# Women Headed Households in Kerala Dimensions and Determinants

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## Abstract

Globalization, liberalization and urbanization have resulted a tremendous growth occurred in the households headed by women alone (Houseline, Timberlake and Furstenberg, 2003 Gonzalez, 2005; Neal,2004). In a patriarchal society like India, and the state like Kerala these households are in poor economic situation (Peters, 1983, Varley 1996, Desai and Ahmad 1998) and are more disadvantaged in choice of work, wage level, employment benefits (Gupta) etc. Among the Indian states, Kerala ranks first in female headship (23%), which is more than double the national average (11%) (Census report 2011). Because of the increasing trend in female headship, the study focuses on the dimensions and determinants of women headed households in Kerala and also analyses the socio-economic vulnerabilities faced by these households due to the absence of their male partner. The study is based on both primary and secondary data. The former have been collected from Mattathur panjayath of Thrissur district. Secondary data have been taken from Census Reports of India and National Family Health Survey (NFHS various round). The present study finds that there is an increasing trend in female headed households in Kerala and they are experiencing poverty and vulnerability in many aspects.

**Keywords:** Female headship, migration, poverty, single motherhood, socio-economic vulnerability

### Back ground of the study

The process of modernization, globalization, neo-liberal strategies of financial institution have brought about a significant change in the family

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structure and its compositions, which resulting a gradual move from, a single form of family (joint family) to two forms (nuclear family) and then to a multiplicity of forms. Female headed household is one among them. ILO defined single motherhood or female headed households as where either no adult males are present, owing to divorce, separation, migration, nonmarriage or widowhood or where men also present, do not contribute to the household income (THE ILO THESAURES, 2005). The United Nations identifies female heads of households as "women who are financially responsible for their families, who are the key decision makers and household managers, who manage household economies on behalf of an absent male head, or who are the main economic contributors" (UN,1995;32/B).

Pertaining to the creation of female headed households, different countries have their own socio economic and demographic characteristics. In developing countries like India in most of the cases a woman becomes household head only where there is dissolution of marriage by death of spouse, or divorce, separation, or desertion or migration of male head, or due to marginal contribution of men, or loss of economic activity by resident males because of unemployment, disability and illness. (LINGAM, 1994; 699). Developing countries like Africa, the female headship is associated with male migration and in Mexico it is associated with increase in economic opportunities and characteristics of marriage market (Shin, 2014). In Latin America it is the women who migrate to cities that causes the rise in female headship in urban areas, (International Centre for research on women, 1988). In Brazil divorce is the most common route of female headship. In Cameron headship is often associated with urbanization and migration. In South Africa it is associated with youth unemployment and under employment (Schatz et al., 2011; Royan 2014). In Sri Lanka it is due to war and displacement and in South Asia (India, Bangladesh, Pakistan etc.), female headship is due to widowhood and migration. In most of the cases Female headed household's characteristics reveals that they are heterogeneous group in respect of formation and configuration and emerge as a result of social, cultural, demographic, political and economic differences among countries. Janasamkhya, Vol. xxxviii - ix, 2020 - 21

Differentiation among such types of households occurs through *routes* in to the status (whether via non marriage, separation, divorce, widowhood and so on), or *by rural or urban* residence, by race, by composition by stage in the life course (including age and relative dependency of offspring) and *by* access to resources from beyond the household unit (from absent spouses /fathers, kinship networks, state assistance and the like (Chant, 1997; Safa, 2002; Varley 2002).

On the basis of formation and configuration they can be classified under two distinct groups i.e., De facto and De jure female headed households. The former consist of *wives of migrant, soldier, prisoner,* and the *wives of nonearning husband*. In this case, the male head will be absent majority of time. The De jure female headed households consist of *widow's, divorcees, or unmarried women,* where we can see the permanent absence of the male partner. In most of the cases this group belongs to the poorest strata of the society as they maintain their household alone.

As per the census of 2011, Belarus (53%), Ukraine (49.4%), Swaziland (47.9%), Eritrea (46.7%), and Cuba (46.4%) are the top most five nations having the highest women headed households in the world and India occupies the 67<sup>th</sup> position in female headed households (11%). Among the Indian states, Kerala ranks first in female headship which constituted 23% and it is more than twice than the national average.

### Review on the vulnerabilities of female headed households

Studies on vulnerabilities of female headed households are very common all over the world. Evidence from literatures reveals that Poverty is the most crucial socio economic vulnerability of them. In India, Rajaram (2009) estimates, whether female headed households are poorer than their male counterpart, using household's data from National Family Health Survey 2005-2006, by using the poverty measures such as wealth index, standard of living index and housing condition and permanent income. He came to the conclusion, that, based on standard of living index, FHHs are marginally poor than their male counter parts and based on wealth index they are less

poor than male households. Gangopadhyay & Wadhwa (2003) in their study, "*Are the Indian female headed households are more vulnerable to poverty*" they analyze the vulnerability of such households in terms of education and land (by using the NSSO (43,50<sup>th</sup> and 55<sup>th</sup> round such as 1987-88, 1993-94, and 1999-2000). They found the role of gender bias on incidents of poverty in terms of lower wage, denial of better job opportunities, low access to physical and human capital such as health, education, possession of assets and inherited land, etc. The vulnerabilities of FHHs in Iran mainly associated with the factors like low literacy, large family size, low family income, rising cost of children and high cost of rental housing, lack of ability to solve the problem and reduced amount of pension received, etc. They are also facing problems such as adverse social, cultural and economic living due to negative attitude towards women, low social connection and low social welfare due to their absence of the male partners, and welfare issues due to social damage, etc. (Maleki et al., 2011).

Another form of vulnerability is associated with their psychological and emotional problems. Due to their isolation and rootlessness these household often tends to have stress related with parenting and household liabilities. The sudden loss of husband in women's life sometimes leads to the feeling of anger, anxiety, fear and some kinds of personality changes. (Kotwal & Prabhakar, 2009). The biological, sexual, as well as emotional needs and desires which gave her an illusory experience and the society refused to understand her mental condition or what she fighting for. In majority of cases most of the female headed households are poor resource less, persecuted by her own relatives and neighbors and sexually harassed by men she has to deal with. They also face inabilities to resolve their problems due to the lack of education; issues of children's training; problems related with their preceding material, social and emotional needs; problems related with their efficient management of their family; ignorance relating to how to utilize their leisure time, etc. Apart from their psychological and emotional problem these households are suffering gender discrimination both in labour market and housing market (McClure, 1987 in the San Francisco Bay area). Janasamkhya, Vol. xxxviii - ix, 2020 - 21

The existing literature mentioned above reveals their vulnerabilities in different socio economic context. The incidence of female headship is believed to have increased worldwide and, in both developed and developing countries, a high proportion of these households are found to suffer poverty (Chant, 1997). Thus female-headed households have become an easily identifiable group on which to target poverty alleviation measures.

#### Objectives

The present study focused on the following objectives:

- 1. To analyses the extent of female headed households in Kerala
- 2. To examine the socio economic vulnerabilities faced by these households due to the absence of their male partners.

#### **Relevance of the Study**

Single mothers are appearing to be on the rise both in developed and developing countries in recent years. The increasing number of them in developing countries emerging as a result of economic changes, and economic down turns and social pressure, rather than a product of cultural pattern. In India, most of the cases women headed households arise due to the factors like death of husband, desertion by husband or divorce etc. Some of the studies have shown that these women are in poor economic situations (Peters, 1983; Varley, 1996; Desai & Ahmad, 1998) and the percentage of the poorest of the poor form a higher proportion among the female headed households as compared to others (Parthasarthy, 1982). In most of the cases they have to face many problems which male headed families may not have to face. They may have to face economic, social and cultural vulnerabilities and different types of psychological problems and stress related with family, financial, parenting, etc. They are disadvantaged in terms of poverty, capital, income and credit. Children in such types of households are low access to actual welfare outcomes such as health and education (Panda 1997). So that female headship is a targeting indicator in order to arrest and analyses poverty especially in developing countries. More over both, Census of India 2011 and NFHS showing an increasing trend in female headship which resulted

in researchers and policy makers giving more attention to female headship and poverty. The present study also comes up with the same objectives

### Data and Methodology

### Data

In India, the incidence of female-headed household is higher in the southern states like Kerala. So this study is restricted to Kerala women headed households to understand the socio economic vulnerability among those headships. Two aspects of female-headship are investigated in this study: whether there is a higher incidence of poverty in households headed by women and what are correlates of socio economic vulnerability among female headed households. Thus this study aims to analyses the extent of female headed households in Kerala and also analyzes their vulnerabilities faced by these households in different socio economic context. This study is based on both primary and secondary data. The primary data have been collected from 40 sample of Mattathur Panjayath from Thrissur district. In order to compare their vulnerability 30 female headed households and 10 male headed households were taken randomly. The secondary data have been extracted from National Family Health survey-4. In formation also have been collected from Census 2011, NFHS various round (NFHS-1, NFHS-2, NFHS-3, and NFHS, 4), and Kerala migration survey, etc.

### Analysis and Discussion

Objective -1: Trends in Female headed household in India
Classification of households by sex of the head of the households

## Table 1

Census 2011	Number of Households (in lakh)		
Indicator	Total	Rural	Urban
Total	2467	1678	789
Male head	2198	1504	694
Female head	269	174	94

## Source; Census ; 2011

+1.0

As per the census 2011 the total numbers of female headed households in India were 269 lakhs which constitutes the 10.9 % of the total households.

### Table 2

Perc	centage changes among male a	nd female head	ed households
Indicator	2011	2001	Change (% pts.)
	Proportion of male headed h	ouseholds in pe	ercentage
Total	89.1	89.7	-0.6
Rural	89.6	89.9	-0.3
Urban	88	89	-1.0
	Proportion of female headed h	nouseholds in p	ercentage
Total	10.9	10.4	+0.5
Rural	10.4	10.1	+0.3

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# Source; 2001 and 2011 Census report

The above table have shown that the proportion of male headed households have declined by -0.6 % in 2011 and while that of female headed household has increased by 0.5% during the same period.

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## Table 3

Urban

Proportion of female headed households among top five and bottom five states

Area (state/UT)urban areas	2011	2001	Change (%pts.)
Top 5 states			
1. Lakshadweep	43.7	35.7	8.0
2. Meghalaya	24.5	24.5	0
3. Kerala	23.4	22.8	0.6
4. Goa	18.8	23.4	_4.6
5. Mizoram	18.5	15.1	3.4

### Bottom 5 states

1. Dadra & Nagar Haveli	4.2	4.9	-0.7
2. Rajastan	8.6	7.8	0.8
3. Chandigarh UT	9	7.6	1.4
4. Jammu &Kashmir	9	7.7	1.3
5. Bihar	9.1	8.4	0.7

Source; Census, 2011 & 2001

The table listed above has shown that female headed households are increasing as compared with the previous census except Goa and Dadra & Nagar Haveli

> Incidence of female headed households in Kerala

Tal	ble	4

Indicator	1961	1971	1981	2001	2011
Rural	16.23	17.9	19.13	23	22
Urban	17.87	18.49	20.46	25	23.4
Total	16.44	17.37	19.36	22.6	22.7

Source; Census of Kerala, 1961, 1971,1981,2001,2011, Kerala series

From the above table female headed households in Kerala showing an increasing trend from the year 1961 (16.44%) to 2011(22.7%).

The proportion of female headed households in India and Kerala as per NFHS

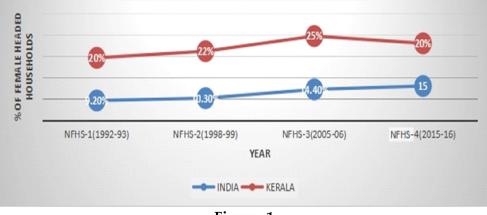


Figure -1

National Family Health Survey both in India and Kerala showed an increasing trend in female headships since 1992-93 except the year 2015-16 (NFHS 4), showing a 5% decrease from the previous survey of 25 % in Kerala.

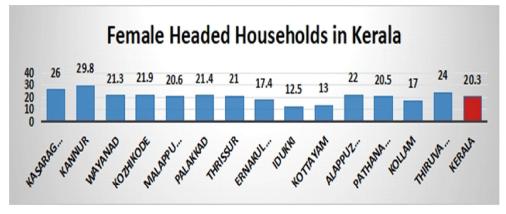


Figure 2

## District wise distribution of female headed households in Kerala

Figure 2 depicts the district wise distribution of female headed households in Kerala. Kerala recorded a prevalence of 20% households headed by females and Kannur has the highest prevalence rate (29.9%) and Idukki has the lowest. Towards the central districts, the prevalence of female headed households shows a declining trend

# **Objective 2: To analyze the socio economic vulnerabilities of female headed households in comparison with other male headed households**

## socio economic characteristics of the households

### Table 5

Variable	Category	Female headed	Male headed
Religion	Hindu	24	6
	Muslim	3	1
	Christian	3	3
BPL/APL	BPL	24	3
	APL	6	7

Ration card	Yellow	6	1
	Pink	17	1
	Blue	1	3
	White	6	5
Marital status	Widow	15	
	Divorced	7	
	Unemployed	1	
	Single	5	
	Wife of migrant	2	Married-10
Family Type	Single	7	0
	Nuclear	14	8
	Joint family	9	2
Education	Below secondary	26	5
	Higher secondary	3	3
	Degree and above	1	2
Employment	No employment	14	2
	Casual	8	3
	Government	2	3
	Other	6	2
Earning member	No earning member	6	0
	1-2	22	8
	More than -2	2	2
Income	Below 10000	21	0
	10000-30000	7	5
	Above	2	5
Type of house	Pucca	5	4
	Semi pucca	4	3
	Semi kutcha	17	3
	kutcha	4	0

### **Results and Discussions**

From the primary survey it is clear that the main cause of female headship in Kerala is due to widowhood. Besides, most of the household headed by women are from Hindu religion. About 24 percent of them are below poverty line. Regarding their educational qualification most of them were illiterate and the rest of them had educational qualification at secondary level only. Due to their illiteracy and lower qualification, they are often working in an unorganized sector like servant or casual labors which often lead them in to vicious circle of poverty and their vulnerability.

Concerning their housing characteristics, it is clear from the survey that 17 of them lived in kutcha house and others reside in semi kutcha home which shows their vulnerability in standard of living. However, most of the widowed female headed household reported that they own their house alone after the death of their spouse. Majority of them were under the age group of 35 to 60 and the Number of working members in these households are less as compared with other male headed households. Regarding their infrastructural facilities, sanitation, and sources of water, majority of them collect water from neighbors well, or shared well, or piped/municipality. Generally, they do not have good sanitation and infrastructure as compared with male headed households. Most of their income and expenditure were below 10,000 as there is absence of male partners or prime breadwinner. The consumer durables such as, Refrigerator, washing machine, AC, invertor, and the use of vehicle such as four wheelers and two wheelers were found to be lower as compared with male headed households.

### Conclusion

Female-headed households are appearing to be on the rise both in developed and developing countries. Evidence from this study on Kerala reveals that women in female headed households are deprived in terms of standard of living, education, remunerative job, consumer durables and other financial assets. Besides, they are also facing vulnerabilities in terms of education and health aspects. Based on the results derived from the analysis,

this study concluded that there exists a strong deprivation in household headed by women as compared with their counter parts. In households where the heads are very young, they suffer more vulnerabilities than their counterparts. That may be due to the lack of assistance in getting earnings from other economically active household members. In the case of older women, they may get financial support from their economically active offspring. Moreover, under the headship of younger women, the cost of children is also higher compared to the rest, and they may feel difficulty in meeting the two ends. Despite of their deprivation, with respect to decision making and autonomy they have complete freedom (in both household and financial affairs). However, their economic and social participation is low as compared with women in male headed households. Financial constants are the major issue faced by them followed by emotional problem.

Strengthening *property rights* among women in India has been argued to be one of the key strategies for improving women's status in general and female-headed households in particular. The impact of migration in the household headship is increased recently and further researches are needed in finding out how it affects the left behind females in Kerala. The younger women as household heads are victims of more poverty and only empowerment of these women can make any development in their vulnerability.

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