

## Female-Headed Households: A Database of North Bihar

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**ABSTRACT** Female-headed household (FHH) is not a new phenomenon due to large-scale changes in socio-economic spheres over the past few decades. FHH are those, where female is the major provider and/or protector, carrier and bearer and decision-maker in the household. A study was planned to gain an insight into problems faced, support structure available and survival strategies adopted by females as they assume responsibilities as head of the family. A descriptive survey on 200 hundred families residing in Madhubani district of rural north Bihar were selected through multistaged sampling design. An interview schedule was used to collect data. The results of the study revealed that three fourth of respondents belonged to low middle class. The problem faced were mostly economic in nature i.e. shortage funds for various purposes. The family problems were generally related to caring and rearing children. Absence of male member made them dependent on others for negotiations on social issues such as marriage of children. At personal level also they faced problems such as sexual advances from males, criticism from in laws etc. Purchasing livestock and findings labor to work on fields were work related problems. The analysis of support structure revealed that the respondents sought support from neighbors, employers friends moneylenders and shopkeepers. In emergency families received support from neighbors. The survival strategies adopted by respondents were borrowing money from money lender and relatives. They had no access to bank loans. Pledging land and personal belongings was also used as survival strategy by them. The results of hypothesis revealed that problems faced by respondents were significantly related to age, and education of respondents, family income, duration of heading family, and participation in developmental programmes. The strategies adopted by them were not significantly related to any of the variables however the problems faced were significantly related with strategies adopted by respondents. The results highlighted need for educating female heads of household about various developmental programmes offered by government and financial schemes for women in rural sector. A need was also felt to raise literacy level among women so that they become aware of various schemes for their benefit and they become independent.

### INTRODUCTION

The family is basic unit of the society. However it differs cross culturally in its forms and structure. The Indian society has been

transformed in the last few decades by economic, social and demographic changes that have had large-scale effects on the well being of the family. Rural poverty, shrinking land holdings, mechanization of agriculture, industrialization, large scale migration to the urban areas and rapidly changing ethos have brought major changes in the basic social unit-the family. One of the major changes is the increasing number of families headed by women. (Visaria and Visaria, 1985).

The female-headed households is not a new phenomenon in India large scale changes in the social and economic spheres, over the past few decades, have resulted in the rise of family life styles that differ from the traditional patterns of male headed household. These families headed by women, have dependent children and are below poverty line (Buvinic et al., 1978). According the world's women Report (1985) divorce, separation, widowhood and male migration are the major reasons for universal increase in number and percentage of female headed households.

As defined by Horton and Hafstrom (1985), female-headed households are those maintained by women without a husband present. Buvinic etal (1978) classified three situations in which female heads emerge:

- 1) Due to absence of a resident male head i.e. widowhood, divorce, separation and dissolution
- 2) Migration of male members for long periods and
- 3) Loss of economic function by resident male due to unemployment, severe disability or illness or reluctance of male members to accept jobs seen as status reducing.

According Kumari (1989) female-headed households are those in which female is major provider and /or protector, carrier, and bearer and decision-maker in the household. Thus female-headed households are not limited to those

household where male member is not present but also to those where male member is present.

Incidence of female-headed households as reflected by secondary data revealed wide spread existence of female headed households across rural areas in all geographic regions. In terms percentages it comprises one- third of all rural households in various countries. (Kumari 1989). According to Kinjavainen (1992) women head some 30-40% of households in developing countries. In some countries such as Lesotho the figure is 72% (FAO 1990). Women head more than one out of ten families in United States. Buvinic etal (1978) reported that the percentage of female headed households in India is 18.7% which places India in the low-medium category (i.e.15-19%) on a scale of low ranging for 10-14% and high as 25% and above.

Very few attempts have been made by researchers to study the causes and problems of female-headed households. This special group of women with their unique characteristics and problems need special attention. The study thus aimed to gain an insight into the problems and needs of this group of household i.e. female headed household (F.H.H.)

### Objectives of the Study

The specific objectives of the study were:

- 1) To find out the socio-economic and demographic characteristics of female headed household
- 2) To identify the types of female headed households.
- 3) To identify the problems faced by the female heads of the households.
- 4) To gain an insight into the nature of support structure and survival strategies adopted by the respondents at the time of assuming responsibilities as heads.
- 5) To study effects selected variables on problems faced and strategies adopted by the respondents

### METHODOLOGY

The present investigation was a descriptive survey conducted on 200 female headed households living in Madhubani district of rural north Bihar; selected through multistage random sampling design (Fig. 1).

An interview schedule was prepared to collect data. It comprised of three sections. The

first section dealt with socio-economic and demographic profile of sample and types of female-headed households and duration of heading family. Section two consisted of set of statements describing problems faced by female heads in relation to economic, family, personal and social problems and agricultural and livestock related problems. Section three dealt with questions regarding support structure and survival strategies adopted by them to meet the crisis situation. Content validity of problem scale was established on the basis of responses of a panel of judges and reliability test was also conducted on the data collected from non-sample village, The reliability coefficient was found to be 0.88 for the problem scale.

The data were analyzed by using descriptive as well as relational statistics. The data were coded categorized, scored, tabulated and presented in frequencies, percentages, means and standard deviation. Analyses of variances 't' test and correlation coefficient were used to test relationship of selected variables.

### RESULTS OF THE STUDY

The socio-economic and demographic profile of the respondents revealed.

1. The age of the respondents ranged from 20-50 years with a mean of 34 years. About 55 % of respondents belonged to younger age group.
2. On the whole 90% of the respondents were illiterate where only 4.5% had primary level education.
3. With regards to nature of occupation it was found that majority of respondents were engaged in farming, either as agricultural wage earner or cultivating their small land holdings, followed by self-employed or engaged in caste occupation.
4. More than three-fourth of respondents belonged to nuclear family type. The total family members ranged from 3-9 members with a mean of 5.1 members.
5. The income of the family ranged from RS. 200 to RS. 1000 per month from all sources. The mean income was RS. 408.5 per month. On the whole majority of the respondents belonged to low income group.
6. About three fourth of respondents

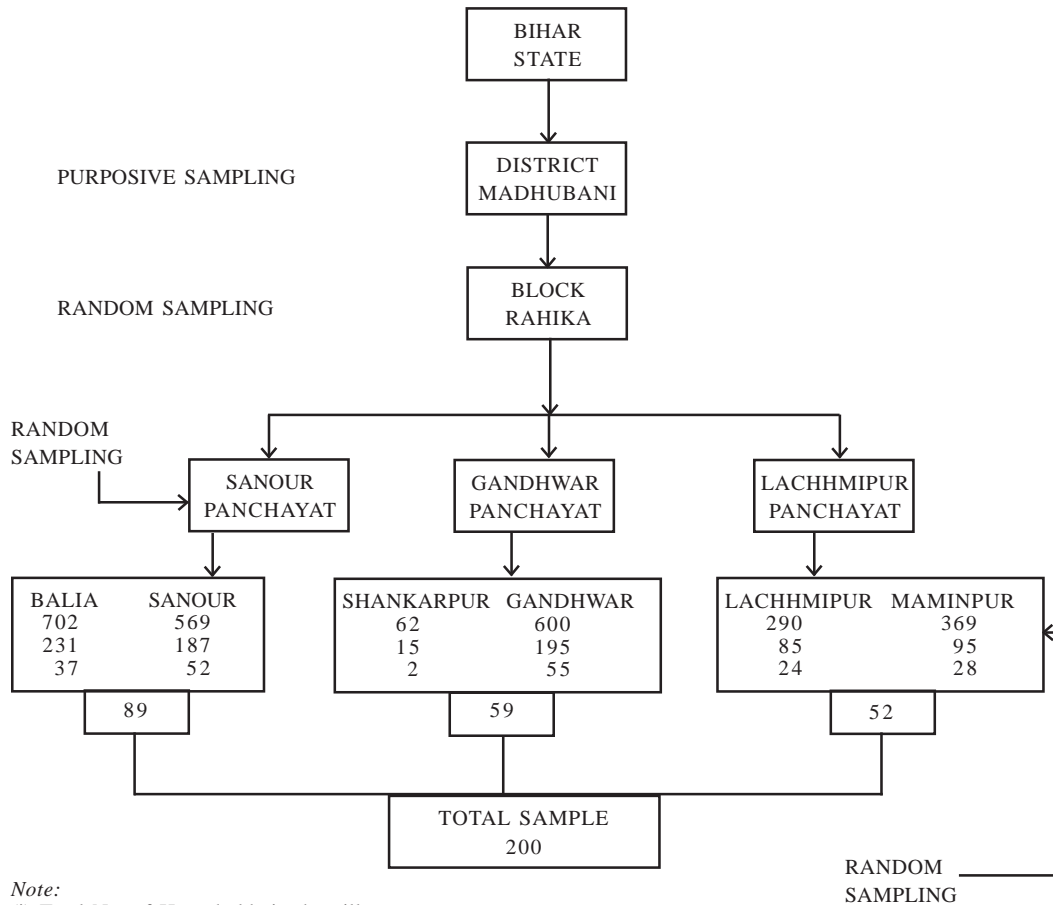


Fig. 1. Hamlets representation of sampling design

belonged to schedule caste followed by backward caste and general category.

- The socio-economic status based on scale developed by Pareek and Trevedi (1974) revealed that more than three-fourth of the respondents (82%) belonged to low middle class with a mean score of 15.7.

The data on type of female headed households revealed that 68% of respondents headed the family because of husbands migration for long period, followed by widows (25%) and wives of physically handicapped male.

**Extent of Problems Faced by the Respondents**

Female headed households faced lots of

problems in terms of economic, family, personal, social, agricultural and live stock related. The problems were measured on a three-point continuum, that is, in terms of “to great extent” “some extent” and “not at all”. The scores allotted were 3,2,1 respectively. The score obtained were added to derive the problem score of each respondent.

The analysis of nature of problems revealed that, in the area of economic problems lack of funds was the most common problem. The respondents were from low-income group therefore they faced problems in finding enough funds for adequate food for their children to some extent. More than half of the respondents faced problem of sparing money of school fees to a

great extent. The majority of respondents lacked funds for suitable clothing to some extent.

The respondents who were heading the families for less than 5 years expressed that they had problems in getting regular work; about one-third of the respondents had problems to a great extent in obtaining credit; while 45% faced the problem to some extent. Majority the respondents faced difficulty in repayments of loan to a great extent (87%) While 76.5 % had problems due to number of liabilities left by husband / in-laws.

### **Family Problems**

Problems in this area were mainly related to caring and rearing children. The less experienced (LE) group of respondents faced more problems related to child rearing than more experienced (ME) respondents. Tiredness due to overwork was also one of the causes of not rearing and caring for children properly by most of these respondents.

In absence of male, the female heads had to depend on others for marriage negotiations of their children (49 % faced to great extent). Another major problem experienced was regarding maintaining discipline among the children (66. % faced to some extent and 44 % to great extent). The respondents being mostly illiterate could not teach their children themselves, therefore they felt that education of children was neglected in absence of male.

### **Personal and Social Problems**

The respondents from less experienced group faced the problem of criticism from in-law. This group also felt insecure at night and missed the companionship of husband in maintaining personal and social life. Nearly half of them reported that they faced problem in entertaining male visitors. Majority of them (64.5 %) always feared sexual advances from males, which resulted in tension. The respondents felt that they were pressurized to spend beyond their capacity on rituals and ceremonies.

### **Agricultural and Livestock Problems**

The problems in these areas were, to arrange for labour for farming, to get agricultural subsidy, to purchase live stock and to market the products. It was found that 69% of the respondents faced problem to arrange labour for agricultural activities to some extent. Difficulty in arranging

for agricultural subsidy was experienced to some extent by 48.5% and to great extent by 41% of the respondents. In case of purchasing of livestock 71% had problems to some extent and 16% to great extent. About 68% of respondents faced problems in marketing their product to some extent while 17% faced it to great extent.

### **Extent of Problems**

To assess the extent of problems faced by FHH the overall score was obtained for each respondent by adding the score on each type of problems. The scores thus obtained were categorized as low, medium and high on the basis of equal interval. (Figs. 2, 3)

The data showed that with regards to economic problems the majority of less experienced group respondents faced medium level of problems and 36.7% of them faced high level of problems while among more experienced group 58% had medium level and 32.8% had high level problems.

In case of family problems majority of respondents had medium level of problems (61.5%) while 24.5% had high level. Nearly half of the respondents experienced medium level of personal and social problems (51%) and only 18% had high level of problems. The agricultural and livestock related problems were experienced by three-fourth of the respondents.

On the whole the less experienced group faced greater problems (22.3%) than more experienced group (8.2%). Whereas 77% of LE group and 82% of ME group had medium level of problems, only 3.5 % had low level of problems.

### **Support Structure and Survival Strategies Adopted by the Respondents**

The data regarding support structures in case of economic and emotional problems and the different strategies adopted by respondents at the time of assuming respondents were also collected.

### **Support Structures**

This included help received from neighbours, relatives, friend's moneylender etc. in terms of economic and emotional support. They were seen in terms of "generally; in emergency and not at all"

The analysis of sources of support for economic problems (Table 1) revealed that

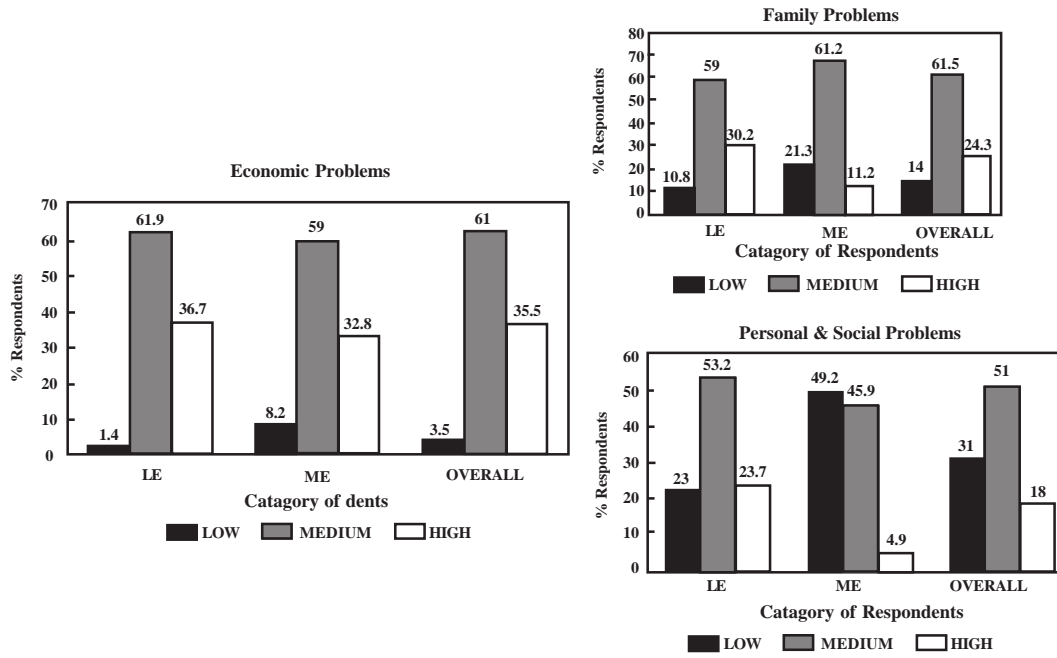


Fig. 2. Extent of Problems

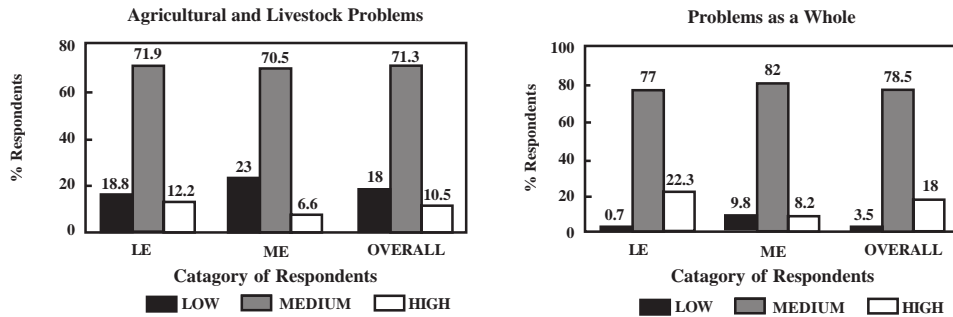


Fig. 3. Extent of Problems

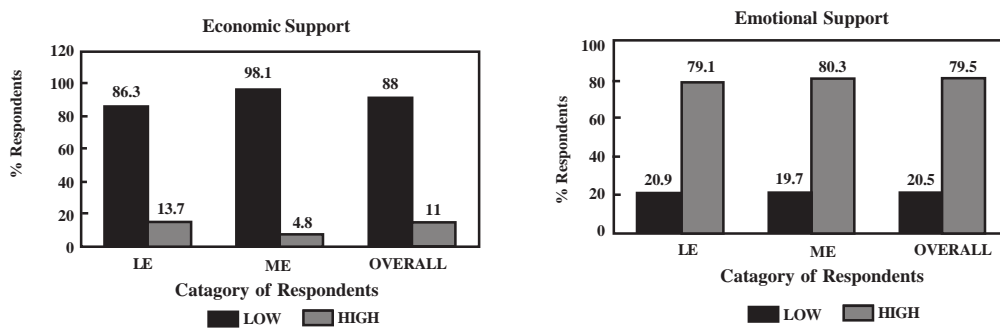


Fig. 4. Support structures

**Table 1: Survival strategies adopted by respondents**

Strategies	Duration of heading family								
	Less Experienced (N- 139)			More Experienced (N- 61)			Total (N-200)		
	Always	Some times	Never	Always	Some- times	Never	Always	Some- times	Never
Borrowing money from money lender	38 (27.3)	90 (64.7)	11 (7.9)	15 (24.6)	32 (52.5)	14 (23.0)	53 (26.5)	122 (61.0)	25 (12)
Borrowing money from relatives	18 (12.9)	113 (81.3)	8 (5.8)	5 (6.2)	39 (63.9)	17 (27.9)	23 (11.5)	152 (76.0)	25 (12.0)
Loan from Employer	4 (2.9)	57 (41.0)	78 (56.1)	3 (4.9)	22 (36.1)	36 (59.0)	7 (3.5)	79 (39.5)	114 (57.0)
Borrowing money from neighbours	10 (7.2)	115 (82.7)	14 (10.1)	6 (9.8)	47 (77.0)	8 (13.1)	16 (8.0)	162 (81.0)	22 (11.0)
Bank Loan			139 (100.0)			61 (100.0)			200 (100.0)
Using bank saving			139 (100.0)		3 (4.9)	58 (95.1)		3 (1.5)	197 (98.0)
Using post office savings		11 (7.9)	128 (92.1)		21 (34.4)	40 (65.6)		32 (16.0)	168 (84.0)
LIC Claims/loan			139 (100.0)		3 (4.9)	56 (95.1)		3 (1.5)	197 (98.0)
Pledging of personal belongings	25 (18.0)	104 (74.0)	10 (7.2)	16 (26.2)	43 (70.5)	2 (3.3)	41 (20.5)	147 (73.5)	12 (6.0)
Pledging of land Property	26 (18.7)	102 (73.4)	11 (7.2)	16 (26.2)	42 (68.9)	3 (4.9)	42 (21.0)	144 (72.0)	14 (7.0)
Selling personal belongings	7 (5.0)	96 (67.6)	38 (27.3)	6 (9.6)	40 (65.6)	15 (24.6)	13 (6.5)	134 (67.0)	53 (26.0)
Selling land Property		43 (30.9)	96 (69.1)	2 (3.3)	21 (34.4)	38 (62.3)		64 (32.0)	134 (67.0)

Figures in parenthesis indicate the percentages (Multiple respondents)

majority of respondents sought support from neighbours, employer, friends, money lender, shop-keeper or from more than one of these sources. The respondents generally took help from neighbours in emergency (93%) from friends (81.5%) from relatives (74%). The respondents reported that generally they get support from employers (46%) and 53.5% received support in emergency. The support from money leader was taken by 53% generally and 54.5% in emergency; 75% received help from shopkeepers also. The respondents were generally illiterate therefore they did not try to seek support from banks.

At the time of emotional problems majority of the respondents had support of relatives. More than half of the respondents generally received support from neighbours while 44% had support in emergency. Similarly friends also gave emotional support to the respondents. (Table 1)

The responses on support structure were also scored. The analysis of data on extent of support revealed that majority of the respondents had low level of support for economic problems. However

the respondents had high level of emotional support from neighbours, relatives and friends. It could thus be concluded that the respondents had emotional support from people but they had problems in getting financial support. The reason could be that the neighbours, relatives and friends were also from lower economic group therefore they could give emotional support but not financial help.

### Survival Strategies

The investigator also tried to find out the survival strategies adopted by the respondents while in crisis. The types of strategies were seen in terms of always, sometimes never.

The respondents always borrowed money from local moneylender in 26.50 % cases and 60 % borrowed money some times. Borrowing money from relatives was seen in 11.5 % cases always and 76% cases sometimes. The respondents did not get loan from employer in 57% of cases while in 39.5% cases they sometimes took loan from employers. Respondents borrowed money sometimes from neighbours 81.5% and only 8%

borrowed it always.

Respondents had no access to bank loans and almost all respondents did not have savings in bank except 1.5% who used the same in financial crisis. However 16% had savings in post-office savings accounts, There was no consciousness about LIC as only 1.5 % had LIC policy.

Pledging of land and personal belongings was found to be very common survival strategies at the time of crisis as 73.3 % sometimes, and 6% always pledged personal belonging to meet financial needs. In acute hardship the respondents sometimes sold their personal belonging and land when lumpsum money was needed (67%)

To obtain the strategy score the scores on different types of strategies were added to arrive at total score of each respondent.

The strategies score indicated that the respondents had either very few strategies to choose from or in spite of strategies available they were unable to take advantage of the same. The analysis of results showed that nearly three-fourth of the respondents had poor strategies. There are many schemes offered by public sector banks for upliftment of rural women but on account of illiteracy, lack of awareness, they were not able to take advantage of these schemes.

It can thus be concluded that the support structure and the strategies adopted by female heads were poor because they depended on others and lacked their own resources. They were also ignorant about the sources from which they could get help at a reasonable cost. e.g. banks and government schemes.

### Testing of Hypothesis

The researcher wanted to study the effect of certain selected variables on the extent of problems experienced by the respondents and the strategies adopted by them to solve the problems.

The results of statistical analysis revealed that age, education level of respondents and family income, duration for heading family and participation in developmental programmes was found to be significant. It was further found that young age group; illiterate group and less experienced group of respondents faced more problems. The respondents from lower income groups as well as those respondents who did not participated in developmental programmes faced more problems.

The statistical analysis of effect of selected

variables on strategies adopted by respondents was found to be not significant. Thus age education and experience of respondents did not affect the strategies adopted by them similarly family income and their participation developmental programme also did not affect their strategies. When problems faced by respondents and strategies adopted by them were correlated they were found to be significantly related.

### IMPLICATIONS OF THE STUDY

- 1) The results showed that the female-headed households were not aware of various developmental programs. Therefore the government social organization and educational institution need to take up awareness campaigns to make FHH aware of these programs.
- 2) The literacy level of FHH was very low. Therefore there is a need for adult education program's and literacy programme for this group of household.
- 3) The subsidized financial schemes offered by government in rural sector do reach the FHH. Therefor effort needs to be made firstly to make FHH aware of such schemes and secondly the procedure should be simplified so that they avail the facilities.

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