

The Deserted Woman's Survival Stack — Every Scheme a Separated or Abandoned Woman Can Access in Odisha

This note is for NGO field staff, Mission Shakti CRPs and federation leaders, Sakhi One Stop Centre counsellors, DSWO and CDPO staff, gram panchayat members, paralegal volunteers, and anyone who encounters a woman in Odisha whose husband has left her — without divorce, without de...

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Because here is the structural problem this note exists to address: Odisha's social protection system recognises the widow. It recognises the unmarried woman. It does not have a category for the woman in between — married on paper, abandoned in fact.

Who She Is, and Why the System Cannot See Her

Consider the most common version of this story in western and southern Odisha. A woman in Bolangir or Ganjam marries at twenty. Her husband migrates — to Surat for textile work, to Hyderabad for brick kilns, to Chennai for construction. For the first two years, money comes home. Then the remittances thin. Then they stop. Then the phone number stops working. She is twenty-six, living with in-laws who increasingly treat her as a burden, or back in her parents' home where her brothers' wives make her status clear. She has one or two children.

Ask the system who she is, and the system has no answer. She is not a widow — there is no death certificate, and there never will be one, because her husband is alive in another state, possibly in another marriage. She is not divorced — no petition was ever filed, because divorce requires money, courts, and a husband who can be located and served notice. She is simply deserted: a marital status that Indian law and Indian welfare schemes acknowledge only partially and inconsistently.

The scale of this population is systematically understated. Census 2011 marital status data recorded roughly three times as many "separated" women as formally "divorced" women in India — and field researchers consistently regard even the separated count as a severe

undercount, because a deserted woman reporting her status to an enumerator, in front of her family, has every social incentive to say "married." In Odisha, the migration corridors amplify the phenomenon: the same districts that send the most male labour migrants — Ganjam, Bolangir, Nuapada, Kalahandi, Bargarh — produce the most left-behind and eventually abandoned wives.

Desertion rarely arrives alone. National Family Health Survey (NFHS-5) data records that roughly three in ten ever-married women in Odisha report having experienced spousal violence.

Desertion is frequently the final stage of a longer trajectory that includes violence, dowry harassment, or a second relationship — which matters for this note, because it means the deserted woman's stack includes not just welfare schemes but legal remedies she is usually never told about.

The Legal Stack: Rights She Holds Right Now

The single most important fact an NGO worker can communicate to a deserted woman is this: **she does not need a divorce to claim maintenance, residence, or protection.** Her legal remedies exist precisely because she is still married.

Maintenance Under Section 144, BNSS

The maintenance provision that generations of practitioners knew as "Section 125 CrPC" is now **Section 144 of the Bharatiya Nagarik Suraksha Sanhita (BNSS), 2023**, in force since 1 July 2024. The substance is preserved: a wife who is unable to maintain herself can claim a monthly maintenance allowance from a husband who has sufficient means and has neglected or refused to maintain her. Key practical points:

- **Desertion is the classic Section 144 case.** She does not need to prove cruelty or fault — only that he has neglected or refused to maintain her and that she cannot maintain herself.
- **She can file where she resides.** The application is filed before the Judicial Magistrate First Class in the district where she lives — she does not have to chase her husband to Surat.
- **Interim maintenance** can be ordered while the case is pending, which matters because maintenance cases move slowly.
- **Enforcement has teeth.** Non-payment can result in warrants and imprisonment, though enforcement against an out-of-state migrant requires persistence and usually a lawyer or paralegal who knows the process.

The realistic caveat, which practitioners should not hide from her: a maintenance order against a man whose employer, address, and income are all in the informal economy of another state is hard to execute. The order is still worth obtaining — it establishes her legal status, anchors

other claims, and becomes enforceable the moment he resurfaces (and migrant men resurface: for land, for family functions, for festivals).

The Protection of Women from Domestic Violence Act, 2005

The PWDVA is the most underused statute in the deserted woman's stack. Its definition of "aggrieved person" covers her, and its remedies address the problems maintenance law cannot:

- **Residence orders** — she cannot be thrown out of the shared household, including her in-laws' home, regardless of whose name is on the property. For the deserted woman being squeezed out by her husband's family, this is the critical remedy.
- **Monetary relief** — beyond maintenance: compensation for lost earnings, medical costs, and losses caused by the violence or its aftermath.
- **Protection orders** — against harassment by the husband or in-laws.
- **The Protection Officer** — every district has one, typically anchored in the DSWO's office. The Protection Officer can file the Domestic Incident Report and route her application to the Magistrate without her needing a private lawyer at all.

Free Legal Aid — She Qualifies Automatically

Under Section 12 of the Legal Services Authorities Act, 1987, **every woman is entitled to free legal services regardless of income**. The Odisha State Legal Services Authority (OSLSA) operates through District Legal Services Authorities (DLSA) in every district and Taluk Legal Services Committees below them, with trained Para-Legal Volunteers (PLVs) at the front line. A deserted woman can walk into the DLSA at the district court complex and receive a free lawyer for her Section 144 maintenance case, her PWDVA application, or — if she eventually chooses it — divorce proceedings.

In practice, she will not walk in. She does not know the DLSA exists. The connective role — knowing which door, which form, which officer — is precisely the work NGOs and Mission Shakti federations are positioned to do.

Sakhi One Stop Centres and the 181 Helpline

Every district in Odisha has a **Sakhi One Stop Centre (OSC)**, funded under the central OSC scheme and typically located at or near the district headquarters hospital. The OSC provides integrated support under one roof: temporary shelter (up to five days), medical assistance facilitation, police facilitation (including help filing an FIR where offences are involved), psychosocial counselling, and legal aid linkage to the DLSA. The **Women Helpline 181** is the telephonic entry point and can route a caller to her district OSC.

For the deserted woman, the OSC is most valuable at the moment of crisis — the day she is turned out of the in-laws' house — and as the institutional referral hub that a field NGO can hand a case to when the situation exceeds what a community volunteer can manage.

The Welfare Stack: What She Can Access Despite Her Status

The good news of this note: most of Odisha's flagship welfare architecture attaches to her as an individual woman or as a household head — not to her marital category. The work is administrative reconstruction: separating her documentary identity from a household that has expelled her.

Subhadra Yojana — Her Money, Her Card

Subhadra Yojana is the largest women-specific transfer in Odisha's history and it is marital-status-blind. A woman aged 21–60, permanently resident in Odisha, covered under NFSA/SFSS (or with family income below ₹2.5 lakh), receives **₹10,000 per year — two instalments of ₹5,000, credited around Raksha Bandhan and 8 March — for five years (2024–25 to 2028–29), totalling ₹50,000**, onto a Subhadra debit card in her own name. Exclusions apply to income-tax payees, government employees and pensioners, women already receiving ₹1,500 or more per month under other government schemes, and better-off households (large landholdings, four-wheelers).

For a deserted woman, Subhadra is frequently her first independent asset: a bank account, a card, and predictable money that her husband's family cannot intercept. The practical barriers are exactly the ones NGOs should audit for: Aadhaar with a workable address, a DBT-enabled bank account in her own name, and e-KYC that doesn't fail on biometrics. Applications route through **subhadra.odisha.gov.in**, Mo Seba Kendras, and Block/ULB offices.

The Ration Card Split — NFSA and SFSS

A deserted woman living apart from her husband's household is entitled to apply for a **separate ration card** as her own household under the National Food Security Act, with herself as head of household (NFSA in fact mandates that the seniormost adult woman be head of household on the card). Where NFSA quotas are exhausted, Odisha's **State Food Security Scheme (SFSS)** covers left-out eligible households with equivalent entitlements. The separate card matters far beyond the 5 kg of rice: it is the gateway document that establishes her as an independent household for Subhadra, PMAY-G, and effectively everything else.

MGNREGS — Her Own Job Card

She can register for a **separate MGNREGS job card** as her own household, entitling her to 100 days of guaranteed wage work per year. For a woman with no asset base and interrupted work history, MGNREGS is the floor income while the rest of the stack assembles. Field staff should ensure her card is not trapped inside the in-laws' household card — a common capture pattern

where the family collects work in her name.

Mission Shakti — The Institutional Home

If this note argues for one intervention above all others, it is this: **the fastest route out of desertion-induced destitution in Odisha runs through a Mission Shakti SHG**. Odisha's SHG ecosystem — around six lakh groups and roughly seventy lakh women — is the state's true second welfare system, and unlike the pension system, it has no marital-status categories.

Membership gives her:

- **Access to SHG credit at effectively zero interest** — Odisha's Mission Shakti interest subvention makes bank loans to SHGs up to ₹3 lakh interest-free on prompt repayment, which means the group can finance her goatery, her small shop, her sewing machine.
- **A savings discipline and an emergency buffer** that no scheme provides.
- **A social membership** that partially substitutes for the community standing desertion destroyed — this is not a soft benefit; it is the mechanism through which she learns about every other entitlement in this note.
- **Livelihood convergence** — Mission Shakti federations increasingly hold work contracts (PDS commissions, electricity billing, mid-day meal supply, MUKTA urban works) that can be routed to members who most need income.

Housing — PMAY-G in Her Own Name

If she is landless or houseless and appears in the housing deprivation lists, **Pradhan Mantri Awas Yojana (Gramin)** assistance can be sanctioned with her as the beneficiary — PMAY-G rules direct that houses be allotted in the name of the woman or jointly. A deserted woman heading her own household is exactly the profile Gram Sabha verification is meant to prioritise. The prerequisite, again, is the documentary split: her own household identity, established via the ration card and voter roll.

Health — AB PM-JAY and Gopabandhu Jan Arogya Yojana

Since Odisha's 2025 adoption of Ayushman Bharat, hospitalisation coverage runs through **AB PM-JAY converged with the state's Gopabandhu Jan Arogya Yojana (GJAY)** — with the state's longstanding design feature that **women members receive enhanced coverage** (₹5 lakh per family with an additional ₹5 lakh for women members, continuing the earlier BSKY provision). A deserted woman on a split ration card should be supported to obtain her own health card so that her coverage does not depend on a family that no longer claims her.

Her Children — Mission Vatsalya Sponsorship

If she has children, the most underused entitlement in the entire stack is the **Sponsorship**

component of Mission Vatsalya: monthly support of **₹4,000 per child** for children in vulnerable single-parent situations — including children of deserted and separated mothers — routed through the District Child Protection Unit (DCPU) on the recommendation of the Sponsorship and Foster Care Approval Committee. Most eligible families have never heard of it. An NGO that does nothing but systematically file sponsorship applications for children of deserted women in one block would measurably change outcomes in that block. Alongside: ICDS/anganwadi services, and for school-going children, the standard scholarship stack.

The Hole in the Net: The Pension She Cannot Get

Now the honest part. Odisha's **Madhu Babu Pension Yojana (MBPY)** — the state's flagship social security pension, administered by the SSEPD Department — enumerates its beneficiary categories: elderly persons, **widows**, persons with disabilities, leprosy-cured persons with deformity, persons living with (or widowed by) AIDS, **unmarried women above thirty** from lower-income households, and transgender persons. Pension amounts have been enhanced in phases since 2024, with beneficiaries aged 80+ and persons with 80%+ disability receiving ₹3,500 per month from June 2025 (verify current category-wise rates at ssepd.odisha.gov.in).

Read the category list again from the deserted woman's position. Widowed? No. Unmarried? No — she is married; that is the entire problem. Disabled, leprosy-affected, elderly? Not on those grounds. **The deserted woman under sixty, able-bodied, married-but-abandoned, has no MBPY category.** She is arguably the most economically stranded adult woman in her village, and she is the one the pension system cannot see.

Practitioners should know this gap precisely, for three reasons. First, so they stop sending women to the BDO office for a pension they will not get, burning trust and bus fare. Second, so they route her instead to the parts of the stack that do work — Subhadra, MGNREGS, Mission Shakti, maintenance. Third, because naming the gap is the beginning of fixing it: several states have extended social security pensions to deserted and divorced women, and Odisha's civil society has a well-evidenced advocacy case to make. Until the category exists, the workaround for a subset of women is grim but real: a woman whose husband has been missing and unheard-of for seven years can pursue a presumption-of-death declaration under the Evidence Act framework and then claim widow-category benefits — a lawyer-dependent path that DLSA legal aid can support in appropriate cases.

The Sequenced Playbook: What a Field Worker Does, in

Order

Desertion cases fail when everything is attempted at once. The sequence that works:

1. **Safety and shelter first.** If she is being evicted or facing violence: OSC referral, 181, and if needed a PWDVA residence order via the Protection Officer. Nothing else proceeds if she has nowhere to sleep.
2. **Documents second.** Aadhaar address update to her current residence; her own bank account, DBT-enabled; voter roll entry at her current address; separate ration card application. This documentary spine takes four to eight weeks and unlocks everything downstream.
3. **Immediate income third.** MGNREGS job card and work demand; Subhadra application in the next open window; Mission Vatsalya sponsorship applications for the children.
4. **Institutional membership fourth.** SHG absorption — an existing group in her ward, or formation where none exists. This is the durable intervention.
5. **Legal claims fifth, not first.** Section 144 maintenance and any PWDVA monetary relief, through DLSA free legal aid. Filed from a position of stability, the case is an asset; filed from destitution, the two-year timeline breaks her.
6. **Livelihood build-out last.** SHG credit into a real income activity, matched to local market rather than to training-programme convenience.

For CSR: Why This Is a High-Leverage, Underfunded Space

Corporate programmes for "women's empowerment" in Odisha overwhelmingly fund two things: SHG livelihood training and adolescent-girl education. Both are worthy. Neither reaches the deserted woman, because she is not a category in anyone's programme design — mirroring exactly her invisibility in the pension system.

The investment case is unusually strong. The population is large and concentrated in identifiable migration-corridor districts. The intervention is cheap — the stack above is almost entirely existing government money, and what a funder pays for is navigation: paralegal support, documentation drives, sponsorship-application camps, OSC linkage, SHG absorption. A single trained community paralegal handling forty desertion cases a year costs a fraction of one livelihood training batch and moves more money to more stranded households through maintenance orders and unlocked entitlements. And the outcome is measurable in a way funders rarely get: entitlements unlocked, maintenance ordered, ration cards split, children on sponsorship — every step a countable, auditable event.

Schemes and Remedies at a Glance

Entitlement	What she gets	Where / who	Nodal authority
Section 144 BNSS maintenance	Monthly maintenance from husband; interim relief	JMFC court, her district; free lawyer via DLSA	Judiciary / OSLSA
PWDVA 2005	Residence, protection orders, monetary relief	Protection Officer (DSWO office) → Magistrate	WCD / DSWO
Free legal aid	Free lawyer, all women, no income test	DLSA at district court; Taluk LSC; PLVs	OSLSA
Sakhi One Stop Centre	Crisis shelter (5 days), counselling, police/legal/medical facilitation	District OSC; Helpline 181	WCD Department
Subhadra Yojana	₹10,000/yr for 5 yrs (₹50,000 total), own card	subhadra.odisha.gov.in; Block/ULB; Mo Seba Kendra	WCD Department
Separate ration card	NFSA/SFSS foodgrain; household identity as HoH	Block/ULB food supplies office	FS&CW Department
MGNREGS job card	100 days' guaranteed wage work	Gram Panchayat	Panchayati Raj & DW
Mission Shakti SHG	Zero-interest credit up to ₹3 lakh, savings, livelihood convergence	Local SHG / CRP / Block Mission Shakti office	Mission Shakti Dept
PMAY-G	House sanctioned in her name	Gram Panchayat / Block	PR&DW Department
AB PM-JAY / GJAY	Hospitalisation cover; enhanced for women	Own health card post ration-card split	Health & FW Department
Mission Vatsalya Sponsorship	₹4,000/month per child	DCPU at district	WCD / OSCPS
MBPY pension	Not available — no deserted/divorced category	— (advocacy gap; presumption-of-death path after 7 yrs)	SSEPD Department

The Person Behind the Statistic

In a village in Bolangir, a woman is standing outside the Block office with a plastic folder. Inside it: a photocopy of an Aadhaar card carrying an address she no longer lives at, a ration card carrying a family that no longer feeds her, and nothing with her name alone on it. Her husband has been in Surat for four years and silent for three. Yesterday, someone at the anganwadi told her there was a pension for women like her. There isn't — not for women exactly like her. But there is ₹50,000 over five years with her name on the card, a hundred days of wages, ₹4,000 a month for each of her two children, a group of women two lanes away who save ten rupees a week and lend to their own, a free lawyer eleven kilometres away, and a law that says her husband owes her maintenance whether or not he ever comes home.

Nobody has told her any of this. The distance between that folder and that stack is the entire

distance this note exists to close.

Sources: Bharatiya Nagarik Suraksha Sanhita 2023, Section 144; Protection of Women from Domestic Violence Act 2005; Legal Services Authorities Act 1987, Section 12; Subhadra Yojana guidelines, Women & Child Development Department, Government of Odisha (subhadra.odisha.gov.in); SSEPD Department, Government of Odisha — Madhu Babu Pension Yojana scheme documents and Activity Report 2023–24 (ssep.odisha.gov.in); SSEPD pension enhancement notification, May 2025 (as reported by PTI); National Food Security Act 2013; Mission Shakti Department, Government of Odisha — WSHG interest subvention guidelines; Mission Vatsalya guidelines, MoWCD 2022; One Stop Centre scheme guidelines, MoWCD; Census of India 2011 marital status tables; NFHS-5 Odisha state report.

Scheme parameters current as of August 2026; pension rates and Subhadra windows are revised periodically — verify at the nodal department portals before advising beneficiaries. This article is part of the JaBaSu Convergence Notes series. For scheme primers, compliance guides, and sector spotlights, visit jabasu.org/knowledge.