# Female Headship In India: Levels, Differentials And Impact

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#### ABSTRACT

In patriarchal societies all over the world and in India in particular, an elderly male member of the family is considered the 'household head'. With change of household structure, and development, women are now assuming headship status in the household and such households are termed as female headed households (FHH). Firstly, the purpose of this paper is to study the incidence of female headship and the characteristic of these households. Secondly, the paper aims to examine the impact of female headship on the life of women as well as on the life of other members of the household. For the present study, National Health and Family Survey, 1998-99 is used. Incidence of female-headed households was relatively higher in South and East India than other regions. Female headship is showing positive influence on health of women, education of children and autonomy, and it has negative relationship with economic conditions.

## Introduction

The Constitution of India has granted men and women equal rights but strong patriarchal customs persist which shape women's lives. A female is still viewed as a liability and she is inured to deem herself as inferior and subordinate to men. In patriarchal societies all over the world and in India in particular, an elderly male member of the family is considered the 'household head'. But the family and household structure and headship is fast changing under the impact of structural changes due to the development of the Indian society (Vardhan, 1999). In case of Sri Lanka female headship has increased and it is due to war and displacement (Manchanda, 2004). Women are now assuming headship status in the household and such households are termed as female headed households (FHH). Throughout the world the incidence of female-headed households is increasing (Visaria, 1980). Visaria and Visaria (1983) studied census data of 1961 & 1971 and NSSO survey data relating to Maharashtra and Gujarat for year 1972-73 found that nearly woman heads 10 percent of total households in India. Incidence of female-headed households was relatively higher in South and East India than other regions.

A family in the conventional sense consists of the father, mother and their children. But sometimes due to death, desertion or divorce, the father may leave the family. Separation and divorce terminate the social and legal contract of marriage and result in the break-up of the family. When married woman becomes single, either she stays with in-laws or goes to natal home or sets up a separate independent household along with her children. In most of the cases women head the house by the compulsion of her single status due to death of husband, desertion by husband or divorce not as social norm. Under this situation also women's choice of leading the household is affected by her own characteristics like age, income, marriage marked, her natal family and in-laws' acceptability (Hoddinot and Kanbur, 1994; Schultz, 2001). Women who head their families have to perform a dual role, at home and at work place. In case of India, according to 1991 Census extremely large number of women (33 million) is widow. The proportion of widows in the total female population is about 8 percent and divorced women are 0.08 percent. Among women over 50, the proportion of widows is as high as 50 per cent. In terms of prevalence of widowhood India ranks among the highest in the world for all age groups. Hinduism provides the widow a secure place- at least physically and economically- within the joint family. Family income, though not associated with battering, victimisation of women in low-income families is comparatively greater (Parihar, 1989). Thus, it is very important to study the condition of women with different marital status under different headship.

Some of the studies have shown that women headed household is in poor economic situation (Peters, 1983; Varley, 1996). The explanation for poor condition of female headed households is given by Desai and Ahmad (1998) that, female heads are at disadvantage because of their low access to job marked due to less education, mostly engaged in low wage jobs, vulnerability to child care demands. Therefore, they choose to go for low-paid and less time-consuming jobs that could lead to lower standard of living. Parthasarthy (1982) in a survey of female-headed households in Andhra Pradesh found that in every caste group, the percentage of the poorest of the poor form a higher proportion among the female heads of households as compared to the corresponding percentage of the total households. Wage paid labour was the major source of income for them as compared to other members in the same income group. Bharat (1986) carried out a study of single parent families in Bombay slum in 1986 majority of them being widows. She found that absence of male spouse led to a sharp fall in the income level of the family. She further noted that the emotional problems of single mothers were not due to the absence of the spouse per se but due to resulting socio-economic hardships and anxiety regarding children's future. Other findings included woman heads have lower education levels, possess little or no land and households headed by them have significantly lower monthly expenditure than those with male heads.

Dreze and Srinivasan (1995) used NSS data from rural India to compare the equivalence-scale adjusted household per-capita expenditures of male and female-headed households. They found that for reasonable choices of equivalence scales, there is no evidence that female-headed households are poorer. Though poverty indices are sensitive to the level of economies of scale. Even relatively small economies of scale imply that the incidence of poverty among certain types of female-headed households (single widows, widows living with unmarried children, and female household heads) is higher than in the population as a whole. Makatjane (1990) also showed that there is no evidence to assume that female-headed households are poorer. Looking at inclusive result of the studies on economics of households by gender, it will be meaningful to examine the other components like demographic and social status of female-headed households.

Empirical literature on gender related studies dealt sparsely with the occurrence and situational analysis of female-headed households. There are several reasons for such a scanty data on important issue like headship. First, this may be due the fact that there is not any clear methodology in most of the national sample to identify the head of the household (Hosegood and Timaeus, 2001). Mostly the definition and identification of head depends on the criteria used by the interviewer in the field as well as the respondent defined headship by age or income of the family member. Some time the person who is available in the household may identify himself or herself as head of household. Secondly, the statistics on headship suggest that in majority of the countries male head the households (United Nations, 1997). However, the percentage differs from country to country and over the years it is increasing (Visaria1983). Hence, it is interesting to study the socio-economic and demographic status of household classified by sex of the household head, particularly in the countries where patriarchy dominates.

Firstly, the purpose of this paper is to study the incidence of female headship and the characteristic of these households. Secondly, the paper examines the major areas of discrimination against woman namely malnutrition, health, education, overwork, mistreatment and powerlessness. It is important to examine abovementioned discriminations as these are more pronounced in the case of woman who are widowed, deserted, or divorced (TISS, 1991). In this paper an attempt is also made to examine the impact of female headship on the household; and education, health, and habits of family members.

#### **Materials and Methods**

The source of data for this paper is National Family Health Survey (NFHS-II) 1998-99, which has nationally representative sample and multi-stage sampling design was followed to collect data scientifically (IIPS 1999). Details of the sampling design are available in the NFHS survey reports. Quality of data of NHFS is good and it is comparable with other Demographic and Health Survey conducted in different countries. NFHS data have given us an opportunity to analyse the headship by gender as it has collected data on sex, age, marital status, educational attainment, and occupation for all members of households. For the purpose of this paper characteristics of the household head and housing characteristics are analyse, as well as eligible women (15-49) questionnaire variables were linked with the household variables to study the said objectives. In the earlier studies female-headed household had been considered as exogenous category and that had lead to the spurious results about economic status of the household. In this paper an attempt is made to consider female-headed household as heterogonous group and this has been carried out by considering eligible women herself as head or she is living with other female head like mother-in-law, mother, daughter, daughter-in-law or any other female relative. Descriptive analysis is done to show the incidence of headship and the characteristic of the household. In case of women related variables, indices of autonomy and body mass are used and it is examined under different headship and marital status. Crosstabulation and logistic regression analysis has been done using SPSS (Statistical Package for Social Sciences). No regional analysis has been attempted in this paper.

#### Characteristics of the Head and the Households

In the all India sample of 91,196 households, 89.7 percent were male-headed and 10.3 percent were female-headed households. Incidence of female-headed household is

higher in southern region (A.P, Karnataka, Kerala, and T.N) and lowest in central region (M.P and U.P) followed by northern region (Haryana, H.P, J&K and Punjab). This difference not only shows the magnitude of incidence but at the same time it also reflect the acceptability of female-headed household in the south (14.7 per cent in south and 8.5 per cent in central region). Hindu and Muslims have almost same percentage of female-headed households, whereas Christian and Buddhist have the highest percentage of female-headed households.

Majority of the male heads are currently married whereas in case of female heads, majority belongs to not currently married status i.e. widow, divorced, separated, and deserted. This indicates that female take the headship in compulsion. To corroborate this, further analysis is carried out to examine the presence of any male of aged 20 and above in the households where female is heading the household. Around one-forth households headed by females, at least one male of age 20 and above is found. Therefore, it can be said that female headship is not always the consequence of absence of adult male in the household. It is also examined that whether male and female are acquired headship as they are the only earning members in the household. It is interesting to note that in one-third households headed by females, only other member of the family are working. Hence, it can be said that female headship is not based on the criteria of economic power of household.

As expected when an currently married male or female are heading the household then they belong to much younger age structure then in the not currently married group. Non-currently married female heads are found more in the age category of above 50 years in comparison to same category of male-headed household. It is also to be noted that among the female heads, illiteracy is higher than male heads. Mean number of members is 5.7 in case of the male-headed household, 4.3 in case of female-self headed household. It is interesting to note that male lead very large families (more than twenty members) and not even a single case of household with female head in this category is found.

#### Female Headship and Its Influence on Household and Members of Family

To examine the impact of headship on household and the members of households, standard of living, school attendance of children, bad habits among the members of the household, diseases suffered by members are studied. In the present analysis headship is not classified by the marital status of head, as the number of cases were small for

further analysis of children education and diseases. Several studies reported that female-headed household have poor standard of living. In the present case also same finding emerged and these households looks poorer than male-headed households (SLI Standard of living index (SLI) based on household possessions and consumer durable is used here to explore the relationship between headship and economic status. Details about SLI are available in NFHS report). This may be due to the fact that these households are formed recently as well as in these households earning capacity is lower than male-headed households. In the absence of length of formation of household in the survey it is difficult to draw inference conclusively.

School attendance of children is found higher among female-headed households and the differences by gender are insignificant in these households (Table 2). In case of male-headed household the boys and girls attendance differences are significant (at 0.1 per cent level of significance). This shows female-headed households are boom for girls' education. In terms of bad habits among the members of family also female-headed households scored well above male-headed household. More persons living under male head are found engaged in chewing tobacco, smoking, and drinking alcohol. In terms of prevalence of morbidity among the members of household it is found that asthma and jaundice are significantly higher in case of female-headed household and malaria is significantly higher in the male-headed households. From the above discussion, it can be said on the whole the impact of female headship is not bad on the members of households. In the following section impact of female headship on the women in the age group 15-49 are studied.

#### Female Headship and Its Influence on Women in the Reproductive Ages (15-49)

An attempt is made to examine the health situation of women and violence faced by them under different headship with their marital status (Table 3). In the present analysis male-headed households were considered as one category and female headed households were divided into two categories namely self-head and female head other than self. This will help to examine the decision making power of women under male headship and female headship when she is not head. Anaemia level of women in the households headed by female on an average is lower than those women who are living under male head with same marital status. In case of body mass index also more malnourished women (<18.Kg/m<sup>2</sup>) were found under the male heads except widows. Currently married and divorced women living under the male head have more reproductive health problems. The women who are living under male head or women

head other than self face more violence. Women under separated and deserted/divorced category were better off under female headship. It is remarkable from the above analysis that for women's health headship play important role. To examine the impact of women's marital status and headship on health, violence and economic contribution multivariate analysis are carried.

Logistic regression results explaining the variation in employment status of women are presented in Table 4. This analysis controlling all other variables shows that employment rates were high among separated, deserted/divorced and widowed women. If we take headship into account it is seen that rates were higher when she is the head of the household then male-headed households. In case of households headed by female other then herself the employment rate is lower. In the NFHS, woman was asked if she worked whether she worked at home or away from home. She was also asked about the form of payment she received that is to say whether she was paid cash, or cash and kind or in kind only i.e. and another variable was computed whether she earns cash for work. Women when she is head or under other female then work for cash and contribute more than fifty per cent in the family income.

Table 5 shows separate logistic regression analyses for violence faced by women, autonomy regarding decision-making in spending money and health care, and presence of any anaemia, malnourishment, and presence of any reproductive morbidity. Odds of being beaten in last 12 months was significantly lower in case of separated, deserted/divorced and widowed woman with respect to currently married women i.e. reference category. Women who are living under other female head have higher odd of beaten up when compared to male head. Higher ages women and women with better education have lower chance of beaten up when compare to the respective reference categories.

Woman were asked about their involvement in decision about spending money and using this as dependent variable and controlling for other variables it was found that odds of being involved in decision-making was significantly high in case of not currently married women over currently married women. As expected when women herself is head then the decision making power will be higher. But it is interesting to note that women have better decision-making power when she is staying with female head when compared to male head. Also, odds of being involved in health care decision was greater in case of not currently married women namely separated deserted/divorced or widow after controlling for other variables. Similarly women have better decision-making power about health when she is in the household headed by female in comparison to household headed by male.

Haemoglobin levels in the blood of woman respondents were measured during the survey and for analysis a variable was computed whether woman is suffering from anaemia (<11 g/dl) and used as dependent variable. Odds of suffering anaemia was significantly higher in case of separated and widowed women over currently married women respectively. When woman is living under female head or she is head then the anaemia is better than that woman who is living in the household headed by male. Similarly the odds of having low BMI also give same result as anaemia analysis. Women (< 18.5 kg/m<sup>2</sup>) were higher in case of women not currently married over the reference category of currently married woman. Women living in the households headed by female is having better body mass index compare to reference category i.e. male-headed households. Thus it throws some light on the health status of woman in the absence of spouse that is not good. However the exception is in the case of reproductive health problems where the odds of suffering reproductive health problem was lower for women not living with their husbands. Odds of being involved in money spending decision and odds of being involved in health care decision is significantly higher in case of woman belonging to female-self households over male-headed households after controlling for marital status and other variables. Odds of being anaemic, odds of having low BMI and odds of suffering from reproductive health problem is significantly lower in case of woman belonging to female-self households over male-headed households after controlling for marital status and other variables.

#### Discussion

In the all India sample of NFHS one-tenth households headed by females. Incidence of female-headed household is higher in southern region and lowest in central region followed by northern region. Christian and Buddhist households have highest incidence of female headship when compare to other religions. This difference not only shows the magnitude of incidence but at the same time it also reflect the acceptability of female-headed household in the south, Christian and Buddhist.

Several studies reported that women take headship in compulsion in the absence of male. In the present study it is found that in significant cases women are leading the household when adult male in the household is present as well as she is not working and the economic responsibility is born by other members. Femaleheaded households seem poorer then the male-headed household but it needs further analysis. In terms of education of children women headed houses are doing well as well as gender discrimination is insignificant Prevalence of morbidity among the members have not given clear indication of positive impact of female headship.

Employment is higher and more so the tendency to earn cash among women in the absence of spouse. Women assume the lead role in contrast to her supporting role in the absence of spouse, which intensifies the need to earn cash than to be paid in kind. Major contribution in the family income by employed cash earning women is observed when they belong to separated, deserted/divorced and widowed category of marital status. Absence of male spouse has a positive effect on domestic violence and autonomy in the sense that women experience less violence and more involvement in the decision-making regarding money spending and health care. It is interesting to note that women have better decision-making power when she is staying with female head when compared to male head. However, health is worrying subject of women outside marital boundary, as they are anaemic and have low BMI than married women staying with husband. On the other hand, health of women living under female head is found better than male-headed households. Female headship (other than self headship which is under compulsion of absence of male) on an average has found better impact on women's health and decision-making.

This study has some limitations, as we know that women is working but working condition, type of work and amount of cash earned which are not available in the survey data would have helped us to examine the impact of female headship on the household.

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Central-Madhya Pradesh, Uttar Pradesh, North-Haryana, Himachal Pradesh, J & K, New Delhi, Punjab, Rajasthan East-Bihar, Orissa, West Bengal West-Goa, Gujarat, Maharashtra North-East-Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim & Tripura, South-Andhra Pradesh, Karnataka, Kerala, Tamil Nadu

Table No. 1: Percentage Distribution of Households by Selected Characteristics o	f
Household Head	

	Headship By Sex And Marital Status					
		Male	Female			
Characteristics	Currently Married	Not currently married	Total	Currently Married	Not currently married	Total
Age of head						
Less than 50	64.0	47.4	62.8	83.1	37.5	46.9
50 or above	36.0	52.6	37.1	16.9	62.5	53.1
Education of head						
No education	30.5	36.4	30.92	48.3	64.4	61.1
Below secondary	22.5	23.4	22.56	20.3	19.0	19.3
Secondary	31.6	26.4	31.2	22.1	12.5	14.5
Higher Secondary and above	15.4	13.8	15.2	9.3	4.1	5.2
Male support Presence of male aged 20 and above including head Presence of male aged 20 and above excluding head	99.9 38.6	96.5 57.2	99.7 39.9	43.5 42.9	50.0 50.0	48.7 48.5
Work status						
Only head is working	40.2	30.0	39.4	18.3	22.7	21.8
Head and other members are working	49.0	43.3	48.6	16.9	22.4	21.3
Only other members are working	7.8	19.2	8.6	23.7	36.7	34.0
Nobody is currently working*	3.0	7.4	3.3	41.1	18.2	22.9
Mean household size	5.82	4.78	5.7	4.71	4.20	4.3
Total	76681	5949	82630	2041	7814	9855

\*Retired/seeking job/student/undefined work/Not very clear work status

Characteristics	Male Head	Female Head	Total
Percentage of household with standard of			
living	35.5	47.1	36.7
Low	44.6	38.4	44.9
Medium	18.9	14.5	18.4
High			
Percentage of children 6-9 years attending			
school		0 -	
Boys	86.6**	87.0	86.8
Girls	80.8**	84.6	81.1
Total*	83.9	85.9	84.0
Percentage of family members aged 20			
years with bad habits			
Chewing tobacco*	22.3	19.5	22.1
Smoking*	20.3	11.7	19.6
Drink alcohol*	12.5	7.4	12.1
Number of persons per 100000 suffering			
from:			
Asthma*	2406	2725	2433
Tuberculosis	579	602	581
Jaundice*	1472	1633	1485
Malaria*	3898	3211	3842

#### Table No. 2: Household And Member Characteristics Across Headship

\* Differences by headship are significant at 0.01 %

\* \* Differences by sex are significant among male-headed households.

# Table 3:Percentage of women (15-49) suffering from Different Health Situation & Domestic Violence by their Marital Status & Headship

	Percentage prevalence of different health situation and					
Variable/ Marital Status Of Women	violence among women (15-49) living under different heads					
women	Male Self Head		Female Other Than Self			
Anaemia (<11 g/dl)*						
Currently married	51.2	46.5	45.8			
Separated	56.1	51.7	58.1			
Deserted/Divorced	54.2	53.6	56.7			
Widow	56.2	55.3	48.3			
Low BMI (< 18.5 Kg/m <sup>2</sup> )						
Currently married	34.9	28.4	32.5			
Separated	45.8	39.1	22.8			
Deserted/Divorced	43.8	41.8	35.7			
Widow	37.7	37.8	40.6			
<b>Reproductive health problem</b>						
Currently married	36.1	33.9	33.8			
Separated	32.2	32.3	26.8			
Deserted/Divorced	39.7	33.0	32.7			
Widow	27.0	29.2	27.6			
Beaten at least once in 12						
months						
Currently married	11.4	7.3	9.3			
Separated	15.4	7.5	12.3			
Deserted/Divorced	15.6	5.6	18.7			
Widow	2.9	3.9	5.5			

\* Haemoglobin levels were tested for 88 per cent of sample women in the NFHS.

	Odds Ratio (Exp (B))				
Characteristics	Whether Employed (I)	Earns Cash for Work (II)	More Than Half Contribution in Family Income (III)		
Marital Status					
Currently married ®	1.000	1.000	1.000		
Separated	2.182****	1.858****	1.709****		
Deserted/ Divorced	3.460****	2.625****	1.874****		
Widowed	1.767****	2.211****	2.092****		
Household Headship					
Woman under male head ®	1.000	1.000	1.000		
Woman herself head	1.703****	1.565****	2.785****		
Woman under female head other than herself	0.924**	1.380****	1.094		
Education					
No Education ®	1.000	1.000	1.000		
Primary	0.731****	1 018****	0.830****		
Secondary	0.512****	1 278****	0.939		
Higher	1.027	8.603****	1.674***		
Standard of Living					
Low ®	1 000	1 000	1 000		
Medium	0.628****	0 304****	0.845****		
High	0.380****	0.121****	0.920		
A ===					
Age 15-24 ®	1.000	1.000	1.000		
25-34	1.000	1.000	1.000		
35 or above	1.597****	1.199****	1.129****		
	1.868****	1.120****	1.434****		
Residence					
Rural ®	1.000	1.000	1.000		
Urban	0.623****	4.594****	1.035		
Religion					
Hindu ®	1.000	1.000	1.000		
Others	0.509****	1.532****	1.036		
Fthnicity					
SC/ST ®	1.000	1.000	1.000		
Others	0.668****	0.742****	0.912***		
Constant	0.000	12 672****	1 551****		
Constant	0.803****	12.0/2****	1.331		

### Table 4: Variation in Employment Status of Women (15-49): Results from Logistic Regression

Model I: 0-not employed, 1-Employed

**Model II:** 0-Earn not in cash 1-Earn in cash for work **Model III:** 0-Less than are equal to half contribution in family income, 1-More than half contribution in family income;

(R) Reference category

\* indicates significant at 10% i.e. p<0.1 level, \*\* indicates significant at 5% i.e. p<0.05 \*\*\* indicates significant at 1% i.e. p<0.01, \*\*\*\* indicates significant at 0.1% i.e. p<0.001

	Odds Ratio (Exp (B))					
Characteristics	Beaten At Least Once In Last 12 Months (I)	Involved in Money Spent Decision (II)	Involved in Health Care Decision (III)	Anaemia (<11 g/dl) (IV)	BMI (<18.5 Kg/m <sup>2</sup> ) (V)	Reproduc Health Problem (
Marital Status Currently married ® Separated Deserted/ Divorced Widowed	1.000 1.088 1.161 0.341****	1.000 3.077*** 3.110**** 5.380****	1.000 1.936**** 1.926**** 2.375****	1.000 1.150* 1.129* 1.204****	1.000 1.172** 1.209*** 1.194****	1.000 0.647**** 0.939 0.705****
Household Headship Woman under male head ® Woman herself head Woman under female head other than herself	1.000 0.594**** 0.914	1.000 7.360**** 1.033****	1.000 5.592**** 1.151***	1.000 0.893*** 0.871****	1.000 0.818**** 0.936*	1.000 0.990 0.919
<b>Education</b> No Education ® Primary Secondary Higher	1.000 0.859**** 0.634**** 0.278****	1.000 1.225**** 1.651**** 2.424****	1.000 1.274*** 1.435**** 1.972****	1.000 0.909**** 0.798**** 0.666****	1.000 0.913**** 0.735**** 0.545****	1.000 0.946* 0.834**** 0.627****
<b>Employment Status</b> Not Working ® Working	1.000 1.277**	1.000	1.000 1.035	1.000 0.961*	1.000 1.232****	1.000 1.073***
Standard of Living Low ® Medium High	1.000 0.663**** 0.352****	1.000 0.888** 1.322**	1.000 1.032 1.067*	1.000 0.737**** 0.626****	1.000 0.735**** 0.402****	1.000 0.991 0.874****
Age 15-24 ® 25-34 35 or above	1.000 1.095**** 0.771****	1.000 1.704**** 2.062****	1.000 1.295**** 1.557****	1.000 0.884**** 0.849****	1.000 0.916**** 0.713****	1.000 1.203**** 0.934**
<b>Residence</b> Rural ® Urban	1.000 1.053*	1.000 1.832****	1.000 1.268****	1.000 0.911****	1.000 0.684****	1.000 0.794****
<b>Religion</b> Hindu ® Others	1.000 1.084***	1.000 1.118*	1.000 1.045	1.000 0.920****	1.000 0.856****	1.000 1.330****
Ethnicity SC/ST ® Others	1.000 0.860****	1.000 1.035****	1.000 0.932***	1.000 0.843***	1.000 0.917****	1.000 0.977
Constant	0.217****	17.969****	4.632****	0.989	0.397****	0.429****

Table 5: Variation in Violence, Health Situation and Autonomy of Women(15-49): **Results from Logistic Regression** 

Model I: 0-not beaten at least once in last 12 months, 1-beaten at least once in last 12 months

Model II: 0-Not involved in money spending decision, 1-Involved in money spending decision

Model III: 0-Not involved in health care decision, 1-Involved in health care decision

Model IV: 0-Not Anaemic, 1-Anaemic;

Model V: 0-Normal/Above BMI, 1-Low BMI

Model VI: 0-Has no reproductive health problem, 1-Has reproductive health problem (R) Reference category

\* indicates significant at 10% i.e. p<0.1 level, \*\* indicates significant at 5% i.e. p<0.05 \*\*\* indicates significant at 1% i.e. p<0.01, \*\*\*\* indicates significant at 0.1% i.e. p<0.001