

# **GENDERED VULNERABILITY**

## **AN ACCOUNT OF FEMALE HEADED HOUSEHOLDS IN INDIA**

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### **ABSTRACT**

In the patriarchal society of India, where male has the right of inheritance on property, headship of the household is also transferable to the male heir. A household is headed by female mostly due to loss of male breadwinner. Around 60 Per cent of female headed household is headed by widow. Gendered vulnerability of households is reflected by 14.2 Per cent of female headed household, being poor according to Standard of Living Index (SLI), while such proportion for Male Headed Household is 15.6 percent. These differentials vary according to the level of poverty, male-female educational disparity and indicators of woman's autonomy or empowerment. Education, land-holding and type of house are some asset determinants that explain the level of poverty among female headed household significantly. This paper voices the duality of vulnerability faced by female and her household thus presents the less focused but important aspects of gender and demographic processes.

Keywords: Female Headed households, Standard of Living, Gender

### **BACKGROUND**

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 (Goodwin, 2003). Also, cultural milieu of any society has profound impact on deciding the allocation of household assets between male and female with respect to the income generation capacity in their life course (Moghadam, 2005). With variety of nutrition and growth related indicators in India, 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 (Purkayastha, et.al, 2003). Lack of such a developmentally non-negotiable component affects the equality of opportunity for being the competent human resource compared to their male counterparts (Goodwin, 2003).

The rate of increase of the female headed household can be explained with the aspects of development such as modernization and so on which have an impinging effect on the aspects of family systems and family relationships. With the advent of 'new culture', family breakdown with respect to divorce, separation, desertion, widowhood and so on (Lingam, 1994) are pronouncing in the formation of female headed households.

Amidst the social milieu of patriarchal country like India, female enters into the labour market mostly to supplement the need of household. The income of the women in the male dominated society is perceived to be complementary and supportive (Nathan, 1987). In other words, in the patriarchal society, the females are not the primary earner in the family but contributors in the household income. As females are less equipped with skills of income (Jayaram, 2009), they are not able to take up a better job in labour 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 (Nathan, 1987). Thus it makes a household vulnerable to shock of poverty and risk of survival if it depends primarily upon female earner.

### ***THEORETICAL FOCUS***

While policy measures are being adopted for poverty eradication and equitable development, targeting the disadvantaged group is vital in this context. Gender is well recognised as factor of poverty and inequality in the country like India, but the gender of headship of a household is not been perceived widely as a factor of poverty and inequality, which has been addressed in this paper thoroughly. Hence, the very focus of the paper is to present the issues and concerns of the Female Headed Household in the light of widely acknowledged data set conducted in the country as diverse as India.

Gender is adjoined with the discussion over demography and its concurrent processes. It is pivotal to further enhance the discussion over the dynamics of treating gender with respect to the society we live in. The paper is a starting point on the issue which requires theoretical and empirical understanding during its usage at policy level.

### ***OBJECTIVES***

- To understand the ways through which poverty in male and female headed households vary according to the earning capability and empowerment of woman.
- To understand the determinants of poverty in female headed households

### ***METHODS AND MATERIALS***

National Family Health Survey (NFHS) have been primarily utilized for this research work. For understanding the gradual increment female headship of households in

India, the proportion female headed household have been seen through all of the states in India within three time frames of NFHS. Rest of the analysis is based on the NFHS (2005-06). In order to understand the patterns of female headship, the current marital status of the females have been seen. Standard of living (an indicator of poverty) and poverty differentials of the household by sex of the head provided a directive insight for further analysis. The major findings have been retained through correlation of poverty differentials between male and female headed households. The paper is concluded with the identification of the factors affecting or determinants of poverty in female headed households.

## ***ANALYSIS AND DISCUSSIONS***

While, discussing the evidential situation of female headed households, let us begin the discussion with the proportion of such households at national and states level in India. 14.4 per cent (NFHS, 2005-06) of all the households in India are headed by females. Notably, the proportion of female headed household is increasing in India from 9.2 per cent (NFHS, 1998-99) and 10.3 per cent (1992-93). Further, the national distribution is not representing the situations of all the states (see Table no-1). There are certain states with the higher proportion of female headed household than the national average such as Goa (25.3Per cent), Bihar (25.0 Per cent), Kerala (24.6 percent), Meghalaya (22.1 Per cent), Tamil Nadu (20.2 percent), Nagaland (19.9 Per cent), Himanchal Pradesh (18.6), Manipur (17.3 Per cent), Mizoram (15.9 Per cent), Karnataka (15.8 Per cent), Uttarakhand (15.7 Per cent), West Bengal (15 Per cent), Andhra Pradesh (14.9 Per cent).

Literature suggests that the headship of the household is not generally approved by the patriarchal society of developing countries and so the female headship is the matter of absence of eligible male members in the family. The evidence of NFHS (2005-06) is also supportive to these facts as female get the status of headship mostly in case of their widowhood, as around 59 per cent of female headed household are headed by widow. Around 35 per cent of the head of household is married, only 0.7 per cent of them are divorced and 4.3 per cent are separated and 1.6 per cent of them are never married (see Table no -2).

Further, the proportion of single woman as head of household is high in North-East states such as Nagaland (15.5Per cent), Arunachal Pradesh (11.5Per cent), Sikkim (11Per cent), Meghalaya (8.2Per cent), Mizoram (7.2Per cent). The proportion of divorce woman as head of household is high exclusively in Mizoram (20Per cent). The proportion of married woman as head of household is highest in Bihar (68Per cent) followed by Uttar Pradesh (52.9Per cent), Jharkhand (44.6Per cent), Rajasthan (41.9Per cent), Jammu & Kashmir (41.6Per cent), Orissa (38.1Per cent), Himachal Pradesh (35.6Per cent), Kerala (34.2Per cent) and West-Bengal (33Per cent). Possible explanation to this may be that except for Jammu and Kashmir, all of the states show a high propensity of male out-migration. In the absence of male breadwinner of the household, female become de-facto head of the household.

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 have been computed (see Table no-3). 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 head in 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, 43.2 per cent of female headed household is in lower SLI category compared to 27.5 percent of male headed household, which shows the difference of 15.7 percent, between male and female headed households.

For the purpose of indicating the differentials of poverty many indicators may be taken but we have considered taking differentials of lowest category of Standard of living. Thus poverty differential between female and male headed household is differential of the category of low SLI. This table suggests that although poverty in female headed household is very high (43.2Per cent), its incident is higher in states poor states like Orissa (64.5Per cent), Bihar (62.7Per cent), Chhattisgarh (59.5Per cent), Jharkhand (54.6Per cent) and Madhya Pradesh (53.6Per cent) (see Table no-4).

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 than national average are Chhattisgarh (27.2 Per cent), Andhra Pradesh (21.1Per cent), Karnataka (19.8Per cent), Tamil Nadu (19.0Per cent) and Rajasthan (17.4 Per cent), Uttar-Pradesh (17.3Per cent), Bihar (17.3Per cent) and Orissa (16.8Per cent). In the states like Meghalaya, Sikkim, Himachal Pradesh and Punjab, female headed household is slightly better than male headed household. 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 developmental outcomes.

It is necessary to understand that why in some states male-female poverty differential is higher than the other states. The probable answer to this question may be present in the differential in the intensity of gender discrimination and socio-economic backwardness of woman. Further analysis shows the relationship between the gap of poverty between male and female headed household to different variables of socio-economic backwardness of woman (see Table no-5).

Poverty itself is vital reason for discrimination against woman as woman face higher level of disadvantage when the allotted household resources are scare. The other important probable reason for male female poverty differential is lower educational attainment of woman which may lead to the gender related gap to take the advantage

of development. The position of woman within household is also important in this context.

Her position within household may be reflected by her involvement or seclusion from important household affairs. Three indicators have been chosen which show the seclusion of woman in important household affairs that are '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 results show that 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.

There are several socio-economic and cultural factors which determine high level of poverty in female headed household. The important determinant of poverty in female headed household has been tried to understand through binary logistic regression model. 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. 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 (see Table no-6). 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.

## CONCLUSIONS

In India, currently a high proportion (14.4Per cent) of household is headed by female. In the patriarchal society of India, where male have the right of inheritance on properly, headship of the household is also transferable to the male. A household is headed by female mostly due to loss of male breadwinner. Around 60Per cent of female headed household is headed by widow. Female supposed to serve a household as homemaker not as breadwinner, so her upbringing makes her less equipped by income earning skills. When a female get headship of a household, she is less capable to fulfill the basic requirement of household with respect to the income. 14.2Per cent of female headed household is poor according to Standard of Living Index (SLI), which is 15.6 percent higher than male headed household. The process of upbringing of female may vary by different regions by level of development and cultural milieu of patriarchy. Therefore, male-female poverty differential also vary according to the level of poverty, male-female educational differential and indicators of woman autonomy or empowerment. Education, land-holding and type of house are some asset determinants which establish level of poverty among female headed household significantly. Poverty among nuclear family and smaller size of household is significantly higher, which indicate that larger or joint family work for them as support system, which we leave for further research and practical experiences of the people.

But largely, these results suggest that policies which lead to gender equity may play a direct role in combating poverty and the vulnerability of female headed household to poverty should be focused by policy makers.

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Table no. – 1 Proportion of female headed household over the years in India and States

	Proportion of female headed household (in per cent)		
	NFHS III (2005-06)	NFHS II (1998-99)	NFHS I (1992-93)
Jammu and Kashmir	8.2	5.5	14.5
Himachal Pradesh	18.6	17.8	22.2
Punjab	10.9	9.4	7.7
Uttaranchal	15.7	-	-
Haryana	11.1	8.0	10.1
Delhi	9.5	8.1	6.3
Rajasthan	8.7	6.5	4.4
Uttar Pradesh	13.9	9.8	6.8
Bihar	25.0	6.7	7.4
Sikkim	14.3	10.5	
Arunachal Pradesh	11.2	7.7	7.3
Nagaland	14.9	12.0	7.5
Manipur	17.3	15.2	13.4
Mizoram	15.9	14.9	10.5
Tripura	13.4	11.0	14.2
Meghalaya	22.1	18.5	24.2
Assam	13.4	8.4	11.5
West Bengal	15.0	11.3	10.5
Jharkhand	11.2	-	-
Orissa	13.0	9.0	7.2
Chhattisgarh	11.6	-	-
Madhya Pradesh	7.5	7.0	5.0
Gujarat	8.4	9.9	10.1
Maharashtra	12.4	9.4	10.8
Andhra Pradesh	14.9	10.8	9.5
Karnataka	15.8	12.1	12.5
Goa	25.3	23.6	20.8
Kerala	24.6	22.1	19.9
Tamil Nadu	20.2	16.1	12.6
Total	14.4	10.3	9.2

Source: NFHS I, II, and III.

Note: at the time of NFHS II and I Jharkhand, Chhattisgarh and Uttaranchal was the part of Bihar, Madhya Pradesh and Uttar- Pradesh.



Table no - 2. Marital status of head of the Female Headed household in India

	Current marital status				
	Never married	Married	Widowed	Divorced	Not living together
Jammu and Kashmir	0.4	41.6	54.7	0.9	2.4
Himachal Pradesh	2.5	35.6	61.5	0.0	0.3
Punjab	0.9	20.0	76.3	0.6	2.2
Uttaranchal	1.4	28.4	67.3	1.5	1.4
Haryana	0.9	28.4	68.9	0.0	1.9
Delhi	5.0	19.7	72.2	0.6	2.5
Rajasthan	1.3	41.9	54.3	0.4	2.2
Uttar Pradesh	0.6	52.9	44.2	0.6	1.7
Bihar	0.2	68.0	30.2	0.2	1.4
Sikkim	11.0	25.0	55.5	3.7	4.9
Arunachal Pradesh	11.5	42.1	43.1	1.0	2.4
Nagaland	15.5	26.5	51.3	4.0	2.7
Manipur	3.6	26.9	63.7	2.7	3.1
Mizoram	7.2	10.0	60.4	20.7	1.7
Tripura	3.5	21.2	65.7	1.0	8.5
Meghalaya	8.2	25.5	52.3	6.0	7.8
Assam	3.8	29.7	59.9	1.2	5.5
West Bengal	1.3	33.0	60.9	0.3	4.5
Jharkhand	3.3	44.6	51.3	0.4	0.4
Orissa	2.8	38.1	56.9	0.1	2.2
Chhattisgarh	2.1	12.9	74.0	1.6	9.4
Madhya Pradesh	1.6	17.9	73.8	0.8	6.0
Gujarat	1.5	17.3	77.8	2.6	0.7
Maharashtra	1.2	15.8	75.0	0.8	7.2
Andhra Pradesh	2.4	22.0	68.1	1.1	6.4
Karnataka	2.2	15.2	75.4	0.2	7.0
Goa	2.1	27.4	69.1	0.4	1.0
Kerala	1.7	34.2	58.6	1.6	3.9
Tamil Nadu	1.8	26.6	63.0	0.5	8.2
Total	1.6	34.7	58.7	0.7	4.3

Source: NFHS-III, 2005-06

Table no. – 3 Socio- economic status of household by sex of head in India

	<b>Sex of head of household</b>		
	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

Source: NFHS-III, 2005-06

Table no. 4 – Standard of living and poverty differentials between female and male headed household in different states of India

	Standard of living						Poverty Differential
	Male			Female			
	Low	Medium	High	Low	Medium	High	
Jammu and Kashmir	9.9	36.1	54.0	12.8	33.6	53.6	2.8
Himachal Pradesh	8.5	31.1	60.4	6.9	28.7	64.4	-1.6
Punjab	7.2	23.5	69.3	6.8	22.7	70.5	-0.4
Uttaranchal	17.2	30.6	52.2	23.5	27.7	48.8	6.3
Haryana	12.0	30.7	57.3	21.3	26.7	52.1	9.3
Delhi	3.1	16.3	80.6	3.6	10.9	85.5	0.6
Rajasthan	28.4	33.6	38.0	45.8	30.3	23.9	17.4
Uttar Pradesh	29.6	38.9	31.6	46.8	31.1	22.1	17.3
Bihar	45.5	31.8	22.7	62.7	26.9	10.3	17.3
Sikkim	12.2	40.7	47.0	11.2	39.4	49.5	-1.1
Arunachal Pradesh	32.4	31.7	35.9	39.4	28.8	31.8	7.0
Nagaland	19.9	44.5	35.7	25.5	46.8	27.7	5.6
Manipur	16.6	39.4	44.0	23.8	34.1	42.1	7.1
Mizoram	11.5	38.2	50.3	12.3	35.8	51.9	0.8
Tripura	24.6	46.2	29.2	30.5	42.1	27.4	5.9
Meghalaya	35.2	40.4	24.4	29.5	46.2	24.3	-5.6
Assam	34.9	37.1	28.0	45.7	27.8	26.5	10.8
West Bengal	34.7	33.9	31.4	45.5	28.4	26.2	10.8
Jharkhand	47.8	29.4	22.8	54.6	28.1	17.3	6.8
Orissa	47.7	29.1	23.3	64.5	20.5	15.0	16.8
Chhattisgarh	32.3	41.3	26.4	59.5	25.8	14.7	27.2
Madhya Pradesh	38.3	33.2	28.5	53.6	21.0	25.4	15.3
Gujarat	11.8	31.0	57.2	19.5	31.8	48.7	7.7
Maharashtra	18.9	28.7	52.4	34.6	25.6	39.8	15.8
Andhra Pradesh	23.9	38.8	37.3	44.9	33.8	21.3	21.1
Karnataka	23.8	34.1	42.0	43.6	27.0	29.4	19.8
Goa	8.9	19.5	71.6	9.1	18.8	72.1	0.2
Kerala	5.9	23.2	70.9	8.5	22.9	68.7	2.5
Tamil Nadu	26.0	34.7	39.3	45.0	32.8	22.2	19.0
Total	27.5	33.4	39.0	43.2	28.4	28.4	15.7

Source: NFHS-III, 2005-06

Table no-5 Correlates of poverty differentials for female and male headed households in India

	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	0.59 <sup>**</sup>	0.64 <sup>**</sup>	0.33	0.41 <sup>*</sup>	0.43 <sup>*</sup>
Poverty	0.59 <sup>**</sup>	1	0.42 <sup>*</sup>	0.15	0.13	0.25
Male-female education differential	0.64 <sup>**</sup>	0.42 <sup>*</sup>	1	0.55 <sup>**</sup>	0.59 <sup>**</sup>	0.68 <sup>**</sup>
making household purchases for daily needs	0.33	0.15	0.55 <sup>**</sup>	1	0.96 <sup>**</sup>	0.94 <sup>**</sup>
making large household purchases	0.41 <sup>*</sup>	0.13	0.59 <sup>**</sup>	0.96 <sup>**</sup>	1	0.92 <sup>**</sup>
visits to family or relatives	0.43 <sup>*</sup>	0.25	0.68 <sup>**</sup>	0.94 <sup>**</sup>	0.92 <sup>**</sup>	1

<sup>\*\*</sup>. Correlation is significant at the 0.01 level (2-tailed).

<sup>\*</sup>. Correlation is significant at the 0.05 level (2-tailed).

Table no.6: Determinants of poverty in female headed household

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

Dependent: 0: non poor; 1: Poor

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

\*\*. Significant at the 0.05 level.

\*. Significant at the 0.1 level.