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India: Situation of single women and women who head their own household, including rights to housing, land, property, and inheritance; access to employment, housing, health, and support services, particularly in Delhi, Mumbai, Chandigarh, and Bengaluru; state protection (2022–October 2024)
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Research Directorate, Immigration and Refugee Board of Canada

1. Overview

Sources report that, according to the 2011 census [1], there were 71.4 million single women in India (BBC 2022-12-08; The Wire 2015-11-14). Australia's Department of Foreign Affairs and Trade (DFAT) notes that the number of women in India who are single by "choice or circumstance is rising" (Australia 2023-09-29, para. 3.135). According to the fifth edition of India's *National Family Health Survey (NFHS-5), 2019-21* [2], out of the 724,115 women aged 15–49 interviewed for the survey, 24 percent of the female respondents had never married, 1.1 percent were either divorced, separated, or "deserted," while 3.1 percent of the female respondents were widowed (IIPS of India & ICF 2022-03, 208, 216).

The 2011 census of India provides the following demographic data on the marital status of unmarried women and girls of all ages in the country:

	Total Women in India	Widowed	Separated	Divorced	Never Married
India	587,584,719	43,261,478	2,372,754	909,573	247,963,442

	Total Women in India	Widowed	Separated	Divorced	Never Married
Urban areas of India	181,616,925	13,742,564	781,664	337,779	73,573,264
Rural areas of India	405,967,794	29,518,914	1,591,090	571,794	174,390,178
National Capital Territory (NCT) of Delhi	7,800,615	456,613	19,334	10,805	3,352,174
Urban areas of the NCT	7,607,894	445,608	18,958	10,693	3,269,765
Rural areas of the NCT	192,721	11,005	376	112	82,409
District of Mumbai [Maharashtra state]	1,400,803	123,061	5,199	4,630	550,164
District of Mumbai Suburban	4,325,639	305,871	15,449	10,961	1,703,658
District of Chandigarh [joint capital of Punjab and Haryana states]	474,787	24,496	1,084	863	202,524
Urban areas of the District of Chandigarh	462,946	24,047	1062	855	197,374
Rural areas of the District of Chandigarh	11,841	449	22	8	5,150
District of Bengaluru [Karnataka state]	4,598,890	308,463	19,252	4,184	1,685,969
Urban areas of the District of Bengaluru	4,191,539	276,715	16,559	3,997	1,538,989

	Total Women India	in Widowed	Separated	Divorced	Never Married
Rural areas of the District of Bengaluru	407,351	31,748	2,693	187	146,980

(India 2011a)

Australia's DFAT indicates that society can be "very traditional and can be hostile to the unmarried, whether they are single because of divorce or widowhood" (Australia 2023-09-29, para. 3.135). According to a BBC report, there remains "a lot of stigma" around being single in India (2022-12-08). In correspondence with the Research Directorate, a Delhi-based sociologist who founded an NGO advocating for the rights of women and children indicated that unmarried women are "looked down upon" (Sociologist 2024-03-12). The BBC notes that single women in rural areas are "often seen as a burden by their families" and "have little agency," with thousands exiled to "holy towns" like Vrindavan and Varanasi (2022-12-08). The Globalist, an online magazine that seeks to understand the "globalized world" and reports on the global economy, politics, and culture (The Globalist n.d.), states that single women are treated as helpless because of social and workplace norms; their status is "exploit[ed]" as these women "tend to 'settle'" for what they get (2022-01-15).

The News Minute, "a digital news platform reporting and writing on issues in India," particularly on southern India (The News Minute n.d.), states that deciding to remain single or leaving a relationship "raises many apprehensions in women ranging from financial security, emotional safety, social sustainability, and fear of violence from the previous partner" (2022-11-28). The same source notes that single women may feel that they can only meet their need for "social validation, companionship, and emotional safety" in old age by living with family (The News Minute 2022-11-28). Australia's DFAT indicates that divorce can be "financially and socially devastating" for women, as the husband is "[o]ften" the "breadwinner" and becoming a widow or being separated can be financially "devastating" (Australia 2023-09-29, para. 3.133). The News Minute indicates that widows who choose not to find a new partner "seldom" receive help from their families and are "pressured" to remarry or find employment to support themselves and their children (2022-11-28).

According to Australia's DFAT, "[s]ome" women feel "unsafe" using public transport to go to work; this creates an "economic barrier" (Australia 2023-09-29, para. 3.119). According to "more than a dozen" unmarried working women in greater Delhi, Bengaluru, and Mumbai interviewed in an *New York Times* article, safety was a "top concern" for them when

choosing work and housing (2023-01-18). The same source states that the women interviewed do "everything possible" to live close to work (*The New York Times* 2023-01-18).

A 2021 World Bank report indicates that in India, 18 percent of households were headed by females (2021). In a video report, the BBC estimates that 45 million families, or "almost" 2 out of every 10 families, are headed by women (2023-06-09).

An article by the UN Entity for Gender Equality and the Empowerment of Women (UN Women) estimates that in India, 13 million households are headed by single mothers living alone with their children, while another 32 million single mothers live in "extended households" (UN 2020-02-11). The *NFHS-5* provides the following state-level data:

- Haryana state: out of 18,229 households interviewed, 15 percent of households are headed by women; 13 percent of the population live in female-headed households (IIPS of India & ICF 2021-11, 2, 3).
- Delhi state: out of 9,486 households interviewed, 16 percent of households are headed by women; 11 percent of the population live in female-headed households (IIPS of India & ICF 2021-12, 2, 3).
- Maharashtra state: out of 31,643 households interviewed, 15 percent of households are headed by women; 11 percent of the population live in female-headed households (IIPS of India & ICF 2021-03a, 2, 3).
- Karnataka state: out of 26,574 households interviewed, 23 percent of households are headed by women; 20 percent of the population live in female-headed households (IIPS of India & ICF 2021-03b, 2, 3).

The 2011 census of India provides the following demographic data on the total number of female-headed households:

	Total
India	26,888,926
Urban areas of India	9,434,700
Rural areas of India	17,454,226
National Capital Territory (NCT) of Delhi	349,962
Urban areas of the NCT	341,961
Rural areas of the NCT	8,001
Mumbai	107,054
Mumbai Suburban	254,304
Chandigarh	20,945
Urban areas of Chandigarh	20,602
Rural areas of Chandigarh	343
Bengaluru	236,649
Urban areas of Bengaluru	213,619

	Total
Rural areas of Bengaluru	23,030

(India 2011b)

2. Housing, Land, Property, and Inheritance Rights

The *Hindu Succession Act, 1956*, which relates to "intestate succession among Hindus" for the "whole of India," provides the following:

2. Application of Act. —(1) This Act applies—

1. to any person, who is a Hindu by religion in any of its forms or developments ... ,
2. to any person who is a Buddhist, Jaina or Sikh by religion, and
3. to any other person who is not a Muslim, Christian, Parsi or Jew by religion ...

14. Property of a female Hindu to be her absolute property.—(1) Any property possessed by a female Hindu, whether acquired before or after the commencement of this Act, shall be held by her as full owner thereof and not as a limited owner. (India 1956a, preamble, Sec. 1(2), Sec. 2, Sec. 14, bold and italics in original)

The *Indian Succession Act, 1925*, "applicable to intestate and testamentary succession," provides the following:

20. Interests and powers not acquired nor lost by marriage.—(1) No person shall, by marriage, acquire any interest in the property of the person whom he or she marries or become incapable of doing any act in respect of his or her own property which he or she could have done if unmarried.

(2) This section—

...

shall not apply, and shall be deemed never to have applied, to any marriage, one or both of the parties to which professed at the time of the marriage the Hindu, Muhammadan, Buddhist, Sikh or Jaina religion.

...

33. Where intestate has left widow and lineal descendants, or widow and kindred only, or widow and no kindred.—Where the intestate has left a widow—

1. if he has also left any lineal descendants, one-third of his property shall belong to his widow, and the remaining two-thirds shall go to

his lineal descendants, according to the rules hereinafter contained;

2. [save as provided by section 33A], if he has left no lineal descendant, but has left persons who are of kindred to him, one-half of his property shall belong to his widow, and the other half shall go to those who are kindred to him, in the order and according to the rules hereinafter contained;
3. if he has left none who are of kindred to him, the whole of his property shall belong to his widow.

[33A. Special provision where intestate has left widow and no lineal descendants.—(1) Where the intestate has left a widow but no lineal descendants and the nett value of his property does not exceed five thousand rupees [C\$82], the whole of his property shall belong to the widow.

(2) Where the nett value of the property exceeds the sum of five thousand rupees, the widow shall be entitled to five thousand rupees thereof and shall have a charge upon the whole of such property for such sum of five thousand rupees, with interest thereon from the date of the death of the intestate at 4 per cent. per annum until payment.

(3) The provision for the widow made by this section shall be in. [sic] addition and without prejudice to her interest and share in the residue of the estate of such intestate remaining after payment of the said sum of five thousand rupees with interest as aforesaid, and such residue shall be distributed in accordance with the provisions of section 33 as if it were the whole of such intestate's property.

... (India 1925, emphasis in original, footnotes omitted, first set of brackets and bracket preceding 33A in original)

According to the BBC, "most" widows face challenges when trying to take their legal share in their late husbands' properties (2023-06-09). In an interview with the News Minute, a senior lawyer and human rights litigant shared an example of the "harass[ment]" and "verbal humiliation" a widowed mother faced from her in-laws for 10 years, including being questioned on the children's paternity, that was designed to drive her away so the in-laws can keep the estate within their family (2022-11-28). In the same article, the senior lawyer added that while a court order allowed the widow to claim her share of the property, the police did not take her complaints of the in-laws "seriously," and it required the presence of a lawyer and "hours" to get a "receipt" for the complaint (The News Minute 2022-11-28). The senior lawyer further stated that a "traumatised" woman would "seldom have the resilience" to wait for the legal process to conclude, leading to the "denial of whatever legal protection is available" (The News Minute 2022-11-28).

According to an article by the *Economic Times*, an Indian English-language daily newspaper, the civil codes of India are based on "religious texts and customs," leading to legal differences between the various religious communities (2024-02-06). Freedom House states that Hindu traditional practices and Muslim "personal status laws" in India "discriminate against women in terms of property rights and inheritance" (2023-03-09, Sec. G2). According to the US Department of State's *Country Reports on Human Rights for 2023*, "[m]any tribal land" systems "den[y]" the right of tribal women to "own" land (US 2024-04-22, 57). The same source notes that "[o]ther laws or customs relating to the ownership of assets and land accorded women little control over land use, retention, or sale" (US 2024-04-22, 57).

3. Access to Employment

US *Country Reports 2023* indicates that in India, the law "prohibits discrimination based on race, sex, gender, disability, language, sexual orientation, gender identity, or social status" concerning employment and occupation; however, discrimination laws are not "effectively enforce[d]" and women face "discrimination in employment and occupation, and in access to credit" (2024-04-22, 74, 57). Freedom House indicates that women face "discrimination" such as "workplace bias" (2023-03-09, Sec. F4).

According to an analysis by the Ministry of Statistics and Programme Implementation (MoSPI) of the *Periodic Labour Force Survey*, the female labour force participation rate, or women who are working or looking for a job, was 32.8 percent for women aged 15 and above in 2021–22, compared to 23.3 percent in 2017–18 (India 2023-05-01, 7, 8).

In a video interview with the BBC, a deputy-head of a village council stated that there are not "many jobs in villages, so widows from poor families remain unemployed and dependent on others" (2023-06-09).

In a discussion paper on the declining labour force participation of Indian women published by the Institute of Labor Economics (IZA) [3], Ashwini Deshpande and Jitendra Singh [4] state that based on their analysis of data that was collected between January 2016 and December 2019, three times per year, for the Consumer Pyramids Household Survey (CPHS) conducted by the Centre for Monitoring Indian Economy (CMIE) [5], widowed and separated women in rural areas have a "higher probability" of being in the labor force at 25.3 percent, compared to unmarried women at 10.7 percent and married women at 12.7 percent (Deshpande & Singh 2021-08, 10, 56, 57). The authors note that the workforce entry rate in rural areas for unmarried women is 3.7 percent, compared to 3.6 percent for widowed/separated women and 2.6 percent for married women (Deshpande & Singh 2021-08, 10, 57). Deshpande and Singh indicate that for the same time period the rural workforce "exit rate is

lowest among widowed/separated women" at 14 percent compared to married women at 20 percent and unmarried women at 23.4 percent (2021-08, 57).

Deshpande and Singh indicate that in urban areas, the workforce entry rate is "more than six percent for unmarried women compared to 2.3 percent and 3.2 percent among married and widowed/separated women respectively" (2021-08, 57). The authors further note that the workforce exit rate is "smaller" among widowed/separated women at 17.7 percent, compared to others in urban areas (Deshpande & Singh 2021-08, 57–58). Deshpande and Singh state that "frequent" job changes and a declining labour force participation rate indicate a lack of "steady gainful employment" opportunities for women (2021-08, 3). The same source observes that "high" unemployment and the makeup of industries suggest that male workers are "displac[ing]" female workers, leading to a decline in women's participation in the workforce (Deshpande & Singh 2021-08, 3).

3.1 Pay Gap

Section 39(d) of the *Constitution of India* provides "that there is equal pay for equal work for both men and women" (India 1950).

The *Code on Wages, 2019* provides the following:

3. (1) There shall be no discrimination in an establishment or any unit thereof among employees on the ground of gender in matters relating to wages by the same employer, in respect of the same work or work of a similar nature done by any employee.

(2) No employer shall,—

1. for the purposes of complying with the provisions of sub-section (1), reduce the rate of wages of any employee; and
2. make any discrimination on the ground of sex while recruiting any employee for the same work or work of similar nature and in the conditions of employment, except where the employment of women in such work is prohibited or restricted by or under any law for the time being in force. (India 2019, italics in original)

US *Country Reports 2023* notes that while workplace discrimination and pay inequity are prohibited by law, employers "often paid women less than men for the same job, discriminated against women in employment, and promoted women less frequently than men" (2024-04-22, 57–58).

An opinion article by Dagmar Walter, a Director of the International Labour Organization (ILO) Decent Work Technical Support Team for South Asia, and Susan Ferguson, a UN Women representative in India, notes that although there has been "notable" progress, the gender pay gap

remains "high" by international standards (Walter & Ferguson 2022-09-19). According to Reuters, as of 2021–22, women earned 76 percent of what men earned (2023-09-20).

According to a survey conducted by DBS Bank India in collaboration with CRISIL [6] that sampled "over" 800 salaried and self-employed women in 10 Indian cities, 23 percent of salaried women across India "perceive a gender pay gap" (2024-03-06). The same source notes that "affluent women" with annual salaries between 4,100,000 and 5,500,000 Indian rupees (INR) [C\$66,700–\$89,500] reported a "higher perception of the gender pay gap" at 30 percent compared to 18 percent of "semi-affluent" women with annual salaries between INR 1,000,000 and 2,500,000 [C\$16,300–C\$40,700] (DBS Bank India & CRISIL 2024-03-06). The same survey further found that 42 percent of salaried women in metropolitan areas "face challenges while negotiating salaries" (DBS Bank India & CRISIL 2024-03-06).

4. Access to Housing

Australia's DFAT indicates that it is "difficult or impossible" for single individuals of either gender to rent accommodation, "even" in large cities, but it is "worse" in rural area (Australia 2023-09-29, para. 3.132). The Globalist reports that in India, it is "difficult" for single women to rent accommodation "without being subject to extensive [and] intrusive questioning" (2022-01-15). The *New York Times* reports that working women who live on their own in cities pay "more for a narrower selection of housing," regardless of their marital status (2023-01-18). The same source adds that landlords either refuse their application or "impose curfews and then waltz into their rented spaces unannounced" (*The New York Times* 2023-01-18).

The *New York Times* article, citing an interview with a single woman in Bengaluru who searched for an apartment with a married friend whose husband was working abroad, states that brokers requested that the women "promise to never bring men over. To never drink. To never, really, have a room of one's own" (2023-01-18). The same source indicates that "several" apartments were leased to families instead of the two women and that the single woman eventually found an apartment after a "difficult" search (*The New York Times* 2023-01-18). The *Hindu*, an English-language newspaper in India, quoting a tech worker from Hassan district, notes that "[i]t is difficult to find good, safe and affordable hostels for working women in cities like Bengaluru. Most of the Paying Guest (PG) accommodations are very expensive" (2024-02-02).

The *New York Times*, citing an interview with a broker in South Delhi, states that "few landlords rent to single women because they oppose their separation from family, or fear judgment if something goes wrong" (2023-01-18). The same source, citing an interview with a Muslim woman in

Delhi, reports "the hostel where she was living would not let her back in" when she returned after curfew (*The New York Times* 2023-01-18).

The *Free Press Journal*, an Indian English-language daily newspaper, indicates that the accommodation rate in Mumbai is "comparatively higher than most of the cities, and it becomes difficult for single women to find an affordable" place to rent (2023-02-10). The same source notes that "[m]any" landlords are reluctant "to rent to single women" (*The Free Press Journal* 2023-02-10). The *New York Times*, in an interview with a 27-year-old woman who paid for an apartment in a city near Mumbai, notes that she received a "lengthy agreement" from the landlord's lawyer stipulating that visitors, including relatives, are not allowed and that she must be home by 9 p.m. (2023-01-18). The BBC quotes an author and founder of a Facebook group for urban single women as stating that she had faced "'discrimination and humiliation as a single woman,'" when she was searching for rentals in Mumbai, such as being questioned by "members of a housing society" as to whether she drank [alcohol] or was sexually active (2022-12-08). The *Free Press Journal*, citing a representative of Parivartan Mahila Sanstha, an NGO working to improve the lives of women, children and seniors, states that women who move to Mumbai for their career stay in private apartments, which are "very expensive"; the source notes that the women face "'a lot of problems'" (2024-03-20).

5. Access to Health Services

The Ministry of Health and Family Welfare states that the government has implemented "various" programs to make health care "more accessible" for all, including the following services for women:

- 160,816 health and wellness centres as of July 2023 with services that includes cancer screening for women;
- Free health care for all pregnant women and newborns at public health facilities with "zero tolerance for denial of services" (India 2023-08-08).

India's National Health Authority indicates that 120 million "poor and vulnerable families" from the "bottom" 40 percent of the Indian population are eligible for a public health insurance program, Pradhan Mantri Jan Arogya Yojana (PM-JAY); established in 2018, PM-JAY provides INR 500,000 [C\$8,200] annually per family for secondary and tertiary care and has "no restriction" on "family size, age or gender" (India n.d.). An article by *Deccan Herald*, a newspaper headquartered in Bengaluru, notes that as of 2023, 49 percent of PM-JAY recipients are women (2024-03-10). However, the same source quotes Radhika Jain, an assistant professor of health economics at the University College of London, as stating that "'large gender disparities persist even when care is highly subsidised'; for example, some complications may not be covered by insurance and women are 'more likely' to have complications since they receive diagnosis and treatment 'much later'" (*Deccan Herald* 2024-03-10). In an

opinion article published by the *Times of India*, an English-language newspaper, written by Amrit Singh, the co-founder and Chief Revenue Officer of Loop, an India-based "integrated care provider" that provides access to health insurance and treatment (Loop n.d.), states that "many" women in India, "particularly" those in rural areas, do not have "any kind of health insurance," and have to pay for medical expenses, which can be "prohibitively expensive" (Singh 2023-03-29). Another *Deccan Herald* article quotes a Consultant Medical Oncologist and Hemato-Oncologist, as stating that the enrolment of women in government health insurance program is "low" when compared to men, due in part to "[l]ack of education, non-awareness about health insurance schemes, dependence on the male breadwinner of the family and societal pressures" (2023-03-08).

Australia's DFAT notes that women in poor households have "less access to food," or "sanitation facilities" than the men in the family (Australia 2023-09-29, para. 3.114).

According to *US Country Reports 2022*, on 29 September 2022, the Supreme Court ruled that "all women are entitled to a safe and legal abortion" (2023-03-20, 38). Sources state that the court ruled that regardless of marital status, a woman has the right to an abortion within the first 24 weeks of the pregnancy (US 2023-03-20, 38–39; Reuters 2022-09-29).

6. Child Custody Rights and Mothers' Ability to Relocate

The *Hindu Minority and Guardianship Act, 1956* provides the following:

The natural guardians of a Hindu, minor, in respect of the minor's person as well as in respect of the minor's property (excluding his or her undivided interest in joint family property), are-

1. in the case of a boy or an unmarried girl - the father, and after him, the mother: provided that the custody of a minor who has not completed the age of five years shall ordinarily be with the mother;
2. in the case of an illegitimate boy or an illegitimate unmarried girl – the mother, and after her, the father;
3. (c) in the case of a married girl - the husband. (India 1956b, Sec. 6)

Freedom House indicates that Muslim personal status laws and Hindu traditions "feature gender discrimination" on matters including divorce, and child custody (2023-03-09, Sec. G3).

According to the Press Trust of India (PTI), a news agency, the Delhi High Court permitted a woman to take her five-and-a-half-year-old daughter with her for her planned relocation to the US while the father would continue to reside in Delhi, but also directed the mother to ensure that

her daughter visits Delhi once a year; the court decision notes that it is to the child's benefit to remain with the mother, as the child is "extremely attached" to her mother (2023-02-07). The *Times of India* states that the Madras High Court ruled that under the *Hindu Minority and Guardianship Act* the custody of a girl under 10 years "must always be with the mother" (2023-10-29). However, *India Today*, a news magazine, notes that a Mumbai court denied "interim custody" of an eight-year-old daughter to her mother, who is a doctor, because as a working woman who lives in a "paying guest" [co-living (Magicbricks 2023-09, 1)] accommodation, she "would not be a position to take care of the child," in contrast with the situation of the father, who lives with his mother, who is a "political leader of a regional party" in Maharashtra (2023-04-15).

7. Government Support Services

The sociologist indicated that it is "common" for single women to experience "exploitation" when they seek support from authorities (2024-03-12). According to the News Minute, although single women are "increasingly" financially independent, their singlehood is viewed as "temporary," and as such, they are "seldom" recorded as heads of families in official documents; "[m]ost" identity documents for adult women require a parental address, as well as a mention of a guardian, or a spouse (2022-11-28). The BBC interviewed an Indian feminist activist who stated that family is understood in a "very rigid" and patriarchal way, and that government institutions "se[e] the family unit as headed by a man" (2023-06-09).

7.1 Pension Schemes

The sociologist stated that the government does not have any policies, schemes, or programs for single women, except for pensions for widows or separated women (2024-03-12). The website of the Delhi Department of Women and Child Development (WCD) states that the WCD operates the Delhi Pension Scheme to Women in Distress (Widow Pension), which provides financial assistance to women aged 18 and above who are widowed, divorced, separated, "[a]bandoned, deserted" or destitute and have "no adequate means of subsistence and are poor, needy and vulnerable" (Delhi n.d.). The WCD notes that each of the approximately 350,000 Widow Pension recipient receives 2,500 INR [C\$41] monthly (Delhi n.d.).

The WCD notes the following eligibility requirements for the Widow Pension:

- Have lived in Delhi for over 5 years;
- Have an annual income of less than 100,000 INR [C\$1,600];
- Have a "singly-operated" bank account for receiving payments;
- Should not be receiving any other pensions (Delhi n.d.).

According to the website of the Haryana Directorate of Social Justice and Empowerment, the Haryana Pension to Widows and Destitute Women Scheme was introduced in 1980–81 and provides "social security to women who are unable to sustain themselves with their own resources and are in need of financial assistance" (Haryana [2024]). The same source notes that the monthly amount of pension as of January 2024 is 3,000 INR [C\$49] and that the number of beneficiaries in 2023–24 is 815,785 (Haryana [2024]). The same source provides the following information on the eligibility requirements:

A. Eligibility Criteria:

A women of age 18 years and above is eligible for the grant of pension under the scheme if she is domicile of Haryana and has been residing in Haryana State for the last one year at the time of submission of application [and] also her own income from all sources is below Rs. [INR] 3,00,000 [C\$4,900] per annum and further any one of the following three conditions is fulfilled:

- She is a widow
- She is destitute without husband, parents and son(s)
- She is destitute due to desertion or physical/mental incapacity of
 - Husband in case of married women; or
 - Parents in case of other women.

B. Exclusion:

Notwithstanding the above, a woman employed by any Government or by any Local/Statutory Body or any organization substantially financed by any Government or Local/Statutory Body or who is drawing pension or family pension there from will not be eligible under this Scheme. (Haryana [2024])

A July 2023 *Haryana Government Gazette* notification on the *Financial Assistance to Widower and Unmarried Persons Scheme, 2023*, provides the following:

2. Aim: The aim of the scheme is to provide Social Security to Widower and Unmarried Persons who are unable to sustain themselves from their own sources and are in need of financial assistance from the State.

3. Eligibility Criteria: A person eligible for financial assistance under the scheme shall be:-

...

(b) An unmarried person, male as well as female, who has attained the age of 45 years and belongs to a family whose verified annual family income is up[]to Rs. 1.80 lakhs [C\$2,900]. Such a person should be domicile [sic] of Haryana and should have been residing in Haryana State for the last one year at the time of submission of application. (Haryana 2023a)

An August 2023 amendment to the *Financial Assistance to Widowers and Unmarried Persons Scheme, 2023* published in the *Haryana Government Gazette* notes that the words "One Year" in section 3(b) of the *Scheme* has been substituted with "fifteen years" (Haryana 2023b).

The July 2023 *Haryana Government Gazette* notification on the *Financial Assistance to Widower and Unmarried Persons Scheme, 2023* also provides the following:

4. Other terms and Conditions:-

(i) The monthly rate of financial assistance ... shall be ... Rs. 2750/- [C\$45] per month.

...

6. Stoppage of Financial Assistance:-

(i) Financial Assistance shall be sanctioned up to the age of 60 years and thereafter, the same will be converted into Old Age Samman Allowance Scheme, subject to the eligibility ... (Haryana 2023a)

The website of the Mumbai Suburban District indicates that the Maharashtra government provides financial assistance to different groups of people including divorced women, abandoned women, and widows (Mumbai n.d.). The same source notes that under the Sanjay Gandhi Niradhar Yojana program, divorced, abandoned, "outraged" women and others are eligible to receive monthly financial assistance (Mumbai n.d.). The same website indicates that applicants are required to be below 65 years old, and have an annual family income of less than 21,000 INR [C\$343] (Mumbai n.d.). The same source states that beneficiaries receive INR 600 [C\$9.80] per month, and families "with more than one beneficiary" receive INR 900 [C\$14.70] per month, noting that benefits for children are paid until they turn 25 or become "employed, whichever occurs first," but if the "beneficiary has only daughters, the benefit will be continued even [once] they become 25 years old or get married" (Mumbai n.d.).

According to the website of the government of Karnataka, the widow pension scheme provides financial assistance to "poor widows whose household is below the poverty line" (Karnataka n.d.). The *Times of India*,

in a 2021 article, notes that the Karnataka monthly pension for the 17,000 widowed recipients increased from 600 INR to 800 INR [C\$13.06] (2021-07-29).

7.2 Other Governmental Schemes, Policies, and Programmes

According to India's report to the UN Committee on the Elimination of Racial Discrimination (CERD), India "prioritises women's safety and security" and has introduced "a number of schematic and legislative interventions over the past few years for educational, social, economic and political empowerment of women" (India 2023-10-27, para. 7.2). The MoSPI report indicates that the government has taken "various steps to improve [female] participation in the labour force, to ensure their economic security and quality of their employment" (India 2023-05-01, 31). The same source states that to improve the "employability of female workers, the Government is providing training to them through a network of Women's Industrial Training institutes, National Vocational Training Institutes, and Regional Vocational Training Institutes" (India 2023-05-01, 34).

7.2.1 Working Women Hostel

According to the MoSPI report, the government provides grants for the construction of "safe and conveniently located" hostel facilities with daycare for working women and their children, in urban, semi-urban, and rural areas "with employment opportunities for women" (India 2023-05-01, 32). The same source further notes that girls up to 18 years and boys up to 5 years can stay with their mothers in these hostels (India 2023-05-01, 32).

Sources indicate that a Brihanmumbai Municipal Corporation (BMC) [or Municipal Corporation of Greater Mumbai] hostel in Goregaon providing safe accommodations for working women (PTI 2024-03-09; *The Free Press Journal* 2024-03-20) has opened (PTI 2024-03-09) or is in the final stage of construction (*The Free Press Journal* 2024-03-20).

A 2023 *Times of India* article notes that there are three working women hostels in New Delhi with capacity for 500 women (2023-10-06).

The *Hindu* notes that the state government, and more specifically Karnataka's Women and Child Development Department, operates "65 transit hostels across the state, including 11 in Bengaluru" (2024-02-02).

The *Times of India* notes that Panjab University in Chandigarh provides 8 hostels for working women (2023-07-19).

7.2.2 Work Environment

The MoSPI report states that the government has introduced provisions to labour laws to improve the work environment for women workers,

which includes increasing paid maternity leave from 12 weeks to 26 weeks, requiring "mandatory crèche" facilities in establishments with 50 or more employees, and requiring "adequate safety measures" for women working night shifts (India 2023-05-01, 33). Information on the implementation of these provisions could not be found among the sources consulted by the Research Directorate within the time constraints of this Response.

7.2.3 Mahatma Gandhi National Rural Employment Guarantee SCHEME (MGNREGS)

The website of the government of Haryana states that MGNREGS "guarantee[s]" at least 100 days of paid unskilled manual labour employment to any member of a household in a rural area (Haryana n.d.). According to the MoSPI report, MGNREGS mandates that "at least one third of the jobs generated" under MGNREGS "should be given to women" (India 2023-05-01, 35). Information on the implementation of MGNREGS could not be found among the sources consulted by the Research Directorate within the time constraints of this Response.

8. State Protection

Section 125 of the *Code of Criminal Procedure, 1973* provides the following:

125. Order for maintenance of wives, children and parents.—(1) If any person having sufficient means neglects or refuses to maintain—

1. his wife, unable to maintain herself, or
2. his legitimate or illegitimate minor child, whether married or not, unable to maintain itself, or
3. his legitimate or illegitimate child (not being a married daughter) who has attained majority, where such child is, by reason of any physical or mental abnormality or injury unable to maintain itself, or

...

[A] Magistrate of the first class may, upon proof of such neglect or refusal, order such person to make a monthly allowance for the maintenance of his wife or such child ... , at such monthly rate as such Magistrate thinks fit, and to pay the same to such person as the Magistrate may from time to time direct:

...

Explanation.—For the purposes of this Chapter—

...

b) "wife" includes a woman who has been divorced by, or has obtained a divorce from, her husband and has not remarried.

... (India 1973, footnote omitted)

The News Minute, citing a Chennai-based advocate who specializes in family law, notes that the court can "pass an order for the attachment of property or salary of the ex-husband if he refuses to make payment"; however, the same advocate added that "usually" the man "absconds" to avoid paying or "[s]ome men also make up excuses about losing their jobs or not being paid salaries, to evade payment of maintenance" (2023-02-07). The same article, quoting a senior lawyer and human rights litigant, Sandhya Raju, notes that "[g]etting a maintenance order from a court is not the difficult part usually. It is getting the ex-husband to pay up that is tedious. Most women have a court order allowing maintenance, but not many actually get the money" (The News Minute 2023-02-07).

Another News Minute article, also citing Raju, notes that single women "do not have a specific, solid legal framework" (2022-11-28). The same article, quoting Raju, states that "the law recognises divorced women, widows, and women in live-in partnerships, but what about women who are unpartnered and are in equations that do not fit into any of these categories?" (The News Minute 2022-11-28).

8.1 One Stop Centre (OSC) and Universalization of Women Helpline

According to the MoSPI report, One Stop Centres (OSCs) are intended to support women "affected by violence, in private and public spaces," including within the family, community, and workplace (India 2023-05-01, 33). The website of the Punjab Department of Social Security and Women and Child Development indicates that the OSC scheme was launched in 2015–16 in the state (Punjab n.d.). The MoSPI report notes that the Scheme of Universalization of Women Helpline (WHL) provides "immediate and emergency response to women affected by violence" by referring them to appropriate authorities and information on women-related government programs through a 24-hour helpline (India 2023-05-01, 32–33). The same source states that women "in need of redressal services" will be referred to the OSC through the WHL in every State/UT (India 2023-05-01, 32–33). *US Country Reports 2023* indicates the following information regarding the central government programs for women who are reporting violence:

This included centers for reporting and accessing health support, women help desks at police stations to facilitate reporting, an emergency response support system via a mobile application for reporting emergencies, and training programs for police, prosecutors, medical

officers, and the judiciary to respond to victims in compassionate and respectful ways. (2024-04-22, 53–54)

However, the same source notes that "[l]aw enforcement and legal recourse for rape survivors" are "inadequate," and the judicial system is "unable to address the problem effectively" (US 2024-04-22, 52). The same source adds that "[i]n some cases," police support "reconciliation between rape survivors and their attackers," or encourage "rape survivors to marry their attackers" (US 2024-04-22, 34). Australia's DFAT indicates that "[v]iolence against women is a significant problem in India and state protection is often inadequate" (Australia 2023-09-29, para. 3.131).

This Response was prepared after researching publicly accessible information currently available to the Research Directorate within time constraints. This Response is not, and does not purport to be, conclusive as to the merit of any particular claim for refugee protection. Please find below the list of sources consulted in researching this Information Request.

Notes

[1] According to the Office of the Registrar General and Census Commissioner of India, the most recent census of India was completed in 2011; the next census, originally scheduled for 2021, was postponed due to the COVID-19 pandemic (India [2021]). An October 2024 article by the Press Trust of India (PTI) notes that the schedule for the next census has not yet been announced, as the operation remains "on hold" (PTI 2024-10-22).

[2] The fifth edition of the *National Family Health Survey (NFHS-5)*, 2019-21 was conducted in "two phases" from June 2019 to January 2020 and January 2020 to April 2021, and the data was gathered from 636,699 households, 724,115 women, and 101,839 men (IIPS of India & ICF 2022-03, 7). The survey provided state- and national-level information on "population, health, and nutrition" (IIPS of India & ICF 2022-03, 1, 3). The survey was implemented by India's Ministry of Health and Family Welfare (MoHFW), with technical assistance from ICF, an organization that conducts the Demographic and Health Surveys (DHS) Program, which is funded by the US Agency for International Development (USAID) (IIPS of India & ICF 2022-03, 1).

[3] The Institute of Labor Economics (IZA) is a nonprofit research institute that studies "inequality, labor economics, behavioral economics, and provid[es] evidence-based policy advice" (IZA n.d.).

[4] Professor Ashwini Deshpande is the Head of the Department of Economics at Ashoka University, India; her research focuses on the "economics of discrimination and affirmative action, with a focus on caste and gender in India" (Ashoka University [2022]). Jitendra Singh is a PhD

candidate at the Department of Economics at Ashoka University, with research interests in labour economics, the economics of gender, and identity economics (Ashoka University [2024]).

[5] The Centre for Monitoring Indian Economy (CMIE) is a think tank headquartered in Mumbai that conducts large-scale data collection, analysis and forecasting (CMIE n.d.). The Consumer Pyramids Household Survey (CPHS), conducted by the CMIE, is a "representative longitudinal survey" that collected data, including on household demographics, employment status and income, from all "major states" of India and "approximately" 350,000 "working-age" women (Deshpande & Singh 2021-08, 10).

[6] CRISIL is a global analytics company that provides "independent opinions, actionable insights and efficient solutions" (CRISIL n.d.).

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Query response on India: Situation of single women heading their own household (2022 - October 2024) (statistical data; legal framework regarding housing, land, property and inheritance rights; access to employment, housing and health care; child custody rights; other topics)

[Inde : information sur la situation des femmes célibataires et des femmes qui dirigent leur propre ménage, y compris les droits relatifs au logement, aux terres, à la propriété et à la succession; l'accès à l'emploi, au logement et aux services de santé et de soutien, en particulier à Delhi, à Mumbai, à Chandigarh et à Bengaluru; la protection offerte par l'État \(2022-octobre 2024\) \[IND201885.EF\] \(Response, French\)](#)

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