

INCIDENCE OF POVERTY AMONG FEMALE HEADED HOUSEHOLDS IN MADURAI

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Abstract: The awareness, recognition and visibility of women as the head of the family particularly in the absence of the male partner is relatively a new category. These women face multiple and complex cultural, religious, social, legal and economic problems. The incidence of poverty and thus vulnerability among FHH (female headed households) is high. They are typically disadvantaged due to their limited access to resources, personal as well as common property resource. It becomes imperative to understand the issues associated with female headed household because of two main reasons. One, the institutional subordination has handicapped them by disabling them from easy adaptation to these new challenges. Two, policy framework for social security arrangements would be possible only by identifying their operational framework in private and public domains. Hence, a contextualized understanding of women as head of the households is pertinent for policy research leading to material and physical wellbeing of FHH. Female headed households are considered poorest of the poor. The 2011 census has reported that FHH account for 10.4% of households. World report has placed it much higher at 14.4 percent. In the discourse on households in India, FHH have yet to find an important place. A total of 150 FHH were taken for the study. The various tools applied are averages, Chi-square test and Likert Scale. This paper examines the main characteristics of female headed households living in Madurai City. It attempts to understand not only their income earning activities but also their strategies in managing multiple responsibilities. This paper investigates their poverty levels in terms of both economic and time.

Key Words: Female Headed Households, Institutional subordination, Time poverty, Vulnerability

Female headed household is defined as a household where women are the sole wage earners and hold the headship of the family. Women are now assuming the role of the prime carers, educators, and even household income-earners (Lehmann David, 2000). Today, we find an increasing number of families are being headed by women. Analyses of households surveys have pointed out that female headed households are in general among the poorest and most vulnerable (Bulvinic and Gupta 1997). They suffer from among other things, high dependency burdens, economic immobility, social exclusion, economic and time poverty etc. The incidence of poverty and vulnerability among FHH (female headed households) is high.

Nitin Datta and Sayeed Unisa (2005) infer from their study that female heads are at disadvantage because of their low access to job market due to low levels of education, are mostly engaged in low wage jobs. Ramaprasad Rajaram (2009) opines that although, female-headed households are poorer than the male-headed counterparts. It becomes imperative to understand the issues associated with female headed

household because of two main reasons. One, the institutional subordination has handicapped them by disabling them from easy adaptation to these new challenges. They are marginalized leading to higher incidence of poverty. Two, policy framework for social security arrangements would be possible only by identifying their operational framework in both private and public spaces. As per 2011 census 27 million households, constituting 11 per cent of total households in the country are headed by women. This paper examines the main characteristics of 150 female headed households living in Madurai City. It seeks to identify their socio-economic features, their income earning activities, their strategies in gaining and retaining access to resources and opportunities. Focus is also on time poverty.

Analysis and Discussion:A woman’s current family status indicates her status in the society. The possible options are “married” or “single”, “divorced”, “widowed, deserted and separated”. Current family status reflects the present position of the respondents in their life and in the society.

Table: I Current Family Status and Age

Age Current Family-status	15-20	20-30	30-40	40-50	50-60	Total
Widow	1(1.1)	3(3.33)	16(17.77)	41(45.56)	29(32.22)	90(60)
Divorced	0	6(50)	5(41.66)	1(8.33)	0	12(8)
Deserted	1(17.85)	5(19.85)	14(50)	6(21.43)	2(7.14)	28(18.66)
Separated	0	0	12(60)	5(25)	3(15)	20(13.33)
Total	2(1.33)	14(9.33)	47(31.33)	53(35.33)	34(22.66)	150

Source: Primary data (Figures in bracket shows percentage)

The current status is linked with the age of the respondents because nature of problems of younger women is different from that of women who are older or even middle aged. Table 1 reveals that widowed and divorced women constitute 68 per cent. Their social status is very clear to them and the community. Whereas there is uncertainty in the current status of deserted and separated women. Of the 48 per cent women whose status is open-ended, only 24 per cent have resorted to legal remedy. The total divorced women constitute 18 percent. 21.11 percent of the respondents are young widows and they face greater challenges in their lives. 45.56 percent of the

respondents are middle aged widows. 32.22 percent of the respondents are older age women. Divorcees are more in the younger age. 60 percent of the separated women are young and 25 percent of the respondents are middle aged women. They are more vulnerable emotionally and require economic support in their life. Older women generally are not highly vulnerable to social constraints but look for some economic and emotional support from their children. **Educational qualification:** There is a direct correlation between education and access to economic opportunities. It is considered a ladder for occupational and social mobility.

Table: II Educational Qualification and Current family status

Education qualification / Status	Widowed	Divorced	Deserted	Separated	Total
Illiterate	35(38.88)	0	4(14.28)	0	39(26)
Primary level	20(22.22)	0	8(28.57)	7(35)	35(23.33)
Secondary level	18(20)	6(50)	0	2(10)	26(17.33)
Higher secondary level	7(7)	0	3(10.71)	2(10)	12(8)
Degree	5(5.55)	6(50)	11(39.28)	4(20)	26(17.33)
Above Degree	5(5.55)	0	2(7.14)	5(25)	12(8)
Total	90(60)	12(8)	28(18.66)	20(13.33)	150

Source: Primary data (Figures in bracket shows percentage)

Illiterate women constitute the highest number in the study which is followed by women with primary level education. Table 2 reveals that 26 percent of them have not even entered the portals of school. In fact 49 per cent of the respondents are either illiterate or have undergone primary schooling level. Only eight percent of the respondents have entered the portals of a college. Illiterate or low education levels force these women to take up employment in the

unorganized sector. Their access to good and steady jobs in the labour market is permanently out of reach. The study revealed that 145 FHH women were employed and five were unemployed.

Age at marriage and becoming female headed households: A systematic investigation of the age at marriage is as vital as the age when they became head of the household while analyzing the social and economic status of these women.

Table III Age at marriage and at becoming female headed households

Age Category	Age at marriage	Percentage	Age of becoming FHH	Percentage
18-20	81	54	0	0
20-30	68	45	78	52
30-40	1	1	40	27
40-50	0	0	25	17
50-60	0	0	7	4
Total	150	100	150	100

Source: Primary data

It is extremely disturbing to note from Table 3 that 54 percent of the respondents were married between the age of 18-20 and yet 52 percent became the head of the family at a tender age of 20-30. Managing the triple burden of life at such a young age is undoubtedly an extremely difficult prospect. 27 percent took charge of the family between the age of

30-40. At such a young age their siblings would be very young requiring their personal care as well. Four percent of the respondents were without their spouse at an old age. 52 percent of the respondents took the responsibility of the family at a very early age of 20-30. The group specific needs of the younger and older women particularly in relation to

employment opportunities, access to housing, and access to health etc. vary. Younger women encounter stress due to income poverty, consumption poverty and time poverty.

Livelihood strategies: FHH women generally strategize as a critical response to poverty. As the sole bread winner of the family, she is confronted with a formidable task of maintaining the family. Her bargaining capacity in the labour market put her to exploitative risks. As these women heads are unskilled lot, 42 percentages are employed as daily

labourers, particularly in the construction industry, 26 percent were employed in the private sector as clerks and 19 percent of them were self- employed. Their economic and time poverty has increased their burdens. Only 10 percent had government jobs with pension facilities. Three percent were unemployed and were supported by their family.

Present income: As discussed earlier due to their low level of capability and entitlement, women who head the family are placed mostly in unsecured and low income accruing jobs.

Table - IV Present income per month

Present Income (In Rs)	Number of respondents	Percent
Below 3000	23	16
3000-6000	66	44
6000-9000	41	27
Above 9000	20	13
Total	150	100

Source: Primary data

As they are mostly placed as daily wage earners it was found that 44 percent of them earned income between Rs.3000 to 6000. 16 percent of the respondents' income was below Rs. 3000. Thus, the economic stress is very high among the female headed households. The intra household sharing of resources is also skewed. In critical situations of financial crisis, often they are forced to assume their physical self as a resource and offer themselves in the commercial sex trading labour market. At times the respondents resort to availing loans and get caught in the vicious cycle of poverty. Only 13 percent of the respondents belong to above Rs.9000 income level. It can be inferred that the major challenge of the women who head the family is economic crunch.

Current expenditure of the family:

Table No: V Current Expenditure

Total Expenditure (Per month)	Number of respondents	Percent
₹ <2000	3	2
₹ 2000-4000	25	17
₹ 4000-6000	71	47
₹ 6000-8000	38	25
₹ <8000	13	9
Total	150	100

Source: Primary data

Most of the FHH spend between Rs.4000 to Rs. 6000. Their average expenditure was found to be Rs. 4300. It is indeed indicative that they are living on a sustenance level. Income poverty is high. As size of the family is an important factor. 't' test was applied to find whether there was a relationship between family size and working hours of the women heads.

Ho- There is no relationship between number of dependents and working hours: The hypothesis taken is H_0 - There is no relationship between working hours and number of family members. It is found that the calculated value is greater than the table value. Hence the null hypothesis is rejected. Therefore it can be concluded that there is a relationship between number of dependent family members and working hours. As the number of family members increase, working hours of women

also increases that is both at home and in the labour market. This goes on to prove that time poverty is another big challenge for them.

Vulnerabilities:The relationships between gender, poverty and vulnerability are complex and are further complicated by considerations of ethnicity, class and age. Although generalizations cannot be made 'female headed households are likely to be more vulnerable to economic and social poverty than men.

Support received from their family and friends:Social network and community support is generally weak for women who are ranked lower in the social framework. Often this exclusion is visible as it is invisible. They are forced the face the difficult situation and solve problems on their own. Investigation into the support they receive revealed that 61 percent of the respondents do not receive any

support. 24 percent receive very little support and only 15 percent received adequate support. This makes them vulnerable in the society and often they are exploited financially sexually or otherwise. An analysis of the perception of their economic and social status was undertaken. Their perception on the

status change before and after becoming head of the family was studied. A set of statements were administered to them. Five point Likert scale results for perception on status changes indicated the following.

Table: VI Perception on Status Change

Social status changes	Low	Medium	High	Total
Female headed households	36	85	29	150

Source: Primary data

Overall, the four groups have expressed that there were changes in their lives after they became head of the household. 85 of them expressed that their economic and social status changed moderately. This instilled a sense of insecurity and exposed them to psychological distancing from the social centre. In spite of constitutional support and other government programmes supporting women head of the household, they perceived that they were in the lower end of the social hierarchy. Yet it is interesting to note that 29 of them expressed that their status had enhanced. This is because older women given respect in Indian society and they received government pension.

Time Utilization: Time is one of the most costly commodities in this world. Once it is lost one cannot get it back. Women from the FHH carry triple burden leaving them with no time for brighter things that life has to offer.

Working hours: Time poverty is another major issue for these women particularly younger women who have children to tend to. Women are working longer hours as they have multiple burden of being the bread winner and care giver of the family. Their household maintenance activates pose a severe constraint on their labour market working hours. The table shows the working hours in the job market. Their presence in the unorganized sector is large. With its exploitative working conditions, women heads work for longer hours as there is hardly any monitoring by the government with regard to the prescribed hours of work. Their working hours range from 7 to above 9 hours. The working hours depended on their need and working conditions.

Household tasks working hours: Women are still much more likely to engage in household chores on a typical day. Female headed households women have to do the entire household chores. With regard to

household tasks FHH women's spent three to six hours for house hold chores. 31 percent of the respondent time utilization for household task is 5 hours and 21 percent of the respondent's time utilization for household tasks below 3 hours. 29 percent of them work for more than five hours as they have very small children. Apart from working for 8 to 9 hours in the labour market, they work for 4 to 5 hours at home. The tradeoff between labour market work, household work and leisure is very low. Ultimately it will reflect on their psychological and physical health.

Suggestions and conclusion: In the process of development, the contribution of women in almost all the economic, social and other activities has been proved time and again. Hence the onus is with the different agencies like the Government, NGO's and other community based centres to provide relief, support and empowering programmes for these women. Some of the suggestions are

- To introduces special training center for female headed households to enhance their skills for livelihood activities.
- Legal camp should be organized to make female headed households aware of legal procedure.
- Counseling and awareness programmes specially designed for FHH women could be offered.
- Approaches to poverty reduction should take into consideration FHH as a separate category and social funding could be allocated for them.
- Welfare schemes for the children of FHH is important to ensure that poverty levels do not become intergenerational

In substance, Female Headed Households require special attention and policies and programmes should be so designed so as to benefit their special needs.

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