

## **Female Headed Household in India: Evidence based situational analysis**

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Gender is an important dimension to unfold the socio-economic inequality of any country. Flow of income, assets and income generation capability of household members are important entitlements of a household to ensure their healthy survival. Also cultural milieu of any society has profound impact on deciding the allocation of household assets between male and female and income generation capacity in their life course. Female child within a household is always discriminated to get equality in basic minimum needs for survival such as food, health facility and increasingly importance educational facilities. Lack of such a developmentally non-negotiable component affects in terms of female being the poor human resource compared to their male counterparts.

In the social milieu of patriarchal developing country like India, female enters into the labor market mostly to ensure survival of household. In other word, in the patriarchal society, the females are not the primary earner in the family but contributors in the household income. Further, they only enter into the labor market to save the household at the risk of not meeting the basic minimum economic needs of the family. As females are less equipped with skills of income generation such as education, they are not able to take up a better job in labor market, their mobility to search job at various work place is also restricted, several times they are less preferred at work place in comparison to their male counterparts and they get lesser wage or salary for same work. Thus it makes a household vulnerable to shock of poverty and risk of survival if it depends primarily upon female earner.

In the context of Indian society, the head of family is the bread winner and prime decision maker of a household. National Family Health Survey (NFHS) publishes data on headship based on self-reported survey, which is primarily used in this analysis. For further analysis of socio economic deprivation of a household, the low category of standard of living (SLI) is considered as indicator of poverty. While discussing the characteristics of female headed households in most orthodox patriarchal Indian society the different phenomena are recoded. Such as although a woman may in principle be the head and the prime bread winner, the husband or any other male member could have all the decision making power within the household. Buvinic and Gupta (1997) argue that in developing countries, owing to strong patriarchal values, households are more likely to be classified as male-headed when in reality they are female-headed.

The proportion of female headed household is increasing in India. It is 9.2 per cent, 10.3 per cent, 14.4 per cent for the subsequent data collected in NFHS I (1992-93), II (1998-99) and III (2005-06) respectively. The states, where the proportion of female headed household is higher than the national average, are Goa (25.3%), Bihar (25.0 %), Kerala (24.6 percent), Meghalaya (22.1 %), Tamil Nadu (20.2 percent), Nagaland (19.9 %), Himanchal Pradesh (18.6), Manipur

(17.3 %), Mizoram (15.9 %), Karnataka (15.8 %), Uttarakhand (15.7 %), West Bengal (15 %), Andhra Pradesh (14.9 %).

Table no. – 1 Socio- economic status of household by sex of head

	Sex of head of household		
	Male	Female	Total
<b>Educational Attainment of Head</b>			
No education	32.6	67.1	37.6
Primary	19.4	14.1	18.6
Secondary	38.1	15.8	34.9
Higher	9.8	2.9	8.8
<b>House type</b>			
Kachha	13.5	15.6	13.8
semi-Pucca	39.8	41.7	40.1
Pucca	46.7	42.7	46.1
<b>Standard of Living Index</b>			
Low	27.5	43.2	29.8
Medium	33.4	28.4	32.7
High	39.0	28.4	37.5
<b>Wealth index</b>			
Poorest	19.9	25.0	20.6
Poorer	19.5	21.7	19.8
Middle	19.9	19.8	19.9
Richer	20.0	17.5	19.6
Richest	20.8	16.0	20.1

Table no. 1 shows the deprivation of female headed household on selected socio-economic indicators such as education of head of the household, type of house, Standard of Living Index (SLI) and Wealth Index. The SLI and wealth index is developed by weighting durable goods and amenities available in a household.

Among female headed household 67.1 percent head has no education compared to 32.6 percent of male headed household. Around 15.6 percent of female headed household is staying in Kachha house as compared to 13.5 per cent of male headed households. According to the Wealth Index 25 per cent of female headed households are in poorest category as compared to 19.9 per cent of male headed households. According to SLI, 43.4% of female headed household is in lower SLI category compared to 43.2 percent of male headed household, which shows the difference of 15.7 percent, between male and female headed households.

The differential between poverty of male and female headed household is not uniform across different regions of India. The states where poverty differential between male and female headed household is higher are Chhattisgarh (27.2 %), Andhra Pradesh (21.1%), Karnataka (19.8%),

Tamil Nadu (19.0%) and Rajasthan (17.4 %). The fundamental reason of such variation is associated to the socio-cultural settings of these states, which create the gap between male and female in getting an equal advantage of development.

Table-2 shows the relationship between the gap of poverty between male and female headed household to different variables of socio-economic backwardness of woman. Poverty itself closes the window of opportunity for woman for their socio-economic progress as woman face higher level of disadvantage when the allotted household resources are scarce. Male-female literacy differential shows the gender related gap to take the advantage of development. If woman is not involved in important household affairs directly, they may be on disadvantage to enjoy the same level of living in comparison to their male counterparts in a household. Three indicators has been chosen as an important household affairs that has final say in making household purchases for daily needs, large household purchases and visits to family or relatives in which woman respondents herself is not involved. The male-female poverty differential is positively associated to poverty of the region and male-female education differential at 0.01 level and her exclusion from final say on making large household purchases and on visits to family or relatives at 0.05 level. Male-female education differential is positively associated to her exclusion from final say on making household purchases for daily needs, on making large household purchases and on visits to family or relatives at 0.01 level and Poverty at 0.05 level.

Table no-2 Correlates of male-female poverty differential

	Male-female poverty differential	Poverty	Male-female education differential	Making household purchases for daily needs	making large household purchases	visits to family or relatives
Male-female poverty differential	1	.59**	.64**	.33	.41*	.43*
Poverty	.59**	1	.42*	.15	.13	.25
Male-female education differential	.64**	.42*	1	.55**	.59**	.68**
making household purchases for daily needs	.33	.15	.55**	1	.96**	.94**
making large household purchases	.41*	.13	.59**	.96**	1	.92**
visits to family or relatives	.43*	.25	.68**	.94**	.92**	1

\*\* . Correlation is significant at the 0.01 level (2-tailed).

\* . Correlation is significant at the 0.05 level (2-tailed).

Religion and caste are important factors that determine the resources for socio-economic development in Indian society which is taken in regression model to understand the determinant of poverty in female headed household in rural and urban area separately. Assets of a household are not only necessary for income generation capability but also it can save a household from risk of livelihood failure. In urban areas, type of household (*kuchha or pucca*) is selected as variable of assets and in rural area, land holding is also selected as the variable of assets. Education is an important indicator for income generation capability.

If the female is head of a joint family, the household can get the coverage of other male earners similarly if the size of household is larger; the number of household member of working age group is more likely to be higher.

Table no.3: Determinants of poverty in female headed household

	Rural	Urban
	Exp(B)	Exp(B)
<b>Religion</b>		
Hindu		
Muslim	1.0	.7***
Christian	5.5***	1.5**
Else	1.7**	1.9**
<b>Caste</b>		
SC		
ST	.8*	2.0***
OBC	1.3*	1.4*
Others	2.8***	2.8***
<b>Size of Household</b>		
0-3		
4	2.3***	2.6***
5	2.8***	2.3***
6	2.2***	4.3***
7	3.8***	4.1***
<b>Type of Family</b>		
Nuclear		
Non- nuclear	1.7***	1.4***
<b>Level of education of HH</b>		
No Education		
Primary	2.6***	2.3***
Secondary n Higher	4.2***	6.9***
<b>Size of Land Holding</b>		
0 to 0.9		
1 to 1.9	1.1	
2 to 4.9	2.1***	
5+	3.4***	
<b>Type of House</b>		
Katcha		
Semi- pakka	5.3***	4.9***
Pakka	42.9***	40.7***
<b>Age of HH</b>		
15-34		
35-44	1.2	1.7***
45-54	1.6***	1.9***
55-64	1.7***	1.7***
65+	1.2	1.9***
<b>Marital Status of HH</b>		
Married		
Single	.6***	.8

\*\*\*. Significant at the 0.01 level.

\*\* . Significant at the 0.05 level.

\*. Significant at the 0.1 level.

Age of head of household is also selected to understand its impact on level of living. Marital status of head of household is taken as dummy variable to know level of vulnerability in single woman headed household. In both, rural and urban, areas Christian and other minority groups are more likely of being non-poor than Hindu, while Muslims in urban area is less likely of being non poor. Within the caste group, others (general) caste are showing the highest likelihood of being non-poor. Again, in rural area the likelihood of a household being non-poor increases with increase in the size of land holdings. Whereas, improvement in housing conditions, better educational attainment and larger family size and higher age group of head of household are strongly predicting the probability of being non-poor. The single (unmarried, widowed, divorced and separated) women are less likely of being non- poor than married woman at the level of 0.01, whereas in urban area marital status is not a good predictor of poverty among woman headed household.

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