaya, Dehradun and Rudra Prayag Districts
Adarsh Yuva Samiti, Haridwar District
Himalayan institute for Rural Awakening (HIRA), Dehradun District
Mount Valley Development Society (MVDA), Tehri Garhwal District
Jalkaur Ghati Vikas Samiti (JGVS) Uttarkashi, District

Kumaon Mandal, Uttarakhand

Mahila Haat, Almora District
Danpur Himalayan Rural and Agriculture society (Dhara), Bageshwar District
Rural Environmental and Educational Development Society (Reeds), Champawat District
Association for Peoples Advancements and Action Research (APAAR), Champawat District
Prayas, Nainital District
Vimarsh, Nainital District
Self Awareness Resource and Learning Trust (SaraL), Nainital District
Association for Rural Planning and Action (ARPAN), Pithoragarh District
Creative Attempts in Rural Development (CARD), Pithoragarh District
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Action for Women And Rural Development Society (Award), Udham Singh Nagar District

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FOREWORD

The 2011 Census shows that the number of 'single women' in India increased by around 39% between 2001 and 2011. There are now around 74.1 million single women in India, making up roughly 12% of the total female population of India. As the number of single women has increased, however, the problems they face in social, economic and cultural spheres have remained largely unidentified and unaddressed.

The Ministry of Women and Child Development shared a draft of a National Policy for Women in 2016. In this, they recognise single women as an emerging group that includes widows, women who are separated or divorced, unmarried women and deserted women. This policy talked about safe, adequate and affordable housing and shelter; and social security for single women. However, ActionAid realised during groundwork that the issues of single women run much deeper than this, and are intrinsically linked to their dignity, self-dependency, freedom and empowerment.

I would like to thank Ms Sarojini Kainturam, the then Chairperson and Ms Ramendari Mandarwal, the then Secretary of the Uttarakhand State Commission for Women, for their continuous support to the study. This study would not have been possible without the support of Ms Reetu Sogani, the principal researcher for this study. Ms Sogani led the conceptualization, designing and planning of the research, she helped in the training of the research team, participated in the research processes, collated and analyzed the data and wrote the report. I am grateful to Mr Prem Bahukhandi (Friends of Himalaya) for facilitation and continuous support; and Mrs Krishna (Mahila Haat), for sharing her field-level experience with single women across the state.

As always, I express my heartfelt gratitude to our partners and allied organisations across Uttarakhand. I thank Maneesha Bhatia of ActionAid Association's Uttar Pradesh & Uttarakhand Regional Office for anchoring the study, working with Ms Reetu Sogani on the research design and planning, and for finalising the report. I thank Tabitha Hutchison and Rhiannon Osborne for the editing of the report and M V Rajeevan for designing it.

The root of the issue manifests itself most clearly, perhaps, in the term 'single woman', which reflects the patriarchal values of a society that so often defines women by their relationships with men. I look forward to hearing your thoughts and feedback on this report for further advocacy for single women's rights and the strengthening and empowerment of single women, both in Uttarakhand and across India.

In solidarity,
Sandeep Chachra
Executive Director
ActionAid Association

PREFACE

One of ActionAid's key focus areas is the assertion of women and girls' rights as human rights. This is the top priority in our Uttar Pradesh and Uttarakhand Regional Office. During our work in Uttarakhand, we realised that there were significant numbers of single women in the area and also that the state government was in the process of forming a state policy for women. The Uttarakhand State Commission for Women is leading this work in the state and has consulted with various organisations working on the issue of women rights; social activists; community-based groups; academicians and individuals. ActionAid has also contributed to these discussions. The discussions revealed the urgent need to comprehend the issues and challenges facing single women. With this in mind, ActionAid decided to conduct a study in collaboration with the Uttarakhand State Commission for Women.

This study is based on a survey that we conducted in all 13 districts of Uttarakhand with 422 single women from various categories, including women who are widows, divorced, separated, never married, or whose husbands are missing. Focus group discussions (FGDs) with the community and interviews with stakeholders were an important part of the process. The study covers various aspects of the struggle faced by single women, including livelihood, ownership of land and other assets, decision making, access to government schemes and entitlements, participation in village level committees and panchayats, among others. The study also attempts to highlight the dimensions of patriarchy that manifests in how the marital status and social group of a single woman are viewed.

The study aims to ameliorate knowledge and understanding not only of the major issues but also of specific details of various aspects of the situation of single women. The study findings will help develop an environment for equal rights, dignity and protection, and empowerment for single women. It will also help to develop a sensitive approach towards single women among policy makers, thinkers and stakeholders, which will hopefully ensure special provisions for single women in government schemes and entitlements. We have attempted to identify and map key areas in the state for advocacy among various groups. Single women themselves have shared their suggestions, and we hope that the recommendations chapter of this study can be used for further advocacy with the government for policy-level interventions in the state.

In solidarity,

Khalid Chaudhry

Regional Manager

Uttar Pradesh & Uttarakhand Regional Office

ActionAid Association

CHAPTER 1

INTRODUCTION

Women living in the hills are often thought to have more freedom within their society than women in other areas. In truth, these women endure serious challenges and hardship. They face discrimination, oppression and violence due to the deep-seated patriarchal roots of society. 'Traditions', 'customs' and 'values' continue to place innumerable restrictions on women's lives and access to opportunities. In the case of single women, these issues are magnified. The term 'single woman' (ekal nari) inherently references a woman's marital status, thus reflecting the patriarchal values of a society that revolves around men. This study aims to identify specific issues facing single women and how they can be addressed in order to improve the social, cultural, economic, political and legal status of single women, and help them lead dignified and independent lives.

1.1 The Region

The state of Uttarakhand (formerly known as Uttaranchal) is located in the north-western hilly part of India. The state borders Himachal Pradesh to the west and north west, Uttar Pradesh to the south, Tibet to the north and Nepal to the east. The entire state forms part of the Central Himalayas. It is known for its scenic beauty and natural resources, as well as numerous rivers, valleys and glaciers.

On 9 November 2000, Uttarakhand became the 27th state of the Republic of India, carved out of the adjoining north-western district of Uttar Pradesh. The

interim capital of Uttarakhand is Dehradun, located in the second most populous district of Uttarakhand. The state of Uttarakhand is divided into two regions - Kumaon, which borders Nepal, and Garhwal, which borders Himachal Pradesh. Kumaon and Garhwal have different linguistic and cultural entities, and Uttarakhand itself has an identity distinct from the rest of India.

The region covered in the following study is located in Shivalik Hills of the Himalaya zone. Within Uttarakhand, this stretches from Dehradun to Almora and along the southern borders of Uttarakhand. Of the 13 districts in the state, 3 are located in plain regions while the remaining 10 comprise hilly areas. Physical geography divides the region into three broad zones - Higher or Upper Himalayas, the Middle Himalayas and the Terai and Bhabbar area (see box).

1.2 Socio-Demographic Profile of the State

The people living in these mountains are mostly caste-Hindu with some tribal groups living in the upper ranges and the terai. The tribal population makes up 3% of the total population and includes primarily Bhotias, Tharu, Buksa, Jaunsari, Raji and Van Rawat. Uttarakhand has a significant Scheduled Caste population (18%) and is home to representatives of most major religions, including Hinduism, Islam, Sikhism, Christianity and Buddhism.

Higher or Upper Himalaya—Uttarkashi, Chamoli, Rudraprayag, Pithoragarh and Bageshwar. (5 districts)

Middle Himalaya—Tehri-Garhwal, Garhwal, Almora, and Champawat, the hilly regions of Nainital and Chakrata tehsil of Dehradun (4 districts)

Terai or the Foothills—The remaining area of Dehradun, Haridwar, Udham Singh Nagar and the remaining area of Nainital (4 districts)

According to the 2011 census, the total population of Uttarakhand is around 1.01 crores, constituting approximately 0.83% of India's total population. It is a predominantly rural state with 16,826 rural settlements, of which 81% have a population of less than 500. Villages with populations above 2000 comprise only 2.7% of the settlements.

The scattered nature of the population creates challenges with regard to accessing markets and other essential services such as education and health. This is exacerbated by the difficult terrain, which makes easy and quick delivery of services a problem.

Despite their presence as a large proportion of Uttarakhand's population, the SC (Scheduled Caste) and ST (Scheduled Tribe) communities are economically, politically and socially marginalised. With regards to land, Dalit communities own less land than their non-Dalit counterparts. As well as this, the quality of the land that they do own is inferior in terms of soil quality and irrigation, and they face discrimination in their attempts to access important resources. The Dalit population relies heavily on common property resources, and are dependent on forest reserves for fuel, grazing land and fodder. Although the government has attempted to ensure their representation, in reality their presence and participation in the management of natural resources, facilities, services and livelihood opportunities are

much lower than other groups in Uttarakhand society.

The Dalit community has been hit the hardest by shrinking natural resources and changing weather factors, which affect agricultural production, forest density and water supply. This is aggravated by the lack of other sources of livelihood available to them. As a result, their food supply, nutrition security and well-being are negatively affected.

1.3 Status of Women

1.3.1 Status of Women in India

Indian society can be segregated in multiple ways, including by gender, caste, class, religion, location, language and wealth. In particular, gender-based disparities are especially entrenched in Indian culture. In 2015, only 12.2% of parliamentary seats were held by women and only 27% of adult women received some sort of secondary education, as opposed to 56.6% of adult men.¹

India's performance in international human rights analyses has often been poor. According to the UNDP Human Development Report (2016), India is ranked 131 of 189 countries listed in the report. Categorised as having achieved 'medium human development', India's Human Development Index (HDI) value has increased by 46 per cent between 1990 and 2015. While India is ranked better than most of its SAARC counterparts, including Bhutan (132), Bangladesh

Uttarakhand Demographic Profile

Sl.No	Indicators	Data as per 2011 census
1	Total population Male Female	100.86 lakh 52.38 lakh 49.48 lakh
2	Total rural population Male Female	70.37 lakh (approx. 70%) 35.19 lakh (50.007%) 35.18 lakh (49.99%)
3	Total urban population	30 %
4	Total female population	49%
5	Total scheduled caste (SC) population	18%
6	Total scheduled tribe (ST) population	3%
7	Total literacy rate	78.82%
8	Male literacy rate	87.4.%
9	Female literacy rate	70.01%

1. United Nations Development Programme (2015) Human Development Report 2015: Work for Human Development. Accessible at: http://hdr.undp.org/sites/default/files/2015_human_development_report.pdf

(139), Nepal (144), Pakistan (147), Afghanistan (169), it is lower than Sri Lanka and The Maldives who have fared better.

With regards to women, India is ranked 125 of 159 countries in the Gender Inequality Index (GII). The GII is a composite measure reflecting inequality in achievement between women and men in three dimensions: reproductive health, empowerment and the labour market. The Gender Development Index (GDI) is the ratio of female to male Human Development Index (HDI) values. In 2015 this value was 0.891, having risen from 0.176 in 2000. While the sex ratio amongst adults has gone up from 933:1000 to 943:1000, the child sex ratio has shown an alarming decline over the past decade, from 927:1000 in 2001 to 919:1000 in 2011.

According to the National Crime Records Bureau of India (NCRB) report, 2016, reported incidents of crime against women increased 2.9% in 2016 from 2015. Reported rape cases saw an increase of 12.4% from 34,651 cases in 2015 to 38,947 in 2016. Uttar Pradesh reported 14.5 per cent (49,262) of the total cases of

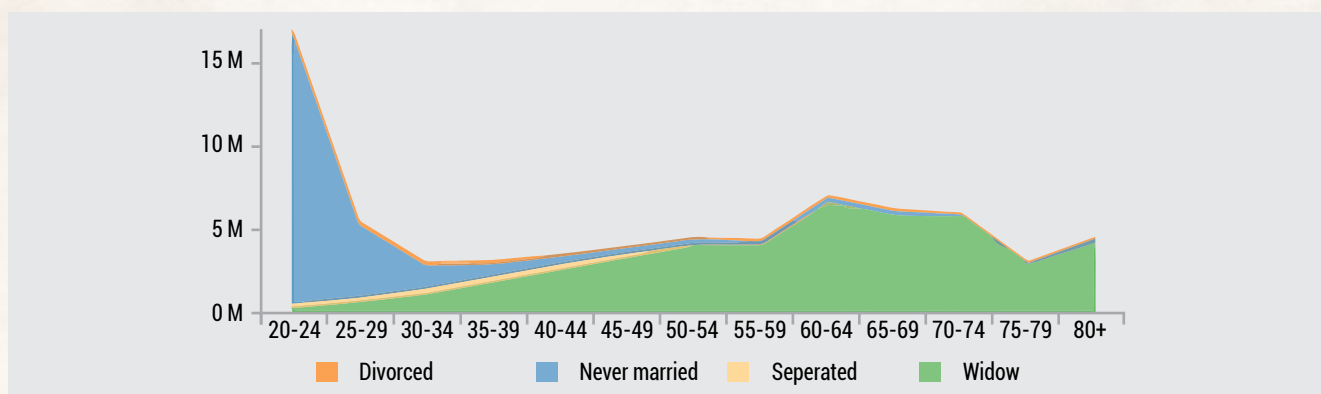
crimes against women followed by West Bengal (9.6 per cent) (32,513 cases), during 2016.

Besides gender, discrimination based on caste and religion continues to affect communities across India. According to the 'Civil Society Report on SDGs: Agenda 2030', gender inequality has curbed the progress of women in India, while caste has played an important role in the exclusion of a community that contains more than 201 million people. The report was coordinated by citizens' collective Wada Na Todo Abhiyan and assessed 10 sustainable development goals. It states that religious minorities, people with disabilities, elderly people and people with different sexual orientations have also faced similar discrimination in socio-economic and political aspects of life.

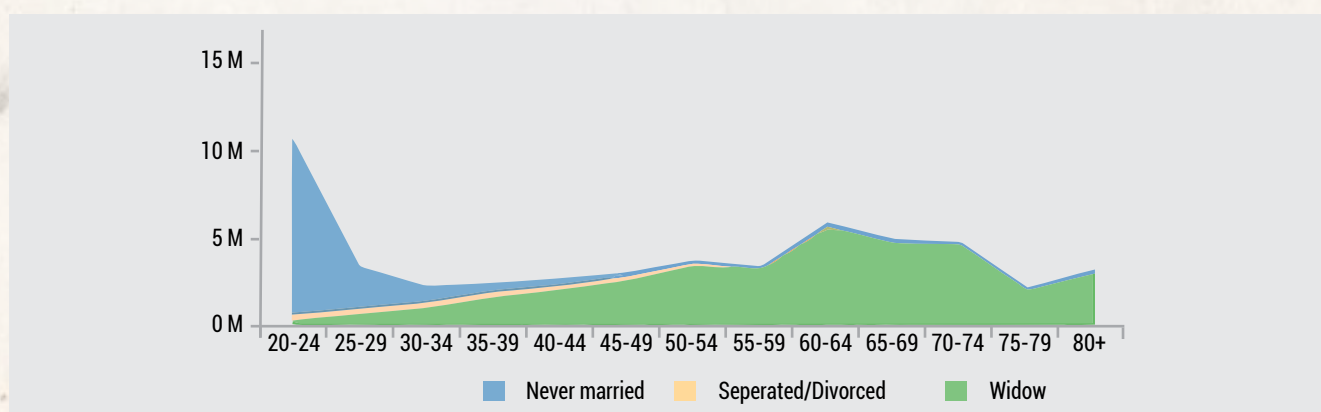
1.3.2 Status of Single Women in India

As per the 2011 Census of India, 'single women' constitute a population of 71.4 million people – that's 12% of the female population. In the census, the term 'single woman' includes widowed, divorced,

Age-wise Distribution of Single Women, Census 2011



Age-wise Distribution of Single Women, Census 2001



Source: Salve, Prachi (2015) <https://thewire.in/gender/71-million-single-women-39-rise-over-a-decade>

separated and unmarried women.

According to census data,² the number of single women has risen from 51.2 million in 2001 to 71.4 million in 2011, showing an increase of 39%. Women in the age group of 20–24 (16.9 million) make up almost 23% of single women. The second largest group of single women are in the age group of 60–64, numbering 7 million in 2011 and comprising mostly widows. Single women in the age group of 25-29 have seen the greatest increase (68%) between 2001 and 2011, followed by women in the 20-24 age group (60%). This could indicate both a change in the age of marriage or an increase in the breakdown of marriages.

Widowed women make up the largest proportion of single women in rural areas with a population of 29.2 million. Single women who never married number 13.2 million. The situation is mirrored in urban areas. Widows make up the largest number of single women at 13.6, million followed by those who never married at 12.3 million. There are 44.4 million single women in rural areas, almost 62% of the single women in India. Although rural single women outnumber their urban counterparts, there was a 58% increase in the number of urban single women, from 17.1 million in 2001 to 27 million in 2011. The reasons for the increase in the population of single women could be divorce or separation, as well as widowhood. In 2001, the estimate of women who had been divorced or separated was merged as a category. But there was no estimate of women who had been abandoned or deserted.

In May 2016 the government's draft National Policy on Women recognised single women as independent entities for the first time. The draft policy also mentioned creating a 'comprehensive social protection mechanism' for single women.

1.3.3 Status of Women in Uttarakhand

According to the 2011 census, the female population of Uttarakhand is 49% of the total population. 71% of these women live in rural areas. The female literacy rate is 70.01%. The sex ratio stands at 963:1000 which is one more than the previous decade (962:1000) but much higher than 1991 (936:1000). The child sex ratio is 890:1000 and has reduced from the previous decade considerably, which reported a child sex ratio of 908:1000. In the urban area specifically, the child sex ratio has shown a decrease from 872:1000 to 868:1000 in the last decade. In rural areas, it has reduced by 19 in the past decade. The changes in the child sex ratio over the past decade are of important interest and should be investigated further.

Despite a sex ratio that is 30 higher than the national average and a comparatively high literacy level, women in Uttarakhand bear an inordinately large proportion of labour in the economy, both within and beyond the home, with limited access to resources and control over decision-making.

Most of the work relating to agriculture, natural resource management and animal care is carried out by women. They work from the early morning until late at night and form the backbone of hill economies. Despite this, they are usually not considered farmers or acknowledged for the work that they do.

The changing landscape of forest, land and water sources due to both climate change and direct human intervention has particularly affected the lives of the women living in hill areas. Many have to walk a minimum of 6-10 kilometres a day whilst carrying loads of 25kg or more. Another problem facing the women in this area is increasing male emigration. This worsens the burden on the women by increasing the number of tasks they are responsible for, and yet they

Workforce Participation Rate, Census 2011

	Rural			Urban			Combined		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
India	30.0	53.0	41.8	15.4	53.76	35.31	25.51	53.26	39.79
Uttarakhand	32.9	49.1	41.0	11.3	50.98	32.36	26.68	49.67	38.39

2. <http://www.censusindia.gov.in/2011census/C-series/c-2a.html>

still lack the decision-making power that is afforded to males. The table below shows the workforce participation rate of women in Uttarakhand, which is higher than the national average.

In 2011, the total number of main workers³ in the state was 2870624, with female main workers accounting for only 27.86%. However, female workers constitute a very high percentage (51.96%) of marginal workers and non-workers (58.38%). The number of women in the category of 'main workers' is highest in the district of Almora and second highest in Dehradun. For 'marginal workers' the highest percentage is in the Tehri Garhwal district and for 'non-workers' it is the Haridwar district. The proportion of female 'main workers' is higher in rural (33%) than urban (14.31%) areas.

Alongside restricted access to and control over productive resources and an immense workload, the incidence of violence against women is also quite high in Uttarakhand. As per the 2016 National Crime Records Bureau (NCRB) report, the crime rate (crime per one lakh of population, as per the 2001 Census) against women in 2016 was 30.4, up from 28.2 in 2015. The total number of reported cases for crimes against women was 1588. The majority of these were related to domestic violence, kidnapping, or sexual assault. The incidence of abuse and violence against women has been on the increase both at the household level and in society at large.

1.3.4 Status of Single Women in Uttarakhand

The 2011 Census shows that there is a significant number of single women in the 13 districts of

Uttarakhand. The total number of single women in the state is 4,18,285, constituting 8.45% of the total female population. Widows make up the highest percentage, standing at 92.57% of the total population of single women, with the second largest group being women who have never married at 3.85%. This is followed by the 'separated' category at 2.64%. Women in the divorced category of single women constitute the smallest percentage at 0.93%.

The population of single women is higher in the foothill districts of Dehradun, Haridwar, and Udham Singh Nagar. Amongst the hill districts, the highest numbers of single women are found in Almora, Nainital and Pauri Garhwal. It should be taken into account that the sex ratio in the foothill districts is lower than in the hill districts. The percentage of single women is highest in the Almora district, followed by Pauri Garhwal, and then Pithoragarh. It is lowest in Uttarkashi, Champawat and Rudrapur.

As per Census 2011, 19% of the total households in Uttarakhand are headed by women. This is higher than the national figure of 13%. The percentage of female-headed households is higher in rural Uttarakhand (20.80%) in comparison to urban areas (15.43%). (See Annexure 1, Table 1 – number and category of single women in districts of Uttarakhand). Amongst the districts, Pauri Garhwal has the highest percentage (34.97%) of female-headed households, followed by Almora district with 33.28% and Tehri Garhwal with 31.09%

3. The Census classifies workers into two groups, namely main workers and marginal workers. Main workers are those workers who had worked for the major part of the reference period, i.e. 6 months or more. Marginal workers are those workers who had not worked for the major part of the reference period i.e. less than 6 months.

CHAPTER 2

RATIONALE OF THE STUDY

Single women, particularly in rural areas, have to constantly battle societal prejudices and fight for survival.

– Activist from NFSWR

It is well known that women in India are discriminated against throughout their lives. The situation is no different in Uttarakhand – patriarchy is equally deep-rooted in its society. This creates an environment in which single women are likely to face magnified struggles and challenges.

The definition of a single woman has been debated by both feminist groups and the government. The term is usually associated with the marital status of the woman, and therefore the presence or absence of a husband. The definition of the term single woman itself reflects the patriarchal structure of society, as it implies that women are vulnerable outside the institution of marriage.

The term 'single woman' includes women from many different categories, with the majority falling into the categories of 'widow', 'separated', 'divorced' or 'unmarried'. Most commonly, the term 'single woman' is used to refer to a widow. This is reflected in government schemes and across wider society. The majority of policies focus on widowed single women and give little consideration to women who are divorced, separated, never married, or whose husbands are missing. Until the 2011 census, there was no difference in category between women who are divorced and women who are separated. Discussions with organisations who work with women in Uttarakhand revealed the importance of the category 'women whose husbands are missing'. However, there is very little data relating to this category and it is therefore difficult to arrive at a meaningful conclusion.

The ongoing framing of both state and national policies with reference to women has created a pressing need for a study focussing on single women. This report addresses this need.

2.1 The Need for Better Data

Census figures suggest that women are marrying later, marriages are breaking up faster, and we now have the largest population of single women in history. As the number of single women has increased, their struggles and challenges have too. Single women are vulnerable to both physical and financial insecurity and, in addition, face overt discrimination as part of their day-to-day social life.

Despite this, the availability of data and information regarding single women is extremely inadequate at both the national and the state level. A major driving force in the formulation of this study, therefore, has been this urgent need for proper data and information on various aspects of life for single women in India, and for a better understanding of single women's vulnerability and marginalisation.

Demographic information on single women is available through Social Economic Caste Census data (SECC-2011) as well as Census data from 2001 and 2011. SECC-2017 demographic data does have disaggregated data on single individuals but unfortunately this is not sex-disaggregated, ie it doesn't give separate figures on single men and single women. Census India has basic demographic data on different categories of single women ie divorced, separated, never married, and widow. This is given in

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a sex-specific manner, ie it specifies male and female in each of these categories. However, this is only up to the district level; block/tehsil level information is not provided. In Census 2001, divorced and separated were one category, but there were separate categories for widows and unmarried women.

Census data can provide some statistics, but little information has been gathered in relation to single women's social status, assets, livelihood, income or access to essential facilities. As well as this, there is little consideration of single women in government acts, policies, schemes and programmes, even when these significantly impact their lives.

In the future, better data could be used to formulate programs that address single women's issues and encourage their empowerment. Hopefully, this kind of data will also motivate organisations, institutions and departments to develop projects that focus on single women. This may provide the opportunity to shape policy on a state and national level through recommendations that tackle the challenges faced by single women.

2.2 Current Work on the Issue

Despite the need for progress on the issues facing single women, few organisations are explicitly working

on this cause. At a national level, there is a National Forum for Single Women's Rights (NFSWR) with representation in 10 states and one union territory. This forum advocates with the central government for policy and legislative change on behalf of single women.

The oldest organisation for single women is based in Rajasthan and was founded in January 2000. The 55,530 member strong Ekal Nari Shakti Sangathan (Association of Strong Women Alone) helps women access government entitlements, creates awareness about legal rights to land and property, and advocates for changes to community customs. The mission of the association is "enabling low-income 'women alone' to build an organisation through which the members, working together, change their physical, mental, family, social, cultural, economic, political and legal status so that each one becomes an empowered citizen of the country, leading a dignified life of quality". This association has seen success in advocating the cause of single women to the government and has brought about the framing of provisions and schemes targeting single women. It is working in several districts in the state of Rajasthan as well as other states such as Jharkhand, Himachal Pradesh, Bihar, Gujarat, Punjab and Maharashtra.

CHAPTER 3

OBJECTIVES, STRATEGY AND METHODOLOGY OF THE STUDY

This study has been done in coordination with the State Women Commission of Uttarakhand. The plan, strategy and broad activities of the study have been shared with them throughout the process. The main findings and policy-level recommendations will be shared in a state-level workshop organised jointly with the State Women Commission. Encouraging the State Women Commission to advocate for this cause will hopefully provide a strong foundation to continue the support of single women in the future.

The study had both short- and long-term aims and objectives.

3.1 Objectives

- » To ensure the accountability of the state regarding issues faced by single women, aiming, in particular, towards equal rights, dignity and protection
- » To perform evidence-based advocacy for policies targeting single women at the state level and special provisions for single women in various programmes and schemes
- » To improve awareness and understanding of the issues faced by single women in order to facilitate the continuous development of sensitive policies and programmes aimed at single women
- » To create an enabling environment in the state for the formulation of policy on single women
- » To liaise and network with other groups, stakeholders and media to discuss the issues and rights of single women
- » To identify and map key areas in the state for advocacy to allow focused intervention for single women

- » To increase and improve awareness and sensitivity to the struggles of single women within other important institutions in the state

3.2 Expected Outcomes

- » A database of information on acts, policies and programmes aimed at single women
- » Improved awareness and understanding of the issues and challenges relating to single women amongst various stakeholders, community-based organisations, panchayats, local communities, and single women themselves. This will be partly achieved by educating the community at various levels, both during data collection and when sharing the findings of the report
- » Initiation of discussions regarding the issues of single women with various organisations and institutions
- » Encouragement of the State Women Commission of Uttarakhand to work with other stakeholders and lead the discussion, with the aim of formulating policies aimed at single women and advocating their cause
- » Identification of gaps in social welfare schemes, development programmes and other state services, and a review of the ability of single women to access these schemes
- » Suggestions and recommendations for policy on single women in the state
- » A strategy that ensures the accountability of stakeholders with regards to the issues of single women, especially at the state level
- » The findings of the study and the report will articulate the need for policies and other

programmes that have a special focus on single women

- » The findings will also identify areas of intervention to strengthen the empowerment of single women
- » Outcomes of the study will support the work of the Ekal Nari Manch network at both the state (Uttarakhand) and national level

3.3 Strategies and Methodology

Data in the study has been collected using both quantitative and qualitative methods. Data at the district and village level was collected by members of Sajha Manch Uttarakhand.

The questionnaire used to conduct interviews with single women was designed in a considered and structured manner. It was important for the interviews to document many aspects of single women's lives in a relatively short duration of time. This time restriction limited our ability to establish the understanding required to improve the depth and openness of the discussion. The questionnaires used to interview the stakeholders and for Focused Group Discussions (FGDs) were less rigidly structured.

The existing structure of the Integrated Child Development Services (ICDS) was helpful in data collection. Authorities at the district and block level helped convey instruction and direction to the team at the Gram Panchayat level, who helped us identify single women households and introduced us to them.

3.4 Research Process and Questions

The research process involved working closely with partners; ICDS Anganwadi staff; stakeholders at various levels; men and women within the community; and of course, single women themselves.

In order to gain an in-depth understanding of the issues concerning single women, it was crucial to design the research approach and questionnaire to be gender-sensitive. As such, questionnaires for both the interviews and the FGDs, including the main research questions, were designed to carefully consider men, women, and especially single women. FGDs were carried out with single-sex groups of both men and women. The study aimed to include the

perspectives not only of single women but also of other men and women within the community.

The research study was conducted in each of the 13 districts of the state.

3.5 Data Collection Methods

Three different types of tools were deployed to gather information, namely:

- Individual interviews
- Focused Group Discussions (FGDs)
- Basic survey

The data was collected from both secondary and primary sources. Information from secondary sources was generated through a literature review of the government's state-level acts, policies and programmes. This included the Food Security Act, MGNREGA and social security schemes. Some documents on the subject were also reviewed from a livelihood and social security perspective and used in the write-up.

Primary data was collected through observations and interactions with single women, community members and stakeholders. Focused Group Discussions (FGDs) and structured interviews were used to capture the experiences and perspectives of single women and community members in the Scheduled Tribe, Scheduled Caste and the general population. The questionnaire, interview structure and FGD templates were translated into Hindi. The results and progress of the study were documented using notes and photographs.

3.6 Criteria for Interview Samples

The target group for the interviews spanned five categories of single women, i.e. widowed, separated, divorced, missing husband and never married (aged 40-85+). Care was taken to ensure that samples included a varied selection of people in terms of:

- Geographical location;
- Status: urban or rural;
- Livelihood, e.g. agriculture, forestry or wage labour;
- Age group, e.g. under 30, 31-50, above 50;

- Caste: SC, ST, General;
- Ethnicity;
- Class: above or below the poverty line; lower, middle or upper class;
- Religion, e.g. Muslim, Hindu (Bengali, Punjabi, OBC, Dalit, General), Sikh.

Information was collected from three levels:

1. Single women themselves
2. Officials and functionaries at the state, district, block and village level
3. Community members, i.e. men and other women.

CHAPTER 4

REVIEW OF GOVERNMENT SCHEMES AND ACTS

This chapter is a review of some of the schemes and acts at the state level and their consideration of single women.

4.1 Social Security Schemes

The Social Welfare Department administers many social security schemes for women and vulnerable members of the community. A review of these schemes revealed some active engagement with single women. This included:

4.1.1 Widow Pension

There are two kinds of widow pension.

- » The 'destitute widow pension' is provided to widows who belong to BPL (below poverty line) families or who have a salary of less than Rs. 4000. This can be accessed by all widows between the ages of 18 and 60, unless they have a son or a grandson above 20 years of age who is APL (above the poverty line). Previously the age group was 40-60 years of age, but the minimum age was recently lowered to 18. A small amendment to the maximum age in 2011 lowered it from 65 to 60, due to the initiation of the old age pension at age 61.
- » The 'Indira Gandhi widow pension scheme' is for women between 40 and 79 years of age who belong to BPL families. It is provided by social welfare schemes and is irrespective of caste.

4.1.2 Old Age Pension

The old age pension is given to people above the age of 60 who belong to BPL families or earn less than Rs. 4000 per month. The pension is not given if they have a son or grandson above 20 years of

age, unless he is not financially able to support the parent or grandparent. Between husband and wife, preference is given to the wife once she has reached the age of 60.

4.1.3 Pension for 'Deserted' Women, Wives of People with Mental Disability, Dependent Unmarried Women

Women must be from BPL families to be eligible for this scheme. They are also eligible if they are earning less than Rs. 15,676 per annum in rural areas or less than Rs. 21,206 per annum in urban areas. A 'deserted woman' or dependent unmarried woman receives Rs. 1000 per month, while the wife of a mentally challenged person receives Rs. 1400 per month. This scheme does not specify if divorced women or women with missing husbands fall into the eligible category.

4.1.4 Tilu Rauteli Pension Scheme

Under this scheme, the state government provides a pension for women who are associated with farming and have become disabled while working on the field. The pension provides between Rs. 800 and Rs. 1000 per month.

4.1.5 Grant for the Marriage of a Daughter of a Widow

This grant provides widows with Rs 50,000 towards the financing of their daughters' marriage. The criteria for selection require that the widow is already receiving a widow pension from the social security department. This grant is available for a maximum of two daughters.

4.1.6 Grant for the Marriage of Daughter of a 'Deserted' Woman, Mentally Challenged Person, or Wife of a Mentally Challenged Person

The recipient of this grant is given Rs 50,000 for the marriage of their daughter. This applies to a maximum of two daughters per family. The criteria require that the recipient is already receiving a pension from the social security department.

4.1.7 Widow Remarriage Grant Scheme

This scheme provides a grant of Rs. 11,000 in the event of the remarriage of a widow between the ages of 18 and 35, but not beyond this age. The reasons for capping the age of recipients at 35 have not been specified.

4.1.8 Women's Economic Empowerment Schemes

The Ministry of Women and Child Development has implemented various schemes to encourage the economic empowerment of women. These include Rashtriya Mahila Kosh (RMK); Support to Training & Employment Programme for Women (STEP); Priyadarshini, National Mission for Empowerment of Women (NMEW); and Indira Gandhi Matritva Sahyog Yojana (IGMSY). To be eligible for these schemes, the recipient must generally be a widow or single mother above the age of 35.

4.1.9 Deen Dayal Rural Housing Scheme

This scheme extends financial assistance for the construction of a pukka house to homeless BPL families. Along with BPL families, this scheme also provides assistance to Scheduled Tribe families and people with mental or physical disabilities. While selecting the beneficiaries, the scheme gives priority to certain families, such as SC/ST families whose household head is a widow or unmarried woman.

4.1.10 Uttarakhand Loan/Grant Housing Scheme

Under this scheme, preference is given to the widows of army personnel who have been killed while serving in the military.

4.1.11 Antyodaya Anna Yojana (Grain Scheme)

Under this scheme, beneficiaries are given a card that can be used to claim a ration from the government. Recipients include widows and single women with no reliable source of income.

4.1.12 Personal Family Toilets under Swachh Bharat Abhiyan

Under this scheme, preference is given to households that are headed by women, and other disadvantaged groups.

4.1.13 Other Schemes

There are several other schemes that may benefit single women, run by various departments, including the Welfare, Animal Welfare, Tourism, Orchards and Food Processing and Agriculture Departments.

These include:

- Indira Gandhi National Old Age Pension Scheme
- Indira Gandhi National Disability Pension Scheme
- Sukanya Samridhi Yojana (a saving scheme targeted at the parents of girl children)
- Pradhan Mantri Jan Dhan Yojana (a scheme to ensure access to financial services)
- Kisan Pension Scheme (for small and marginal farmers)
- Gaura Devi Kanya Dhan Yojana (for unmarried girls up to the age of 25)
- Self-Employment Schemes
- Scholarship Schemes
- Atal Awas Yojana (a scheme to provide housing for all, especially those who are BPL)

4.2 Acts of Parliament

4.2.1 Hindu Adoption and Maintenance Act

According to the Hindu Adoption and Maintenance Act of 1956, Indian citizens who are Hindus, Jains, Sikhs, or Buddhists are allowed to adopt not more than one child of a particular sex.

A single parent should be between 30 and 45 years old if she wishes to adopt a child up to three years old. The upper limit for a child older than 3 years is 50.

4.2.2 Mahatma Gandhi National Rural Employment Guarantee Act

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is a national act on the right to employment and work. MGNREGA has certain provisions for disadvantaged groups. It particularly targets socially disadvantaged groups such as women, Scheduled Castes (SCs) and Scheduled Tribes (STs), through the processes of rights-based legislation.

During the issuing of job cards, the details of applications are recorded, including the applicant's sex, age, disability status and relation to the head of the household. The scheme encourages reaching out to disadvantaged groups such as destitute widows, people with disabilities, primitive tribal groups, nomadic tribal groups, senior citizens, SCs and STs. The scheme aims to provide them with suitable work and also to provide women, especially single women, with work close to their homes. At least 1/3 of the beneficiaries of the scheme should be women. MGNREGA also encourages special communication strategies that target women, small and marginal farmers, BPL families, STs, SCs and other disadvantaged groups with the aim of increasing their participation in MGNREGA work. According to this act, widowed, deserted and destitute women are highly vulnerable and require special attention. The Gram Panchayat should identify such women and ensure that they are provided with 100 days of work. Pregnant women and lactating mothers (at least from 8 months before delivery until 10 months after delivery) are also treated as a special category. These women should be provided with work that requires less effort and is close to their home. MGNREGA also gives preference to deserving families, women, and people with disabilities in the appointment of functionaries such as mates (supervisors).

4.2.3 Food Security Act

According to the Food Security Act (2013), "The eldest woman who is not less than eighteen years of age in every eligible household shall be head of the household for the purpose of the issuing of ration cards". The act suggests the provision of:

- Safe and adequate drinking water and sanitation
- Health care

- Nutrition, health and education to support adolescent girls
- Adequate pensions for senior citizens, people with disabilities and single women

4.2.4 Targeted Public Distribution System

In order to ensure transparency, accountability and the proper functioning of the Targeted Public Distribution System, every state government is required to set up Vigilance Committees. This is specified in the Public Distribution System (Control) Order in 2001, made under the Essential Commodities Act (1955). The Vigilance Committees should have due representation of SCs, STs, women, people who are destitute and people with disabilities

4.2.5 Protection of Women from Domestic Violence Act

According to provisions mentioned under the Domestic Violence (DV) Act, "even those women who are sisters, widows, mothers, single women, or living with the abuser" are entitled to legal protection under the proposed legislation.

4.3 Initiatives by the National Government

The Planning Commission is pushing for special dispensation for single women, particularly those who are single by choice, under various government schemes in the 12th Five Year Plan. In addition to reserving a certain percentage of jobs for single women under centrally sponsored schemes, the plan panel has proposed promoting and strengthening federations of single women at the block and district level. The Planning Commission has proposed that schemes like the Indira Awas Yojana and MGNREGA should earmark a percentage for single women. Attention should also be given to providing legal aid for ensuring entitlements and matrimonial rights to single women.

CHAPTER 5

MAIN FINDINGS OF THE STUDY AND ANALYSIS

5.1 Profile

Of the total 422 interviews conducted in 13 districts, the most interviews were performed in Udham Singh Nagar (61), followed by Dehradun (55) and then Nainital (52). The fewest interviews were conducted in Uttarkashi (10) while only 11 were conducted in Tehri Garhwal.

5.1.1 Single Women Respondents

This data is of those who were interviewed and is not a reflection of the demographic data of the region. The differing percentage representation of certain groups may be due to the local population's familiarity with the partner organisation or their availability at the time of the interview, for example.

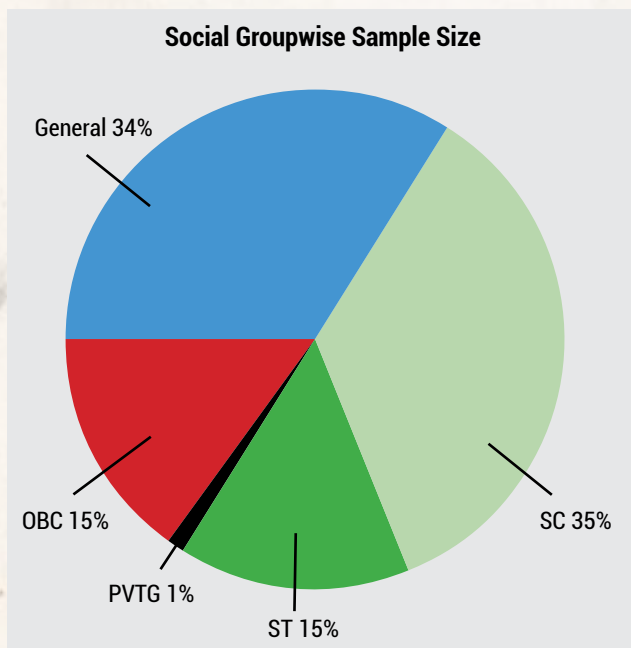
Amongst the different categories of single women interviewed, widows constituted the majority at 69.7%, followed by 11.1% separated women. 5.2%

of the women were divorced and 5.2% described themselves as women whose husbands were missing. The proportion of unmarried women was 8.8%.

This trend was continued in every district, with the majority of single women belonging to the widow category. Except for Haridwar and Tehri Garhwal, women with missing husbands were interviewed in all the districts. It is important to note that these figures convey the percentage of the different categories among the single women who were interviewed and are not a reflection of the demographic profile of the state. (Breakup in terms of district and social group is given in Annexure 1, Table 2)

Before this study, we had no idea of the population of women with missing husbands, as there was no such category in state demographic data from 2001 and 2011. Among the women who were interviewed during the study, the percentage whose husbands are missing was equivalent to the percentage who are divorced. This may reflect that a relatively high number of single women fall into this category. The number of unmarried women among the women interviewed was also higher than expected.

The respondents to the study were, on average, above 35 years of age. The highest average age was of widows (45 years) while the lowest average age was that of separated women (36 years). Of the women interviewed, the majority belonged to the 'SC' (34.8%) category, and the 'General' category (34.6%). ST people made up 14.9% of the women interviewees. At the district level, the largest number of SC people were interviewed in Bageshwar, followed by Almora and then Pithoragarh. Amongst ST people, the largest number were interviewed in



Uttarkashi followed by Udham Singh Nagar and then Chamoli. The highest number of OBC people were interviewed in Champawat, followed by Haridwar and then Chamoli. People from Particularly Vulnerable Tribal Groups (PVTGs) were interviewed only in Pithoragarh.

Hindus were interviewed in almost all the districts. Muslims were interviewed in 7 districts, and in particularly high numbers in Champawat and Haridwar. Members of the Sikh community were only interviewed in Haridwar and Udham Singh Nagar.

Unmarried women most frequently belonged to the 'General' category, followed by the ST category. Women with missing husbands were mostly part of the 'General' category, followed by the SC category. Widows were represented the most in the SC community.

The majority of the respondents were Hindu. Sikh women who were interviewed were mostly either widowed or separated. Women from the Muslim community represented all the categories of single women. (See Annexure 1, Table 3 – district-wise data on the religion of single women)

Single women also participated in the Focus Group Discussions (FGDs). In one of the groups, however, single women couldn't attend because of their heavy workload.

5.1.2 Stakeholders and the Community

As previously mentioned, stakeholders were also interviewed on their opinion and awareness of issues relating to single women, as well as the provision of programmes aimed at single women. Amongst stakeholders at the district/block/gram panchayat/village level, most of the interviews were conducted with Gram Pradhans (26.9 %) and Block Development Officers (BDO) (19%), followed by Anganwadi Workers (AWW) (11.5%) and Assistant Development Officers (ADO) (11.5%).

The Gram Pradhan was interviewed in six of the districts. One health investigator was interviewed in Champawat. An Auxiliary Nurse Midwife (ANM) was also interviewed only in one district – Nainital. ADOs were also interviewed in the districts of Bageshwar and Pithoragarh. Accredited Social Health Activists

(ASHA) were interviewed in two districts. (See Annexure 1, Table 4)

In total, 11 FGDs were conducted, with the aim of gathering information on awareness, knowledge and sensitivity in the community about the challenges facing single women. Of the 11 FGDs conducted, 3 were with male groups, 7 with women-only groups, and 1 with a mixed group. 3 FGDs were conducted with Scheduled Tribe communities (all women); 3 with Scheduled Caste communities (1 mixed, 1 men, 1 women); 1 with a Sikh and Muslim (all women) community; 1 with an OBC community (all women), and 1 with a Sikh and General community (men).

5.1.3 The Changing Population of Single Women

It is notable that none of the officials knew the exact number of single women in their own district/block/gram panchayat. 46.2% of the officials interviewed had no knowledge of the number of single women in their area. Only 38.5% of the officials had some idea of the number, and these were ASHAs, health investigators and supervisors. None of the other officials, including ADOs, BDOs, ANMs, AWWs, WARD Members, and Gram Pradhans, had any idea. Almost 3.8% of the officials did not want to respond.

When it came to changes in the number of single women in last 5 years, 26.9% of the officials had no idea; these were ADOs, BDOs, DPOs, Gram Pradhans, health investigators, Pradhans, and some of the AWWs. While 19.2% declared that there has been no change, 50% of the officials were of the view that the number has increased over the past 5 years. These included Additional Block Development Officers (ABDO), ANMs, ASHAs and AWWs, and supervisors.

All the officials who were willing to speculate a change in the number of single women, except the ADOs, suggested that the number had increased. With regards to the availability of data on single women, only 4.2% had some data while 54.2% didn't have any. 41.7% didn't know if the data was available.

45.5% of the responses considered the change to be partly due to an increase in the number of widows. Likewise, 45.5% considered that there had been a change in the number of divorced women. Only

9.1 % could imagine an increase in the number of separated women, while none perceived an increase in unmarried women. Most of the officials, therefore, considered the main increase in single women to be due to an increase in the numbers of divorced and widowed women. None of them made any mention about women whose husbands have gone missing.

Stakeholders and community members were aware of some general changes to the number of single women in their communities. Most of the groups (except for the Vantangiya, Tharu and Buksa groups in Khatima and Gadarpur) do not have a very clear idea of the number of single women in their village, but they correctly believe that their number has increased. They were not sure, however, of the reasons behind the increase in the number of single women or the factors that are responsible for their exclusion from society.

5.1.4 Factors Responsible for the Population Change

While one of the Gram Pradhans refused to reply when asked about the reasons behind the population change, at least 50% of the authorities interviewed cited 'unusual death of husbands due to alcohol, illness and accidents' and/or refusal of women to stay with husbands or family due to increase in cases of violence as being behind the increase in number. All the ASHA and ward members mentioned an increase in domestic violence (DV) cases as being the main reason. GPs were generally of the view that women prefer not to remarry after the death of a husband, hence the number of single women is increasing as the death of husbands is increasing. They suggested that the increase in the death of husbands was due to increasing alcoholism.

Hence, while the officials could generally think of reasons behind increasing instances of separation, divorce and women becoming widows, they struggled to think of reasons to explain a hypothetical increase in unmarried women. Only the Aanganwadi supervisor was of the view that women are unwilling to adjust to their in-laws and family members and prefer to stay single as a result. Only the ADOs were of the view that the increase in the number of single women is due to increased awareness of their rights.

At the community level, many groups comprising both men and women could come up with only the 'sudden death of husbands' to be the main reason behind the increase. Reasons like 'increased violence' and 'absence of mental compatibility' were mentioned by a few groups, such as the men's group in Champawat. The Champawat men's group also suggested that violence and harassment at hands of men could be the main reasons behind the increase in single women.

5.2 Definitions

70.8% of the officials included all of the single woman categories (i.e. widow, separated, divorced, missing husbands, and unmarried) in their definition of a single woman. 12.5 % included only 'widow' in their definition of a single woman, while 4.2% included only 'unmarried' in their definition. The high number of officials who recognised all categories of single women was surprising considering that most government schemes target only widows, rather than including all single women.

Surprisingly, Auxiliary Nurse Midwives (ANM) were of the view that only widows are single women. Supervisors and ward members mentioned that

Reasons given by interviewees for the increase in the number of single women in the last five years

Reasons behind the increase in the number of single women	Percentage
Unusual death of husband due to alcohol, illness or accident	54.5
Increase in cases of domestic violence	18.2
Increased equality between men and women	9.1
Women prefer not to remarry after the death of a husband	9.1
Lack of adjustment to husband and in-laws	9.1
Total	100

all categories of single women (widows, divorced women, women with missing husbands), except those who are separated or unmarried, are single women.

Insight was also sought on awareness in the community, among both men and women, of the single women in their areas.

Many of them considered 'single women' to be those who are dependent on others, who don't have husbands, who live on their own and even those who do not have children. Some groups in Dehradun and Uttarkashi also included those women who, despite having a husband, are considered the head of the family and the main supporter of the family.

Some single women are referred to as 'deserted women', even within government schemes. This term suggests that they have all been deserted by their husbands. However, some women have left their husbands or families, sometimes to escape harassment or violence, and have not, by definition, been deserted. The phrase 'deserted women' implies that the women are at fault and must have caused their husbands to leave. The term is also contradictory because in reality, it is often the woman who is asked to leave the house, while the husband stays.

The common definitions of a single woman seem to be heavily influenced by the patriarchal mindset, which places the marital status of the woman at the centre of the definition.

5.3 Findings on the Status of Single Women

One of the aims of this study was to explore and understand the status of single women at the individual, family, social and governance levels. It was important to understand the issues that face single women in sufficient depth for them to be addressed, and for positive change to be initiated.

5.3.1 Overview

Family size and Composition

In this study, the majority of single women had families with 4 members. In all categories, there

were fewer daughters than sons in the family. Many women also had no children. Most of the divorced women were childless. During the study, a lack of children was speculated as being a possible reason for divorce. In other categories, single women had an average of 2-3 children. The average number of children who were married was 2.

The government has enabled child adoption by both single men and single women through the Hindu Adoption and Maintenance Act of 1956. However, despite the high numbers of childless single women, the many social prejudices that exist towards single women could make the adoption process more difficult for them than for a married couple.

Living Alone

The percentage of the single women who have been living alone is, at its maximum, almost 9.3%. Single women whose husbands are missing have on average been living alone for the longest period of time – around 13 years. Living alone potentially worsens the already vulnerable status of single women, who are often facing financial insecurity, physical violence and psychological stress.

Education Status

Although 71.6% of the single women interviewed were found to be literate, the majority amongst these only knew how to write their signature (23%). 19.9% had studied up to 8th class. Widows mostly only knew how to sign. In other categories, the highest percentage of women had studied up to the following levels:

- » Unmarried women: 10th class
- » Women whose husbands are missing: 8th class
- » Divorced women: 13th class or first year of college
- » Separated women: 12th class

Interestingly, all of the unmarried women interviewed had higher levels of literacy in comparison to other categories of single women. They all knew more than just how to sign. This may be due to the fact that the unmarried women were younger and had more opportunities to educate themselves in comparison to widows and women from other categories.

5.3.2 Land and Housing Rights

Land Ownership

Despite the fact that the main sources of income in this area are agriculture-based, very few of the single women surveyed had land in their own name or knowledge of their land rights. Of the single women interviewed only 24% had agricultural land in their name. Amongst the group of women who owned agricultural land, 94% were widows. SC women were the group most likely to own land, followed by the 'General' category, then the ST category. Out of 103 women landowners, 16 either did not answer or did not know when asked about the size of their land. Of the remaining women, the smallest land size was 1 nali and the largest 30 nali. The average land size was 5.1 nali. (1 nali= 128 square feet). The ownership of land by these women and their knowledge of the size of their land shows positive progress from previous years. Although the number is still small, 24% of women owning land is impressive. This could be attributed to women becoming more aware of their land rights due to the work of NGOs and media coverage.

Of the women who did not own land, 58% stated that the reason was that their fathers had no land. 30% had land in their husband's name but it had not been

transferred to their name. 4% had no land because their fathers refused to give it to them. Other factors, such as the transfer of property to sons, assertive in-laws and 'property division yet to happen' also played a role in these women not having land in their name. Some women from the ST category had filed a case under the Forest Rights Act (FRA), but the case was still underway. A large number of women could not give a reason as to why they didn't have any land in their own name.

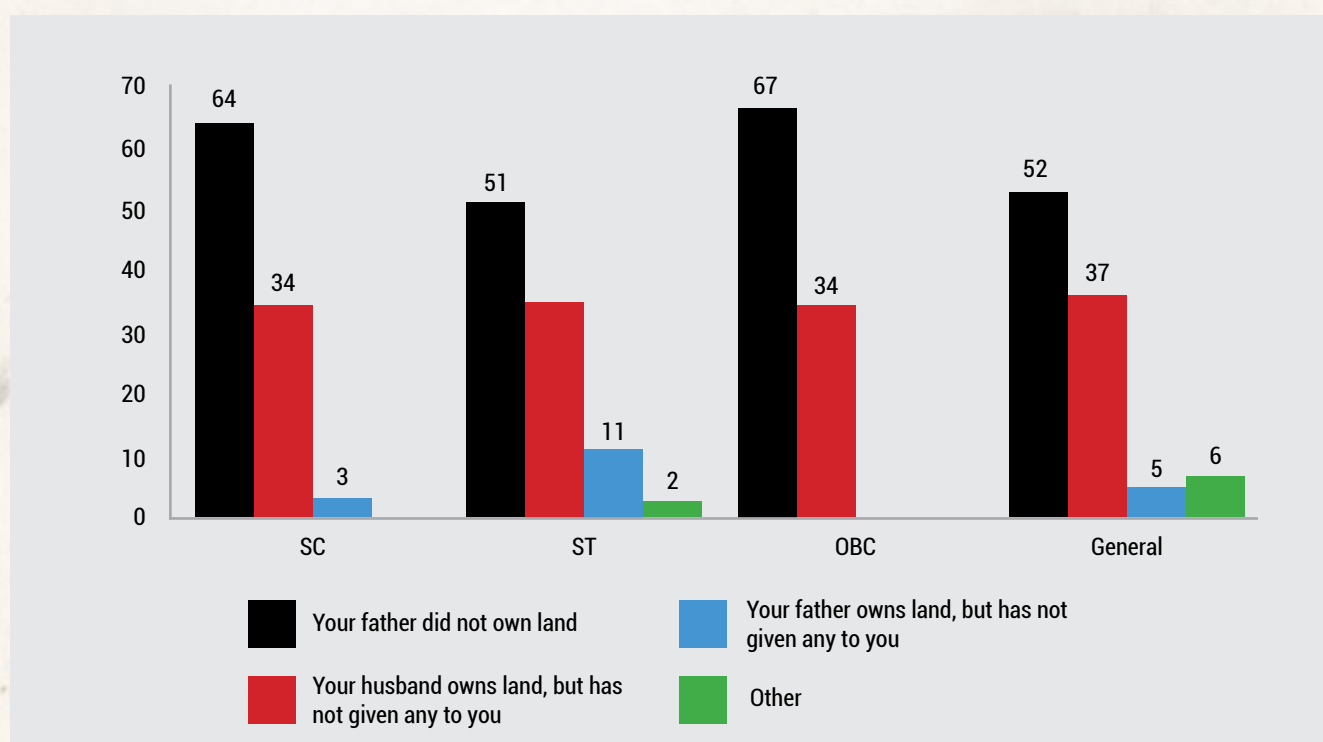
The FGDs discussed the land rights of widows and recognised that many of them have received the land from their husbands, but others have not because of their in-laws. This suggests some level of awareness of land rights in the community.

28% of the women who have land in their name received support during the process of obtaining the land. However, 72% of them didn't get any support. Of the people who received support, most said that their father-in-law or 'family members other than brother, father and mother' helped a great deal.

Use of Land and Farmers' Entitlements

Almost 91% of the landowners use their land for agricultural purposes. Despite having agricultural

Reasons for not having land (by social group)



land in their name and themselves practising agriculture in most cases, the kisan credit cards were not in their name. This could be because of lack of awareness or because the woman (especially in case of widowed women) is not the sole owner of the land and the kisan credit card is in someone else's name.

Though agriculture is the main source of livelihood, therefore, and though women are major contributors to agricultural production, water and forest management, many women are not able to access the entitlements of a farmer in the absence of a land title. Land rights and entitlements for women farmers (with or without a land title) have been identified as key issues to work on. Widows have been granted land rights by the state, but other categories of single women do not have these rights yet. The rights include a share in the husband's property, which very few women seem to have received. This situation certainly adds vulnerability to the status of women.

Efforts to Ensure Single Women's Land Rights

Only 34.8% of stakeholders responded positively to the question of whether efforts are being made to ensure single women's right to land. 52.2% replied that they didn't know and 13% said 'no'. This is despite government schemes that are supporting land registration in the name of women, using discounts on the registration fee and other incentives. 20% of the stakeholders said that panchayats were aiding in the process of transferring land ownership to women. 60% of the respondents said that when land registration is done, it is done in the woman's name.

Government schemes for Women's Economic Empowerment specifically mention support to both widows and any single women who are raising a family single-handedly. However, not a single woman during the study mentioned benefitting from these schemes and the stakeholders also did not discuss them. This could potentially be improved by the government more clearly defining who falls under the category of single women.

Property and Housing Ownership

58% of women in the study were aware of women's property rights, and 28% were not. When questioned about the reasons for not pursuing their right

to property, 24.3% of women said that they 'did not want to do anything about it' but provided no concrete reasoning behind this. Many women are still not aware of their rights over property and land. 29.7% of women had a land title transfer still in progress. A small percentage of women did not make efforts to claim their property rights because of social pressure or not wanting to engage in the legal process.

Of the single women interviewed, 50.9% said that they lived in their 'own' house. When they were asked if the property or house was in their name, however, only 74.3% said 'yes'. In the cases where the house did not belong to them, in 42.6% of cases it belonged to their husband, in 17% of cases to their mother-in-law, and in 12.8% to their son.

The second most common place of residence was their parents' house, with only 5.5% of women living in rented houses. This low number could be explained by the fact that most of the women interviewed were living in villages.

Among the widows interviewed, the majority (64.6%) lived in their own house. Another common place of residence for widows was the residence of their in-laws, while only 7.5% lived with their parents.

61.7% of the separated women lived with their parents and 14% lived in a rented house. Most of them were not living in their own houses, in contrast to the general pattern.

Very few single women (only 0.94% of the total sample) live in their own house. Divorced single women live mostly with their parents, with only 18.2% of this category living in their own house. Amongst the women with missing husbands, half of them are living in their own house. Quite a few are also living with their in-laws (18.2%) or in their parents' house. Amongst 'unmarried' women, the most common place of residence was their parents' house. Very few were living in their own house.

In summary, unmarried, separated and divorced women mostly live in their parents' house, while widows and women with missing husbands mostly live in their own house. In total, of the 422 respondents, 207 women live in someone else's house.

When discussing their residency situation, 27% of the women shared more than one reason behind their place of residence. A large number (42.5%) of the single women live with others for security reasons. Another important reason was that there was no other place to live, cited by 40.6% of the women. Security seems to be the most important driving factor behind single women living at others' houses. This is especially the case for unmarried women, separated women and those whose husbands are missing. Social pressure was not cited as a crucial factor forcing them to live with other people. However, being unable to afford a rented house was cited as a significant reason.

Things were slightly different for women from Scheduled Tribes, who do not have any rights over their father's property but do have a share in their husband's property. Women from this group say that many have received this share.

Overall, only 37% of the respondents said that the property in which they were living was in their own

name. Category-wise, unmarried women were the least likely to have property in their own name. Only 1.3% had property in their own name. This is potentially a reflection of the patriarchal nature of land ownership and its transfer.

5.3.3 Decision Making

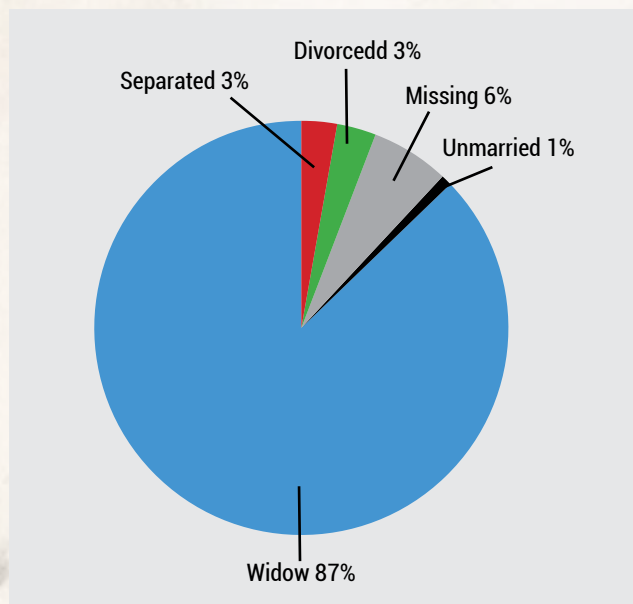
In the lives of single women, decisions relating to education, liberty and household management are likely to be taken by others.

- » 5.6% said they could not make decisions about the education of their children.
- » 6.7% said they could not make decisions relating to their child's marriage.
- » 9.3% said they could not make decisions related to work.
- » 10.3% said they could not make decisions about daily household tasks, such as the cooking and purchase of food items.
- » 15.7% said they could not make decisions regarding their property, despite it being in their name.
- » 16.5% said they could not make decisions related to their agricultural work or their livelihood business.

In 27.8% of cases, the decision makers were those upon whom the single women were financially dependent, i.e. those in the family who were earning. In nearly 6% of cases, the ability to make decisions was influenced by social pressure, and other women stated that, partly due to social norms, decisions should be taken by the eldest member of the family.

However, 73.8% of single women were the 'head of the family' themselves. This was common amongst widows, separated women, divorced women and those whose husbands are missing. For unmarried women, the head of the family was more likely to

Category-wise House Ownership of Single Women



Ownership of other assets

Some of the single women ran shops. Despite their work running them, however, in only 33% of these cases was the shop in the woman's name. Almost 68.2% of the women owned a vehicle, and 83.3% of these said that they would be able to decide to sell the vehicle. With regards to agricultural tools, very few actually owned them.

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be their mother or father. It is encouraging to report that the single woman is the head of the household in which they are living in the majority of cases. Due to an absence of data, it cannot be concluded if this constitutes a change from previous years.

This depiction of the single woman as the head of the family, in comparison with the above data on decision-making, may suggest that they are in a decision-making role for the day to day activities of the family, but perhaps less so for decisions relating to marriage, property and livelihood.

Among the stakeholders, 25% felt that families don't value the decisions of single women relating to family decisions. 10% of responses mentioned the 'domination of other family members' as preventing single women from making these decisions. When it came to decisions about single women's children, 11.1% of respondents said that the dominating attitude of other family members prevented single women from participating in the decisions. Surprisingly, 88% of the stakeholders who responded denied that there is any such challenge to single women making decisions about their children.

5.3.4 Livelihood

Sources of Income

In 98.6% of cases, single women have more than one option to earn their livelihood the whole year round. Our study shows that agriculture and agriculture-

based labour are very important sources of income for single women. One of the main reasons behind this could be that the majority of the interviews were held in rural areas.

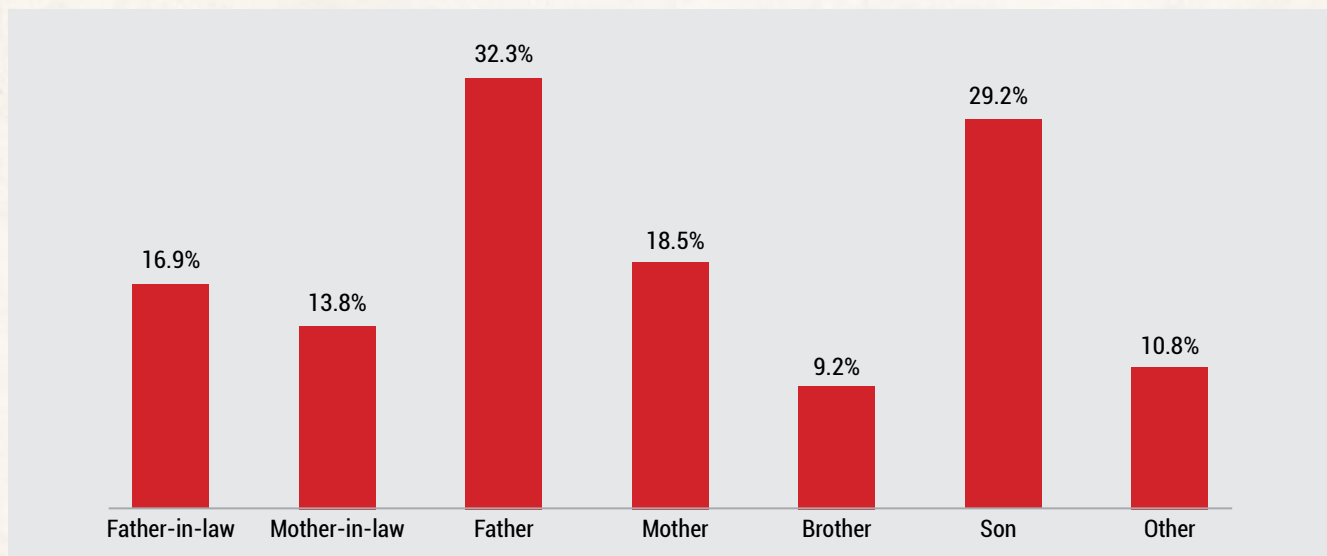
Agriculture-based labour constitutes a wage source for over 20% of single women. Both agriculture and agricultural labour constitute the main source of income for unmarried and separated women. Amongst other categories, such as widows, agriculture was an important source of income but not the primary one.

For women in the ST category, the main source of income was agricultural labour. They are also particularly dependent on forest-based livelihoods. Amongst different social groups too, agriculture, agricultural labour, animal husbandry, and MGNREGA seemed to be the main source of livelihood, especially amongst single women from the SC category.

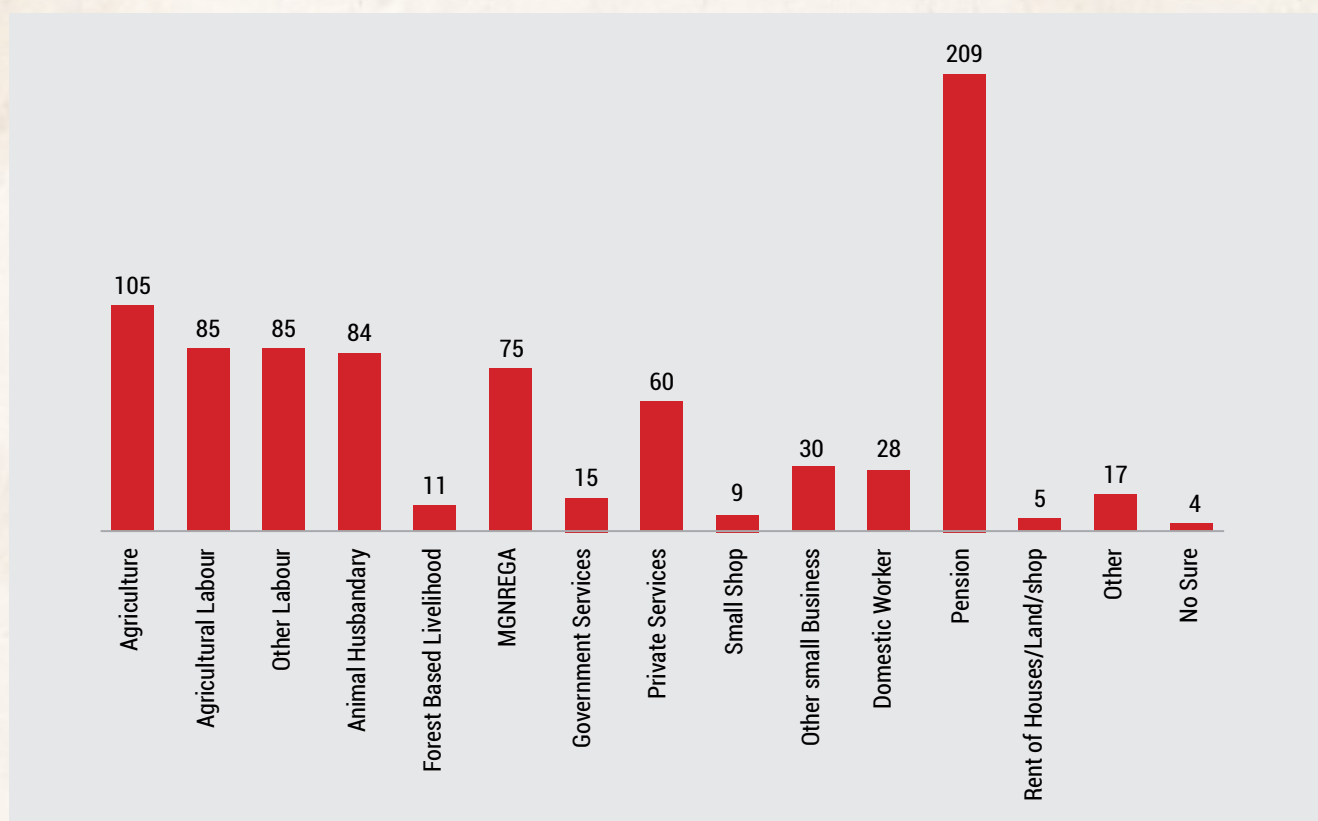
MGNREGA turned out to be an important source of income for 9% of respondents. This is especially important for many of the single women who do not have job cards, which is a common issue in the unmarried, separated and divorced categories.

Private service was also a common source of income, especially amongst unmarried, separated, and divorced women.

Who Makes Decisions for Single Women



Livelihood Sources



For Hindu women, their pension was often the main source of income, with agriculture the second most common source. Amongst Muslims, 'Other Labour' seemed to be the main source of livelihood, followed by pensions. Only in the Sikh category was 'Other Small Business' an important source of income, followed by private shops and also pension.

Reasons Behind the Livelihood Situation

58.5% of the single women experienced difficulty arranging work. They face many difficulties in acquiring work, with bad health being a common restricting factor. One of the most important reasons was the 'non-availability of work', cited by nearly 80% of the respondents.

The number of working months per year is usually 8 to 10. The monthly income from various activities is between Rs 2092 and Rs 4372. 26.2% of single women have a monthly income of between Rs 100 and Rs 1000, while 22.8% get an income of between Rs 1000 and 2000 and 12.9% have an income of Rs 3000 per month. 91% of women keep this income for themselves. It is generally considered that a

woman with this income would struggle to manage the basic needs of a family with 4 members.

The stakeholders cited financial insecurity as a major contributing factor to the difficult situation facing single women. This view was held by at least 40% of the respondents. According to 35%, the negative attitude of society towards these women was also a significant reason behind their poor financial status. Only 5% thought the problem was poor access to and control over assets.

Livelihood Schemes

MGNREGA is an important source of livelihood for the single women who benefit from it. Despite the act having been in existence for the past ten years, the majority of unmarried, separated or divorced women do not have job cards. Even amongst those who do have job cards, many do not get work or only get work for 25–30 days. This reflects the ineffective implementation of the gender-sensitive aspect of this legislation, placing a large number of single women outside of its reach.

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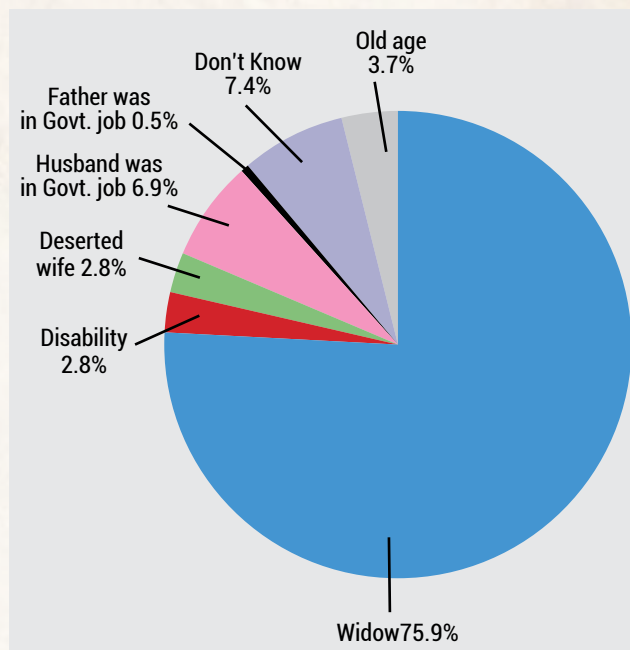
Pensions

Pensions are an important source of income for single women, especially widows. Widow pensions are provided by the state government. Pensions are the main source of income within the SC category.

Generally, little is known about pension provisions for single women other than widows. Pensions were cited as an important source of income, however, in all of the categories. Of all the women interviewed, 56% were receiving pensions. As expected, most of these women were receiving a widow pension (82%), with the second most common pension being the old age pension. Some women in other categories, such as separated women, were also receiving a pension. Divorced women, unmarried women and those with husbands missing did not report receiving any pension. 42% of women who are receiving pensions receive Rs 1000 per month, which is transferred into their account on a quarterly basis.

Despite the clear importance of pensions, only 7 out of the 13 districts were deemed to be 'helpful' in terms of distributing the pension. Amongst these, Dehradun, Champawat and Udham Singh Nagar were the most helpful, with 50% of the women entitled to a pension. This shows the importance of the firm and effective implantation of existing schemes.

Type of Pensions Reported



5.3.5 Financial security

Loans

Despite the fact that single women are facing financial insecurity and vulnerability, a very low percentage were found to have taken a loan – just 13% of the women interviewed.

Most of those who said they were repaying loans were widows (42), followed by separated women (5).

Single Women Pensions

		Numbers	Percentage	Valid Percentage
Valid	Yes	216	51	56
	No	170	40	44
Missing	No answer	36	9	–
Total		422	100	100

Type of Pension

		Numbers	Percent	Valid Percent
Valid	Old age	8	3.7	4.0
	Widow	164	75.9	82.0
	Disability	6	2.8	3.0
	Parityakta	6	2.8	3.0
	Husband worked for the government	15	6.9	7.5
	Father worked for the government	1	.5	.5
	Total	200	92.6	100.0
Missing	Don't know	16	7.4	
Total	216	100.0		

Loans Taken by Single Women

Have you taken out any loans?		Category of single woman					Total	
		Widow	Separated	Divorced	Missing	Unmarried		
Yes	Social Group of Respondent	SC	21	2	0	0	0	23
		ST	9	1	0	0	0	10
		PVTG	1	0	0	0	0	1
		OBC	3	1	1	1	1	7
		General	8	1	2	1	1	13
Total			42	5	3	2	2	54
No	Social Group of Respondent	SC	91	11	6	8	6	122
		ST	31	3	3	2	12	51
		PVTG	3	0	0	0	0	3
		OBC	40	7	6	1	0	54
		General	82	20	4	9	16	131
Total			247	41	19	20	34	361

Among the different castes, the highest number of loan takers was in the SC category (23), followed by 13 from the 'General' category.

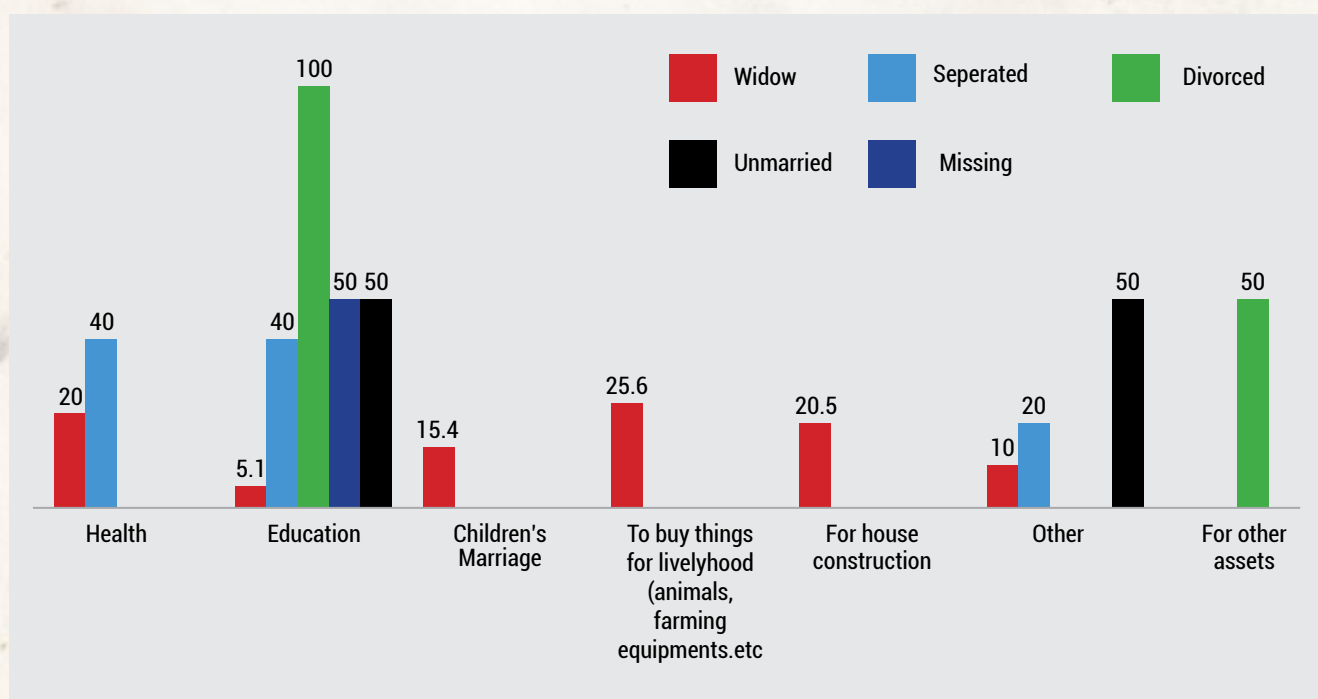
It is often the case that even when the single woman is repaying the loan, she was not necessarily the one who used the money. The money has frequently been used by their family members or husbands.

Health seems to be the primary reason for taking a loan – this reason was cited by 21% of the loan takers. Another significant reason for borrowing

seems to be 'buying items for livelihood' (19.6%). Education of children (17.6%) was the third most common reason given for taking out a loan. Loans were also taken to perform death rituals.

The absence of loans in the name of the women suggests an absence of schemes that suit women's requirements and needs. The state government has initiated housing loan schemes targeting single women but no one among the single women and stakeholders mentioned any of these. It seems that the majority (28.6%) took a loan for only a year.

Loan for needs



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The majority of loans are in the range of 30,000, followed by 50,000. Almost 74% of single women are repaying through their savings.

Bank Accounts

Most (92.4%) of the women interviewed had a bank account in their name. This provides some degree of financial freedom. The category with the lowest percentage of women holding a bank account was divorced women (73%). Very few of the single women (6.5%) have a joint account. This is encouraging, as it promotes financial independence. Amongst those that do have a joint account, the shared account holders were usually their children or husbands.

Insurance

A very high percentage of women do not have insurance in their name (89.4%). Only 40 women had some kind of insurance but of these, 42.5% were not aware of the type of insurance they have. Among the women with knowledge of the type of insurance they have, 45% said they use the Life Insurance Corporation of India and a very small percentage referred to 'Pradhanmantri Bima Yojana'. Again, a significant percentage of women either didn't reply or gave an ambiguous reply (30%). This could be due to a lack of awareness or knowledge on the issue of insurance. This is important to remember while exploring ways to improve the financial situation of single women.

5.3.6 Government Assistance and Entitlements

When asked if they had received any benefits from the government, most of the respondents hadn't (53%). Only 46% seemed to have received any government assistance.

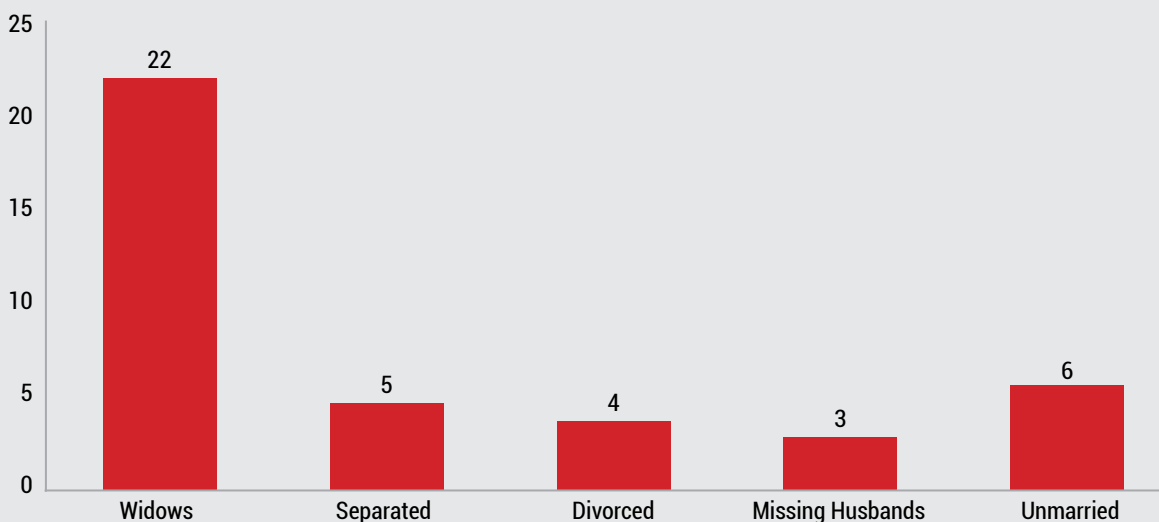
It is important to note that a significant number of women (52.1%) did not reply to this question at all. We must consider the possibility that not responding or not understanding what to say could mean they are not getting any benefits from the government, other than MGNREGA wages and/or a pension.

This is a highly critical situation and the reason probably lies in a lack of proper implementation of schemes, a lack of effort to reach out to the most marginalised and deserving women, and a lack of awareness both among single women and their families and among the stakeholders.

Ration Cards

On ration cards, single women themselves are cited as the head of the family in 78.1% of cases. In 9.9% of cases, their mother is named as the head of the family. If the single woman is not the holder of the ration card, it is likely to be the mother. This is most probably because the Food Security Act states that the eldest woman in the household is the 'head of the family' for the purposes of the ration card.

Numbers of Women who Reportedly had Insurance



Among single women whose husbands are missing, almost 90% had a ration card in their name. They considered the panchayats to be an important institution for the provision of supplies such as ration cards. 87% of widowed women, 68.2% of divorced women and 51.1% of separated women had a ration card in their name. 60% of unmarried women have ration cards, however, it is usually in their mother's name.

Of the single women interviewed, 35.8% had a Below the Poverty Line (BPL) card; 23.3% had cards related to food security; 14.3% had an Antyodaya card; and 26.65% had an Above Poverty Line (APL) card. The Antyodaya grain scheme does specifically target single women with no reliable source of income. The study suggests that more than 14.3% of the women interviewed should be entitled to an Antyodaya card, and so the lack of Antyodaya cards should be investigated further.

However, 13.5% of single women did not have ration cards at all. The ration card is an important source of food security and the issuing of the cards is the responsibility of the panchayats. The scheme is designed to be implemented effectively and transparently; however, only four of the districts in the state were found to be distributing the ration cards to their full effectiveness. A potential flaw in the Food Security Act is that although it favours women to some extent, it doesn't make enough special provisions for single women. There is a clause that specifies the situation of elderly women, mostly widows, but this is not inclusive of younger single women.

Job Cards

Job cards enable women to access work opportunities. Single women were the owners of job cards in more than half of cases (50.4%). A considerable proportion, however, did not have job cards (37.4%) or did not have a job card in their own name (11%). The importance of MGNREGA is clear from our data on sources of income, and it is therefore clear that the high percentage of women without job cards needs to be addressed.

The table above shows that the majority of unmarried, separated and divorced women do not have job cards, despite MGNREGA having existed for 10 years. It is also notable that many women in these categories do not have ration cards in their name either, and this combination makes them especially vulnerable. For the most part, widows and women whose husbands are missing had ration cards in their name. In none of the districts did all the women have a job card and in 7 districts there were more women without job cards than with them (see Annexure 1, Table 5 for job card status).

Even with a job card, it is difficult to get work under MGNREGA. 44.3% of the women hadn't received any work from MGNREGA in the last 6 months and only 7.6% had been able to work for at least 25 days. Even these 7.6% of the women had only received an average of 30 days of work.

The main reason the women cited for the lack of work was lack of opportunity. Other women stated that bad health was preventing them from getting

Status of Names of Single Women on Job Cards

Name on Job Card	Category					Total
	Widow	Separated	Divorced	Missing	Unmarried	
Brother's name	0	0	0	0	1	1
Daughter-in-law's name	4	0	0	0	0	4
Father's name	2	0	3	0	1	6
Husband's name	1	0	0	0	0	1
Mother's name	1	4	1	1	4	11
Mother-in-law's name	8	0	0	0	0	8
Own name	119	4	4	11	2	140
Son's name	3	0	0	0	0	3
Did not have job card	63	16	6	5	14	104
Total	201	24	14	17	22	278

work. Around 16% of women stated that they did not want to work under MGNREGA for other reasons.

Despite the fact that MGNREGA contains specific instructions to target single women, we are still seeing low rates of MGNREGA work participation among this group. MGNREGA also mentions making an effort to reach out to other disadvantaged groups such as destitute widows and pregnant and lactating mothers. The act aims to provide them with suitable work, select them as mates (supervisors) and design communication strategies specifically with them in mind. The act also uses rights-based legislation to seek out socially disadvantaged people such as women, SCs and STs; however, there is no mention here of single women.

In the job card registration process, the marital status of a woman is not ascertained. There is a distinct lack of specific data on single women, which makes it harder for them to access and benefit from these schemes. Single women also struggle to participate in meetings and employment schemes due to their high workload and low level of awareness. Their lack of participation makes them more easily sidelined and marginalised. More work needs to be done to identify and target single women under the MGNREGA scheme.

Social Welfare Schemes

Only 16.7% of the women interviewed had received benefits through schemes under the social welfare department.

None of the women in the study were part of the Uttarakhand state loan/grant housing scheme, which is aimed at the widows of army personnel who have been killed while serving the country.

Of the women interviewed, 86% had not received any benefit from any housing schemes, such as Indira Awas Yojana and Deen Dayal Uttarakhand Rural Housing Scheme. Only 14% of the single women had received assistance from housing schemes. Even amongst those who had benefited from housing schemes, only 52% had the land in their name. For the remaining women, the land belonged to their in-laws, husband or children. This shows that the housing schemes provided by the government need

to do more to take into account the situation of single women, in order to prevent them remaining vulnerable, despite the acquisition of a house.

A very small percentage of the women interviewed had received any other benefits from the government (around 2.3%). Of these women, most had benefited from the Ujjawala Yojana scheme.

It is important to note that many social welfare schemes – including the old age pension, which, as mentioned earlier, is a major source of income for single women and their families – base the selection of recipients on the assumption that sons and grandsons take care of their relatives if they are able to. In reality, relatives are often left unattended, treated poorly, and in some cases are subjected to violence. This assumption also promotes the dependence of single women on their sons or grandsons, rather than giving them the tools they need to be financially independent themselves.

The lack of use of social welfare schemes worsens the vulnerable position of single women. It is not clear if the lack of ration cards and housing facilities is due to their status as women, or specifically single women. What is clear is that single women need more assistance and encouragement to access the schemes they are entitled to.

Provisions Through Panchayats and Government Departments

When asked if they were receiving any special provisions within their panchayats, such as preference when allocating houses or rations, only 31% said yes, while the remaining 69% said they hadn't received any such help.

In Bageshwar, 95% of single women said that they did not have any provisions in their respective panchayats. From our research, it seems that most of the districts do not have any special provisions for single women. Udham Singh Nagar was an exception, with 81% of women in this district stating that they received special provisions from their panchayats. These included having better access to ration cards and assistance in obtaining one. They also reported provisions in the form of 'housing facilities'.

A reasonably high percentage of women found panchayats helpful in the provision of jobs, but less than 1% said that panchayats were helping in the area of child education. If panchayats were to help in this area, they could improve the education of children by subsidising the fee or ensuring the children's preference during the admissions process.

In the districts of Dehradun, Pithoragarh and Rudraprayag, the gram panchayats were found to be unhelpful in the obtaining of ration cards. On the other hand, in at least 5 districts more than 50% of the women had a ration card and described the panchayats as helpful.

Provisions in Panchayats for single women	Percentage of cases
Pension	24.40
Rations/ration cards	60.30
Education of children	1.30
Housing facilities	37.20
Jobs	25.60

5.3.7 Participation in Governance

Membership of Public Committees

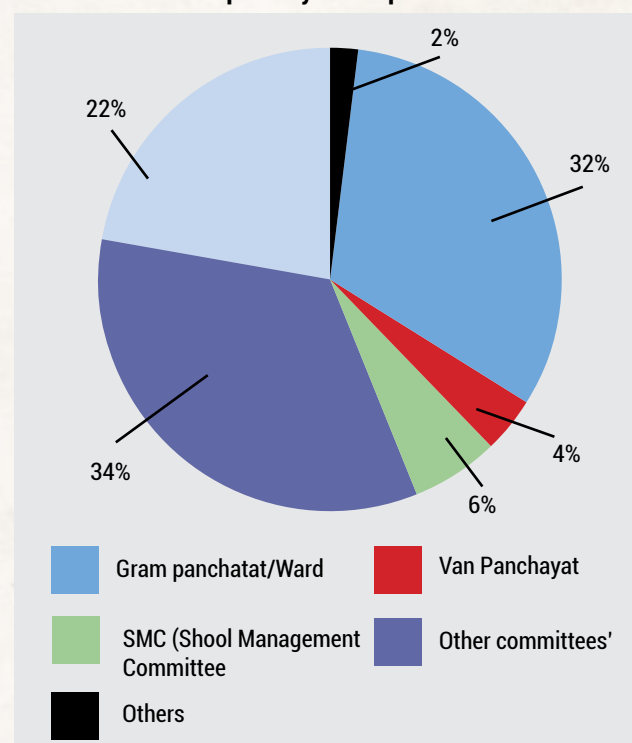
Committees in wards, gram panchayats and NGOs provide a potential forum for women and other members of the community to participate in the decision-making process with regard to natural resources, livelihood avenues, education, and other important issues. Participation in these groups is important to empower women, particularly those in a vulnerable state. Only a small number of women (13%) were found to be members of a committee.

Of the women who did participate, 38% were widows and many came from the SC category. Single women with missing husbands and unmarried women were also found to be members in committees. Most of the participating women were members of committees other than Gram Panchayat, ward or NGO committees. 32% of participating women

were part of the Gram Panchayat and a good percentage of the single women were members of groups organised by NGOs (68%). Only 10% were accountants or treasurers and 14% were secretaries.

Membership alone is not usually enough to grant a single woman significant influence or decision-making powers: she must attend and actively participate in the meetings of such groups. Almost all of the relevant 54 women either participate in or attend meetings (93%). However, the number of meetings they attend and participate in is quite low. 72% of the women who were members of committees said that they were able to attend, on average, just 2 meetings in which they could participate. 7% of the women stated that they don't attend the meetings. The reasons behind this were cited as lack of information about when the meetings are and a high workload. Some women said they were not invited to the meetings specifically because of their single status.

Types of Committees that Single Women Reportedly Participate In



According to discussions with respondents from ST communities, there is only one Jati Panchayat active, in the Vantangiya tribe. They say it is just like any other panchayat. They take up many cases and tend to pass judgement in favour of the victim (who is usually a woman).

Encouragingly, 31.5% of the women have raised issues relating to single women in the meetings. These women described the results of these meetings as hopeful. 64% stated that a promise of action had been made but only 14.3% said that the issue was solved, while 14% said that no action had been taken. This highlights how difficult it is to raise the issues of single women and improve their situation. If the lives of single women are to improve, their problems need to be addressed by both the government and society.

5.3.8 Restrictions in the Life of Single Women

Restrictions in Social Life

The number of women who feel restricted in their everyday life was quite small – only 20%.

However, when questioned further, 23.3% of single women said they face heavy restrictions with regard to leaving their homes to meet men who are not members of their family, even if it is for work. Restrictions were most commonly reported in the context of private meetings with men. The second most common situation in which restrictions were imposed was when participating in marriage

ceremonies, religious ceremonies or family functions.

A high percentage of women said they restrictions while participating in family functions and 9.5% face barriers when participating in religious functions. The negative behaviour of relatives or family members was cited as a type of discrimination by 53% of the women.

Discrimination against single women was also encountered while meeting bridegrooms, such as while eating together; or even while wearing coloured or expensive clothes.

Only 3.3% of women said they faced discrimination in the area of work distribution, and the percentage was even lower for specifically agricultural work.

The study found that widows and unmarried women seemed to face the least discrimination, while divorced women, those with missing husbands and separated women faced the most. This confirms the general impression from the study that widows seem to be more accepted in society and in the family. This may be the reason why widows were

Committee Membership in the Context of Social Group and Category of Single Women

Committee membership		Social Group of Respondent						Total
	SC	SC	ST	PVTG	OBC	General		
Yes	Category	Widow	17	9	3	5	4	38
		Separated	2	0	0	0	0	2
		Divorced	1	0	0	0	0	1
		Missing husband	4	1	0	1	1	7
		Unmarried	1	1	0	0	4	6
	Total	25	11	3	6	9	54	
No	Category	Widow	95	33	1	37	85	251
		Separated	11	3	0	6	22	42
		Divorced	5	3	0	7	6	21
		Missing husband	4	1	0	1	9	15
		Unmarried	5	10	0	1	13	29
	Total	120	50	1	52	135	358	
Total	Category	Widow	112	42	4	42	89	289
		Separated	13	3	0	6	22	44
		Divorced	6	3	0	7	6	22
		Missing husband	8	2	0	2	10	22
		Unmarried	6	11	0	1	17	35
	Total	145	61	4	58	144	412	

the category in which the highest number of women said they were not facing discrimination.

Women belonging to SC or ST groups were asked if they felt additional discrimination due to their status. Almost 73% of the women felt that this was not the case. Within the ST category specifically, 47% stated that they found behaviour to be discriminatory towards them because of their ST status. 1 in 5 described discrimination while visiting religious places, such as being given a separate place to sit or eat during ceremonies. Other examples of discrimination included being kept apart from the main group of people at the ceremony or facing restrictions entering the kitchen. Many of the single women within SC or ST groups (42.4%) said that they were subjected to verbal abuse relating to their caste.

Perceived Reasons Behind the Discrimination Against Single Women

A significant percentage of single women said they were treated differently and/or with discrimination. At least 54.5% of these women attributed such behaviour to their status as widowed, separated, divorced or just 'single'. 10.6% of respondents mentioned other reasons behind the poor treatment, including 'attempts to weaken them' and 'being a woman'.

In terms of the reasoning behind the restrictions, some women stated that they are treated differently because they do not have a husband, and religious and social customs favour the participation of a husband and wife. Other reasoning included the belief that religious ceremonies cannot go ahead if the husband is not there, and women's security.

While 90.8% of the women deemed the restrictions against them wrong, the remaining percentage expressed acceptance and felt that it was right. Of the women who considered the restrictions and discrimination wrong, 41% stated that single women had rights too and 31% stated that women are equal to men. 16.8% believed that the limitations of single women were a hindrance to the progress of women.

However, only 47.4% of the women interviewed said they actively opposed the restrictions on single women, while more than half said they did

not challenge them. The position of these single women – vulnerable and often living in someone else's house, as well as not being financially and socially independent – means that they are unlikely to speak out against the discrimination they face. These same factors contribute to others feeling that they are able to control and discriminate against single women.

The taboos against single women persist in their families and in society and prevent them from participating in family, religious and community functions. The presence of a single woman is not considered a good omen. These thoughts and behaviours strengthen patriarchal views. Some single women believe that the restrictions are appropriate in the absence of a male partner (probably because religious scriptures prescribe all religious customs to be considered 'complete' only if they are performed in the husband's presence). While the majority of women believe the discrimination against them to be wrong, therefore, very few stand up against it.

According to 60% of single women, no one helps when such incidents of discrimination or restriction occur, while the remaining women stated that there is a certain amount of help from some people. Of the people who do help single women stand up to discrimination, 30.4% were identified as children or close family members, while 35% were friends. Not many women (23%) found other relatives to be helpful in these situations.

5.3.9 Further Challenges Faced by Single Women

Accessing quality food, health services and shelter

Over half of the women (56%) stated that it was difficult for them to access good quality food. 75% of these stated that this was due to the food being unaffordable. 62% of the women interviewed had difficulty accessing health services, with 78% of these women stating the high cost as the reason. Separated women had the most trouble affording things, followed by divorced women. This study revealed that single women feel that their financial insecurity is their main challenge.

Other reasons for not being able to access good food or healthcare included the inability to go out

alone. Unmarried women cited feeling unable to travel alone as the main reason for not being able to access services. This could also be influenced by their location, eg not living close to a road.

On average, respondents lived at least 1.3 km from the road (any tarmac road). Living close to or on a road has an important effect on people's lives. All categories of women expressed the importance of living near a road, especially unmarried women. Poor access to roads is a contributing factor to poor access to healthcare and other services, as single women often feel insecure going out alone.

Only 39% of the single women expressed difficulty in finding shelter. This could be because the majority of the single women interviewed were widows who already had shelter. Another possible explanation for this low figure is that the women were in the presence of other members of their household or people they were living with, and so did not respond honestly. Of those who had trouble accessing shelter, unaffordability was cited as the reason by over half of the women. 41% of women couldn't find an appropriate house to live in and a few women stated that negative attitudes towards single women were a problem.

Challenges in the Upbringing of Children

Single women raising children face social, economic and political barriers. 82% of single women with children stated that they found it difficult to arrange even basic facilities for them. Among this group widows and women within the SC category reported these struggles the most.

Many of the women (95.6%) stated that bringing up children was difficult due to high inflation making many items unaffordable. Some women found that irregular income was also a challenge when raising children. Other women cited that they were unable to take proper care of their children due to their high workload, or unable to get any help with childcare while being alone.

The majority of single women said that their children did not face any discrimination. Discrimination against children was most commonly reported by women within the divorced (54.5%), separated

(44.1%) and missing husband (42.9%) categories. Types of discriminatory behaviour included arguing and making enquiries, which were reported in 90% of cases. Other types of discrimination included children having no rights to property.

Enduring Violence

Of the single women interviewed, 68% said that they had not faced any violence, however there was significant hesitation when discussing this issue. 30% of women said they had faced violence. 58% of separated women said they had faced violence, as well as 50% of divorced women, and 25.7% and 25.4% of unmarried and widowed women respectively. Most of the women reported being subjected to more than one type of violence.

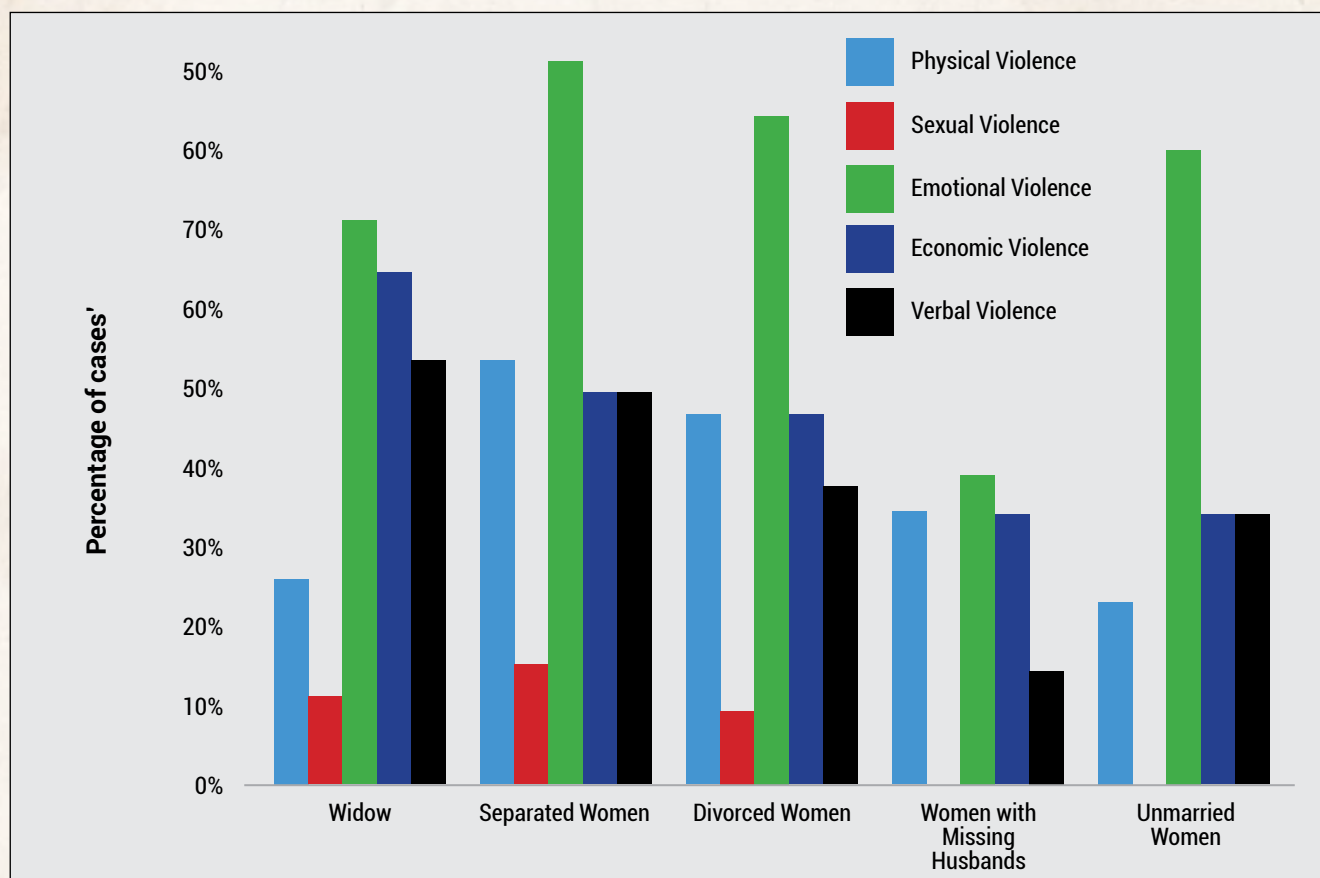
Emotional violence is faced by all categories of single women. It is faced the most by unmarried women (46%), and least by widows. Physical violence is faced the most by separated women (20.6%). Women with missing husbands and unmarried women did not report any sexual violence. Most of them have suffered emotional violence (34%). Violence or deprivation with regard to money and finances (economical violence) is also high, followed by verbal violence (21.1%).

Uttarakhand has witnessed an increase in the overall rate of crime against women over a one year period from 2015 to 2016, according to the latest National Crimes Record Bureau (NCRB) report. The report unfortunately doesn't say anything in particular about the rate of crime against single women.

On further investigation about the types of violence, 9.4% of women considered 'staring with the wrong intentions' to be a significant type of violence. The same number of women also considered using abusive language to be another significant category. Interestingly, physical violence was considered to be commonplace violence. Physical assault after having alcohol was another type of violence reported. 5.5% of the women didn't answer any questions about violence.

Around 31% of the women faced the most violence at the hands of family members, while 21% described violence from neighbours and 14.9% violence from

Types of Violence Faced by Single Women



other relatives. Colleagues, friends, gram panchayat members, employers and children were also reported as inflicting violence on single women.

Reporting of Violence

10.2% of the women had reported incidents of violence at the police station, 6.3% with the panchayat, and 3.9% with a women's organisation or women's helpline.

A high percentage of women hadn't reported the violence or didn't answer the question. Many women have not sought anyone's help due to shyness (25%), being 'incapable' (25%), or because they are scared to (15%). An unwillingness to approach justice institutions may also stem from lack of awareness, low confidence, or social pressure.

In 27% of cases, family members assisted in the process of reporting violence and accessing justice. NGOs had assisted in 22% of cases, but in 18% of cases the single woman had not received any help. In most of the cases, panchayats had not helped

in any way. Almost 12.5% of responses were either non-existent or not very clear.

The result of most cases was a 'compromise' (41%). Action was taken in one third of cases but often this action was not evident to the women. In 22% of cases no action was taken. The high level of compromise in these cases suggests social pressure to reach a conclusion and an absence of support systems in place to help women continue with a case.

Many women refused to reply to questions within this topic. This could be due to fear or inhibition, especially since 31% of the women reported the violence as coming from their family members. The presence of other people such as family members during the interviews may have prevented more sensitive information from coming to light.

The Domestic Violence Act

The Domestic Violence Act (DV Act) has been in place for more than ten years. The act empowers and encourages women to seek out justice in

instances of violence. The DV Act enables the wife or the woman in the relationship to file a complaint against any relative of the husband or male partner. It does not enable any female relative of the husband or male partner to file a complaint against the wife or female partner. The DV Act also states the right of a woman to reside in her matrimonial home or shared household, whether or not she has any title or rights in the home or household. This right is secured by a residence order, which is passed by the magistrate for the woman who is getting a divorce or separation. The findings of this study show that single women have a lack of awareness of the basic provisions of the DV act. Stakeholders such as the panchayat and the community in general need to encourage awareness.

Feelings of Insecurity

42% of the single women expressed a feeling of insecurity, while 58% said that they did not feel insecure. Many of the women said that they felt the most insecure at the time of death of their male partner, or someone else they were dependent on. The SC social group were the most vulnerable when it came to feelings of insecurity.

The women described financial vulnerability, cited by 17%, and oppression by family members as critical reasons for feeling insecure. Other factors included bad health, disputes with neighbours, and unsafe residences. They also described feeling insecure about the future of their children. Women with missing husbands, separated women and divorced women all had considerably higher levels of insecurity than unmarried or widowed women.

One of the reasons why a high number of women said that they did not feel insecure could be because the majority of the interviewees were widows. Widows constituted the largest proportion of those interviewed and they typically feel more secure in comparison to the other categories of single women. Widows and unmarried women may feel a higher sense of security because they are more accepted within society and within their family because they have, thus far, stayed within the boundaries of the patriarchy. Data from other aspects of the study suggests similar reasoning. For example, widows face the least violence, discrimination and restrictions; and have the best access to services, facilities and government programmes. They are also the most financially stable group of single women.

Divorce Proceedings

For women going through divorce, the process is long and difficult. For 12.5%, the divorce process took 4 years. The same number of women stated that the divorce process had taken them 5 years. In some cases, the divorce has taken as long as 12 years.

All of them found the legal process to be difficult. 91% found the process to be very long. Here too, the majority received support from their parents (81%), while the equivalent percentage of women got the support of their children, brothers or sisters. In 6.3% of cases they did it themselves or didn't get any help from anyone.

Do you ever feel insecure?

		SC	ST	PVTG	OBC	General
Widow	Yes	50.9	39.5	50	24.4	33.8
	No	49.1	60.5	50	75.6	66.2
Separated	Yes	76.9	50	-	28.6	47.4
	No	23.1	50	-	71.4	52.6
Divorced	Yes	50	33.3	-	71.4	16.7
	No	50	66.7	-	28.6	83.3
Missing husbands	Yes	66.7	50	-	50	77.8
	No	33.3	50	-	50	22.2
Unmarried	Yes	50	25	-	100	12.5
	No	50	75	-	0	87.5

Even after divorce, 86% of the women didn't get any compensation from their husbands. Only 13% received support from them. 37% didn't get any compensation because their husbands did not have property, while in almost 50% of cases the barrier was the long legal process.

8.3% of women going through divorce are finding the process of arranging for lawyers' fees very difficult. Almost 73% have got support from their parents to fight the case, while the rest have either spent through their own earnings or used previous savings. The majority have not received any support from the government (75%).

A significant percentage of women have not received good treatment (27%) from their family and their society post-divorce, but a higher percentage is being treated normally (54%). Some of them (18.2%) have actually been treated quite well since their decision to divorce.

Divorce for Separated Women

Of the total 47 women interviewed who were already separated, 22 were currently going through the divorce process. On average, the divorce process had been going on for three years. 85% of these women found the process difficult and 22% had difficulty arranging the fees required to go through with proceedings. Many of the women cited lack of support from family members as one of the main factors that makes the process difficult.

In 57% of cases, support during the divorce had come from parents. In 14.3% of cases, other relatives had also helped. Brothers and sisters had also offered support in the divorce process, but in very few cases.

Of all the women going through the divorce process, only 31% have any share in the husband's property.

One of the main reasons cited for this was that the husband doesn't have any property. A second reason was that the legal process for gaining a land title can be very long and slow.

Financially, a high percentage of separated women have got support from their parents (47.6%) to take care of the fees required in the proceedings. In 28.6% cases, they are taking care of it on their own. The women's own savings are also proving to be a big help in 19% of cases. While a high percentage (75%) hasn't received any support from the government, approximately 25% have got a government lawyer to fight their case.

Life as an Unmarried Woman

Among women who have remained unmarried, the majority (92%) stated that they had taken the decision to remain unmarried themselves, and only 7% of women said that the decision had been made by their parents. According to those who specified a reason (40%), bad health was the most common reason. Many of them said that they were not subjected to any pressure to marry, although 27% said that they had faced some kind of pressure. Specifically, 15% feel that they have faced social pressure. However, it is possible that due to the sensitive nature of the questions the respondents did not feel comfortable answering the question. The above case studies demonstrate that even in the face of pressure, many women are able to stick by their decision to remain single.

5.4 Responses from the Community and Stakeholders

Many of the stakeholders believed that the challenges faced by single women were due to economic or financial vulnerability. Social security was also given as a reason for their challenges

One story that demonstrates the difficulty of divorce is that of 42-year-old Charu. She has been living with her parents for the last seven years and has a daughter. She has filed for divorce, but her husband and in-laws have been putting pressure on her to drop her demand for maintenance. She lives with her mother and daughter and runs a beauty parlour for a living. Her mother receives a small pension. These are her only two sources of income. She is struggling to pursue the case in her present financial situation, with a mother and daughter to support.

Stories of Unmarried Women

37-year-old Geeta from Rudraprayag district: 'When I was of marriageable age, my parents started looking for a match for me. The person they chose for me was 10 to 15 years older than me. I refused to marry him because of this huge age gap. Besides this, my parents were not in a position to spend a huge amount of money – as is generally expected from the girl's parents – on my marriage. This certainly reduced the number of options available to me, but I didn't give in to the pressure from my parents and others to marry the wrong man. It was difficult for me to stand by my decision, but I was determined.'

45-year-old Renu from Dehradun has had a disability since birth. She receives a disability pension, which is her main source of livelihood. She told us that boys and their parents refused to accept her as a bride because of her disability. The person eventually chosen for her was an alcoholic, so she refused to marry him. She now lives with her brother and his family, but she does not have a good relationship with them. As a single woman, however, she finds it safest to live with her brother. The parental property is in her brother's name.

42-year-old Mangla from Udham Singh Nagar refused to marry because of her responsibilities to her family. Her parents passed away when her brothers were very young. She therefore decided not to marry, since she felt that marriage would have prevented the proper upbringing of her brothers.

by 17% of the respondents. Equal numbers of respondents cited 'education and health of children' and 'lack of support from family' as reasons for the difficulties faced by single women.

5.4.1 Stakeholders' Knowledge of Government Provisions for Single Women

During discussion of the provision of various schemes, 42.2% of responses suggested that single women are being given pensions and 22% of responses referred to single women being given priority within the MGNREGA scheme. 14.9% of responses mentioned Samaj Kalyan and 8.5% mentioned the Aajivika/NRLM programme, which gives provisions to single women through its association with SHGs (self-help groups). There was also knowledge of the government grant for the marriage of the daughter of a widow. 4.3% of respondents did not know about any schemes targeting single women. (See Annexure 1, Table 7)

52% of stakeholders said that single women were preferred in MGNREGA work, while 21% did not know. 21% also said they were not actively preferred in MGNREGA work.

With regard to livelihood schemes provided by the government, 30% mentioned association with SHGs,

as many livelihood programmes are channelled through SHGs. Only 5% said that single women were given any preference in livelihood schemes and 45% said there were no such schemes. 20% did not know if livelihood schemes for single women existed. With regard to provisions for single women within agricultural schemes, only 11% said that they get any preference in land reform schemes. 66% said that such schemes don't exist and 22% did not know. With regard to PDS provisions, almost 40% said that help is provided when receiving a BPL card. 27% said that no provision for single women is available in this area while 33% did not know.

Only 5.3% of respondents felt that single women were given preference with regard to land development under MGNREGA. 46% of respondents said that preference is given under housing schemes, but 40% said that no preference was given. The remaining respondents did not know. 80% of respondents said that there was no provision for children's education.

In the ICDS program, 23.5% said that preference is given to single women for appointment in Anganwadis. 52% said that no such preference is given, and many did not know.

52% of the respondents said that the widow pension is being provided by the government to widows in

their district. Only 13% mentioned the pension for single women, while 8.7% mentioned the pension for unmarried women and divorcees. Nearly 9% of respondents didn't know and a further 9% said that these provisions did not exist.

Besides the widow pension, there was encouraging knowledge of other pensions for single women. This is supported by the fact that some of the women interviewed had also heard of these pension schemes. With pensions proving to be major source of income for the family, it is important that there is good awareness of pension schemes.

The stakeholders were also asked if there was ever any discussion of the issues and status of single women in department meetings or training programmes. 43.5% said yes, 39% stated that discussions did not happen, while the remaining respondents said that they did not know. Of the discussions that took place, the topics of discussion included pensions; the social and economic status of single women; single women being given preference in the housing scheme; providing single women with BPL or Antyodaya cards; and legal provisions. No reasons were given as to why discussions about single women did not happen.

The responses of stakeholders often referred to women in general and not single women specifically. They mentioned various provisions in areas such as agriculture, land reform and MGNREGA but were not able to cite specific provisions within the schemes that targeted single women. Many officials did not respond when asked about schemes or provisions for single women. This shows a clear lack of awareness in this area. Special provisions for single women are often confused with provisions for women in general, especially with regard to preference in various schemes and programmes, including in SHGs. A sizeable population of stakeholders did not know about special provisions for single women within MGNREGA, housing schemes and education programmes.

Some stakeholders were able to correctly point out schemes for single women, such as the grant for marriage, pension for widows, and pension for other single women. The general ignorance of stakeholders

with regard to the rights of single women, however, is potentially a major reason why single women still face social and economic vulnerability, despite the many government schemes targeting them.

5.4.2 Stakeholders' Views on Restrictions on Single Women

Very few stakeholders were willing to accept the fact that single women face restrictions.

When discussing the types of discrimination faced by single women with respect to food, 95% of the stakeholders were of the view that they do not face any discrimination, while the remaining 5% said that it was a 'social norm'. With respect to discrimination related to clothing, 27% said that social normalities were the reasons behind this and 72% refused to acknowledge that such discrimination exists. 45% felt that there were restrictions on movement due to society's attitude towards women living alone, while some didn't know anything about this. Many thought there was no reason behind the restrictions. When questioned about restrictions on participation in family functions, only 11% accepted these restrictions existed, and they then stated that they were socially acceptable. 88% said that this discrimination does not exist. 85% of stakeholders also did not believe that single women faced discrimination in participation in social events. The remaining 15% thought that this discrimination did occur and that it was socially unacceptable.

It was surprising to find that many stakeholders were not aware of the restrictions imposed on single women. However, stakeholders were generally willing to accept the fact that single women were less able to participate in family decision making. The lack of knowledge among the stakeholders reflects the general ignorance of society. This must change if the conditions of single women are to improve.

5.4.3 Views on the Reasons Behind the Situation Facing Single Women

According to the community, inflation, which is driving up the cost of everyday items, is the primary force that prevents single women from accessing facilities and services. They thought that financial dependence and lack of job opportunities are also

major reasons for the poor socio-economic status of single women. One community group said that the reason single women face so many challenges is because of discrimination.

The community groups felt that an increase in the number of single women was not a good thing, as it increased the number of women who were financially struggling, lacking support and becoming marginalised. Many members of the community were of the opinion that women needed someone to support them throughout their lives for their safety and financial stability. They often stated that single women would still be in a difficult situation even if they were better educated.

These thoughts and ideas were echoed in the responses of the stakeholders. Most stakeholders believed that the status of single women is 'poor to bad' in comparison to others. 3.8% assumed their condition to be similar in comparison to others', and a further 3.8% didn't know. While financial situations and society's negative attitudes were considered by the stakeholders to be the main reason behind single women's low status and condition, their lack of access to and control over resources and other rights were not considered very important.

The opinions of the community, of the stakeholders, and of the single women themselves reflect the perception that financial insecurity is the main contributing factor to the difficult situation that single women find themselves in. This can often exacerbate other insecurities, such as social problems.

5.4.4 Suggestions by Stakeholders and the Community

The community groups did not come up with any suggestions as to how they could personally help single women. They believed that only the government could help them by extending various schemes and provisions. These thoughts were echoed by the stakeholders.

The majority of the suggestions to improve the lives of single women revolved around financial independence (38.9%) and entitlements and did not focus on their social status or legal and human rights.

A common suggestion was ensuring provision of employment. Other suggestions included preference in government schemes, capacity building and skill development. Some suggested that pension schemes and health provisions should be started for single women.

Other important suggestions related to the health and education of the children of single women.

Some groups suggested the provision of legal help and the framing of separate laws that take into account the troubles of single women.

5.4.5 Opinions and Suggestions from the Focused Group Discussions

FGDs revealed that even within women's groups or SHGs the work is focused on women in general and not single women in particular. This, however, was not the case in Khatima and Gadarpur, where the groups have taken measures to help single women obtain jobs and worked for their increased awareness and skill building. Overall, the study and discussions showed that work that specifically targets single women is rare.

The discussions showed that some help is being extended to single women by a few families or persons within the village, who feel particularly sympathetic towards them. However, there was no evidence of a systematic approach that aimed to extend support to single women. Strategies have not been institutionalised to ensure regular support and guidance for single women in times of distress. Fortunately, it seems that single women members of committees, especially those constituted by NGOs, are now becoming more active and are facing fewer hindrances at the family level, for example, to come out for meetings and shape these strategies.

The main points emerging as suggestions from the Focused Group Discussions were:

- The government should frame policy targeting single women in particular to ensure jobs and provide skill building programmes;
- Legal awareness programmes should be conducted for single women;
- Special provisions, eg reservations, should be

- provided within panchayats for single women;*
- There should be free health check-ups for single women;
 - Single women should be given preference in education and health programmes; and
 - The pension should be provided more regularly than it currently is (once in six months).

5.4.6 Review

The community groups did not come up with any specific suggestions with regard to the rights of single women or awareness of their rights. Often the groups confused provisions for women in general with provisions specifically for single women. They were able to name many schemes that target women, but specific information was rare. Most people were aware of the widow pension but there was a lack of knowledge of any pension for other types of single women, nor was it often mentioned that a pension should be provided for other types of single women. There was generally little distinction between the different categories of single women. Members of the community were also unable to come up with specific factors that contribute to the problems specifically facing unmarried, separated or divorced women.

Many people in the community were aware that a widow had the right to a land title after her husband's death, however this was often confused with other members of the family also having this right. There was little mention of other types of single women having the right to a land title.

There was a general lack of awareness of the number of single women in the area, and whether this number had increased over the years.

Most of the community still related the words 'single woman' to a woman whose husband had died.

There was clearly a lack of organised effort to support single women within the community, even in times of crisis. There was also evidence that very little discussion about the status of single women occurred in society or at panchayat level. It seems that no proactive effort has been made to improve the lives of single women. It is not seen as a social issue but as something that should be resolved by the government through special provisions.

However, there was some evidence that social attitudes are changing. Many women had received support from family members during difficult times, especially from their parents or siblings. This is interesting because until just a few years ago it was considered a last resort to go to your family for assistance. In wider society, there now seems to be a higher level of acceptance towards those who stay unmarried or get separated or divorced.

Community groups were willing to accept that single women are being discriminated against and face many challenges and restrictions. Still, better and more urgent efforts need to be initiated within the community to improve the position of single women within society.

5.5 Suggestions by Single Women

Many of the suggestions proposed by the single women centred on their financial empowerment. Ideas included support in developing their skills and getting jobs. The women also cited increased awareness and confidence as another important area to improve on.

Although negative and discriminatory attitudes of family members were not mentioned much in these discussions, the suggestion of increased support and encouragement from the family, as well as positive and respectful behaviour, was very important to the women.

Ration cards, children's education, house allocation and job allocation are just some areas in which panchayats can play a central role in addressing the issues faced by single women. They have the power to effectively implement the schemes provided by the government and modify or frame them towards favouring single women even more. Unfortunately, this body of decision makers often shows a lack of empathy towards single women, probably partly due to a lack of representation. In our study, we did not find any panchayats that had implemented any initiatives aimed at single women.

How free are single women?

A study report on the socio-economic status of single women in Uttarakhand

Suggestions in relation to panchayats and the government focused on the provision of health and education schemes, for example, and job avenues. The majority of government schemes are gender blind and their approach is gender neutral. This means that many programmes do not specifically address the needs of women or, by extension, those of single women. Some schemes such as the Food Security Act do target women, but they do not focus on single women as a specific group. The National Family Benefit Scheme is blind to both gender and marital status.

Legal awareness and support for legal processes were also cited as important ways to help single women stand up to discrimination and violence. With the legal process often being long and expensive, it is important that cases relating to single women are fought in their own cells or courts such that they can be dealt with properly and quickly

CHAPTER 6

CONCLUSION

Low levels of education, poor awareness and deep-rooted patriarchal views suggest that it will take some time before the lives of single women improve.

There are many challenges faced by single women. Single women are vulnerable physically, socially and financially and often face overt discrimination by their family and community. This is especially prevalent in rural areas.

In rural areas, where single women have no rights over land or property, little knowledge of their entitlements and large workloads, they are susceptible to becoming further marginalised. In urban areas, single women generally make up an informal workforce in sectors that are mostly disorganised.

Although the government has recently introduced various schemes targeting single women, many stakeholders and the women themselves are not aware of them. This prevents them from accessing the full benefits of any government schemes. There is also a lack of sensitivity, awareness and empathy towards single women in many parts of society. This exacerbates the difficulty faced by single women in accessing schemes that are aimed at them. A major problem emerging from this study is that for stakeholders, the community and the single women themselves there is a lack of distinction between provisions aimed at women in general and those specifically targeting single women. This is reflected in many government schemes and agendas, which are often not only blind to the difference between single and married women, but also gender blind. Another issue is that the term 'destitute' is mentioned frequently in various schemes, but it is not clearly defined or interpreted.

This study has shown that widows are generally better off in comparison to women who never married or are no longer married. Widows have better access to facilities, assets and government schemes. However, they do still face exclusion and marginalisation in society.

The general findings of this study reflect the high emphasis on marriage and the presence of a husband in a woman's life. Women outside of marriage or who have separated from their husbands face discrimination and are allocated a secondary position in society. Unfortunately, many deem this to be appropriate – even some single women.

It is also clear that different categories of single women need to be recognised at all levels of society. This is especially important in the hill areas of Uttarakhand, where 'women whose husbands have gone missing' constitute a large proportion of the population of single women and yet are not recognised on the demographic databases. This category of single women in particular needs to be recognised urgently to prevent the women being ignored and side-lined.

Discrimination during family and religious functions is experienced by a large number of single women, but more so when they are divorced or separated. One of the major problems faced by single women is their inability to go out alone or to be seen with a man.

The study showed that single women often feel insecure, unsafe, low in confidence and under social pressure when they seek justice for deprivation of their rights or infliction of violence, or when they stand up to discrimination. This needs to be rectified

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through increased provision of schemes targeting single women, increased awareness, institutions and strong support systems. One of the major problems identified was the lack of legal advice and financial help for women going through legal processes. The government has recognised this in some ways by starting programmes such as the Nirbhaya cell.

There is a lot of doubt about the skills and sensitivity of the officials who address the issues of single women. Despite the various provisions available, the research suggests that many single women are not aware of them or unable to access the services.

CHAPTER 7

RECOMMENDATIONS

The following recommendations include some of those suggested during discussions and interviews conducted during the study.

7.1 Definition

Single women should be known by another name. Inherent to the term 'single woman' is the perceived importance of marriage and of the presence of a husband; and the definition of 'single woman' needs to be very clearly stated at all administrative, social, legal and governance levels to avoid any confusion and to include all categories of women who fall within this term. It is generally accepted by associations working on single women that the following women fall within this category and this list should be made universal:

- » Widowed women
- » Legally divorced women
- » Abandoned women
- » Legally separated women (e.g. walked out after mental and/or physical abuse)
- » Unmarried women aged 35 or above
- » Women living with husband with mental or physical disabilities who is unable to earn
- » Women whose husband has gone missing beyond a specified period of time (not currently included in the definition of 'single woman')

7.2 Land Rights and Housing Rights

- » Intensive efforts are needed for advocacy on women's rights to agricultural land. Just like for widows, legal provisions should be made for the inclusion of other single women in agricultural land and housing programmes;

- » There should be policies across India to strengthen social infrastructure and social protection for single women and improve their overall condition; and
- » Women engaged in agriculture should be recognised legally, administratively, and socially as 'farmers'. Even without the land title, they should be entitled to access all entitlements as 'farmers'.

7.3 Livelihood

- » Separated, divorced and unmarried women; widows; and those with missing husbands should be given priority in different government schemes, including employment schemes and entrepreneur schemes, as beneficiaries. They should also be given preference in livelihood-related skill training programs;
- » Cues should be taken from initiatives that are already being undertaken in various states;
- » Skill/capacity building programmes should be aligned with job availability in both the government and private sector;
- » Pension schemes should be open to all categories of single women. In many cases this has already been initiated by state governments, however it is still not clear if divorced and separated women, as well as those with missing husbands, will be entitled to receive the pensions. They should all be included;
- » Pension schemes should not be attached to the presence (or absence) of an adult son in any of the categories. Pensions for single women should be unconditionally available to all categories of single women;

- » Pensions should be given more regularly than in the current system (once every six months);
- » Provisions for separate job cards should be made for single women in the Mahatma Gandhi National Rural Employment Guarantee Scheme;
- » Strategies should be worked out to ensure that single women can obtain entitlements provided under various government schemes, including job cards; Kisan credit cards; and other government schemes allowing them to get loans, government subsidies, and other monetary benefits. For example, in Osmanabad, although special cards have not been issued, charities are helping single women to get government-issued identity cards that entitle them to subsidised food rations, to apply for bank loans, and to lay claim to property and land; and
- » Loans and credit should be made available to single women at lower interest rates, and the procedure should be simplified. Housing loans should be made available to single women at cheaper rates to make houses more affordable and accessible.

7.4 Government Schemes and Entitlements

- » Reservations with specific figures should be made for single women in the MGNREGA programme – in terms of job allocation, monitoring and vigilance committees, appointment of mates and barefoot engineers, and so on. Though priority is being given to destitute, elderly women, and those under special circumstances, a focused effort needs to be made to improve the access of single women to these benefits;
- » Long, cumbersome processes for availing entitlements should be simplified, especially for those living alone or below the poverty line; and
- » Preference should be given to single women for vacancies in government schools, Angandwadi centres (AWC), midday meal programs, and other employment programmes at the gram panchayat and higher levels. This should be stated very clearly in the provisions, mentioning specific figures.

7.5 Health and Education

- » Special provisions should be made to ensure primary and higher education and vocational training for the children of single women. School fees for children of single women up to graduation should be waived. For example, in Telangana, children of single women are being admitted into all Telangana Residential Educational Institutions without having to write an examination or wait for the lottery system; and
- » Health insurance schemes should be introduced for children of single women up to a certain age and for single women themselves.

7.6 Shelter, Security and Protection

- » Hostels for single women should exist in small towns and cities. Single women should at least be given preference in hostels and this should be specified very clearly in the guidelines; and
- » Safe and secure shelter should be provided to women in crisis. Such places could also offer counselling services and provide guidance.

7.7 Participation in Decision Making Forums and Processes

- » Single women's presence and participation in decision-making forums and processes is crucial to focusing attention on their issues and challenges and developing plans and programmes to address them. Therefore, to ensure the attendance and participation of single women, it could be made mandatory in Gram Sabha meetings that a particular percentage of attendees be single women; and
- » Continuous lobbying with the government is necessary to frame better, more sensitised and more effective laws, rules and schemes that will benefit single women.

7.8 Awareness and Capacity Building

- » Special awareness and sensitisation programmes should be initiated to remove the myths and cultural taboos associated with the status of single women. These should be targeted at all major groups – society, family members, and

functionaries in government/non-government programmes, as well as panchayats. Local theatre and other interesting media may be used to raise awareness and sensitisation on these issues;

- » The government of Haryana has started a unique programme to benefit single women. In order to ameliorate the condition of single women and to help them to achieve their rights, a request has been made to all the District and Sessions Judges in Haryana that women paralegal volunteers from their respective districts should visit every village falling under their area of operation (cluster), identify single women, provide them with whatever legal services they may require, and help them to

approach legal services institutions. The judges have also been requested to conduct special workshops to make single women aware of their rights. Interested women from this segment of society may also be trained as paralegal volunteers. This case is a positive example and should be reproduced in other states; and

- » Awareness programmes should be undertaken for different stakeholders at various levels and for single women themselves. These should include information on legal issues, single women's rights, and government schemes and the various provisions within them that are aimed at single women.

ANNEXURES

ANNEXURE -1

Table 1: Details of Study Area and Single Women Surveyed

S.No	District Name		Category of Single Woman					Total	
			Widow	Separated	Divorced	Missing husband	Unmarried		
1	Almora	Block/ward name	Hawalbag	14	1	1	0	--	16
			Takula	20	1	0	1	--	22
		Total		34	2	1	1	--	38
2	Bageshwar	Block/ward name	Bageshwar	7	2	1	1	1	12
			Garur	7	1	1	1	1	11
		Total		14	3	2	2	2	23
3	Chamoli	Block/ward name	Dhak	2	0	--	0	0	2
			Joshimath	14	1	--	1	0	16
			Pandukeshwar	4	0	--	1	1	6
		Total		20	1	--	2	1	24
4	Champawat	Block/ward name	Banvasa	0	1	0	1	1	3
			Champawat ward 4	1	0	0	0	1	2
			Champawat	9	0	1	1	0	11
			Takanpur	2	0	1	0	0	3
			Takanpur ward 4	0	1	0	0	0	1
		Total		12	2	2	2	2	20
5	Dehradun	Block/ward name	Urban	18	4	1	1	1	25
			Raipur	21	3	2	1	3	30
		Total		39	7	3	2	4	55
6	Haridwar	Block/ward name	Bahadarabad	12	2	2	--	0	16
			Buksar	1	0	0	--	0	1
			Dahadarabad	0	0	0	--	1	1
			Harithwar	1	0	0	--	0	1
			Laksar	1	0	0	--	0	1
Total		15	2	2	1	1	20		
7	Nainital	Block/ward name	Betalghat	13	2	0	1	0	16
			Bhimtal	9	3	1	2	3	18
			Haldwani	12	1	1	1	3	18
		Total		34	6	2	4	6	52
8	Pauri Garhwal	Block/ward name	Dugadda	7	1	0	0	1	9
			Pokhra	14	2	1	2	1	20
			Yamkeshwar	14	1	1	1	1	18
		Total		35	4	2	3	3	47

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S.No	District Name		Category of Single Woman					Total	
			Widow	Separated	Divorced	Missing husband	Unmarried		
9	Pithoragarh	Block/ward name	Dantu	0	0	0	0	1	1
			Dharchula	7	2	1	1	1	12
			Kanalichhina	6	0	0	0	0	6
			Knalichina	0	0	0	0	0	0
			Vishad	13	3	0	1	3	20
		Total	26	5	1	2	5	39	
10	Rudra Prayag	Block/ward name	Ukhimath	14	4	---	2	2	22
		Total	14	4	4	2	2	22	
11	Tehri Garhwal	Block/ward name	Bhilagna	10	1	--	--	---	11
		Total	10	1	--	--	--	11	
12	Udham Singh Nagar	Block/ward name	Duggada	0	1	0	0	0	1
			Gadarpur	30	2	0	1	6	39
			Haripura	1	0	0	0	0	1
			Khatima	4	6	4	0	2	16
			Khatola	0	0	1	0	0	1
			Kulha	0	0	1	0	0	1
			Nandpur	0	0	0	0	1	1
		Sethwala	0	0	0	0	1	1	
Total	35	9	6	1	10	61			
13	Uttar Kashi	Block/ward name	Dunda	6	1	1	1	1	10
		Total	6	1	1	1	1	10	
Total				294	47	22	22	37	422

Table 2: List of Interviews by District and Social Group

District Name			Social Group of Respondent					Total
			SC	ST	PVTG	OBC	General	
Almora	Category of single women	Widow	31			3	0	34
		Separated	0			0	2	2
		Divorced	0			1	0	1
		Missing husband	0			0	1	1
	Total		31	0	0	4	3	38
Bageshwar	Category of single women	Widow	13	1		0		14
		Separated	2	0		1		3
		Divorced	2	0		0		2
		Missing husband	2	0		0		2
	Unmarried	1	0		1		2	
Total		20	1	0	2	0	23	
Chamoli	Category of single women	Widow	8	4		8		20
		Separated	0	0		1		1
		Missing husband	1	1		0		2
		Unmarried	0	1		0		1
	Total		9	6	0	9	0	24
Champawat	Category of single women	Widow	1			10	1	12
		Separated	0			2	0	2
		Divorced	0			1	1	2
		Missing husband	1			1	0	2
	Unmarried	0			0	2	2	
Total		2	0	0	14	4	20	
Dehradun	Category of single women	Widow	3	1		10	25	39
		Separated	0	0		1	6	7
		Divorced	1	0		0	2	3
		Missing husband	0	0		0	2	2
	Unmarried	0	0		0	4	4	
Total		4	1	0	11	39	55	
Haridwar	Category of single women	Widow	2			9	4	15
		Separated	0			0	2	2
		Divorced	0			2	0	2
	Unmarried	0			0	1	1	
Total		2			11	7	20	
Nainital	Category of single women	Widow	16	1		4	13	34
		Separated	5	0		0	1	6
		Divorced	0	0		1	1	2
		Missing husband	2	0		0	2	4
	Unmarried	3	0		0	3	6	
Total		26	1	5	20	52		

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District Name			Social Group of Respondent					Total
			SC	ST	PVTG	OBC	General	
Pauri Garhwal	Category of single women	Widow	9				26	35
		Separated	0				4	4
		Divorced	1				1	2
		Missing husband	0				3	3
		Unmarried	0				3	3
	Total		10				37	47
Pithoragarh	Category of single women	Widow	22	0	4	0	0	26
		Separated	4	0	0	1	0	5
		Divorced	1	0	0	0	0	1
		Missing husband	2	0	0	0	0	2
		Unmarried	2	2	0	0	1	5
	Total		31	2	4	1	1	39
Rudra Prayag	Category of single women	Widow	5				9	14
		Separated	1				3	4
		Missing husband	0				2	2
		Unmarried	0				2	2
	Total		6				16	22
Tehri Garhwal	Category of single women	Widow					10	10
		Separated					1	1
	Total						11	11
Udham Singh Nagar	Category of single women	Widow	1	30		2	2	35
		Separated	1	3		2	3	9
		Divorced	0	3		2	1	6
		Missing husband	0	0		1	0	1
		Unmarried	0	8		0	2	10
	Total		2	44		7	8	61
Uttar Kashi	Category of single women	Widow	1	5				6
		Separated	0	1				1
		Divorced	1	0				1
		Missing husband	0	1				1
		Unmarried	0	1				1
	Total		2	8				10
		145	63	4	64	146	422	

Table 3 : District-wise Data on the Religion of Single Women Surveyed

District Name		Religion of Respondent					Total
			Hindu	Muslim	Sikh	Christian	
Almora	Category of single women	Widow	31	3	--	--	34
		Separated	2	0	--	--	2
		Divorced	0	1	--	--	1
		Missing husband	1	0	--	--	1
	Total		34	4	0	0	38
Bageshwar	Category of single women	Widow	14	0	--	--	14
		Separated	2	1	--	--	3
		Divorced	2	0	--	--	2
		Missing husband	2	0	--	--	2
	Unmarried	1	1	--	--	2	
Total		21	0	0	0	23	
Chamoli	Category of single women	Widow	20	-	--	--	20
		Separated	1	-	--	--	1
		Missing husband	2	-	--	--	2
		Unmarried	1	-	--	--	1
	Total		24	0	0	0	24
Champawat	Category of single women	Widow	2	10	--	--	12
		Separated	1	1	--	--	2
		Divorced	1	1	--	--	2
		Missing husband	1	1	--	--	2
	Unmarried	2	0	--	--	2	
Total		7	13	0	0	20	
Dehradun	Category of single women	Widow	38	1	--	0	39
		Separated	5	0	--	2	7
		Divorced	3	0	--	0	3
		Missing husband	2	0	--	0	2
	Unmarried	4	0	--	0	4	
Total		52	1	0	2	55	
Haridwar	Category of single women	Widow	10	3	2	--	15
		Separated	2	0	0	--	2
		Divorced	1	1	0	--	2
		Unmarried	0	1	0	--	1
	Total		13	5	2	0	20
Nainital	Category of single women	Widow	32	2	--	--	34
		Separated	6	0	--	--	6
		Divorced	1	1	--	--	2
		Missing husband	4	0	--	--	4
	Unmarried	6	0	--	--	6	
Total		49	3	0	0	52	

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District Name		Religion of Respondent					Total
			Hindu	Muslim	Sikh	Christian	
Pauri Garhwal	Category of single women	Widow	35	--	--	--	35
		Separated	4	-	--	--	4
		Divorced	2	--	--	--	2
		Missing husband	3	--	--	--	3
		Unmarried	3	--	--	--	3
	Total		47	0	0	0	47
Pithoragarh	Category of single women	Widow	26		--	--	26
		Separated	5		--	--	5
		Divorced	1		--	--	1
		Missing husband	2		--	--	2
		Unmarried	5		--	--	5
	Total		39				39
Rudra Prayag	Category of single women	Widow	14				14
		Separated	4				4
		Missing husband	2				2
		Unmarried	2				2
	Total		22				22
Tehri Garhwal	Category of single women	Widow	10				10
		Separated	1				1
	Total		11				11
Udham Singh Nagar	Category of single women	Widow	35	0	0		35
		Separated	7	0	2		9
		Divorced	4	2	0		6
		Missing husband	1	0	0		1
		Unmarried	10	0	0		10
	Total		57	2	2		61
Uttar Kashi	Category of single women	Widow	6				6
		Separated	1				1
		Divorced	1				1
		Missing husband	1				1
		Unmarried	1				1
	Total		10				10

Table 4 : Stakeholders by District

Name of District	Designation of Stakeholder	Quantity
Almora	Gram Pradhan	1
Bageshwar	ADO	2
	AWW	2
	Total	4
Chamoli	Asha	1
	BDO	1
	Total	2
Champawat	ANM	1
	BDO	1
	Gram Pradhan	1
	Health Investigator	1
	Total	4
Dehradun	BDO	2
	Gram Pradhan	1
	Total	3
Nainital	ANM	1
	AWW	1
	Gram Pradhan	2
	Supervisor	1
	Ward Member	1
	Total	6
Pauri Garhwal	BDO	1
	Gram Pradhan	1
	Total	2
Pithoragarh	ADO	1
	Asha	1
	DPO	1
	Gram Pradhan	1
	Total	4

Table 5: Job Card Status by Social Group

Social Group	Response Status	Job card Status	Numbers	Percentage (%)
SC	Valid	Daughter-in-law	4	2.8
		Father	2	1.4
		Husband	1	0.7
		Mother	6	4.1
		Mother-in-law	6	4.1
		No job card	33	22.8
		Own	73	50.3
		Son	1	0.7
		Total	126	86.9
	Missing	Don't know	13	9
		Urban areas	6	4.1
		Total	19	13.1
	Total		145	100
ST	Valid	Brother	1	1.6
		Mother	3	4.8
		No job card	25	39.7
		Own	17	27
		Son	2	3.2
		Total	48	76.2
	Missing	Urban areas	1	1.6
		Don't know	14	22.2
		Total	15	23.8
Total		63	100	
PVTG	Valid	Own	4	100
OBC	Valid	Father	3	4.7
		No job card	19	29.7
		Own	18	28.1
		Total	40	62.5
	Missing	Urban areas	11	17.2
		Don't know	13	20.3
		Total	24	37.5
	Total		64	100

Social Group	Response Status	Job card Status	Numbers	Percentage (%)
General	Valid	Father	1	0.7
		Mother	2	1.4
		Mother-in-law	2	1.4
		No job card	27	18.5
		Own	28	19.2
		Total	60	41.1
	Missing	Urban areas	54	37
		Don't know	32	21.9
		Total	86	58.9
	Total		164	100

Table 6: Livelihood Activities

Category of Single Women		Responses			Percentage of Cases
			Number	Percent	
Widow	Livelihood activities	Agriculture	84	13.4%	28.7%
		Agricultural labour	68	10.9%	23.2%
		Other labour	60	9.6%	20.5%
		Animal husbandry	63	10.1%	21.5%
		Forest-based livelihood	6	1.0%	2.0%
		MGNREGA	59	9.4%	20.1%
		Government service	8	1.3%	2.7%
		Private service	31	5.0%	10.6%
		Small shop	6	1.0%	2.0%
		Other small business	16	2.6%	5.5%
		Domestic worker	19	3.0%	6.5%
		Pension	191	30.5%	65.2%
		Rent of house/land/shop	5	0.8%	1.7%
		Other	10	1.6%	3.4%
	Total		626	100.0%	213.7%
Separated	Livelihood activities	Agriculture	7	10.1%	15.6%
		Agricultural labour	6	8.7%	13.3%
		Other labour	8	11.6%	17.8%
		Animal husbandry	6	8.7%	13.3%
		Forest-based livelihood	3	4.3%	6.7%
		MGNREGA	2	2.9%	4.4%
		Government service	1	1.4%	2.2%
		Private service	7	10.1%	15.6%
		Small shop	2	2.9%	4.4%
		Other small business	6	8.7%	13.3%
		Domestic worker	6	8.7%	13.3%
		Pension	5	7.2%	11.1%
		Other	6	8.7%	13.3%
	No source	4	5.8%	8.9%	
Total		69	100.0%	153.3%	
Divorced	Livelihood activities	Agriculture	1	2.9%	4.8%
		Agricultural labour	5	14.7%	23.8%
		Other labour	5	14.7%	23.8%
		Animal husbandry	3	8.8%	14.3%
		MGNREGA	4	11.8%	19.0%
		Government service	1	2.9%	4.8%
		Private service	8	23.5%	38.1%
		Other small business	2	5.9%	9.5%
		Pension	5	14.7%	23.8%
	Total		34	100.0%	161.9%

Category of Single Women	Responses			Percentage of Cases	
Missing	Livelihood activities	Agriculture	6	12.8%	27.3%
		Agricultural labour	1	2.1%	4.5%
		Other labour	8	17.0%	36.4%
		Animal husbandry	6	12.8%	27.3%
		Forest-based livelihood	2	4.3%	9.1%
		MGNREGA	8	17.0%	36.4%
		Government service	1	2.1%	4.5%
		Private service	5	10.6%	22.7%
		Small shop	1	2.1%	4.5%
		Other small business	2	4.3%	9.1%
		Domestic worker	3	6.4%	13.6%
		Pension	4	8.5%	18.2%
	Total	47	100%	213.6%	
Unmarried	Livelihood activities	Agriculture	7	15.2%	21.2%
		Agricultural labour	5	10.9%	15.2%
		Other labour	4	8.7%	12.1%
		Animal husbandry	6	13.0%	18.2%
		MGNREGA	2	4.3%	6.1%
		Government service	4	8.7%	12.1%
		Private service	9	19.6%	27.3%
		Other small business	4	8.7%	12.1%
		Pension	4	8.7%	12.1%
		Other	1	2.2%	3.0%
	Total	46	100.0%	139.4%	

Table 7: Stakeholders' Awareness of Schemes for Single Women in Their Districts

District Name	Type of Stakeholder	Awareness of schemes with provisions for single women
Almora	Gram Pradhan	Pension
		Samaj Kalyan
		Marriage of daughters
Bageshwar	ADO	MGNREGA
		Pension
		Samaj Kalyan
		Ajjivika/ NRLM
	AWW	MGNREGA
		Pension
Chamoli	Asha	MGNREGA
		Pension
	BDO	MGNREGA
		Pension
Champawat	ANM	Pension
	BDO	Pension
	Gram Pradhan	MGNREGA
	Health Investigator	MGNREGA
Dehradun	BDO	Pension
		Samaj Kalyan
		Ajjivika/NRLM
		Marriage of daughters
	Gram Pradhan	Pension
		Marriage of daughters
		Family Benefit
Nainital	ANM	Don't Know
	AWW	Pension
		Samaj Kalyan
	Gram Pradhan	MGNREGA
		Pension
	Supervisor	Pension
Ward Member	Don't Know	
Pauri Grahwal	BDO	Pension
		Samaj Kalyan
		Ajjivika/NRLM
	Gram Pradhan	Pension
Pithoragarh	ADO	MGNREGA
		Pension
		Samaj Kalyan
	Asha	Pension
	Gram Pradhan	MGNREGA
		Pension
Samaj Kalyan		

Table 8: Number of Single Women in Districts of Uttarakhand (Census 2011)

S.No	District	Total women	Never married (0 to 80+)	Widow	Separated	Divorced	Never married (40 to 85+)	Total single-women	% of single women of total women in each district
1	Bageshwar	135572	54602	13719	579	114	395	14807	10.9
2	Champawat	128523	56997	11982	376	64	261	12683	9.9
3	Dehradun	804495	349688	53425	1832	1065	3759	60081	7.5
4	Almora	331425	138044	39546	1327	252	968	42093	12.7
5	Chamoli	197614	85299	19067	400	86	329	19882	10.1
6	Uttarkashi	161489	74070	11473	300	66	392	12231	7.6
7	Pauri Garhwal	360442	145970	41673	848	230	906	43657	12.1
8	Haridwar	885127	433297	46326	1189	749	2555	50819	5.7
9	Nainital	460939	208708	34347	1032	356	1963	37698	8.2
10	Pithoragarh	244133	95510	26286	765	162	837	28050	11.5
11	Rudraprayag	127696	53168	13619	256	46	352	14273	11.2
12	Tehri Garhwal	320945	138906	30485	664	125	614	31888	10.0
13	Udham Singh Nagar	790119	382476	45267	1464	607	2785	50123	6.3
Total		4948519	2216735	387215	11032	3922	16116	418285	8.5

ANNEXURE-2

Number of Interviews and FGDs conducted

1. The number of interviews to be conducted was decided based on the sample population of the categories in each district. It was decided that at least 0.1% of the total sample population of each district should comprise widows (interviews) and 0.5% each other category, ie separated, divorced and unmarried
2. FGD: At least 2 FGDs were conducted in each district – one exclusively with men and one exclusively with women from the community where most of the interviews were conducted.
3. Table – interviews with 26 stakeholders in 8 districts:

S.No	District Name	Stakeholder interviewed	Numbers of stakeholders covered
1	Almora	Gram Pradhan	1
2	Bageshwar	ABDO	2
		AWW	2
3	Chamoli	Asha	1
		BDO	1
4	Champawat	ANM	1
		BDO	1
		Gram Pradhan	1
		Health investigator	1
5	Dehradun	BDO	2
		Gram Pradhan	1
6	Nainital	ANM	1
		AWW	1
		Gram Pradhan	1
		Pradhan	1
		Supervisor	1
		Ward Member	1
7	Pauri Garhwal	BDO	1
		Gram Pradhan	1
8	Pithoragarh	ADO	1
		Asha	1
		DPO	1
		Gram Pradhan	1

Proposed interviews and FGDs with various groups (caste/religion/tribe/communities) in each of the 13 districts were as follows:

1. OBC – Chamoli
2. Dalit – Chamoli, Pauri Garhwal, Pithoragarh, Rudraprayag, Tehri Garhwal, Almora, Nainital
3. Bhotia – Chamoli, Bageshwar, Pithoragarh, Udham Singh Nagar
4. Muslims – Haridwar, Almora, Bageshwar, Champawat, Nainital, Pithoragarh
5. Van Gujjar – Haridwar
6. Sikh – Champawat, Udham Singh Nagar
7. Van Raji – Pithoragarh

8. Van Tongiya – Udham Singh Nagar

9. Tharu – Udham Singh Nagar

In total, 133 interviews were proposed to be conducted in urban areas, and the rest were carried out in rural areas.

Data collection process

Data collection involved the following stages:

1. Main research questions and questionnaires were discussed and refined with the partners and other team members, including identification of blocks, sample size in each district and block and type of community (rural/urban, caste/ST/general). Workshops with the team were fundamental for sharing the objectives of the study, and for understanding the perspectives and experiences of the research team as well.
2. A workshop was organised in both Kumaon and Garhwal regions, for orientation of the partners engaged in gathering primary data.
3. Besides primary data, information was also collected from secondary sources such as various acts, policies, programmes and government schemes. A brief literature review of selected acts, policies, schemes and programmes was conducted, with the aim of identifying provisions for single women to support their food and nutrition security, livelihood, health and living.
4. Partners conducted structured interviews with single women and focused group discussions with men and women in their community. Interviews were also conducted with relevant stakeholders in each district and block. Guidelines were framed and shared with the partners to help them conduct interviews with Single women and Stakeholders, Focus group discussions.
5. Designing data compilation and consolidation formats for data analysis: data was disaggregated by caste, ethnicity, class and age group to enable analysis and understanding of issues within each of these groups.
6. Data analysis and report writing
7. Sharing workshop: important findings and key issues that emerged through the research study are now being shared at the state level. This information is to be shared with partners involved in the research process and important stakeholders, including single women and community members from each of the 13 districts, officials at the block, district and state levels, and Panchayat representatives. This is to be organised in collaboration with the State Women Commission.


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