



Dimensions of Deprivation

Report on the
Poverty Levels of
Widows of Vrindavan

Survey conducted by the Guild for Service:
Supported by UNIFEM



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GUILD FOR SERVICE



Foreword



India worships and honours female goddesses but the living mothers, sisters, daughters are still victims of poor health, dowry, harassment, female foeticide, prostitution, etc.

The discrimination against marginalized widows has followed a set pattern in India. Since the past several centuries they have been looked down upon, trapped within a cultural framework moulded by rigid precepts of patriarchy and hierarchy. Discrimination against widows cuts across all ages, religions, castes and other affiliations. Often skewed religious interpretations are invoked to make marginalization of widows acceptable to all concerned. Ironically, the widow

herself is conditioned to accept the daily violation of her dignity as a kind of atonement for some imagined or alleged 'sin'.

In Vrindavan the birthplace of Lord Krishna there is a never abating tide of pilgrims, so also a migration of widows. In a city known for its holy temples and as the land of Lord Krishna and Tulsī, we can find shrivelled widows surviving by begging.

There are approximately 15,000 widows living on the streets of Vrindavan. Some being quasi widows in the sense of being abandoned by their men. Ironically, a large number of these widows are from intellectually awake and culturally alive Bengal. Many come to Vrindavan by choice, but some of them are abandoned by their sons and relatives.

The existence of widows in Vrindavan, who are shunned by their families, and left at the mercy of an entire infrastructure of exploitation in the hands of unscrupulous men, is a cause of enduring shame for all citizens of India

Guild for Service undertook a survey on Widows of Vrindavan with the support of UNIFEM to draw light on the socio-economic, health and hygiene conditions of the widows living in Vrindavan. The survey would give a lucid idea on the poverty rating of the widows and throw light on the need and dimension of interventions by Government and civil society. Custom built initiatives will strengthen widows socially, economically and emotionally. This would certainly help to reduce social ostracism of widows.

On behalf of the Guild, I would like to acknowledge the great support that UNIFEM has been in facilitating this survey. Usha Rai and her team assisted by inputs by Meera Khanna have ensured the survey is representative and effectively underscores the different levels of poverty.

Dr. V. Mohini Giri

Chairperson

The Guild for Service

Executive Summary

India is estimated to be home for 40 million widowed women. The popularity of the holy city of Vrindavan in the state of Uttar Pradesh as a destination for widows has grown. There has been a steady influx of widows into this temple town in Mathura district, not just because they want to escape the humiliation of having to beg for survival in their own villages or have been abandoned by their families but also because they want to devote their lives to Lord Krishna. Although there are no proper estimates on the number of widows living in Brajdharm - Vrindavan and the adjoining areas of Radha Kund, Goverdhan, Barsana, Nandgaon and Mathura- a vast majority comes from West Bengal. Despite a decade of awareness generation and programmes initiated by government and other NGOs to improve the condition of widows, the numbers coming to Vrindavan and adjoining areas have only increased.

But do these widows who face economic disempowerment and social ostracism in their villages, have a better life in Vrindavan? There have been several reports on the status of widows. However, none of them has looked at their poverty levels and their deprivations beyond just food and shelter. The current report of the Guild for Service looks specifically at the poverty levels and looks not just at indicators of socio economic status but also at attitudes to widows. It looks at the literacy levels, the widows' ability to access various services and their

own sense of self esteem. It looks at the services and facilities available to widows from the central and state government and whether they can access these schemes.

The methodology adopted to find out the poverty and other deprivation levels of widows living in and around Vrindavan was through detailed questionnaires. A sample size of over 500 widows in different settings of Brajbhoomi was covered in the enumeration. To get a better understanding of the needs and conditions of widows across different age groups, three age groups were selected.

Since food, shelter and clothing are important indicators of development, it was essential to find out whether widows had access to these basic amenities. Access to health services and their vulnerability to HIV/AIDS were also studied. Definitions of the various indicators were evolved through consultation with experts from the Guild for Service and an independent market research consultant. The findings were then evaluated against the parameters laid down at the inception of the study.

Findings

The survey found that the widows are extremely poor monetarily, living well below the poverty line defined by the World Bank and even the Planning Commission. In fact, by the World Bank definition of poverty (one US dollar a day or Rs 46/day), the widows are paupers. Less than a third of the widows earn between Rs 700 to Rs 1600 a month, the sum needed to escape poverty as per the Tendulkar Committee definition of poverty in 2008. About a third of the widows are getting the Rs 539 a month that the Planning Commission says is required in urban areas to afford the minimum diet.

Although widows earn from multiple sources—*bhajan ashrams*, charity, pension, domestic work, tailoring and candle making—the total does not add up to very much. However, whatever money the widows earn,



they spend, with their biggest expenditure being on food, followed by medicine, rent, clothes, travel and *pooja*.

But there is no food-related poverty probably because there is an abundance of charity in Vrindavan and the adjoining smaller towns of Barsana, Gokul, Goverdhan and Radhakund which were surveyed. The study found that none of the widows were in danger of dying of hunger or starvation. About 72 percent of the widows ate thrice a day and 25 percent twice a day. All of them had the staple Indian diet of rice, *chappaties*, *dal* and vegetables.

While food was not a problem, shelter was an area of concern with approximately a third of the widows living in the open - that is on streets, ghats, railway stations and bus stops - and having to fend for themselves. Although more than half (54 percent) of the widows surveyed live in rented rooms/spaces and 16 percent live in *ashrams*, sanitation is an area of concern for all widows. Two-fifth said they had no access to toilets and of those who did, 59 percent said they were unhygienic and dirty.

In fact, 40 percent squatted in open fields and a seventh of the widows squatted over street drains occasionally. Though most widows had access to water after going to the toilet, just 68 percent had access to soap to clean their hands. A third of the widows (32 percent), who did not have soap, used soil and ash (*rakhi*). However, they all managed to bathe every day, many of them twice a day.

Fortunately, potable water is easily available in the five areas surveyed. But it is difficult to tell how clean or safe it is to drink the water considering that almost four fifth of the widows surveyed have fallen ill in the last six months. More than half of those who had fallen ill suffered from diarrhoea. Other medical problems included frequent fever, arthritis, high BP, asthma and diabetes.

Surprisingly, there was no awareness of HIV and AIDS. Seventy two percent had not even heard of the infection.

This could be because of poor dissemination of

information as well as poor access to health services. No wonder many of the widows avoid going to a doctor. More than half of those who had consulted a doctor went to government doctors and hospitals and about a third went to NGOs as both provided free medicine. Very few can afford private doctors, irrespective of whether they prescribe allopathic medicine or *desi* (ayurvedic, unani) medicine.

Yet, the widows in the Braj area are happier than in their homes in the villages and most of them have no intention to return. They seem to be veering away from the traditional beliefs on how widows should live in terms of what they wear and eat. Some of the younger widows seem open to the idea of remarriage though many of them don't say so openly. They are rebuilding their lives and find less discrimination because of their widowhood. Most of them are able to enter the temples and some even attend auspicious ceremonies.

However, they have their fears and apprehensions. Although majority of them have children, they don't get financial support. While the families of these women may have given up on them, the state government has made some provision, *albeit* very nominal, in the form of the widow's pension scheme.

Although 70 percent of the women had heard of the destitute widow's pension scheme, only a quarter of all widows received pension. Less than a fifth (18 percent) had applied for pension but hadn't received it yet. The remaining three-fifth (58 percent) had not yet applied for a pension. This was because they didn't know about the scheme, didn't know how to apply for a pension (82 percent) and didn't know who to bribe/approach for pension.

In fact, it seems easier to get ration cards and voters cards than pension. The UP government, however, says on its website that over 21,000 widows in Mathura district are getting pension.

But it is clear that greater priority needs to be given to disseminating information and facilitating access to pensions considering the low literacy levels and the young age at which these women became widows. A



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majority of them, 71 percent, had not been to school or had no education and 94 percent of the widows were married as children that is before the legal age of marriage. While 47 percent became widows between the ages of 18 and 35 years, 55 percent were widowed before they were 35 years and six percent between 10 to 17 years. In fact, there were two women who were not even 10 years when they were widowed.

Convergence

Lack of education compounded by their early age of marriage and widowhood make it difficult for widows to cope on their own. Although there are innumerable schemes for widows, senior citizens living below the poverty line and the distressed women, there are few beneficiaries because there is no proper registration or estimate of the actual number of widows in the Braj area. Nor are the widows able to access these schemes because of lack of information. Even government officials in charge of delivering these services have inadequate knowledge about how to implement these programmes.

The second part of this study looks at the various schemes and makes several recommendations for convergences of services. These include the convergence model developed by the Delhi government and the windows-based graphic ICT tool called gram DRISHTI, and establishing linkages



between programmes for widows in the Brajbhoomi region and those in states like West Bengal from where the majority of them originate.

Conclusions

Beginning with this report there is need for the government to move from the dole-giving welfare approach to garnering the potential of this valuable human resource of about 40 million widows for development. As pointed out by the Human Development Report of 1996, 64 percent of the nation's wealth comes from its human capability, 16 percent from its physical wealth (per capita GDP) and 20 percent from its forests, minerals etc. So the government needs to prioritize developing and tapping the potential of the widows.

Widowhood: Economic Vulnerability

Meera Khanna

Vice Chairperson, Kashmir Interventions
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Widowhood is both a crisis and a problem. In the suddenness and in the sea change that it wroughts in the life of a woman, it is a crisis. As the woman tries to cope with the implications it becomes a problem. The implications are almost always economic and this was the starting point of this deprivation rating survey of the widows of Vrindavan.

- Every fourth household in India has a widow.
- According to 2001 census 6.9% of women in India are widows.
- The numbers of widows are only increasing due to armed conflicts, natural disasters, communal riots and the traditional marriage patterns.
- 50% of the widows are over 50 years of age.
- In the age group of over 60+ years, 54% are widows.
- In the age group of over 70, 23% of men were widowers while the corresponding figure for women was 92%.

As is evident there is an overlap between incidence of widowhood and aging among women and this has serious social and economic consequences. Large number of elderly and widowed women with not much access to income, totally dependent on family members form the future scenario in India.

The most immediate problem following widowhood is economic deprivation.

Some studies conducted do give a perspective on the economic deprivation of widows. Jean Dreze and P V Srinivasan in their study Widows and Poverty in Rural India conclude that given the same household size and child adult ratio, female headed households are by large poorer than male headed households. One of the immediate manifestations of economic deprivation following widowhood is the challenge

that widows face to the right of residence in the husband's home. Once the pressure starts mounting on them to move, the choice left with poor widows in urban areas is to move to poorer localities.

- There is a tendency on the part of widows to move from less poor localities to poorer localities.
- Households are female headed with no regular form of adult male support.
- Overwhelming number of widows have no option but to fend for themselves.
- With access to welfare pension extremely limited, support from relatives very meager, almost all the poor widows have to engage in some income generating activities.
- There is an ongoing exodus of widows to the holy places of Vrindavan, Varanasi, Hardwar, Tirupati etc.

Property rights of widows

One of the main reasons for economic deprivation of widows, old and young is the absence of well delineated and well implemented property rights.





Ownership/control of assets, namely property is the greatest protection for widows from deprivation and the consequent discrimination. Even though the property rights of Indian women have grown better with advance of time, they are far from totally equal and fair. There is much that remains in Indian women's property rights that can be struck down as unconstitutional and certainly not in keeping with the spirit of "Non-discrimination". As a wife the woman is maintained by her husband, but as a widow she is left totally at the mercy of a patriarchal family or a maze of confusing laws which she neither understands nor can take advantage of. Compounding the misery is the fact that the laws are skewed against her assertion of right as a widow.

- Traditionally a woman in a joint Hindu family, had a right to sustenance, but the control and ownership of property did not vest in her. In a patrilineal system, a woman, was not given a birth right in the family property like a son.
- By the Acts of 1937, 1956 daughters and widows can inherit the self acquired property and the husband's share in the joint family property as Class I heirs after son, daughter.
- Further the Amendments to the Hindu Succession Act in 2005 bring male and female rights in agricultural land on par for all states, overriding any inconsistent state laws. This can potentially benefit millions of women dependent on agriculture for survival.
- The 2005 Act makes all daughters, including married ones, coparceners in joint family property with the same birthrights as sons to shares and to seek partition. The 1956 Hindu Succession Act had distinguished between separate property and joint family property.
- The 2005 amendments give all daughters (including those married) the same rights as sons to reside in or seek partition of the parental dwelling house.
- The Legislation removes a discriminatory Section which barred certain widows from inheriting the deceased's property, if they had remarried.

Gaps that emphasize discrimination

By the amendments, daughters will now get a share equal to that of sons at the time of the notional partition, just before the death of the father, and an equal share of the father's separate share. However, the position of the widow vis-à-vis the coparcenary stays the same

- The widow not being a member of the coparcenary, will not get a share at the time of the notional partition. The widow will not inherit any share in the joint family property in her own right but she is entitled to an equal share with other Class I heirs only from the separate share of the husband computed at the time of the notional partition. In effect, the actual share of the widow will go down, as the separate share of the father will be less as the property will now be equally divided between father, sons and daughters in the notional partition. Daughters' right by birth will enhance the share of daughters by making them coparceners on the same basis as sons. But in doing so it will alter the shares of other Class I female heirs of the deceased, such as the deceased's widow. It will actually disadvantage widows, as the share of the daughter will increase in comparison to the widow. On the one hand the law will not discriminate against woman as a daughter but will discriminate against her as a widow.
- Very often daughters are persuaded by the family and by the mother herself to will away her share so that she can continue her association with the natal home. The argument given is that the natal family had acquired huge expense to give a dowry (On which her husband has control) at the time of the marriage. Most women do require the emotional support from the natal family. But this support comes with a rider of willing away her property right. So when the daughter becomes a widow her deprivation is only enhanced. These inequalities would remain unless the entire coparcenary system is abolished totally since it has folds within folds

of inequalities which cannot be dealt within a piecemeal manner.

- Section 4(2) of the Hindu Succession Act allows for special State laws to prevail over the Hindu Succession Act to address the issue of fragmentation of agricultural holdings, fixation of ceiling and devolution of tenancy rights in these holdings. Thus, State laws exist which deny women equal rights of succession in tenancy rights. Agricultural land is the most important form of rural property in India as in the whole of South Asia and ensuring gender-equal rights in it is important not only for gender justice but also for economic and social advancement. Gender equality in agricultural land can reduce not just a woman's but her whole family's risk of poverty. A widow on the death of her husband can be legally barred from asserting her right as a tenant, and so may be deprived of her livelihood. By and large judgments under this Section have upheld laws under Section 4 (2) of the Hindu Succession Act and have mostly denied women equal rights in agricultural land. Possibly because of strong pressures from the agricultural lobby and an apprehension of political fallout, Government has tended to drag feet in granting true realization to women of their equal rights.
- A man has full testamentary power over his property including his interest in the coparcenary. The equal sharing of the father's property applies in cases where he dies intestate – that is, without making a will. Given the bias and preference for sons and notions of lineage, discrimination against daughters in inheritance through wills is bound to remain. In most cases, the terms of the will would favour the son. In today's context, most property is self-acquired and that property must follow principles of succession under the different succession laws. Moreover, its owner can dispose off such property during his lifetime by gift. It can be bequeath by will to anyone of his choice. The proposed amendment notwithstanding, a Hindu father can disinherit his wife or daughter by will, in his self-acquired property. The law in failing to lay down a ceiling

on the amount that can be willed away has emphasized the discrimination against women particularly widows.

- The amendments do not curtail the right of any heir to claim partition of a dwelling house till the settlement of widowed mother's rights in case the deceased male is intestate. This is further example of the insensitivity of the law makers to the plight of widows. On the death of a man, the heirs immediately clamour for partition of the property including the dwelling house. In such a situation the widow is often left homeless, or dependent on the son. Even though by the law of the land she can claim maintenance from her children, in actuality, she prefers to suffer in silence since she had neither the money nor the knowledge or the support to get into a legal wrangle.

In any patriarchal society, women are second class citizens and widows third class. Added to this is the inaccessibility to the resources of education to legal services, to material resources etc. Legal reforms so far have not been adequate to give all Indian women a right to property on the same terms as men. Even where law has given a right, conventions and practices do not recognize them. There is no single body of property rights of Indian women. The property rights of the Indian woman get determined depending on which religion and religious school she follows, if she is married or unmarried, which part of the country she comes from, if she is a tribal or non-tribal and so on. Ironically, what unifies them





is the fact that cutting across all those divisions, the property rights of the Indian women are immune from Constitutional protection; the various property rights could be, as they indeed are in several ways, discriminatory and arbitrary, notwithstanding the Constitutional guarantee of non-discrimination.

There has to be a review of the property right to enable widows to access their inheritance without social or family pressures.

Pension scheme for destitute widows

Only 28 percent of the widows in India are eligible for pensions, and of that number, less than 11 percent actually receive the payments to which they're entitled. Some states in India have instated the destitute widows' pension. The success of the scheme in reality falls woefully short of expectations. Firstly the application forms are not easily available at the *Panchayat* offices or if they are, then the concerned officer gives it as a kind of favour. Secondly, the forms are not user friendly. The widow is required to furnish proof of age, authentication by the prescribed authority etc. For the average illiterate widow, this is a Herculean task. Thirdly, the forms are to be submitted at the *tehsil* offices, which is difficult and often impossible for poor widows living far away. Follow up requires a couple of more visits. Fourthly, verification of the forms is a lengthy process. Most widows do not have birth certificates to prove their age. Often the widow has to pay private doctors to get a certificate. This is an added expense. Fifthly, there is a great deal of arbitrariness in the assessment whether a widow is truly destitute or not. For example if a widow has an adult son or grandson living then the application can be summarily rejected without taking into consideration the fact that the son may not be supporting her. Finally after all the effort the pension obtained is grossly inadequate. The Government of India has to make a comprehensive and uniform pension schemes for widows. The procedure has to be made user friendly keeping ground realities in mind.

Inadequate data on widows

The differing forms that violence against widows takes are known. Yet there is astonishingly very little data available. The fact that they do not appear in statistics is: "not attributable solely to technical difficulties, it reflects, above all the lack of interest and consideration from which they suffer, as a result of which they do not yet enjoy the fundamental right to be included correctly in censuses."

Another reason is the myth that widows are taken care of by the familial households and so the deprivations of widows are well hidden in economic and social statistics.

Civil Society interventions

The changes in the traditional support system suggest that there will be a greater role for the NGOs to play in the future. The responsibility of providing care will be gradually diverted from the family to the NGOs, especially if the widows are elderly are frail or bed-ridden, by providing day care facilities, residential care etc. Services provided by the private sector will also be in demand if the NGOs cannot cope. The trend is nonetheless clear: if the family cannot cope with caring for its ageing members, it will seek help from external bodies, and the NGOs are logically the best alternative. There are, however, changes that have brought the State and the NGOs closer in partnership. Countries such as India have begun providing a direct subsidy to the NGOs, although on a very modest scale. Ma-Dham run by the Guild for Service in Vrindavan is one such intervention. The State's involvement in providing subsidy to welfare services for the aged and the destitute is a recognition that the welfare needs have grown to the extent that the NGOs need help to maintain a minimum standard of care. It is also a recognition that the State cannot be completely out of the picture in the care of the elderly for the destitute. By providing financial support to the NGOs, the government in India is able to demonstrate involvement, but avoid the direct and front-line responsibility of providing care. There is little doubt that in the future the cooperation between

the NGOs and the State will increase further. The NGOs have become an instrument through which the State can care for the elderly and destitute without being directly involved. It has also been argued that the quality of care provided by the NGOs is often better than that provided by government institutions. However, as the NGOs expand into new areas of services or extend the scope of their activities, they face severe resource constraints.

As the NGOs move into specialized services, they require specialized training and professional guidance which may be available only in government institutions. It would be difficult, for example, for the NGOs to train and retain a large group of nurses for home nursing or rehabilitative functions. Without the government providing additional financial resources, the NGOs would not be able to implement innovative services to meet the emerging needs. However, the development of specialized services by NGOs is unlikely to be rapid. This has to be rectified.

NGOs interventions can be successful if they are backed by hard facts gleaned from indepth research, both desk and field. To lobby for governmental rethinking on policies, to review present pension schemes, to broaden the deprivation indices etc. a very hard core body of factual information is a must. Keeping this in view, the Guild for Service was commissioned by the UNIFEM to do a deprivation study of the widows of Vrindavan. The study would throw up initiatives:

- To strengthen widows socially, economically and emotionally as agents of change in India.
- To reduce the social ostracism of widows and change the harsh norms of behaviour that widows are forced to abide by in India.
- To develop community based mechanisms that improve widows' access to sexual health services



especially for prevention and impact mitigation of HIV/AIDS.

The project on deprivation rating was aimed at identifying how to address key problems like social ostracism, economic disempowerment and vulnerability to abuse.

In order to understand economic disempowerment, it was important to assess their core poverty. For this, focus was deprivation of food, clean potable water, shelter, sanitation, clothing, health and medical care. For understanding relative poverty survey was also done on literacy levels, access to decent livelihood, recreation, access to the various pension schemes by both central and state governments and whether they had any savings.

A very important component of the study was to understand their sense of dignity and the degree of social ostracism because economic deprivation of widows is consequential to the socio-cultural marginalization. In a patriarchal society a woman she is discriminated against. Widowhood underscores the ostracism. Old age enhances her vulnerability. Poverty is the final deprivation. So an old poor widow is probably lowest on the vulnerability scale.



Changing Face of Widowhood in Brajdhham

Usha Rai

Principal Investigator

Background

Historical facts show that Kashi and Vrindavan in Uttar Pradesh and Puri in Orissa, all temples cities of religious significance, have attracted widows. Various studies on widows by Guild for Service, the National Commission for Women and the West Bengal State Commission for Women have found that while many of them came to these cities on their own to spend their lives in prayer and meditation, a majority of widows were abandoned by family members wanting to usurp their share of property or to shirk their responsibility towards them.

Traditionally, a large percentage of these widows are from Bengal. This is not only because of the extreme poverty in the villages of West Bengal but because of the strong emotional as well as spiritual link between Bengal and Vrindavan. Chaitanya Mahaprabhu, who is said to have been a reincarnation of Lord Krishna and the founder of the Vaishnavite movement, was born in Navadweep, Nadia District of West Bengal in 1486.

He lived only up to 1533 but in that short span he revitalized Hinduism and started a *bhakti* movement which respected people of all castes and creeds as equals. According to the Bhagwad Puranas, Swami Chaitanya Mahaprabhu discovered Vrindavan in 1515 and established the temple of Lord Krishna. Vaishnavism spread across Bengal very quickly. Navadweep, where he was born, and Vrindavan became spiritual centre for his followers and all Bengali Vaishnavites.

Bengali widows in particular, ostracized and discarded by their families, found solace in the teaching of Chaitanya Mahaprabhu. His outpouring of love, as ordained by Lord Krishna, touched a sensitive chord in their hearts. They took to the *bhakti* movement and its ecstatic dancing and rhythmic chanting Hare Rama, Hare Rama, Hare Krishna, Hare Krishna. Decorating their foreheads with the Vaishnavite symbol in sandalwood paste even today they sing and dance in abandon outside temples especially during the Radha/ Krishna festivals.

Growing popularity of Vrindavan

The allure of Kashi (modern day Varanasi) for the widows, however, has been on the wane and Puri too does not attract as many widows. But the popularity of Vrindavan as a destination for widows has grown and it continues to grow. Vrindavan being more compact as compared to Varanasi, the widows find it easier to live here. There have been instances where widows have migrated from Varanasi to Vrindavan. Ironically, Vrindavan is more widow-friendly. Many of these widows live on charity or join religious groups and are assured of food and clothing. Some lucky ones receive money from families back home.

The Bhajan Ashrams of Vrindavan have played an important role in attracting more and more needy widows and women to Vrindavan. Moved by the plight of the Bengali widows in Vrindavan, in 1914, Seth Jankidas Patodia, a Marwari businessman of Navalgarh in Rajasthan, started the Bhagwan Bhajan Ashram for providing them food and clothing.

Googling into Vrindavan

Vrindavan attracts widows across the social spectrum. Whether coming from the poorest rural background or a well-off urban one, the women here share a common history – widowhood deprived of basic rights. Karuna, (name changed) 62, was neither dumped here nor was she left with no other choice. In fact, taking shelter in a widow's Ashram on the outskirts of Vrindavan was a decision she made after checking out several other options on the internet.

"Using my sister's computer, the two of us went on Google to make a list of places around Delhi where widows like me could live," she says. Karuna even visited the Ashram's Delhi office before finalising her plan. "In April 2008 without telling even my sister, *bhagwan ka naam leke* (taking God's name) I took a bus from Delhi and reached the Ashram. Even though I had worked for over 17 years in a nationalised bank from where I get a monthly pension, I had nothing to call my own because I had taken huge advances against the pension," she recalls.

Karuna was seeking refuge from her own son, an alcoholic who was often violent. Jobless and deserted by his wife and two children, he had harried his mother to the point that she had no alternative but to leave too. "We have a large house in east Delhi. My daughter has married well and fortunately my two younger sisters have all the conveniences in life. Yet here I am, wiped out financially, hiding from my son even though I miss him."

Widowed in 1982, she took a job to support her self and the children. Her only regret is that when she was away working, her son developed bad habits.

She says she has peace of mind in Vrindavan, even though she thinks of her son every day. "There are a few others like me here, who are also from north India and of course there is Banke Bihari (Lord Krishna) here," she says.

Of the limited pension, she spends Rs 1,000 a month on medicines to treat an ailment which has disfigured her fingers and forced her to seek voluntary retirement about a decade ago. Like most Ashram inmates she spends a little extra on food and on *bhog* for *puja*. She travels to the town every month, hitching a ride on whatever vehicle she can, to access her pension from her bank in Vrindavan. Her son and sister-in-law, who she has been avoiding, have been trying to trace her through the bank. However, she has given her address to her daughter and her sisters and they visit her regularly.

Singing for their supper

According to the rules of the Trust that runs the Bhajan Ashram, any woman who wanted to sing *bhajans* or do the *jap* (chanting the name of God) could come to the ashrams at fixed times and chant for a few hours. In return the woman was given some rice, money and clothing once a year.

The sustenance provided by the Bhajan Ashram was a big draw and quite soon after it was set up over 600 women began coming to the Bhagwan Bhajan Ashram. Soon other trusts and charities started similar Bhajan Ashrams in other areas of Vrindavan and even in the neighbouring cities of Brajdharm – Barsana, Radhakund, Gokul and Goverdhan where widows congregate. The amount of rice, money provided varied from ashram to ashram.

Over the years there has been increase in the

money and charity given to the women. They also get uncooked *dal* (lentils). All those wanting to give in charity find it easy to do it through the Bhajan Ashrams. At festival time and to commemorate the memory of a loved one there are special donations at the Bhajan Ashrams of *saris*, blankets, shawls, utensils and buckets. The biggest Bhajan Ashrams are in Vrindavan and they can accommodate 1200 to 1300 women at festival time.

A magnet for widows

The number of widows coming to the Brajbhoomi seems to be increasing. Estimates of the number of widows in Brajbhoomi vary—according to the Uttar Pradesh Government website there are 21,000 widows in Mathura district getting pension. While a large number of the spiritually inclined, destitute and abused widows from West Bengal come and go,

several widows have made it their permanent home. Despite the dirt and filth on the roads, open drains, dug up streets and piles of garbage in Vrindavan and other areas of Brajdhham, the munificence of the city and its spirituality are major attractions. Every nook and corner of Brajdhham still resonates with stories of Krishna and Radha and their romance in the forests and around the *kunds* and water bodies.

Current report and its aims

Several surveys and reports have been written on the widows of Vrindavan and their plight. There is a steady stream of foreign journalists and film makers whose write ups and films have embarrassed as well as disturbed the conscience of the government and civil society. So there have been concerted efforts by Non Government Organizations as well as the Central and State Government to improve the lot of the widows.

In Vrindavan many more shelters have opened with government funding for widows and distressed women. Widow's pension is recognized as the legal right of every woman who has lost her husband and is living below the poverty line. However, even the widows who know about this right to pension are unable to access it because they are illiterate, cannot fill up government forms and have no one to help them.

The current report of the Guild for Service looks specifically at the poverty levels and the deprivation faced by the widows of Brajbhoomi. It is a comprehensive survey, looking at many parameters. It looks at a concept of deprivation beyond just food and shelter. As per the Capability Poverty Measure of the Human Development Report 1996, lack of income is just one dimension of human poverty. Improved capacities are ends in poverty eradication. Improved incomes are means for poverty eradication.

The report looks at indicators of socio economic status as well as the attitudes to widows. It looks at the literacy levels, the widows' ability to access various services and their own sense of self esteem. It looks at the services and facilities available to

widows from the Central and State Government and aims for a convergence of services. Currently there is a multiplicity of State and Central intervention that provide pension, food and other facilities to the widows but in the absence of a single window approach, it is not easy access these schemes.

The information gleaned from the survey and study will be used to train community leaders to be catalysts for change. The community leaders will be trained to identify schemes and interventions most suited for the widows. The training will also enable them to access different schemes available for widow, legal aid etc. These trained leaders would in turn encourage marginalized women to get vocational skills and improve their earning capacity.

Methodology

The methodology adopted to find out the poverty and other deprivation levels of widows living in and around Vrindavan was through detailed questionnaires. The questionnaires were translated into Hindi and the young women selected for enumeration were from the region and could, if necessary, explain them in Bengali. Of the five enumerators, one of them was a widow from Mathura who had studied up to class 10, and was in need of work to support herself and her two children. The situation of the young woman underscored the need for convergence of facilities and better implementation of existing schemes. Though far more educated than the other widows covered in the survey, she had not been able to access the widow's pension or find suitable employment.

A sample size of 522 widows in different settings of Brajbhoomi was covered in the enumeration. The number of widows to be interviewed from these different settings was also fixed. Quotas for the towns in Brajbhoomi area corresponded to the estimated population of widows in these areas: 144 widows from Vrindavan, 121 from Barsana, 110 from Goverdhan, 97 from Radhakund, and 50 from Gokul.

To get a better understanding of the needs and conditions of widows across different age



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groups, three age groups were selected. Widows were interviewed according to the following age groups - 24 to 40 years, (94 widows), 41 to 60 years (248 widows) and over 60 years (180 widows).

Definitions of the various indicators were arrived at through consultation with experts from the Guild for Service and an independent market research consultant.

Since food, shelter and clothing are important indicators of development, it was essential to find out

whether widows had access to these basic amenities and whether their place of residence played any role in limiting or improving their access. So, widows living in rented spaces, living free of payment outside temples, in *ghats* and parks as well as widows living in Ashrams or shelters run by NGOs or supported by the government were interviewed.

The findings were then evaluated against the parameters laid down at the inception of the study.

What is poverty?

According to the World Bank anyone earning less than a dollar a day or about Rs 46 in Indian currency is poor.

The Planning Commission's measure of poverty is based on the earning or the ability of a family to afford a meal a day – meeting the minimum nutritional needs.

In rural areas, the Planning Commission says Rs 356 a month is required to get the required nutritious diet. In urban areas the minimum required to get the necessary diet is Rs 539. Housing, transport and health care was not considered for defining poverty.

The Professor Suresh Tendulkar Committee which looked at a new way of measuring poverty for the Planning Commission in 2008 said the minimum money required in rural areas to escape poverty is Rs 700 a month and in urban areas it is Rs 1600 a month.

Indicators of deprivation

Food

Since there is no clear definition of poverty, for the purpose of this report, widows who did not have at least two meals a day were considered nutritionally deprived.

The **ideal consumption** (nutritionally adequate) for one meal was defined as:

Four *katoris* of cooked rice, four to six *chappaties*, one *katori* of vegetables and two *katoris* of lentils (*dal*) [1 *katori* = approximately 1 cup].

The following combination was also considered nutritionally adequate:

- a) four *katoris* of rice and two or more *katoris* of *dal*,

or

- b) four to six *chappatis* and two *katoris* of *dal*.

Water

Ideal access to potable water defined as: Tapped water, 10 minutes from place of residence.

Shelter

Shelter defined as: Four walls and a roof.

Study findings

Food: No fear of starvation

The study very clearly shows that the widows have adequate basic food. None of the widows are in danger of dying of hunger or starvation. In other words there is no food-related poverty. *Chappaties* and rice with *dal* and vegetables provide basic sustenance to rural India and this is true even in the Brajbhoomi area.

The study revealed that 72 percent of the widows ate thrice a day and 25 percent twice a day. All of them have the staple Indian diet of rice, *chappaties*, *dal* and vegetable.

- All of them had at least a *katori* or a small bowl. (equivalent to a medium sized cup) of rice every day.
- 95 percent had two to five *chappaties* or *puries* every day.

The widows ate a minimum of one *katori* of vegetable and a *katori* of *dal* every day.

- 39 percent had *dal* twice a day.
- 65 percent had vegetables twice in a day.
- 23 percent had vegetables thrice in a day—for breakfast, lunch and dinner.

All women were not addicted to the morning cup of tea. Fruits were quite clearly a luxury for the widows

- 66 percent had tea every day.
- 37 percent had fruit once a week.
- 29 percent had it every day.
- 17 percent had not tasted fruit.

Milk too is unaffordable for most widows

- 25 percent never had milk.
- 25 percent had it once a week.
- 33 percent had a glass of milk every day.

Impact of place of residence on consumption

The place of residence matters as far as consumption of fruit and milk is concerned. Women living in ashrams have more fruit and milk than those living outside the Ashrams. Otherwise, whether they are living in Ashrams, rented rooms or open spaces, there is no major difference in the quantity of rice, *chappatis*, *dal* and vegetables widows have. However, within ashrams, older widows have more fruit and milk than younger widows.

- 36 percent of those living in Ashrams said they had fruit every day as against 28 percent in non-Ashrams.
- 38 percent of those living in Ashrams have milk every day as against 32 percent in non-Ashrams

Water and Sanitation

Sanitation is an area of concern as two-fifth had no access to toilets and of those who did, 59 percent indicated that they were dirty.

Although 58 percent of the widows used the toilets where they lived, 40 percent used open fields as they had no access to toilets and a seventh of the widows squatted over street drains occasionally—indicating access to toilets was a problem.

Most widows (97 percent) had access to water after going to the toilet, just 68 percent had access to soap to clean their hands. A third of the widows (32 percent), who did not have soap, used soil and ash (*rakb*) to clean up. Most of those who did not have access to soap used soil (99 percent).

Ashram vs non-Ashram

Even among those using the fields (a quarter of all widows), there was a marked difference between those living in Ashrams and those living elsewhere (NGO/government supported shelters or rented rooms).

- Of those living in Ashrams, 12 percent used the fields.
- Of those living in non-Ashrams, 27 percent used the fields.

No escaping from dirty toilets

Seventy percent of the widows living in Ashrams said the toilets used were dirty.

In comparison, in the non-Ashram group, 56 percent said the toilets used were dirty.

The dirty ashram toilets could be one reason why as many of 27 percent of the Ashram widows also use the fields and drains.

Thirty six percent of the non-Ashram widows did not have access to soap and water as against 14 percent in the Ashrams. Of these, those living in Ashrams used soil to clean themselves, while those in non-Ashrams used both soil and *rakb* (ash). However, those using *rakb* are a very small number (7 women).



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Interestingly, though both free and paid public toilets were available, less than 10 percent of the non-ashram widows used them. This could be indicative of a lack of cleanliness in these toilets.

Menstrual hygiene

Just 30 percent of the widows covered by the survey were getting their periods and just 12 percent of them use sanitary napkins. The rest continue to use cotton and old cloth.

Bathing

All of them bathed every day—many of them twice a day.

While a majority of the widows (72 percent) bathed in the places they lived whether it was an ashram or a rented room, the rest bathed in the river, ponds and the *ghats* or under a public tap. Just six percent bathed in covered public bathing areas. This could be because they had to pay for its use. It could also be because in the rural areas they come from they are used to bathing in ponds and rivers.

While a large percent of the widows used just soap for a bath, 40 percent also used oil while bathing.

Drinking water

Drinking water is not really a problem for the widows because there are handpumps, *matkas* and water sources outside temples and Bhajan Ashrams. However, the quality of this water is not known.

Potable water is easily available in the five areas surveyed but it is difficult to tell how clean or safe it is to drink the water. While 40 percent drank water from where they lived, the rest drank it from hand pumps and taps on the street or from *matkas* (pots) kept outside temples, homes and Bhajan Ashrams. Even if they had to drink water on the streets, a hand pump or water source was available within five to 10 minutes of where they were staying.

Shelter

Most of the widows living in ashrams belonged to the older age group. While 16 percent of the widows live in ashrams, more than half (54 percent) live in rented rooms/spaces. Approximately a third of the widows live in the open - that is on streets, *ghats*, railway stations and bus stops.

Intervention

Quite clearly, with a third of the widows' surveyed living in open spaces without a roof over their head, this is one area that needs intervention. Shelters provide safety, security and a sense of well being. They protect women from the extreme heat and cold of the Braj area as well as the monsoon showers.

Of those who rented space, rent varied from Rs 50 to Rs 500 a month. There was one widow who spent between Rs 500 to Rs 1000 a month on rent and another spent over Rs 1000 a month as rent. These widows were exceptions. The majority (51 percent) spent Rs 51 to Rs 100.

Less than two percent (7 widows) said they paid for

their accommodation in some other way but the survey did not probe how exactly they compensated for the roof provided. Many are known to do domestic chores for their landlord or landlady but earlier reports, including the one done by the West Bengal Commission for Women, talked of sexual exploitation of young widows.

The Inhuman Face

It was early afternoon in the first week of March and a few of us were doing a preliminary round of the widows' homes, *ghats* and Bhajan Ashrams of Vrindavan before the enumeration began. Suddenly in the middle of a busy road with shops on either side, we saw two widows slumped on either side of the road. One looked old and very sick and seemed at death's doors. She was lying in a huddle on her side on a plastic sheet. Her bowl, a glass and stick was close by. Just two feet away, across the road, was the other widow hunched over and crying and wailing bitterly.

People moved on as if this was a daily sight. The team from Delhi jumped off the tempo taxi and tried to talk to the women. There was no response from one widow and the other just continued with her piteous moaning. We asked the shop keepers and they said the women had been there for a few days. The moaning and crying by the younger widow, they said, never stopped.

All our efforts to pick them up or get others to help them to a hospital failed. We then went to the Ramakrishna Mission Hospital close by and asked to see the Swamiji who was heading the hospital. We were shown in quite quickly and told him about the plight of the two women and requested him to send an ambulance or help to bring them to the hospital. But the Swamiji was adamant. He said medical help would be provided once they were brought to the hospital and there was somebody to stay and help with the women since they were short of staff.

Cheek by jowl living

Of those who lived in rented accommodation, a little over a quarter (27 percent) live in a single room and do not share their space. A little over a third (35 percent) share with two to three persons. The remaining 37 percent share the space with four widows or more. Approximately 10 percent share a room with more than seven people.

However, despite living in such proximity, 43 percent said it was not crowded and 33 percent said it was very crowded. The remaining 24 percent said their

accommodation was spacious. While all those living in single rooms said it was spacious there were also those sharing rooms with one or two others who said their living space was comfortable.

While most (80 percent) of the widows had not experienced any inconvenience or harassment in the last six months, 20 percent said they had been harassed for money, been shouted at and called names, eve teased and/or molested. This could be because widows who are unable to pay their rent on time are shouted at and abused by the landlord.

Sexual Coercion - Low or Suppressed?

Six widows said they had suffered sexual coercion or *zabardasti*, four of them between 41 to 60 years, one between 24 and 40 and another over 60 years. Three of the women were from Vrindavan, two from Radhakund and one from Barsana. While five of these women were living in rented accommodation, one lived in the open.

Whatever inconveniences they suffer, most widows stay in the same accommodation in the same city in Brajbhoomi.

- 43 percent have been living in the same space for more than five years (of which 14 percent have lived in the same place for more than 10 years).

- 48 percent for 2 to five years.
- 8 percent have been living in the same place for a year.

Health status

Almost four fifth of the widows surveyed have fallen ill in the last six months. With no guarantee that the



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drinking water they access is pure, more than half of those who had fallen ill suffered from diarrhoea. Two fifth also complained of frequent fevers.

Fifty percent of the widows spent anything from Rs 50 to Rs 100 on medicine every month. After food this was their biggest expense. In India, particularly in rural areas and small towns, women tend to ignore

ailments as it is not easy to access inexpensive medical facilities.

Those who had consulted a doctor said they had been diagnosed with arthritis (39 percent), high BP (33 percent), asthma (21 percent), diabetes (13 percent). Four of the 290 women, (a little over 1 percent) had been diagnosed with cancer.

No Awareness on HIV

Most widows are not aware of HIV and AIDS. Seventy two percent had not even heard of the infection. The balance 28 percent had heard about it but just six women (four percent) said they knew of someone who had the infection.

Access to health services

More than half of those who consult a doctor mainly go to government doctors and hospitals and about a third mainly go to NGOs as both provide free medicine. Very few can afford private doctors, irrespective of whether they prescribe allopathic medicine or *desi* (ayurvedic, unani) medicine. A miniscule number (less than one percent) consulted quacks.

Eighty percent of the women who had consulted a doctor in the six months prior to the study said they experienced various degrees of difficulty in accessing medical services.

About a fifth found it easy to access medical care. Those living in ashrams (38 percent) found it easier to access medical care than those living in non-ashrams (14 percent).

Intervention Needed

Health is another area in which support is needed. Four-fifth of the widows had fallen sick in the last six months. After food, their biggest expenditure was on medicines. Many avoid going to a doctor, or if they are compelled to visit a doctor, their choice is a government facility or an NGO service that would not charge them money. They need a smart card or some facility that would enable them to access medical care quickly at an affordable rate.

Income and financial sustenance

Widows remain paupers

Although widows earn from multiple sources, the total does not add up to very much.

The average monthly income was meagre, varying from Rs 100 to over Rs 1000. Twelve widows said they received less than Rs 100 a month: this works out to less than Rs 3.50 paise a day!

Almost two-thirds earn between Rs 100 and 500, about a fifth earn between Rs 500 and Rs 1000, and about 10 percent earn more than Rs 1000.

Total Earnings per month	Percentage of widows
< Rs. 100	2
Rs. 101 – 200	5
Rs. 201- 300	22
Rs. 301 – 400	20
Rs. 401- 500	19
Rs. 501 – 1000	22
> Rs. 1000	10

By all definitions relating to income, most widows can be considered to be living in poverty.

By the World Bank definition of poverty (one US dollar a day or Rs 46/day), the widows are paupers. Less than a third of the widows earn between Rs 700 to Rs 1600 a month, the sum needed to escape

poverty as per the Tendulkar Committee definition of poverty in 2008. About a third of the widows are getting the Rs 539 a month that the Planning Commission says is required in urban areas to afford the minimum diet.

Sources of Income

Chanting for a fistful of food

Almost all (91 percent) widows received alms/charity and approximately three quarters received an

income from Bhajan Ashrams. Going to the Bhajan Ashrams served a dual purpose - physical sustenance (income varied from Rs 51 to Rs 100 a month) as well as spiritual sustenance. By chanting for a couple of hours morning and evening at these ashrams, found across Brajbhoomi, the widows earned about Rs 6 a day and two fistfuls of rice and *dal*.

While the table below shows the amount earned per month, it should be noted that this is supplemented by rice and *dal* provided at the end of each chanting session in the Bhajan Ashrams.

Sources of income	Percentage of widows earning from a source	Average earned per month (Rs.)
Bhajan Ashram	76	77
Alms/Charity	91	251
Domestic help	26	390
Pension	25	315
Others (tailoring, candle making etc.)	13	557

Better Paying Jobs of Braj

Sixty seven widows or 13 percent of the widows earn through jobs almost three times what the other widows are earning. This information should help social workers and administrators to plan for training in these areas of work which are financially more rewarding – tailoring, candle making and singing *kirtans*. Alternate employment seems to be best in Barsana with six widows earning Rs 3000 a month in tailoring, two earning Rs 1000 a month in candle making and 17 earning Rs 500 a month in *kirtans*.

Kirtans are quite different from the chanting at bhajan ashrams and financially more rewarding. The earning from *kirtans* varied from Rs 400 to Rs 600 per month in the different cities surveyed. Thirty six widows earn this sum, the majority being from Barsana. In Vrindavan (4) and Gokul (3) widows earn more through *kirtans*—Rs 600 a month. In Goverdhan 12 widows earn Rs 400 a month through *kirtans*.

In Gokul and Goverdhan there were eight widows in each of these temple towns earning Rs 1000 a month through tailoring. In Gokul there was just one widow (in our sample of 522) earning Rs 3000 a month through labour work. In fact under the MGNREGA it is now possible for the younger destitute widows to access labour jobs and bureaucrats and social activists should tap into MGNREGA for getting employment for widows.

Expenditure

Widows monthly expenses

Food	Rs 50 to Rs 500
Medicine	Rs 51 to Rs 100
Shelter	Rs 50 to Rs 500
Travel	Rs 10 to Rs 100
Clothes/personal effects	Rs 50 to Rs 100
Pooja	Rs 10 to Rs 50

Their biggest expenditure was on food, followed by medicine, rent, clothes, travel and *pooja* (rituals of worship).

Whatever money the widows earn, they spend. The more they earned, the better they lived in terms of food, clothes, medical care and shelter. But even those earning very little managed on their earnings. So if a widow was earning less than Rs 200 in the month, about Rs 120 would be spent on food.



But all of them spend on *pooja*...it may be as little as Rs 10. But in the land of Krishna where they all hope to get *moksha* (salvation), this may be seen by them as a necessary expense for their spiritual upliftment and making peace with their Maker.

Pensions, Bank Accounts and Savings: Awareness and access to pension schemes

Although 70 percent of the women had heard of the destitute widow's pension scheme, only a quarter of all widows received pension. Just less than a fifth (18 percent) had applied for a pension but hadn't received it yet. The remaining three-fifth (58 percent) had not yet applied for a pension. This was because

- Didn't know about the scheme (26 percent).
- Didn't know how to apply for a pension (82 percent).
- Didn't know who to bribe/approach (24 percent).

The study showed that compared to just 25 percent who received a pension, 42 percent had ration cards and 31 percent had voter cards. However, the UP Government says on its website that over

21,000 widows in Mathura District and over 38,000 in Varanasi are getting pension. **If every widow gets a BPL card, it would entitle them to pension as well as subsidized rations from the public distribution system. This is an issue that the district collectors should put in their minds to.**

Almost all the widows covered by the survey are illiterate. It is hypothesized that illiteracy prevents them from getting a form, filling it and then chasing the *sarkari babu* (government servant) to get their pension forms cleared. The lack of a permanent address coupled with the long list of information that the government wants before pension is released is daunting.

In UP and other states, BPL widows have to show a document that they are

- Below the poverty line.
- Proof of husband's death.
- Proof of age of either the husband at time of death or of the widow. Those who don't have birth certificate need the *panchayat* to endorse their age.

New Widow's Pension Scheme (announced in 2009/2010 interim budget)

Name of the Scheme: Indira Gandhi National Widow Pension Scheme (IGNWPS)

Sponsored by: Both: Central & State Government

Funding Pattern: Fund is financed as 50:50 between Central and State governments

Ministry/Department: Department of Rural Development

Description

Indira Gandhi National Widow Pension Scheme (IGNWPS) is implemented by Ministry of Rural Development, Government of India. The pension is given to the widows aged between 45 and 64 years of age. The applicant should be a household below the Poverty Line as per criteria prescribed by the Government of India. The pension amount is Rs. 200 per month per beneficiary and the concerned state government is also urged to provide an equal amount to the person. The pension is to be credited into a post office or public sector bank account of the beneficiary. The pension will be discontinued if the widow remarries or she moves above the poverty line.

Eligibility criteria: The widows should be between 45-64 years and should be below the poverty line.

How to Avail the Pension

The Gram Panchayats/Municipalities are expected to identify the beneficiaries under the scheme. The number of eligible beneficiaries is determined according to the field report of all the beneficiaries who satisfy the eligibility criteria. The state and union territories are required to furnish a certificate that all eligible widows have been covered under the scheme.



Paying 'Chai Pani' to access pensions

Seventy two widows (24 percent) said they had no money to bribe or pay someone to help them get the pension. So how did those who have pensions manage to access it?

All those living in Ashrams were given some help to do so either from within or by government officials. However, those living outside the Ashrams took help from other agencies such as government officials (31 percent), priests (36 percent), NGOs (26 percent), relatives (20 percent) and even middlemen (7 percent).

- About a third had to pay for this assistance. The amounts varied from Rs 100 to Rs 1500. While only 17 percent of those living in Ashrams paid for help with their pension, 37 percent of those living in non-Ashrams had to pay for similar help. Even though the numbers are small, the data suggest that younger widows are more likely to pay for the help compared to older widows.

Securing pension in banks

To ensure that the money was not siphoned off by

middle men and others, government rules mandate that pension money has to be deposited directly in the bank account of the pensioner. So a bank account is a must for all those getting a pension.

The study showed 26 percent of the widows had bank accounts. The majority (88 percent) of these account holders are those getting pension. However, 12 percent had a bank account though they did not get pension. Seventy five of the widows had been operating their bank account for the last two to five year, 14 of them for a year and ten of them for six to 10 years.

Withdrawing money easier than opening an account

Though about 50 percent of the widows said they had some difficulty in opening the account, 65 percent said withdrawing the money was easy. Despite their lack of education, widows seemed to pick up such basic banking operations quite easily.

Most widows (86 percent) had no savings. Of the 14 percent who did save some money, only about 10 percent had willed it to a relative or a friend.

Saving For Last Rites

The widows of the Brajbhoomi are extremely keen on their *dah sanskar* or last rites being performed properly. Having lived the major part of their lives in prayer and penance in Brajbhoomi, they consider the *dah sanskar* vital for attaining *moksh* (salvation). So most widows would like to save or set aside some money for their last rites.

Twenty percent of widows had put aside money for their last rites.

Of those who had saved for their last rites, most had left it with the bank (70 percent), 16 percent had left it with friends, 9 percent with priests and 2 percent with the Ashram in which they lived.

Clothing index adequate clothing

Adequate clothing was defined as more than two sets of clothing (salwar/kameez/duppata or sari/blouse/petticoat). Only two sets meant they have inadequate clothing.

The study showed that the minimum the widows had were two sets of clothes and the maximum, six sets. While 39 percent had just two sets, which means they were poor, 59 per cent had more than two sets of clothes.

Winds of change

But changes are happening even in the way they dress. NGOs and activists working with the widows for several years now find that widows no longer wear torn or shoddy clothes in Brajbhoomi. At festival time or when invited for a function they dress well. Though many of them still wear white, an increasing number wear coloured and printed saris.

A Large Hearted Place

Vrindavan is a haven for widows and the destitute. For some like Vimla Devi (74) it is a temporary retreat till they decide what to do with their lives. A resident of Jallianwala Bagh, Amritsar, she lived with her six grown up children for four years after her husband died. Then an "inner voice" told her to come to Vrindavan.

Her family had good business, and all the children were settled and financially secure. She left without informing anyone. On the way to Vrindavan, she stopped by for over a year with a wonderful family that 'adopted' her as the elder in their house. However, when she started feeling restless they agreed to bring her to the holy city and settled her in a rented room.

"It was easy to earn money at bhajan ashrams and there were plenty of offers for odd jobs," Vimla recalls. After some time she lost interest in making money and decided to shift to a widows' ashram in the heart of Vrindavan. Her 'adopted' family continued to visit her regularly at the ashram till it was shifted to another location—and they lost touch.

"I no longer have any source of income—not even the widow's pension" says Vimla. However, she says the ashram provides her minimal requirements. "Since my children have no idea where I am there is no question of claiming anything from them," she adds.

At the ashram, she is one of the few who does not speak Bengali and so is not able to mingle with the others. "In terms of the food that I eat and my habits too, I am different", she says standing out in her *salwar kameez* among a sea of *sari-clad* women.

Vimla is restless again and the "voice" is telling her to return to her children to sort out their squabbles and problems before moving out again. Vimla agrees that Vrindavan is a large hearted city that enables women to live on their own terms.

It would be difficult to live in the Braj area without sufficient warm clothes for winter. While 34 percent had one blanket or quilt, another 34 percent had two blankets and 31 percent of the widows had more than two blankets or quilts. Earlier studies on the widows and NGOs working with widows indicate there is a good donation of blankets, shawls, *saris* etc round the year but more around the time of festivals whether it is Diwali (the festival of lights symbolizing the triumph of good over evil as well as the return of Lord Ram to Ayodhya after 14 years in the forests) or Janamashtami (the birthday of Lord Krishna).

Attitudes to Widowhood

Illiteracy and early marriage

The widows' problems are compounded by their lack of education. Seventy one percent of widows had not been to school or had zero education. Seven percent of the widows had studied up to class 2 and six percent up to class five.

Ninety four percent of the widows were married as children that is before the legal age of marriage. Sixty

five percent were married before they were 15 years, 27 percent were married between the ages of 15 and 17 years. This clearly shows that despite various laws and efforts by NGOs to prevent child marriages, the trend of early marriages persists across the country and in rural Bengal in particular. Lack of education compounded by their early age of marriage and widowhood made it difficult for them to cope on their own.

Early widowhood

Though a random selection of widows was made for the enumeration, it was found that

- 55 percent were widowed before they were 35 years.
- 47 percent were widowed between the ages of 18 and 35 years.
- 6 percent who were widowed between 10 to 17 years.
- 2 women were widowed when they were not even 10 years old.

Religious Support for Widow Remarriage

Manoj Mohan, a respected preacher of the Bhagwath, who runs a Sanskrit and Bhagwath school in Vrindavan, says * "the *shastras* (holy scriptures) don't favour widow remarriage but the *shastras* of modern society support it. So if a widow is young and wants to remarry she has the right to forget her past and rebuild her life with a new partner. But she has to be prepared for barbs from the traditionalists. Widow remarriage is needed for reform in society."

Sadhvi Ritambara, who runs Vatsalyagram, a home for holistic rehabilitation of street children on the outskirts of Vrindavan, also supports widow remarriage. * She says there should be no compulsion but remarriage is better than the indignity of roaming the streets seeking alms. In Indian culture, she says, women traditionally held a special status. Without a wife, a *yagna* could not be conducted. But over the years, the position and status of the Indian woman has been eroded.

* *Spirituality, Poverty, Charity Brings Widows to Vrindavan, 2007.*

Guild for Service, 2007.

Changing self perceptions

Change can be seen in the way they dress, their independence and the way many of them are coping with the problems of living on their own, several hundred kilometres away from the villages they hail from. Fewer widows beg on the streets today than they did 10 or 15 years ago.

Even the way they dressed was the personal choice of 95 percent of the widows. About a quarter expressed relatively liberal views on the appearance of widows. While most (81 percent) of the widows do not believe that widows should tonsure their heads, 26 percent did not favour their wearing white clothes and 22 percent feel they can wear jewellery.

White vs coloured clothes

The number of white clothed widows on the streets is disconcerting even though it is less than what it used to be. Some of the widows in the ashram were wearing coloured *salwar kameez* and bright synthetic *saris*. They were largely widows from Chandigarh, Delhi and more urban areas and also came from middle class backgrounds. Widows living in one of the ashrams run by an NGO are encouraged to wear coloured *saris*.

The views expressed by the widows on the dress code and life style they prescribe for widows can be seen in the way they dress and think. A little less than

half the widows' (44 percent) felt very strongly that widows' should wear white while 26 percent were equally vehement that they should not wear white.

No embellishments

A little over half the widows' (51 percent) felt strongly that widows should not wear jewellery, while 22 percent felt strongly that they should wear jewellery. It is assumed that because of their poor income, widows cannot buy jewellery but those who did have a gold bangle or a pair of earrings from their earlier years could be seen wearing them. But their number is miniscule.

Tonsuring heads

Should widows have their heads tonsured? The vast majority (81 percent) strongly disapproved of this traditional practice while 12 percent still strongly supported tonsuring of the head. However, there was still very strong opposition (59 percent) to widows having garlic and onions.

Widows' diet

Widows eat simple, vegetarian food. According to the traditional code for widows they should have a *satvic* diet (vegetarian meal sans garlic and onions). Sixty percent of the widows strongly believed in sticking to the *satvic* diet. Just 15 percent felt strongly that widows should have garlic and onions.

Remarriage dilemma continues

While less than 2 percent (of those below 60 years) said they were willing to consider remarriage, more than a third (37 percent) didn't express their views, choosing to say "don't know/can't say".

It is postulated that the traditional, deep rooted belief that widows should not remarry is holding women back from freely expressing their views. Three of the widows interviewed had married twice. Their second husbands too died when they were 30, 42 and 65 years respectively. With NGOs and even some spiritual leaders supporting remarriage, social transformation is taking place even if it is very slow.

Reasons for coming to Brajbhoomi

Nine out of ten widows said that leaving the village and coming to Brajbhoomi was a personal choice.

They said that the overarching reason for coming to Brajbhoomi was to devote their life to Lord Krishna (88 percent). This coupled with the poverty (just over three-fifth said they left the villages because they had no financial support) and persecution they faced (39 percent), made Brajbhoomi a natural choice.

Ninety percent of the widows said they had a better life in Brajbhoomi than in their villages. This coupled with the strong belief that living in the land of Radha and Krishna would bring them *moksh* (salvation) makes the Braj a favoured destination for widows.

Living For Lord Krishna

"I was married to the son of a rich landlord. I still remember being carried in to the house on a silver plate. I was five years old and he was seven. I always thought he was my brother. It was only later I realised that he was my husband.

When I was 16, I had my first child, a son. In the next four years I had two more children. I was happy. My parents-in-law treated me well. My husband worked for the king of the state. We were well off and I didn't have any worries. I was only 22 years old when my husband became ill and died. He had typhoid and there was no cure for it in those days. Within a couple of years, two of my children also died due to illness and my in-laws also passed away. So at 25, I came to Vrindavan with my only surviving son. Unfortunately, he too, died at a young age of 24. Since then, I have lived only for Lord Krishna." ----- **Brinda Das, 85, Agartala, Tripura**

Another reason for the continuing influx of widows could be the sense of freedom they enjoy in the Braj area. They are today very much a part of the local culture and landscape. They want to live close to the temples and the *ghats*. In fact, speaking to some of the widows (and not as a part of the survey) the younger widows seemed to resent the restrictions of Ashrams which may be rigid about their movements out of the shelter.

While the older widows gravitate to the security of the ashrams, the younger ones seem to prefer rented rooms if they can afford them. They choose their own occupations (94 percent) and dress (95 per cent) and eat as they please. In their leisure time, two thirds of the widows (62 percent) chat with friends, 12 percent listen to the radio or watch TV. This freedom in the Braj area can be co-related with the domestic

responsibilities and social constraints that almost a third of the widows (28 percent) faced in their villages on becoming widows. This freedom coupled with the fact that they are able to give considerable time to religious activities makes the Brajbhoomi a sought after destination. Ninety six percent of the widows believed that their lives should be spent mainly in religious activities.

How Brajdharm treat its widows

Are they allowed entry into temples and areas where *pooja* is being conducted? Over four fifth of the widow (84 percent) said they are allowed entry and had no restrictions but less than a fifth (15 percent) said they faced problems in accessing places of worship. About a third (32 percent) said that going to marriages and auspicious functions was difficult.



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How do people treat the widows? There were mixed feelings about the way in which they were treated; While about two-fifth (41 percent) said they strongly agreed that they were treated with respect by most people, about a quarter (25 percent) said they strongly

disagreed. A similar pattern holds true in terms of being treated well by government servants. While 29 percent of the widows said they strongly agreed, 26 percent strongly disagreed.

Attaining Peace In Vrindavan

"I used to live in Hathras, UP, with my husband. Then when he moved to Gujarat to work in an iron factory, I accompanied him. During this time, my daughter married a man from Gujarat. Some years later, my husband died. Although, my husband had a younger brother and it was possible for me to go and live with his family, I did not want to do so. Neither could I go and stay with my daughter. I was in a dilemma. I heard that a group of women were going to Vrindavan on a pilgrimage. Groups of women used to go every year on pilgrimages to various places. That year, they had chosen Vrindavan. I decided to accompany them. After reaching Vrindavan, I felt a sense of peace and realised this would be an ideal place for me to stay. So, although the other women returned to Gujarat, I stayed back. Since then, I have been living here." -----Geeta, 55, Hathras, UP

How they spend their time

A majority (74 percent) of the widows said they were so busy that they had no time to feel lonely. Leisure time was spent largely in prayers and reading religious texts. But a lot of them said they chatted with friends, watched TV or listened to the radio, in that order of priority.

Fears and apprehensions

Living on their own year after year, widows have their fears and apprehensions. The younger widows were more frightened than the older ones. While it is understandable that younger widows are afraid of physical/ sexual harassment more than older widows, it is a cause for concern that more than two-thirds in the older age groups are worried about physical/ sexual abuse.

Though the dominant fear was of violence, widows

were also afraid of being homeless and not attaining salvation.

- Seventy eight percent said they were afraid of physical and sexual harassment.
- 86 percent of widows in the 24 to 40 age group were afraid of physical and sexual abuse. This decreased to 80 percent in the 41 to 60 age group and further to 71 percent in the over 60 year age group.
- Having come all the way to the land of Krishna they craved for *moksh* or salvation. Widows are more concerned about not attaining salvation than dying. While only 25 percent are afraid of dying, 63 percent are afraid of not attaining *moksh*.
- To attain *moksh*, they consider it vital to be cremated with proper rituals and 53 percent were afraid these last rites may not be conducted with due ceremony.

Things afraid of	Percentage afraid
Physical/sexual harassment	78
Not getting <i>Moksh</i>	63
Falling sick	55
Not being cremated with proper rites	53
Not having enough to eat	47
Homeless	35
Death	25

West Bengal tops list

The survey has also reiterated that the influx of widows from West Bengal to Brajbhoomi continues—65 percent were from West Bengal. However, the number of widows speaking Bengali was the highest (77 percent) indicating that Bengali widows from states other than West Bengal also sought refuge in Brajbhoomi.

The second biggest group of widows (17 percent) is from UP itself. There were 27 widows from Madhya Pradesh and 10 from Assam. There were also four widows from Delhi and one from Chandigarh.

Still awaiting care and support

There is very little support from families for the widows. Many of them had become widows early. Thirty eight percent had no children that they could turn to. Though 62 percent (322) had children, 214 of these widows (66 percent) said they got no support from them. Only six percent got monetary support, four percent got food and clothing and 27 percent said they got emotional support.

Yes, economically the widows are still very poor. But the plus point is they have enough to eat, they lead life on their own terms and feel free in the land of Krishna.

Lord Krishna Saved Me

"I was married at the age of 15 to a 50 year old widower. He had children from his first marriage who were also married. His married son stayed with us in our rented house. After a married life of 15 years, I became a widow. Although three children were born to me, two died soon after birth and the third lived for only five years. So I had no one. After my husband's death, his married son threw me out of the house. I went to live in my brother's house. But after some time, I realised I couldn't stay there forever. I was thinking about ending my life. However, before I could do anything, I heard about Vrindavan and how widows found a place to stay there. So I came to Vrindavan and have been staying here for the past 11 years. Lord Krishna saved me. Initially, I stayed at the Shyam Sunder Mandir and worked there in lieu of food and clothes. Then I heard about Amar Bari, the home for widows run by the Guild for Service, and came here. I am happy here."

----- Heman Das, 60, Ganjam, Orissa

Conclusion

Vrindavan continues to be a magnet for widows. The number of widows flocking to Brajbhoomi remains quite high, with the highest number coming from West Bengal. However, compared to a decade ago, there is a marked change in the life style of the widows and even in their thinking. Many of them are wearing pastel coloured *sarees* and they don't believe in tonsuring their heads. Though the widows don't openly support remarriage, the idea seems more acceptable than it was some years ago and this could be because religious leaders and social activists favour it.

They are surer of themselves and many have bank accounts. It is encouraging to see that those who have bank accounts know how to access them. Another positive change is that singing at the bhajan

ashrams is no longer their only source of earning. The younger widows work as domestic helps, get jobs in tailoring, candle making even as lead singers at *kirtans*.

Many of them are living in Ashrams and rented spaces and forming new friends and associations. There is also enough charity and free food distribution and no one really goes hungry.

However, shelter remains an area of concern. Many of the widows still live in open spaces which increases their vulnerability. The Brajbhoomi area has poor sanitation facilities and the study showed that widows prefer using the open fields. Access to healthcare facilities also needs to improve. Since it is tough for the older widows to cope with these conditions, they veer to living in ashrams which provide food, lodging and medical facilities. But the number of such institutions need to increase.



While Lord Krishna provides emotional succour to the widows, they have little or no financial support. In fact, according to all definitions of poverty, the widows live below the poverty line. But more avenues of employment can be opened with targeted training.

Just a quarter of the widows' access pension and that is shocking because there are pension and welfare schemes galore for widows, the elderly and the destitute. Although a majority of them are aware of the pension scheme, accessing it is a big problem. Considering that a majority of widows are uneducated and live outside an institution, there are no means of information dissemination to them. It is high time the Uttar Pradesh Government thinks of giving the widows a BPL card/smart card or UID so that they access services designed for them and get a priority in the efforts to rebuild their lives in the pilgrim centres of the Brajdharm.

Recommendations

The recommendations are in two parts. There are the immediate physical and practical needs of widows and there is the need to increase the capacities of the widows so that their status improves and they are seen as citizens and rights holders. There is need for the government to move from the dole-giving welfare approach to garnering the potential of this valuable human resource of about 40 million for development. In fact the number of widows in India is equivalent to the number of people living with HIV and AIDS globally. As pointed out by the Human Development Report of 1996, 64 per cent of the nation's wealth comes from its human capability, 16 percent from its physical wealth (per capita GDP) and 20 percent from its forests, minerals etc.

The government needs to prioritize developing and tapping the potential of the widows. It should draw on the existing Missions like the Women's Empowerment Mission, National Rural Health Mission, National Rural Livelihoods Mission (including NREGA) and the National Food Security Mission to provide skills, education and mainstream the widows, particularly the younger ones, into development. These women

need first to get their entitlements as women and facilities like widows pension, which are a pittance, should be seen as addition resources.

In addition to physical needs, widows have other needs which are more emotional and relate to their self esteem and personae. Trauma coupled with guilt is something every widow suffers from and more so if they are very young (47 per cent of the widows were widowed between the ages of 18 and 35) and are compelled to move out of the security of their homes and villages. But so far neither the government nor the NGOs are really looking at counseling or dealing with these aspects of their development. According to psychologist Abraham Maslow's hierarchy of needs one requires first and foremost 'self-actualization' followed by self esteem, confidence, love and belonging, safety and lowest in the hierarchy are basic physiological needs. High on their list of fears is their personal security. Even women who are over 60 are afraid of sexual violence and harassment. So the local administration, where ever there is a congregation of widows, NGOs working with widows should provide counseling and alleviate the emotional needs of the widows.

An enormous amount of behaviour change communication work has to be done with communities in West Bengal and other places from where the widows are virtually hounded out because of ill treatment, poverty and the scant respect shown to them. The issue of early marriages, leading to early widowhood, has to be dealt with it at the policy level by the women's department as well as at the *panchayat* level. The package of services in rural areas of West Bengal should include education because that would provide foundations for their empowerment. The study showed that 71 percent of widows had not been to school or had zero education. Just six percent had studied up to class five.

Since the enormity of the waste of this huge human resource of widows has not really filtered into the mindset of planners and district administrators, the media needs to campaign for these rights of the widows. Since it may be too late to ask the office of the Registrar General of India to include a qualitative

survey of the status of widows, the National Sample Survey should be mandated to do so.

If there is a proper estimate of the number of widows in the Braj area, there can be a convergence of existing schemes and pension and other welfare facilities can be provided to them in a planned manner. The enumeration of widows would also be of aid in registering their age, educational qualifications and other details. This would help to develop age-appropriate programmes for different segments of widows. As the Guild study has shown, the three groups of widows comprising young widows, those in the middle age group and those in the older age group have somewhat varied needs.

For instance, older widows including the significant population of really aged and infirm women require intensive care catering even to basic bodily functions, as well as shelter, food and regular healthcare. Their spiritual aspirations and requirements such as ensuring their last rites are properly conducted must be taken care of. Middle aged and younger widows must be provided opportunities for education, improving their technical and professional capacities, helped in joining the workforce, provided adequate protection and helped to access legal remedies, among other requirements.

The following recommendations have been made based on the findings of the study.

- Though there are a plethora of schemes for widows, destitute women and those who have been thrown out of their homes, women are neither aware about them nor do they know how to access them. There needs to be an office where the widows can register their presence in the Braj area. While the main office can be in Mathura, there should be sub-offices in Vrindavan, Barsana, Gokul, Goverdhan and Radhakund. These registration centres could be attached to the Bhajan Ashrams which almost every widow visits at least once a day.
- Within three months of her registration, the government machinery should ensure that she gets pension as well as a Cash Voucher/BPL card. This Cash Voucher/BPL card could serve as her unique identity card. With the card she should be able to access rations given to those living below the poverty line as well as priority in services at government hospitals and other medical facilities.
- There should be ambulance facilities round the clock in each city of the Braj area that can respond to distress calls by widows or the citizen who sees a widow lying on the road. There should be a special number for this ambulance service. A public/private partnership can be initiated for the running of the existing government hospitals as well as the ambulance service. There should be special dormitories for widows attached to these hospitals.
- More shelters need to be provided whether it is rooms that they can take on rent or hostels that provide dormitory facilities as well as rooms that two widows can share. The administration could also set up *rainbaseras* or night shelters for the widows. As per the Guild survey, about a third of the widows were living in the open—outside temples, on railway platforms and the *ghats*. It is largely the older widows that live in Ashrams. The younger widows who either work or want to work prefer to live on their own and not be restricted by the rules and regulations of an Ashram.
- There are hardly any NGO or government run shelters in Barsana, Gokul, Goverdhan and Radhakund. The women live in rented spaces or in the open. Government and NGO efforts should focus in these areas for providing shelters.
- There is a lack of clean public toilets that women can access. So the municipality and the district administration should focus on providing free, public toilets. They can set up public toilets to be run by Sulabh International or some other public private partnership. Even the ashram toilets, the women complained, were not clean. The women themselves, particularly the younger ones, should be involved in keeping the ashram



toilets clean so that they do not go into the fields. In the budgeting for ashrams by NGOs, some amount should be set aside for toilet maintenance. It could provide employment to the younger widows.

- Since there are a large number of young widows, NGOs as well as the government should work towards improving their employment opportunities. As per the survey, tailoring, singing *kirtans* and candle making are good sources of income. Traditionally, the Bengali women do *kantha* work and this skill could be revived. Both skill development and linking with markets will have to be the responsibility of NGOs and the government. The women can also be trained to work as accredited social health activists (ASHAs), anganwadi workers and cooks for the midday meals for school children.
- To empower young widows between 18-40 years and equip them to stand on their own feet, in the budget this year the Union Government announced it will fund their admissions to ITIs. It will bear the cost of their training and provide a stipend of Rs 500 per month. All NGOs and district officials serious about the enhancing the job prospects of widows should tap into this government offer.
- NGOs can be involved in giving basic training to women on financial issues—how to access pension, open and operate bank accounts, how to set aside money for special occasions like Janamashtami (the birth of Lord Krishna), Durga Puja and Diwali or even their last rites.
- The Bhajan Ashrams should be involved in expanding their munificence to literacy and skill training classes for women. The large sums of money they receive could be better utilized by setting up schools for children of widows and other destitute women. They could also run centres where children get assistance in doing their home work or in subjects they are weak in.

Convergence of schemes for widows

A large number of legislations, policies and schemes have been woven into a social security net for widows and older persons by the state. There are schemes to provide cover for every aspect of widowhood, be it at the stage in life when the woman is young or when she is old, to help her in joining the workforce or to shelter her when she is alone in her twilight years.

There are laws even to reverse social taboos built up around widows. The use of pejorative terms for widows is not allowed (Uttar Pradesh State Policy for Women 2006) and a widow who remarries is actually rewarded by the state. Loans for the education of the widows' children, family pension for daughters who are widowed, free foodgrains - a mix of economic empowerment schemes and welfare measures exist for almost every category of widow at the national and state levels.

However, most of the administrators as well as the beneficiaries themselves view the welfare programmes as an exercise in state-sponsored charity. Either temporary monetary benefits are conferred on widows or scheme after scheme is designed for them by different government bodies that work in isolation. Instead, the programmes must be converged into a comprehensive plan for all round development of the widows. The traditional protectionist, dole-based welfare approach needs to be replaced by a rights based approach to ensure gender equality for widows. Existing resources must be reshaped and linked into programmes that complete a circle of empowerment so that the widow is cared for at every stage of her life.

The programmes providing essential and emergency services for the immediate needs of widows on shelter, food, medical aid and security (Swadhar Centres, Alpavasa Homes, pension payments etc.) must be combined to provide comprehensive, long term benefits. Activities must be coordinated to facilitate employment, property and inheritance rights and social freedom for widows. The Vrindavan region could take the lead in implementing such a combination of services for its widows.

The convergence of services available for widows will also lead to greater clarity on how they can be accessed. Presently, even administrators and NGOs working on the issue need more information on the plethora of programmes run by different ministries and departments. It is not clear what percent of the country's estimated 40 million widows (as per NFHS-3 there were over 34 million widows in 2005-2006) actually receive the pension due to them. Forty percent of the widows are over 50 years of age which makes them eligible for several schemes meant for older persons, but reaching out to them is not easy since over 72 percent live in rural areas.

Unable to access the welfare schemes, which most of them are unaware about, desperately poor widows channel into Vrindavan and surrounding towns in the Brajbhoomi area of Uttar Pradesh from all over the country. In Vrindavan, the widows raise their own meagre finances, either through singing in the Bhajan Ashrams, seeking alms/begging on the streets, outside the temples or doing domestic work.

Many of them are from states like West Bengal, Orissa, Jharkhand, Delhi and Punjab, where Central Government schemes for widows' mesh ineffectively with the state's own social security initiatives for destitute women.

While lack of knowledge of the schemes is one factor that makes it difficult for widows to access them, the other is the formalities... the paperwork that goes with all government funding. Just getting enrolled as a BPL widow in government books is a task in itself. To enter the BPL list and get a ration card, widows or any other needy person must submit proof of residence, age and income. The village *pradhan* or city corporator can also identify a deserving widow living below the poverty line, forward her name to the block officer who in turn sends it to the *tehsil's* district probation officer for approval.

When the widow is listed in the BPL category she is entitled to foodgrain from the public distribution system and pension. To get a widow's pension, she has to open a bank account into which the money is transferred each month. However, the survey done

by the Guild for Service in 2010 found that while 42 percent of the widows have a ration card and 31 per cent have a Voter's card, just 25 percent of the widows were receiving pension.

The resources available for the widows through state and national level programmes are significant.

Centrally Assisted Programmes

Under the overarching **National Social Assistance Programme (NSAP)** administered by the **Union Rural Development Ministry**, poor widows can receive assistance either under the **Indira Gandhi National Widows Pension Scheme** (for widows between 40-64 years), **Indira Gandhi National Old Age Pension Scheme** (for persons above 65 years who by government criteria are living below the poverty line), **National Family Benefit Scheme** (for households who have lost their primary breadwinner who was between 18-65 years), and the **Annapurna Scheme** granting free foodgrains (for senior citizens not receiving any pension).

In each of these schemes the Centre provides a fixed amount of financial assistance to the states for every person who is eligible, and each state supplements this with a grant from its own coffers according to its capacity. The Union Government has mandated that wherever feasible the pension has to be credited to the bank account or post office account of the widow/older person. Pension into joint accounts of family members is not permitted. In some cases, states distribute the pension through money orders or in cash through the gram sabhas in rural areas and through neighbourhood/*mohalla* committees in urban areas.

The NSAP came into effect in 1995. Some changes have been made in it since then. The highlights of its major schemes are:

Indira Gandhi National Widows Pension Scheme:

- Financial assistance of Rs 200 per month is given by the Central Government to widows between



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- 40-64 years of age who are from families in the BPL category, with most states putting in Rs 100-200 more per widow from their own funds.
- While the Centre says there is no quota at any level for this scheme and all eligible widows are covered, in reality the state wise BPL quota restricts the number of widows entitled to the pension.
 - To support her claim the widow must produce the death certificate of her husband.
 - She has also to submit her age certificate. In the absence of a birth certificate, there can be a certificate from the headmaster of the school in which she last studied or from a member of her *gram panchayat*. Even a horoscope would suffice.
 - On remarriage, the widow's pension lapses. It will also be discontinued if the widow moves above the poverty line.
 - The pension is distributed through bank accounts or post office accounts in the name of the widow in any nationalised/cooperative/gramin bank.
 - The *gram pradhan* and *gram samiti* help the district *panchayat* and rural development officer in selecting the beneficiaries and certifying that all widows eligible under the scheme have been covered.

Under the Indira Gandhi National Old Age Pension Scheme (NOAPS):

- All those living below the poverty line as defined by the government are now eligible for the scheme and not just those who are destitute (that is, those having little or no means of regular income), as was the case earlier.
- All persons above 65 years in a BPL family are entitled to old age pension.
- The centre contributes Rs 200 per month under this scheme for each eligible older person and the states can supplement this. Thus, a person can receive anywhere between Rs 200-1,000 per month depending on their state's contribution.

- The scheme is implemented through *panchayats* and municipalities, which are encouraged to involve voluntary agencies as much as possible in reaching out to those eligible.
- Several states not only substantially supplement the NOAPS with their own budget but cover additional beneficiaries. Some states have even reduced the age for eligibility.

Under the National Family Benefit Scheme:

- A lump-sum of Rs 10,000 is given as central assistance to the BPL family whose primary breadwinner has died due to natural or accidental causes.
- The primary breadwinner is defined as one whose income contributed substantially to the running of the household. The person should have been between 18-65 years of age at the time of death.
- The family benefit is paid to the surviving head of the household who is determined after local enquiry.

Under the Annapurna Scheme:

- 10 kg of foodgrain per month is provided free of cost to those senior citizens who, though eligible, have not been covered by the National Old Age Pension Scheme for some reason. The scheme is being implemented by the Ministry of Rural Development along with the Ministry of Food and Civil Supplies.

Implementation of the NSAP

While the centre has advised the states to contribute a matching grant of at least Rs 200 per month for each NSAP beneficiary to supplement the Central assistance of Rs 200, Andhra Pradesh, Bihar, Arunachal Pradesh, Orissa, Manipur and Daman and Diu do not pay anything on their own. **Uttar Pradesh** makes pension payments of Rs 300 to the widow/older person by pitching in Rs 100 on its own, while Himachal Pradesh, Jammu and Kashmir, Chhattisgarh, Nagaland, Madhya Pradesh, Kerala,

Assam, Meghalaya, Mizoram and Lakshadweep pay between Rs 200 and Rs 400 per month to the beneficiaries. **West Bengal** matches the Central grant, thus giving each widow/older person Rs 400, with the scheme being administered through its Panchayati Raj Department.

Gujarat, Jharkhand, Karnataka, Uttarakhand, Sikkim, Tripura and Tamil Nadu add exactly Rs 400 per person from the state coffers to the pension beneficiaries. The most generous states are Maharashtra, Punjab, Haryana, Goa, Delhi, Puducherry, Chandigarh, Dadra and Nagar Haveli and Andaman and Nicobar Islands that give pensions between Rs 450 to Rs 1000 on their own account, but the implementation of the schemes in several of these states is below 50 per cent.

With the Centre advising that pension payments be made through bank/post office accounts, efforts have also been made to ensure that the opening of accounts is made easier. The Department of Financial Services has written to all commercial banks to open no frill accounts of beneficiaries under the NSAP according to the relevant guidelines of the Reserve Bank of India. The Department of Economic Affairs has also issued a gazette notification for opening zero-balance accounts with post offices for beneficiaries of the NSAP schemes.

For redressal of any complaints related to the schemes under the NSAP, the widows can approach the nodal secretary dealing with the NSAP in the state or the concerned district/block level officer. The nodal secretary at the state level is responsible for reporting on the progress of the schemes by coordinating with the various departments that implement it.

In addition, state and district level committees headed by the chief secretary and collector respectively, have been set up to monitor and evaluate the schemes. The functioning of the committees themselves can be reviewed by the state administration to ensure better results.

A major issue is the poor utilisation of central funds by the states. There is often a gap between availability of the sanctioned money and its actual utilisation.

Calls have frequently been made for the Centre to review the timely utilisation of the funds as well as for social audit to ensure effective implementation of the schemes.

According to latest data with the Union Rural Development Ministry, utilisation under the Widow and Disability Pension Schemes of NSAP is just 35 per cent. Utilisation under the Annapurna Scheme which aims to ensure food security to the needy senior citizens is only 65 percent. However, utilisation under the National Family Benefit Scheme is 77 percent and coverage under the Old Age Pension Scheme is 94 percent.

The **Union Ministry of Social Justice and Empowerment** is implementing the **National Policy on Older Persons** that was announced in 1999. The policy provides a framework for inter-sectoral cooperation within the government and also between government and non-governmental agencies in several areas of intervention – financial security, healthcare and nutrition, shelter, education, welfare and protection of life and property. In particular, the policy recognises the need to promote productive ageing and the importance of family in providing non formal social security.

The policy is being implemented by Panchayati Raj Institutions, State Governments and various Central Government departments. The coordinating responsibility rests with the Ministry, for which a National Council for Older Persons (NCOP) has been set up. The NCOP comprises 39 members, from which a seven-member working group has been created.

Two welfare schemes have been formulated under the Policy to further its objectives–

- ***Scheme of Assistance to Panchayati Raj Institutions/Voluntary Organizations/Self Help Groups for construction of old age homes/multi service centres for older persons.*** Under this, a one-time construction grant of Rs 30 lakh is available for eligible organisations.



- **An Integrated Programme for Older Persons to promote their healthcare, housing and income security needs. Under this,** financial assistance up to 90 per cent of the project cost is provided to NGOs for establishing and maintaining old age homes, day care centres and mobile medicare units and for providing non-institutional services to older persons.

Among the various programmes for which assistance is provided under this scheme, funds are also available for setting up Multi Facility Care Centres for destitute older women/widows to provide them shelter, educational, occupational and entertainment opportunities, healthcare and companionship. The implementing agencies under this scheme that can be sanctioned financial assistance by the Ministry include Panchayati Raj Institutions/local bodies, NGOs, autonomous institutions or organizations set up by the government, government-recognized educational institutions, charitable hospitals, youth organizations like the Nehru Yuvak Kendra Sangathan and even the state administration.

The NCOP is the nodal point at the national level for redressing the individual grievances of older persons. It advises the government on policies and programmes for the elderly, providing the government feedback on implementation of the National Policy. It also lobbies for concessions, rebates and discounts for older persons both within the government and in the corporate sector, representing the collective opinion of older persons.

The Ministry has also launched a project called **Old Age Social and Income Security (OASIS)**, whose main features are:

- Recommendations for improving the existing income security instruments available to older persons. These include enhancing the coverage and bringing about a qualitative improvement in the customer service of Public Provident Fund, Employees Provident Fund, LIC and UTI's Annuity Plans etc. The recommendations, made

by an expert committee constituted under the project, are being examined by the Ministry of Finance.

- Examining the pension and gratuity schemes of the Central Government and NSAP's Old Age Pension.
- Designing a new, fully funded, contributory pension programme for those remaining workers who have not been covered by any scheme, including casual/contract workers, those who are self-employed and farmers. This, in fact, is the primary aim of OASIS.

For rural landless families the Central Government in conjunction with State Governments has launched the Aam Aadmi Bima Yojana (AABY) or Common Man's Insurance Scheme providing cover in the event of death and disability of an earning member. This social security scheme covers the head of the family or one earning member in a family, aged 18-59, in rural landless households. The scheme provides a cover of Rs 30,000 to members, providing also a cover of Rs 75,000 on death due to accident and separate amounts in case of the occurrence of a disability. The annual premium for the scheme is Rs 200, with the Central Government subsidising half the amount from a fund created for this purpose and the respective state governments contributing the remaining amount directly into a Life Insurance Co (LIC) account. Claim procedures have been simplified, the beneficiary being required to furnish just the original death certificate and identity card issued by LIC. An added feature is provision of a Rs 300 scholarship every three months to two children of the bereaved family studying between classes 9-12.

One of the few health related schemes is the Union Government's Rashtriya Swasthya Bima Yojana for BPL families in the unorganized sector. To empower young widows between 18-40 years and equip them to stand on their own feet, in this year's budget the Union Government agreed to fund their admissions to ITIs, Women ITIs as well as National/Regional ITIs, bearing the cost of their training and providing a stipend of Rs 500 per month. The Union Ministry of Women and Child



GUILD FOR SERVICE

Development (WCD) is the nodal agency for the welfare, development and empowerment of women for whom it has evolved several schemes and programmes.

The Ministry also supports autonomous bodies which work for the welfare and development of women like the National Commission for Women, Central Social Welfare Board and Rashtriya Mahila Kosh. The RMK, for instance, provides micro-credit to poor women for income generating, production, skill development and housing activities. Support to women SHGs is channelized through voluntary agencies, state Women's Development Corporations, cooperative societies and state government agencies.

It is the administrative Ministry for implementation of many of the Acts like Commission of Sati (Prevention) Act and Protection of Women from Domestic Violence, enacted to prevent widows and others from social discrimination and to give them equal opportunity.

The Ministry's flagship programme, **Swayamsiddha**, is for the social and economic empowerment of women. It is being administered in the states through their Women and Child Development (WCD) Departments.

- Under the Swayamsiddha programme is the **Swadhar Scheme** for "providing holistic and integrated services to women in difficult circumstances, such as destitute widows deserted by their families in holy places like Vrindavan and Kashi." Swadhar Centres have been set up for women who need shelter, food, clothing and basic needs such as care and protection. Legal services and counselling is also provided. A planned approach is followed for their rehabilitation. A telephone helpline service also provides immediate protection.
- Under Swayamsiddha, the **STEP** (*Support for Training and Employment Programme*) project is meant especially for widows and needy women. It trains rural women in income enhancing skills in the eight traditional employment sectors of agriculture, animal husbandry, sericulture, social

forestry, wasteland development, dairy, fisheries, handlooms and handicrafts/khadi and village industries.

- Ninety percent of the cost is borne by the Centre and 10 percent by the implementing agencies like public sector organisations, state corporations, voluntary organisations and cooperatives and federations. To enhance the state's involvement in implementing the programme, state-level empowered committees have been set up, headed by the secretary of the state's WCD department.

Financial support is provided by the Ministry to the Women and Child Development departments to-

- Fund voluntary organisations, public sector undertakings and educational institutions in constructing/expanding **Working Women's Hostels with Day Care Centres for Children**. The scheme aims to provide reasonably priced and safe accommodation to single women who may be widows, divorcees or women working away from their hometown.
- Set up **Short-stay or Alpavasa Homes** to provide temporary accommodation to women in need. The services provided in these homes include medical care, psychological treatment, case work services, occupational therapy, educational and vocational training and recreational facilities among others.
- Implement the **Swawlamban Programme**, which is another income generating programme for poor and needy women such as widows and others in SC/ST categories in particular. Under it, financial assistance is provided to Women's Development Corporations and others to train women in new trades like computer programming, electronics, radio and TV repair, as well as secretarial practice, garment making and handloom weaving. The State Women's Development Corporations or where these do not exist, the State Social Advisory Boards, are the nodal agency for implementing the scheme mostly through voluntary organisations.

- Implementation of the Rural Women's Development Project, also known as the **Swa-Shakti Project**, supported by the World Bank and the International Fund for Agricultural Development (IFAD). Loans are given to SHGs through Women's Development Corporations/Societies, encouraging the formation of such groups and starting of micro enterprises. In Uttar Pradesh, for instance, this is being implemented as the Priyadarshini Project.
- General help is available as financial assistance to agencies of the WCD Department to start activities not covered by any other programme.
- There are also programmes to combat trafficking by bringing women engaged in prostitution into the mainstream of society and providing them a secure environment.

Delhi's Mission Convergence

Mission Convergence of the Delhi government brings together the administration, civil society and political leaders to ensure that entitlements of welfare schemes cut the red tape to reach those who need them in an inclusive and transparent manner through a single window.

Originating from the Delhi Government's UN-awarded Bhagidari scheme which is a government-citizenship partnership programme, Mission Convergence was launched in 2008 to address the fact that the estimated Rs 8 billion spent annually by the Delhi Government on welfare programmes of 45 different schemes was scarcely being seen on the ground by the poor for whom the funds were meant to be allotted.

Under Mission Convergence, the benefits of widow pension, old-age pension, PDS and others welfare schemes are available in a hassle free manner through a single point – the Suvidha Kendras. Gender Resource Centres (GRCs) have also been set up to supplement the Suvidha Kendras. The programme is run by the Samajik Suvidha Sangam, a society set up for the purpose, overseen by the Chief Minister.

At the Suvidha Kendras and GRCs, residents of Delhi can know their entitlements and avail of them through a single 'smart card' on which their dues are entered. The money from these schemes is directly transferred to their bank accounts. The 'Smart Cards' system reduces paper work and corruption.

The entitlement schemes of nine government departments have been dovetailed in Mission Convergence. These are departments of Women and Child Development, Health and Family Welfare, Education, Social Welfare, Food and Supplies, Labour, Urban Development, Revenue and SC/ST/OBC/Minority Welfare.

Some prominent schemes run by them are Integrated Child Development Scheme (ICDS), Pension of Widows, Financial Assistance Schemes for Widows for performing marriage of their daughters, Delhi Ladli Scheme, Janani Suraksha Yojana, School uniform subsidy, Sarva Shiksha Abhiyan, Scheme for Old Age Assistance, National Family Benefit Scheme, BPL ration cards, Antyodaya Anna Yojana, Annapurna, Rashtriya Swasthaya Bima Yojana, Swaran Jayanti Shahri Rojgar Yojana and Urban Self Employment Programme.

Each participating department has a Nodal Officer accountable to his or her own department for implementation of the programme. The Deputy Commissioners, who are the central convergence point for all social sector programmes in the district, are designated as the District In-Charges to guide the mission. At the community level local NGOs, District Resource Centres and individuals, linked to the Suvidha Kendras, implement the programme by identifying more people for the programmes as well as weeding out false beneficiaries. In just three months, for instance, 200,000 ration cards were cancelled when it was found they were being misused to sell subsidised food in the market.

Thus, while the onus is usually on beneficiaries themselves to access their entitlements, Mission Convergence is an effort to actively bring people under the welfare net by delivering awareness of various schemes and their benefits. The 80 GRCs also provide legal aid, help to form self help groups and vocational training that enables a woman to earn between Rs 1,800-Rs 5,000 per month working from home.



Mega Poverty Alleviation Programmes

In all the big Central Government sponsored programmes for food, employment and housing, the recommendation to the state governments is that widows, single women and female headed households should be given priority. These programmes are:

- *Mahatma Gandhi National Rural Employment Guarantee Act/ Scheme* ensures rural livelihood security
- *Swarnjayanti Gram Swarozgar Yojana (SGSY)* gives bank credit and government subsidy to the rural poor to establish income generating assets
- *Sampoorna Grameen Rozgar Yojana (SGRY)*, a wage employment scheme where the wages are paid partly in cash and partly in foodgrains
- *National Food for Work Programme (NFWP)* fully sponsored by the Centre, provides additional resources to 150 of the most backward districts
- *Indira Awas Yojana* provides financial assistance for shelter to rural BPL households, allotting the assistance to a female member or jointly to the couple
- *Swaran Jayanti Shabari Rozgar Yojana (SJSRY)* encourages self-employment ventures for the urban unemployed/underemployed, as well as wage employment

States Programmes

Several states have their own widow and old age pension schemes, with various eligibility criteria, funded entirely by the State Government. Some states go out of their way to supplement Central schemes. These schemes are generally implemented by the Social Welfare Department of the state. In some states the Rural Development Department or the Women and Child Development Department may be administering the schemes.

Uttar Pradesh: As of July 2010, a total of 1,390,805 widows are receiving Rs 300 per month from the National Widows Pension Scheme in the state. In Mathura district in which the Brajbhoomi area falls 21,246 widows are receiving the pension.

In Kheri district 61,200 widows receive pension. Varanasi district, which also attracts a large number of widows, 34,278 women receive pension.

State funded schemes, administered by the Women and Child Development (WCD) Department, under which widows can benefit are:

- *Grant to assist destitute women whose husband has died* – The Uttar Pradesh government gives Rs 300 per month to destitute widows whose annual income in rural areas is Rs 19,884 and in urban areas is below Rs 25,546. This includes widows who may have adult children.
- *A lumpsum financial assistance* of Rs 10,000 is given to destitute widows at the time of their *daughter's marriage*.
- *To encourage widow remarriage*, the state rewards such couples with Rs 11,000 at the time of marriage. The widow must be below 35 years of age and the couple must not be taxpayers.
- Various other state schemes for poor families or for girls/women, under which widows too can benefit in different ways, are:
- A new scheme called *Mahamaya Gareeb Aarthik Madad Yojana*, funded entirely by the state government, will give Rs 300 per month to the woman head of poor and destitute families who have not received the BPL ration card or any kind of pension to meet their daily needs. This is an attempt by the state to reach out to the estimated 30 lakh poor people who are not able to get BPL cards because of the Union Government's ceiling on the number of such cards that can be issued by a state. Announced in January 2010 on Chief Minister Mayawati's birthday, the monthly subsistence pension under this scheme is to be disbursed in six monthly cycles beginning from October 1, 2010.
- Under *Mahamaya Garib Balika Ashirvaad Yojana* girls born after January 15, 2009 to destitute families will have a lump sum put in a fixed deposit for them at birth and get Rs one lakh at 18 years

- The *Savitri Bai Phule Balika Shiksha Madad Yojana* funds the education of poor girls
- Cycles are distributed to girl students

Widows In Bengal

In **West Bengal**, widows who are not covered by the National Widows Pension receive Rs 750 as pension benefits from the state coffer. The scheme is administered by the Department of Women and Child Development and Social Welfare, with 44,000 widows across the state benefiting from it. Says joint secretary of the department, Mr NK Mandal, "There is no age limit for coverage under this scheme. All BPL widows above 16 years are eligible for it, provided they are not receiving pension benefits from any other scheme." There is also a state scheme catering to needy widows from minority communities.

In **Tamil Nadu**, in addition to the centrally sponsored schemes there are several other schemes which are relevant to widows also:

- **Destitute/Deserted wives Pension Scheme**, under which the benefits of old age pension are extended by the state to women over 30 years deserted by their husbands for at least five years. Those with a legal separation certificate from a court can also benefit from this scheme.
- **Destitute Agricultural Labourers Pension Scheme** for labourers above 60 years who are given Rs 400 per month from the state government under the scheme.
- **Free supply of sarees** twice a year during Pongal and Dipawali to those covered by the state's pension schemes
- **Free nutritious meal/rice** is also given to the beneficiaries of the pension schemes. Those who do not take their free meals at the state's Nutritious Meal Programme Centres are entitled

to four kilograms of fine variety rice per month and those who do eat at these Centres are entitled to two kilograms of fine rice.

- **Under the State's Accident Relief Scheme and Distress Relief Scheme** an additional amount of Rs 5,000 is given to those receiving Rs 10,000 through the Centre's National Family Benefit Scheme.
- **Andhra Pradesh** has a pension scheme for women members of Self Help Groups (SHGs) who are past 60 years. Such SHG members are entitled to Rs 500 per month from the state government.

Delhi has a pension scheme to help destitute widows between 18 to 60 years start a livelihood programme. Earlier given as a lump sum, financial assistance has now been reworked to quarterly payments of Rs 600 per month to ensure a continuous flow of money. Widows who are already receiving pension payments of some sort are not, however, eligible for this livelihood assistance scheme.

All Four Wives Eligible for Widow Pension: Delhi Government

In Delhi, all four wives of a Muslim are eligible for the widow's pension from the state government if the man dies. Since local MLAs have to recommend the cases for pension, a clarification was sought in the Assembly from the Health and Family Welfare Minister, Kiran Walia, whose department looks after the widow pension scheme. She said the benefit is available for all the wives of a Muslim man.

The Delhi Government extends the pension to widows facing financial difficulties and those living below the poverty line. The MLAs also wanted a clarification on the pension scheme for destitute women to which Walia said the government does not have any "rigid norms" on extending the benefit. "It is open to divorced women and those abandoned by their husbands. But any poor woman who is reduced to destitution because of some other reasons can also apply for it," she said.



Policy and Legislation

The **National Policy for Empowerment of Women, 2001**, which spells out a three-pronged strategy of Social Empowerment, Economic Empowerment and Gender Justice, provides direction to many of the programmes, schemes and legislations for women. National and State Councils headed by the Prime Minister and the respective Chief Ministers oversee the operation of the policy and many of the legislations. The Councils are composed of officials as well as members of Central

and State Social Welfare Boards, National and State Commissions, NGOs, women's organizations, trade unions, academics, experts and social activists. There are over 42 legislations that are either women-specific or related to the protection of women's rights.

These Acts also ensure that widows have a right to a share of the family property of the husband and a right to ancestral property including agricultural land. There are, however, many gaps in implementation of this right to property.

ICT Tool for Resource Convergence

Faced with the problem of successfully implementing multiple state and Central Government programmes with similar development objectives through at least 40 different agencies, Aruna Sharma, Joint Secretary, Government of India, came up with a unique concept to enable resource convergence.

Based on her experiences in the field as an administrator, Sharma developed an ICT tool to list out the 2,000-odd welfare schemes with similar objectives and beneficiaries. Sharma had estimated that a whopping average of Rs 1200 crore per district is available annually in the form of funds from various development schemes. Yet, without effective planning and a focussed approach these resources are either thinly spread, unutilised or misappropriated.

In association with the Foundation of Resource Convergence and IIT Bombay, when Sharma was with the National Human Rights Commission in 2008 she designed the Windows-based graphic ICT tool called gram DRISHTI. She combines the use of this tool with a resource convergence model in which a paradigm shift is recommended from planning for schemes to planning for thrust activities.

Library, planning, and gram DRISHTI are the three modules of the resource convergence model. The first module is a library of thrust activities, components and schemes. The planning module comprises the four levels of country, state, district and block, with the facility of making financial allotments at different levels, planning the thrust activity and tracking the action plan.

The cost-effective, indigenously developed desktop GIS application, gram DRISHTI, has been conceptualized for easy use by various departments to view their activities on a map from a database developed for the purpose. The gram DRISHTI ICT tool helps to execute schemes in five thrust activities. The tool results in better utilization of funds – 80 per cent as against 40 per cent, in most cases - and brings transparency. This has resulted in active people's participation in implementing schemes. Adopted in many districts by proactive collectors and donor agencies, it addresses the major challenge of resource convergence in merging similar schemes.

Recommendations for Convergence

A convergence of programmes is necessary if widows are to be truly empowered. Short-term initiatives must be linked with long term policies to have a sustainable impact on widows. Convergence will also help in utilising available public resources more effectively, particularly at the local level. It will facilitate monitoring of the programmes and bring in greater transparency.

It is recommended that

- **A comprehensive computerized data bank on widows be set up:** Accurate information is the first step to make a programme work. Realistic statistics help to tackle the needs better. Currently, there is very little data on the number of widows for whom development activity is being carried out. A fact finding visit to the Brajbhoomi area by a NHRC team in 2008, was informed by the Nagar Palika that 3105 destitute

widows had been identified by it in Mathura and Vrindavan. All of them, whether they were living in an institution or outside, had ration cards. Of these widows 2749 were receiving either widow or old age pension. However, contrary to the Nagar Palika's grossly underestimated figure, the latest widow pension statistics on the UP Government website show that Mathura district has 21,246 widows drawing the widows' pension under the national scheme. There must be a convergence of the processes of registering widows whether they are done through the widows' ashrams and Bhajan Ashrams or by some other process for those living in temples, *ghats*, bus stops and railway stations. Information on the widows' health, nutrition, education, income, employment and training must also be registered so that their status can be monitored.

- **Identify the development schemes, plans, programmes, policies and legislations aimed directly or indirectly at widows:** This listing exercise will identify the various Central and State Government Ministries and departments and agencies responsible for administering these plans. For instance, at least five different Ministries and a dozen departments such as those of Women and Child Development, Education, Health, Panchayati Raj and Rural Development have been mandated with widows' welfare. Autonomous bodies like National and State Commissions for Women, Rashtriya Mahila Kosh and Central and State Social Welfare Boards also work towards the same goal of empowerment of needy women like destitute widows. On the ground, all plans go through District Planning Committees or Boards. Here, apart from government agencies, many NGOs and voluntary organizations are also involved in implementing programmes. A list of these programmes will help administrators and widows to be aware of the schemes available.
- **Develop a holistic approach for widows:** Individual, scattered schemes with short-term goals have a diffused impact. A holistic approach should be adopted by identifying their needs

at different junctures and developing a series of related interventions. In Vrindavan, there should be convergence between training and employment generation programmes. Ongoing programmes to improve health and nutrition of widows should be integrated with information on HIV and AIDS awareness and prevention, reproductive health related issues.

- **Merge schemes with similar goals to prevent duplication of effort and expenditure:** After making an assessment of the needs of widows, schemes with duplicating goals can be merged. For instance, there is a need to combine schemes like STEP, Swayamsiddha and Swawlamban into one substantial scheme for women.
- **Ensure inter-sectoral convergence between departments of health, shelter, pensions and employment:** An inter-sectoral policy would help to channelize the resources of different departments and agencies and link the widows with development schemes and enable them access credit, loans and assistance through NGOs. Importantly, such a convergence of services would also help to alter the mindset of all the stakeholders from a welfare approach to a human rights approach.
- **Involve all major stakeholders to ensure a participatory approach:** The government must engage with religious leaders, NGOs, urban local bodies and *panchayats*, tourists and corporate houses, many of whom have established or are supporting large *ashrams* for devotees in Vrindavan and its surrounding areas. Currently there is 'disconnect' between the funds pumped into the area for and by pilgrims and the plight of the widows living in the area. The few ventures by community based organization working in the area to reach out to the widows can be strengthened by linking them in a planned manner to government programmes. Perhaps a small tax could be levied on pilgrims and this could be put into a fund for widows. To be truly participatory, the involvement of all stakeholders must begin at the planning stage of the convergence exercise.

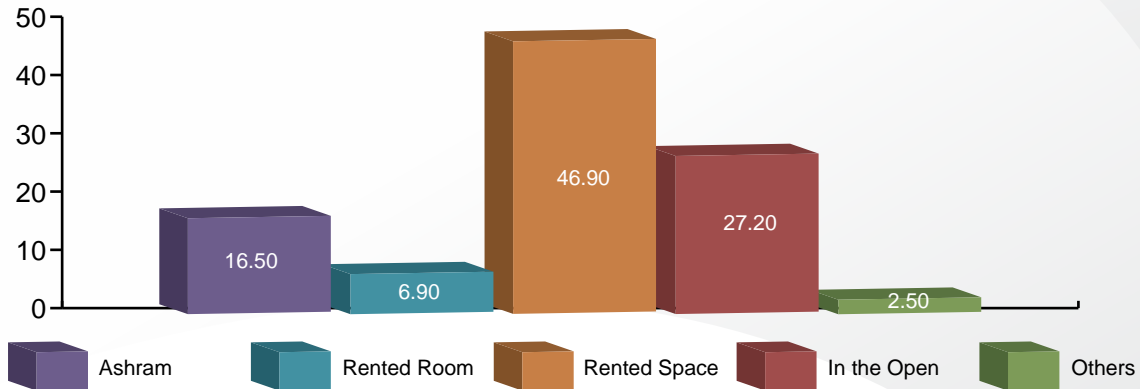


- **Establish linkages between programmes for widows in the Brajbhoomi region and those in states like West Bengal and Orissa from where the majority of them originate:** In the focal districts in the states from where the majority of widows arrive in Brajbhoomi, programmes for social change should be introduced. While generating community support for widows, the women should be told their legal rights and how to access them. They should be encouraged to join Mahila Mandals or Self Help Groups to get empowered. A coordinating mechanism must be put in place for information sharing and joint action, if required, to enable widows get their share of property, pension etc. from the parent state.
- **Set up a single-window system to facilitate immediate convergence:** This can be a one-stop convergence window for various welfare schemes for widows. For example, it can also serve as a legal aid cell, a registration centre and the nodal centre for programmes related to income generation and employment, health and nutrition, political and economic empowerment. It can also provide emergency support services

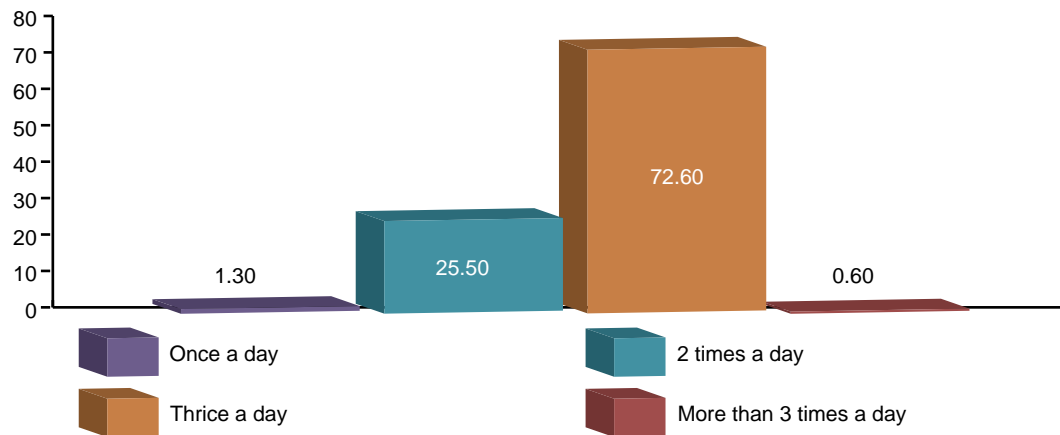
for widows at entry points to Brajbhoomi like bus stands and railway stations or outside temples so that they can be guided to night shelters/short term shelters/crisis centres that provide basic amenities as well as *ashrams* and homes. The police, civic administration and voluntary agencies should work in coordination to achieve this.

- **Link existing cadres of health and social work:** Linkages between existing cadres of trained social and health workers will help to address the widows' requirements including psychological and health needs.
- **Set up special counters:** A focal point for widows can be created in all government departments for speedy redressal. Similarly, police stations, hospitals, banks, religious establishments, railway stations and courts can set up special counters for widows. A mechanism must be established for information sharing and coordination between them. Emergency and helpline services, including ambulance services, can be linked with these counters. An outreach centre where these services converge can be set up in the Bhajan Ashrams.

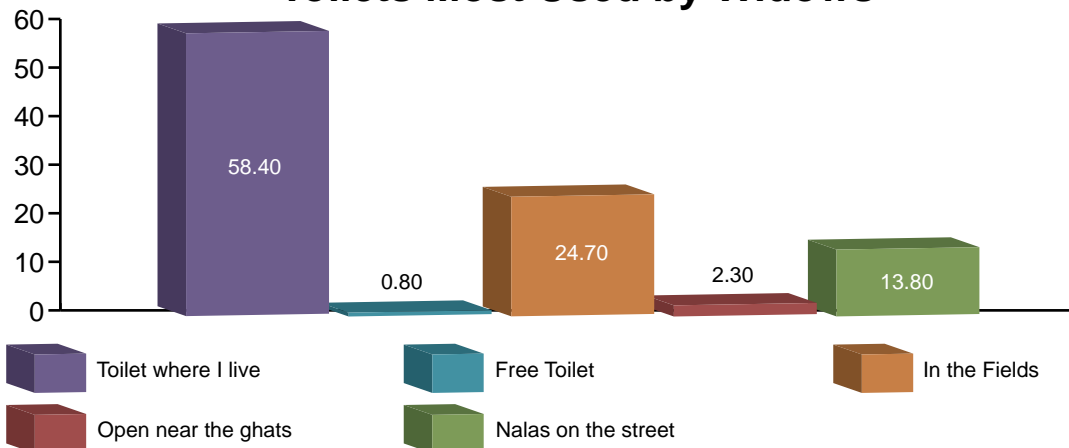
Where Widows Live



How many times a day do you eat a meal?



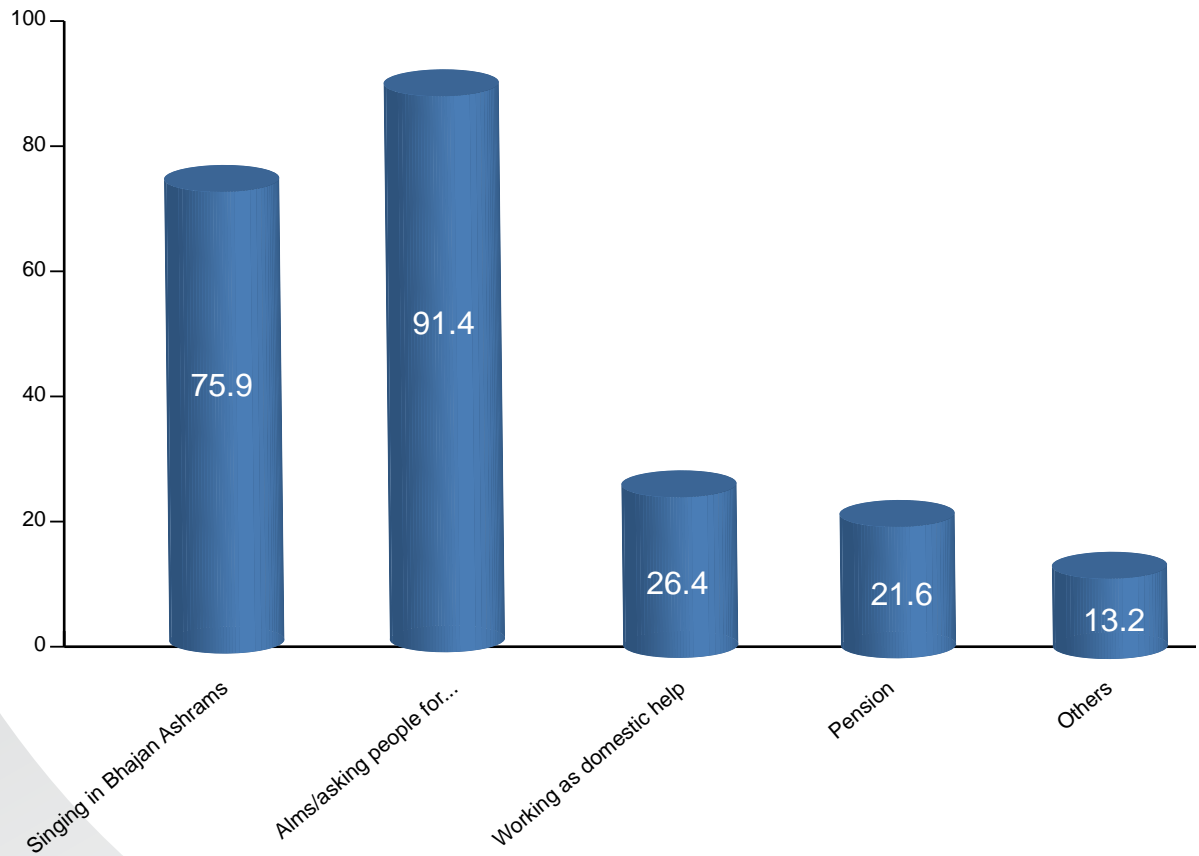
Toilets Most Used by Widows



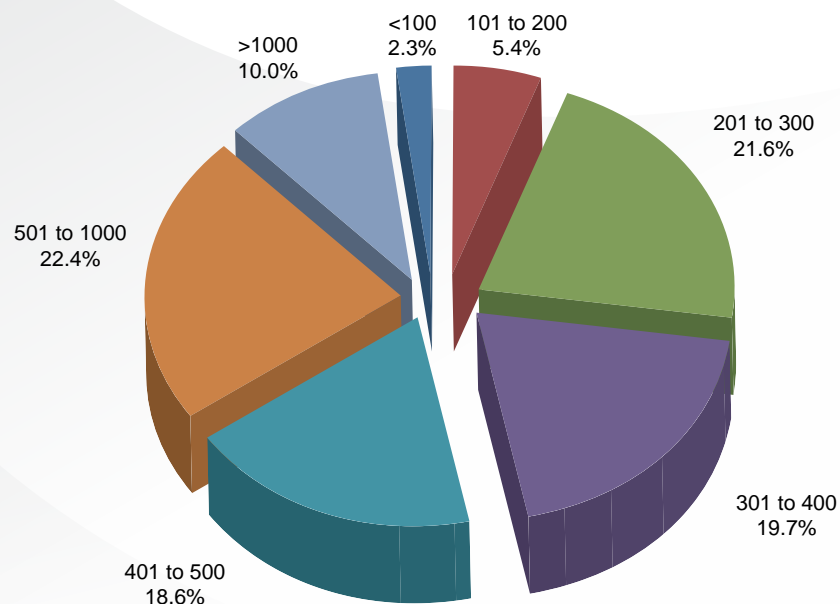


GUILD FOR SERVICE

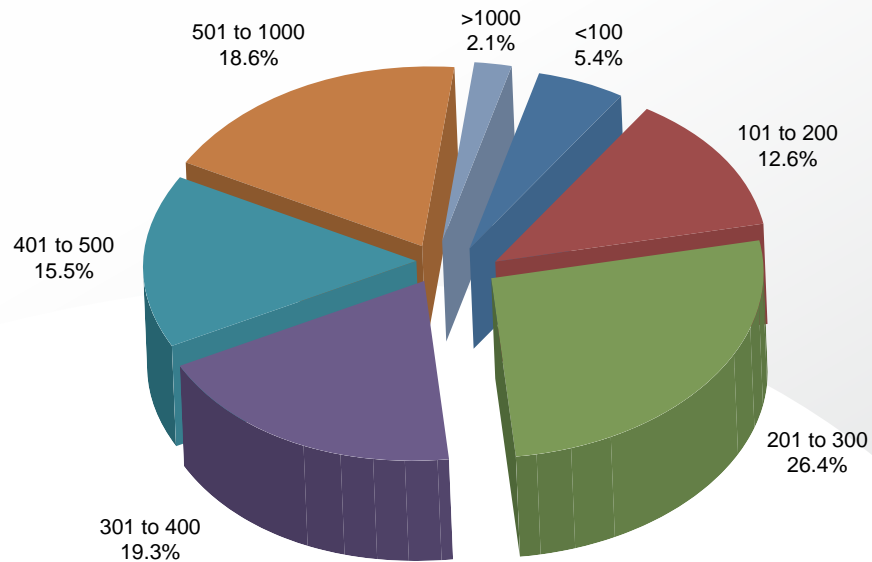
Source of your Income (Multiple Responses)



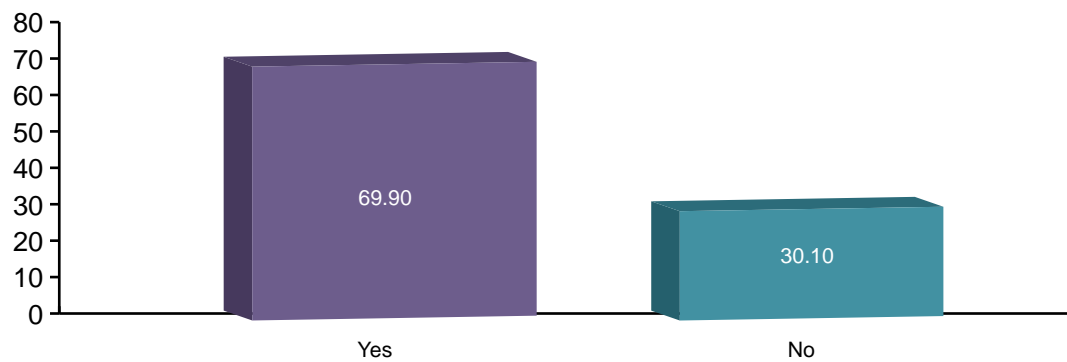
Earning per month



Overall Expenditure

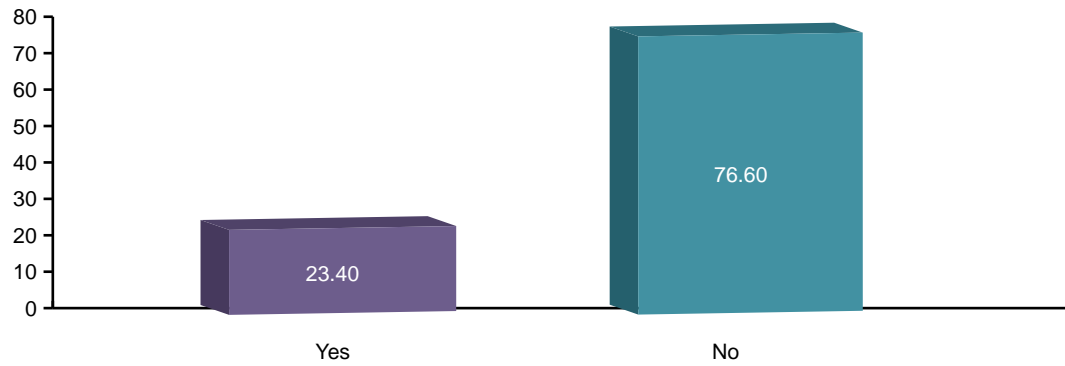


Heard of the Destitute Widows Pension Scheme

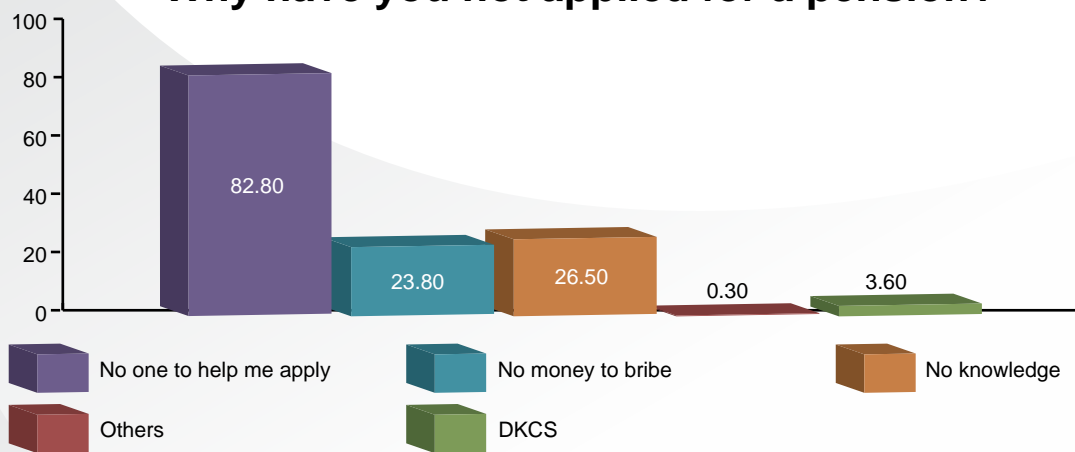




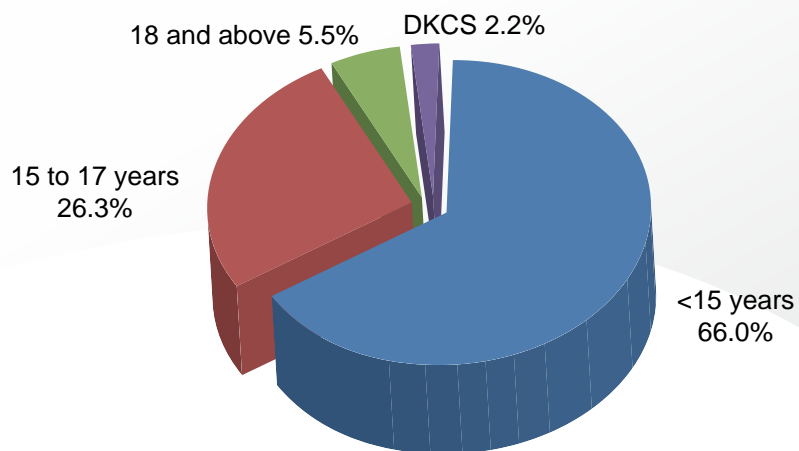
Have you applied for a pension?



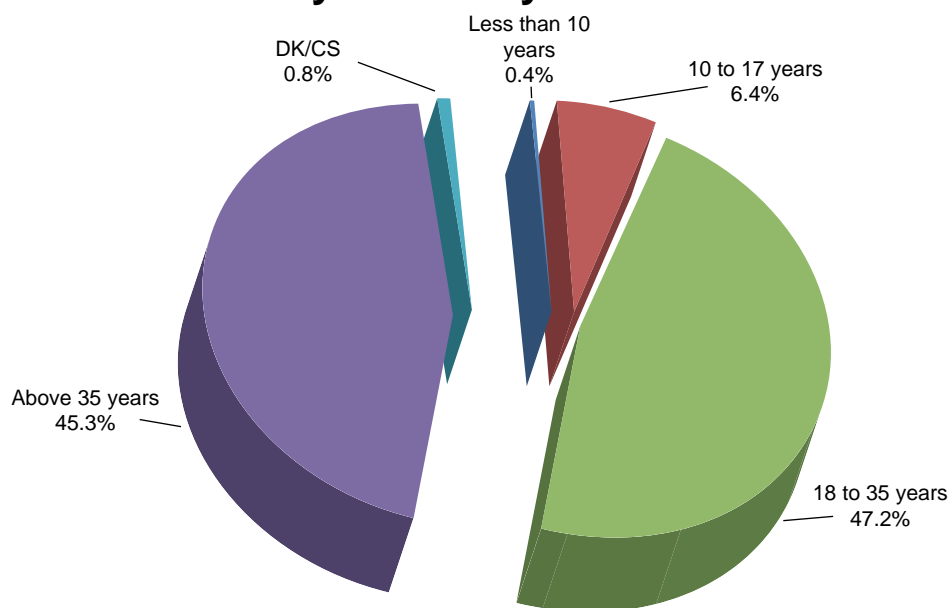
Why have you not applied for a pension?



What age did you marry?

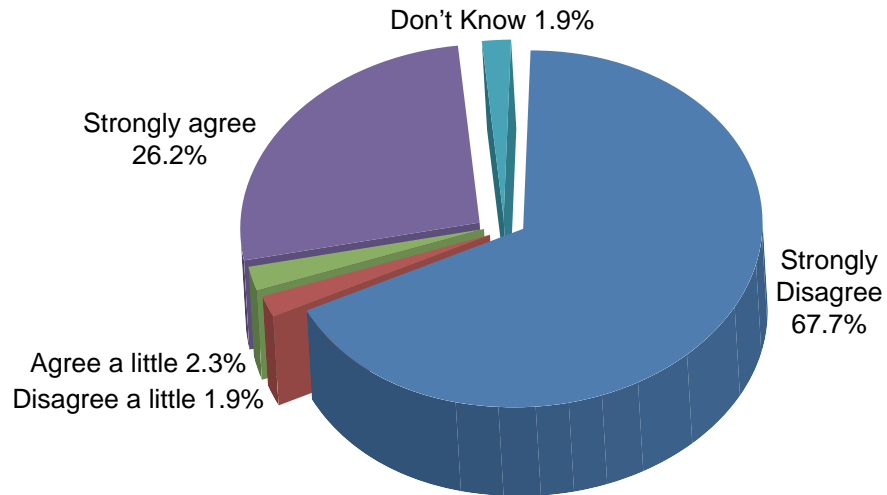


How old were you when your husband died?

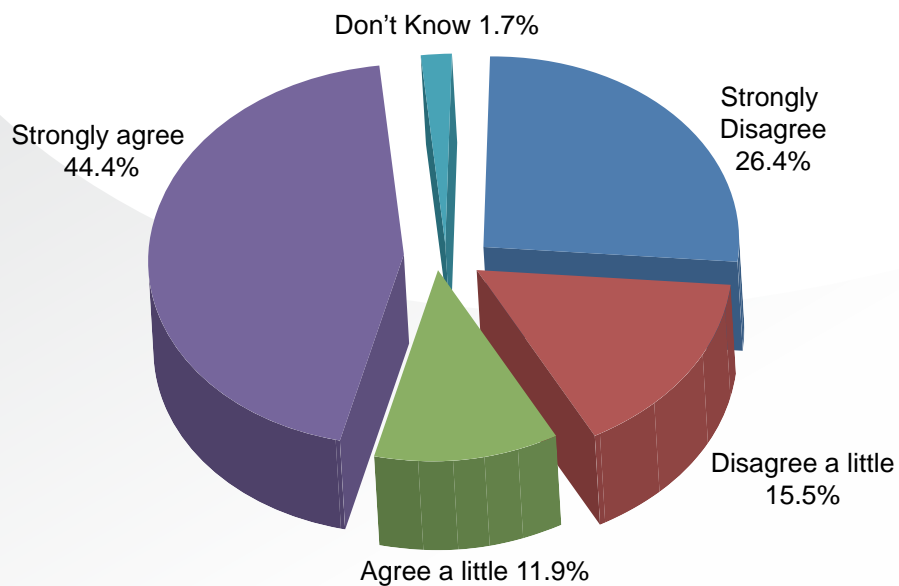




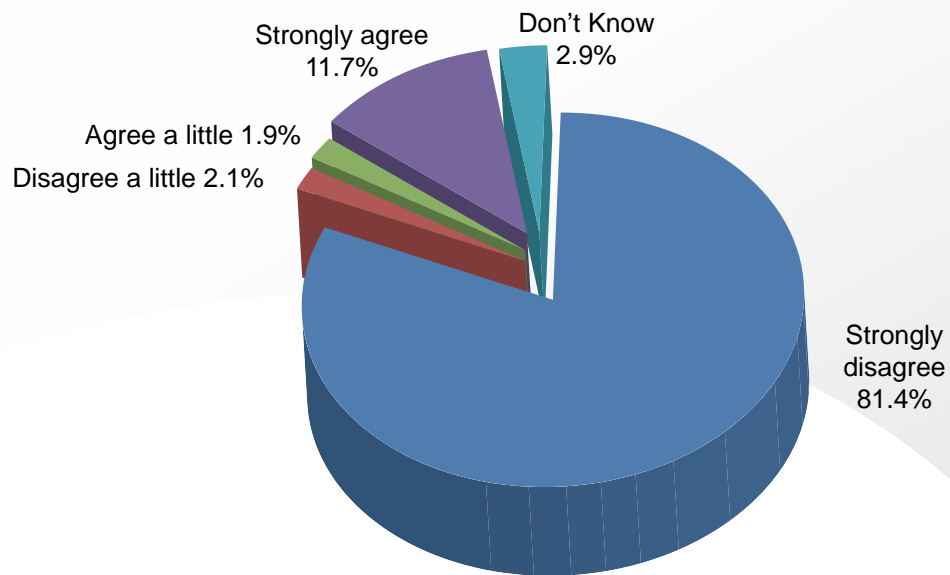
Widows should remarry



Widows should only wear White



Widows should have their head tonsured





Acknowledgements

This survey is an outcome of the commitment of a number of people and organizations who have given their time and energy in underscoring the poverty levels of the Vrindavan widows. There was of course the challenge of getting the vast amount of data and culling out the conclusions. But much more satisfying was creating this advocacy document to lobby for change. Change that will affect not just the widows in Vrindavan, but every Indian woman who has the misfortune to lose her spouse. Change that will ensure that a widow need not seek solace in the holy streets of Vrindavan or any unfriendly street.

This survey would not have been possible without the active support of:

UNIFEM, which has always been a support to the Guild in all the major interventions concerning widows.

Ms. Anne Stenhammer UNIFEM who was convinced that the Guild would garner all its talent and expertise to do an effective survey.

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The Guild for Service team particularly **Ms Kalpana Bhogle, Jaya Iyer** and **Mr. Ramveer** who willingly gave their time to coordinate the research team’s endeavours.

Our grateful thanks to **Kalpana Bhongale** and **Tabia Muzaffar**.



Interviewer Name: _____ **Date:** _____

Questionnaire:

Location of first contact:

Place of interview:

Section 1: Introduction:

What is your name?

What is your age?

Current Address: _____

Section 2: Core Poverty

FOOD: Now I'd like to talk to you about your food and food habits.

Q1a. How many times a day do you eat a meal i.e. food that includes rice/ chappati?

Once a day	1
2 times a day	2
More than twice a day (specify) _____	3

Q1b. Do you eat _____ (READ OUT EACH ITEM) every day?

		Every day
i	Rice	1
ii	Chappatis/ Puris	1
iii	Dal	1
iv	Vegetable	1
v	Fruit	1
vi	Milk	1
vii	Tea	1

ASK FOR ALL FOOD ITEMS NOT CODED ABOVE

Q1c/ How often do you eat _____ (READ OUT EACH ITEM) ?

		Almost every day (4-6 times a week)	A few times a week (2-3 times a week)	Once a week	Less often than once a week	Specify	Never
i	Rice	2	3	4	5		6
ii	Chappatis/ Puris	2	3	4	5		6
iii	Dal	2	3	4	5		6
iv	Vegetable	2	3	4	5		6
v	Fruit	2	3	4	5		6
vi	Milk	2	3	4	5		6
vii	Tea	2	3	4	5		6



GUILD FOR SERVICE

FOR THOSE FOOD ITEMS EATEN ASK Q2a AND Q2b ONE AFTER THE OTHER

Q2a. When you eat _____ (FOOD ITEM) how many _____ (KATORIS etc.) do you eat/ drink each time you eat?

Q2b. And how many times a day do you eat ____ (READ OUT EACH ITEM)?

		Q2a. Amount		Q2b. Times/ day			
		Number		One	Two	Three	>3 (specify)
i	Rice		katoris	1	2	3	4
ii	Chappatis/ Puris		chappatis/ puris	1	2	3	4
iii	Dal		katoris	1	2	3	4
iv	Vegetables		katoris	1	2	3	4
v	Fruit	XXXXX		1	2	3	4
vi	Tea		glasses/ cups	1	2	3	4
vii	Milk		glasses	1	2	3	4

DRINKING WATER: Now let's talk about drinking water

Q3a. Which are the different places from where you drink water? (READ OUT) (MR)

IF ONLY ONE OPTION CODED GO TO Q3c.

Q3b. From where do you drink mostly?

	Q3a Drinking Places (MR)	Q3b Main drinking place (MARK ONLY ONE)	
Tap/ handpump in place where you live	1	1	GO TO Q4a
Tap in street	2	2	CONTINUE
Wells/ Handpumps outside	3	3	
Matkas outside houses, temples, bhajan ashrams	4	4	
Rivers or ponds	5	5	
Other (specify) _____	6	6	

ASK ONLY IF CODED 2-6 IN Q3b

Q3c. Is it easy to find drinking water outside the place where you live?

Yes	1
No	2

Q3d. How long does it take to reach the place where you get drinking water ?

		Minutes
--	--	---------

SHELTER: Now I'd like to ask a few questions about where you live

Q4a. Where do you live?

In an Ashram	1	GO TO Q5
Rented room	2	CONTINUE
Rented space (eg, verandah, corridor)	3	CONTINUE
In the open - on streets, ghats, railway stations, bus stops, parks etc	4	CONTINUE
Other (specify) _____	5	CONTINUE

Q4b. Do you pay with cash to stay in your accommodation?

In cash	1
In some other way (specify) _____	2
Do not pay anything for accommodation	3

ASK FOR ALL CODED 1,2,3 IN Q4a. FOR THOSE LIVING IN THE OPEN, GO TO Q6.

Q5a. How many people live together in the same space ?

		People
--	--	--------

Q5b. How crowded is the room/ space?

Very crowded	1
Not very crowded	2
Spacious	3

ASK ALL

Q6. How long have you been living here?

		Months			Years
--	--	--------	--	--	-------

Q7a. When living here, in the last six months, have you experienced any kind of harassment or inconvenience?

Yes	1	CONTINUE
No	2	GO TO Q8



GUILD FOR SERVICE

Q7b. Which of the following have you experienced in the past six months? (READ OUT)

Being harassed for money	1
Being shouted at/ called names etc.	2
Being eve-teased/ molested, etc.	3
Sexual coercion (jabardasti)	4

SANITATION: Now I'd like to talk about your toilet facilities.

Q8a. Where do you go when you need to use the toilet? (MR)

Q8b. Which place do you use the most?

FOR ALL TOILET PLACES CODED IN Q8a, ASK:

Q8c. How would you rate the condition of the _____ (READ OUT TOILET TYPE USED)?

	Q8a (MR)	Q8b	Q8c	
	Toilets used	Main toilet	Clean	Dirty
A toilet where I live	1	1	2	1
A free toilet	2	2	2	1
A paid public toilet	3	3	2	1
In the fields	4	4	2	1
In the open near the ghats	5	5	2	1
In the nalas on the street	6	6	2	1
Other (specify) _____	7	7	2	1

Q8d. After you go to the toilet, do you have water to wash your hands?

Q8e. Do you also have soap?

	Q8d. Access to water	Q8e. Access to soap	
Yes	1	1	GO TO Q9
No	2	2	CONTINUE

ASK IF NO ACCESS TO SOAP OR WATER I.E. 2 CODED IN EITHER 8d OR 8e

Q8f. If you do not have access to soap or water, then how do you clean yourself after using the toilet?

Q9a. Where do you bathe?

In the bathing area where I live	1
In a covered public bathing area	2
Under a public tap in an open area	3
In the river/pond/ghat	4
Other (specify) _____	5

Q9b. How often do you bathe?

More often than once a day	1
Daily	2
Almost every day (4-6 times a week)	3
A few times a week (2-3 times a week)	4
Once a week or less often	5

Q9c. What things such as soap etc., if any, do you use to bathe with? (MR)

Use only water	1
Oil	2
Soap	3
Other (specify) _____	4

Q10. What do you use when you have your periods?

Sanitary Towel	1
Cotton/ old cloth	2
Other (specify) _____	3
Don't get periods anymore	4

Q11a. How many sets of clothes do you have ? A set is a blouse, petticoat and saree OR salwar-kameez.**Q11b. How many blankets/ quilts do you have ?**

	Q11a Clothes	Q11b Blankets/ quilts
One	1	1
Two	2	2
More than 2	3	3
Specify the number	_____	_____

HEALTH: Now I'd like to ask you some questions relating to health.



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Q12a. Have you fallen ill e.g. had fever, diarrhoea etc. in the past 6 months?

Yes	1	CONTINUE
No	2	GO TO Q12c

Q12b. Which of these chronic conditions have you had in the past six months (READ OUT)?

Constant diarrhoea	1
Frequent Fever	2
Weight Loss	3
Weakness (kamzori)	4
Other (specify) _____	5

Q12c. Have you been diagnosed for any illnesses?

Yes	1	CONTINUE
No	2	GO TO Q13
Have not seen a doctor	3	GO TO Q13

Q12d. Which of these illnesses do you have?

Diabetes/ Sugar	1
High Blood Pressure	2
Heart problems	3
Arthritis/ ache in bones	4
Asthma/ Breathlessness	5
Cancer	6
Other (specify) _____	7

Q12e. How easy or difficult is it to get the medicines for these illnesses?

	Extremely Difficult	Somewhat Difficult	Difficult	Easy	Extremely Easy
Ease of getting medicines	1	2	3	4	5

ASK ALL

Q13a. Which of the following health facilities can you easily access? (MR)

Q13b. Which can you easily afford? (MR)

	Q13a (MR)	Q13b (MR)
A government doctor/ hospital	1	1
A private doctor in a clinic giving angrezi dawai (allopathic medicines)	2	2
A private doctor in a clinic giving desi dawai (ayurvedic, unani or homeopathic medicines)	3	3
Baba/ Sanyasi	4	4
Chemist/ Advice from chemist/	5	5
Ashrams/ NGOs where medicines are provided either free or subsidized	6	6
No access to medical help/ None of the above	7	GO TO Q13c

Q13c. Which of these (READ OUT) have you used in the last 6 months? (MR)**Q13d. Which do you use most?**

	Q13c (MR)	Q13d
A government doctor/ hospital	1	1
A private doctor in a clinic giving angrezi dawai (allopathic medicines)	2	2
A private doctor in a clinic giving desi dawai (ayurvedic, unani or homeopathic medicines)	3	3
Baba/ Sanyasi	4	4
Chemist/ Advice from chemist	5	5
Ashrams/ NGOs where medicines are provided either free or subsidized	6	6
Have not fallen ill	7	GO TO Q14

Q14a. Have you heard of an infection called HIV and AIDS?

Yes	1	CONTINUE
No	2	GO TO Q15

Q14b. Have you heard of anybody who has got HIV or AIDS?

Yes	1
No	2

SECTION 3: FINANCIAL INFORMATION : Now I'd like to ask you a little bit about your expenses and income.**Q15a. Have you heard of the Destitute Widows Pension Scheme?**

Yes	1
No	2

Q15b. Do you get a pension?

Yes	1	GO TO Q15e
No	2	CONTINUE



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Q15c. Have you applied for a pension?

Yes	1	GO TO Q16
No	2	CONTINUE

Q15d. Why have you not applied for a pension?

No one to help me apply	1
No money to bribe someone to help me access pension	2
No knowledge of pension scheme	3
Other reason (specify) _____	4

GO TO Q16.

ASK IF 1 CODED IN Q15a i.e. GET A PENSION

Q15e. When did you first start getting your pension?

Less than a month ago	1
1 – 6 months ago	2
7-12 months ago	3
More than a year ago (specify) _____	4

Q15f. Did someone help you to get your pension?

Yes	1	CONTINUE
No	2	GO TO Q16

Q15g. Who helped you to get the pension?

NGO	1
Priest	2
Relative	3
Middlemen	4
Govt. department/ official	5
Other (Specify) _____	6

Q15h. Did you have to pay anything for the help?

Yes	1	CONTINUE
No	2	GO TO Q16

Q15i. How much did you pay?

Rs.

--	--	--	--	--	--

ASK ALL

Q16a. Do you have a bank account in Braj Bhoomi?

Yes	1	CONTINUE
No	2	GO TO Q17

Q16b. When did you open this bank account?

		Years
--	--	-------

Q16c. How easy or difficult was it to open your account?**Q16d. How easy or difficult is it to withdraw money?**

	Extremely Difficult	Somewhat Difficult	Difficult	Easy	Extremely Easy	DK
Q16c Opening your account	1	2	3	4	5	9
Q16d Withdrawing money	1	2	3	4	5	9

Q17a. What are the sources of your income ? (MR)**ASK FOR EACH SOURCE CODED IN Q17a****Q17b How much did you earn from _____ last month?**

		Q17a	Q17b (Earning per month)			
i	Singing in bhajan ashrams	1				
ii	Alms/ asking people for charity/ begging	2				
iii	Working as domestic help	3				
iv	Pension	4				
v	Others (specify) _____	5				
VI	No income	6	GO TO Q19			

Q17c. Have you got any money from your friends or relatives?

Yes	1	CONTINUE
No	2	GO TO Q18

Q17d. How often have your received money from friends/ relatives?

	Q17d
Once a month	1
Once in 3 months	2
Once in 6 months	3
Once in 12 months	4
Others (specify) _____	5



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Q17e. How much have you received in the last 6 months from friends/ relatives?

Rs.

--	--	--	--	--	--

Q18a. On which of the following (READ OUT) did you spend money last month?

FOR ALL ITEMS CODED IN Q18a, ASK Q18b

Q18b. Now thinking of how much money you spend in a month, thinking of last month, how much did you spend in the last month on _____ (READ OUT CATEGORIES).

	Q18a: Items	Q18b: Amount spent per month (Rs.)			
Food	1				
Medicine	2				
Rent for shelter	3				
Travel	4				
Clothes/ personal effects	5				
Pooja	6				
Any other (specify) _____	7				

Q19. Do you have any savings?

Yes	1
No	2

Q20a. Have you signed any paper giving your property and money to someone?

Yes	1	CONTINUE
No	2	GO TO Q21

Q20b. Do you know who you have given your money to?

Yes	1
No	2

Q21. I will now read out statements made by widows. As I read out each statement, please tell me if you agree or disagree with each. And then tell me if you agree/ disagree a little or a lot.. DO NOT READ DK.

		Strongly agree	Agree	Disagree	Strongly disagree	Don't know
a	I am treated with respect by most people I meet	4	3	2	1	9
b	I am treated well by all government officials	4	3	2	1	9
c	I think that by living here I will get moksha/salvation	4	3	2	1	9
d	I have a better life here than back at home in the village	4	3	2	1	9
e	I am so busy here that I have no time to feel lonely	4	3	2	1	9
f	I have freedom to follow the occupations that I want	4	3	2	1	9
g	I can dress according to my choice	4	3	2	1	9
h	I feel that my life should be spent mainly in religious activities	4	3	2	1	9

Q22a. I will now read out statements people have made about widows. As I read out each statement, just like you did before, please tell me how much you agree or disagree with each statement.

Q22b. OBSERVE AND RECORD WHETHER THE WIDOW HERSELF IS WEARING WHITE, HAS HER HEAD SHAVEN, WEARS JEWELLERY ETC. IF SHE WEARS WHITE CODE 1 IN (ii), IF SHE SHAVES HER HEAD CODE 1 IN (iii), IF SHE DOES NOT WEAR JEWELLERY CODE 1 IN (iv).

		Q22a					Q22b	
		Strongly agree	Agree a little	Disagree a little	Strongly disagree	Don't know	CIRCLE IF APPLICABLE	
							YES	NO
i	Widows should remarry	4	3	2	1	9	X	X
ii	Widows should only wear white	4	3	2	1	9	1	2
iii	Widows should have their heads tonsured	4	3	2	1	9	1	2
iv	Widows should not wear jewellery	5	4	2	1	9	1	2
v	Widows should not eat garlic/ onions	5	4	2	1	9	X	X

FOR WIDOWS AGED BELOW 60 ASK Q22c. FOR WIDOWS OLDER THAN 60 GO TO Q23.

Q22c. If you had the opportunity to re-marry, how willing would you be to get married again?

Very willing	1
Somewhat willing	2
Not very willing	3
Not at all willing	4
Don't know/ can't say	9

Q23. I will now read out some statements made about the way people behave towards widows. Please tell me which of these apply to you.

		Yes	No	DK
a	I am unwelcome at auspicious occasions such as marriages etc	1	2	9
b	I have access to all temples and places of worship	1	2	9
c	I have friends here with whom I can share my problems and worries	1	2	9

Q24a. Have you saved any money for your last rites?

Yes	1	CONTINUE
No	2	GO TO Q25



GUILD FOR SERVICE

Q24b. With whom have you kept this money?

Ashram	1
Bank	2
Priest	3
Friend	4
Others (specify) _____	5

Q25a. I spend my leisure time in _____ (READ OUT). (MR)

Praying/ reading religious texts	1
Chatting with friends	2
Watching TV/ listening to radio	3
Others (specify) _____	4
No leisure time	5

Q25b. Which of the following are you afraid of? (READ OUT).

		Afraid	Not afraid	DK
i	Death	1	2	9
ii	Not getting moksha	1	2	9
iii	Sexual harassment/ beatings	1	2	9
iv	Being homeless in the future	1	2	9
v	Not being cremated with all the appropriate rites and ceremonies when I die	1	2	9
vi	Falling sick	1	2	9
vii	Not having enough to eat	1	2	9

SECTION 4: PROFILE

Q26. Do you have a Voter's card?

Yes	1
No	2
DK	9

Q27. Do you have a Ration Card?

Yes	1
No	2
DK	9

Q28. Which is the highest class you have studied up to? : _____

Q29. Where do you come from?

Name of Village	
Name of District	
State	

Q30. What is your mother tongue?

Bengali	1
Other language (specify) _____	2

Q31a. At what age did you marry?

		years
--	--	-------

Q31b. Have you been married more than once?

Yes	1	CONTINUE
No	2	GO TO Q32

Q31c. How many times have you been married?

--	--

IF MARRIED MORE THAN ONCE (Q31b=1), ASK**Q31d. How old were you when your husband from your last marriage died?**

		years
--	--	-------

GO TO Q33.**IF MARRIED ONLY ONCE (Q31b=2), ASK****Q32. How old were you when your husband died?**

		years
--	--	-------

ASK ALL**Q33. How many years ago did you come to the Brajbhoomi area?**



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Q34a. For which of the following reasons did you come to Brajbhoomi? (MR)

i	I wanted to devote my life to Krishna	1
ii	I wanted to be free of domestic responsibilities/ social constraints	2
iii	I was very poor, had no financial support	3
iv	I was physically abused/ tortured	6
v	I felt persecuted/ mentally tortured in my village home	5
vi	I was brought to Brajbhoomi and abandoned	4
vii	I was thrown out of my home	7
viii	Other (specify) _____	8

Q34b. Would you say you left your village out of your own personal choice or were you forced to leave your village?

Personal choice	1
Forced to leave	2
DK	9

Q35a. Do you have any children?

Yes	1	CONTINUE
No	2	THANK AND CLOSE

Q35b. How many are boys? And how many are girls?

Q35c. ASK FOR BOYS AND GIRLS.

How many are below 20 years? And how many above?

	Q35b.		Q35c. No. of children < 20 years	
	Number of children		Less than 20 years	20 years or more
Boys				
Girls				

Q35d. What kind of support do your children give you? (MR)

Money	1
Material things e.g. food, clothing, etc.	2
Emotional support	3
None	4

Q35e. Have you heard of a law by which you can claim maintenance from your children?

Yes	1
No	2

THANK AND CLOSE

NOTES

Ideal daily consumption index

chappatis	4-6
Cooked rice	4 katoris a day
vegetables	1 katori a day
lentils	2 katoris a day

Deprivation index

If widows are consuming all the above they are nutritionally well fed and not deprived

If they are consuming not all but a combination of the four items listed above then

Rice(4 or more katoris) + dal (2or more katoris)	acceptable
Chappatis (8 or more)+ dal (2 or more katoris)	acceptable

(1 katori =1 cup)

(1 fistful raw/ uncooked rice=1.5 katori cooked rice)

Water

Rating index

If drinking tap water, then considered acceptable

Shelter:

Rating index

Four walls and roof considered shelter

If living in ashrams and rented accommodation	good
If living in rented space like verandahs, corridors	acceptable
If homeless-living on streets, ghats rly stations etc	bad

Sanitation

Rating index

If widows have access to toilet in own place (free) or paid access, they are in a better situation

Clothes have to taken into consideration, particularly blankets/quilts. Only two sets means poor. More than two means they have some options (Meera).



GUILD FOR SERVICE





GUILD FOR SERVICE

Ma Dham-Amar Bari: the Guild's Intervention in Vrindavan

More than a decade back, motivated by a research conducted by the National Commission for Women, the Guild, armed only with a deep commitment to the cause of the widows and a vision, set out to create a home for the destitute, the marginalised and the under privileged. But soon support poured in through donations in cash, kind, a building, Governmental support and media coverage. Amar Bari was created for 100 women but the numbers always ranged between 120 to 140, because it was difficult to turn back all those women who came knocking for help

Keeping the need in mind, the Guild constructed Ma-Dham in Chattikara, Vrindavan, a home for both young and old widows. This home with a capacity for 500 women was constructed with a one time Government grant and private and corporate donations. Through this intervention, the Guild was able to provide daily care and medical help to the old women who have finally found a refuge from the daily grind of living on the unfriendly streets of Vrindavan. Simultaneously young women stay at Ma Dham to learn a skill that could help them to live a life of dignity. Ma Dham is supported by grants from the Government of India and a body of regular donors both within India and outside. Ma Dham has a small medical Centre which while being used by the inmates also serves as a centre for Para medical training/nurses training. The auxiliary nurses training programme at Mathura has been hugely successful. Many women who resorted to begging are now earning Rs. 250/- per day as nursing aides. This is an ongoing programme with the Guild. Other programmes include computer training, tailoring, and generation of cottage industry skills. The Guild provides assistance to all the members of Ma Dham to access the pension schemes, open and maintain bank accounts, legal help in the event of a dispute, secretarial assistance to write their wills etc.

The Guild translates the ground level experience and expertise into advocacy efforts to eliminate social ostracism of widows and to lobby for 'just' inheritance laws and projects aimed to empower widows economically. The endeavours are channelized through seminars, articles and publications to generate public opinion. The Guild organised with the support of UNIFEM, the first international seminar on Widows in 2002, delegates from South Asian Region as well as all over India attended the conference and an alliance of South Asian organisations working for widows was created. The immediate impact of the conference was that for the first time the problems of widows was taken at a separate panel discussion at the CSW meeting at the United Nations. The second conference in 2004 with UNIFEM support was aimed to underpin the role of widows in peace reconstruction. The Guild has also, made presentations to the UN bodies so as to create international focus on widows as a separate group with unique issues, over and above those affecting women as a whole.

Courtesy Cover Photograph: **Brian Harmon**

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