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CHAPTER II

REVIEW OF LITERATURE

A retrospective survey of literature becomes a vital part of any kind of research endeavour, as it calls for a clear perspective of the overall field of study and it proves very helpful for the execution of a study. Though collection of review of the available literature is a complicated task, the investigator has made an effort to compile and present the literature in a comprehensive manner.

Households headed by females have become an important phehomenon worldwide in the last half of the twentieth century (ICRW, 1988). Literature have shown that majority of female headed households live below poverty line, and can not meet their day to day expenses, have virtually no savings therefore they need to borrow money at the time of crises. In both developed and developing countries, research studies have shown that female headed households tend to have different demographic, sociological and microeconomic characteristics from male headed households.

There exists a variety of literature regarding female headed households of which only relevant aspects have been presented under the following broad heads :

2.1 Definition of heads of households2.2 Types of female headed households2.3 Causes of female headed households

- 2.4 Incidence of female headed households
- 2.5 Demographic and Socio-economic characteristics of female headed households
- 2.6 Problems of female headed households,
- 2.7 Status of women

2.1 Definition of Heads of Households

Definition of head of household varies from country to country. United Nations Organisation defined the head of the family as that person who was acknowledged as such by the members of the family or family nucleus. U.N. further defined the head as the member of the family who met the specified requirements. The UN POPULATION DIVISION (1973) reviewed official International census documents from 1950 and 1960 censuses and noted that 36 nations had not adopted a common definitions. The definitions were categorised into three basic types :

One which defined the head of the household or the family as the one who reported himself / herself as such or was so reported by another member of the household or family;

Another defined the head as a person who controlled the maintenance of the household, i.e., exercised the authority to run the household :

Last defined as the main supporter or chief earner of the household.

U.S. Bureau of the Census (1968 and 1975) defined household as the sum of families plus unrelated individuals. The bureau

defined a family as "a group of two or more persons related by blood, marriage or adoption and residing together", and unrelated individuals as "persons of 14 years old and over, who were not living with relatives".

Some censuses (those of Bolivia, Chile and Venezuela, 1985) defined head of household as that person who is acknowledged as such by the other members of the household, while others (those of Brazil and Honduras) relied primarily on economic criteria to define household headship (Folbre, 1990)

Birdsall and Fox (1985) for Brazil defined household head as the person who had the highest income in the household.

As adherence to U.N. Recommendations (1988) some countries use, "family" instead of "household". Household itself is subject to multiplicity of definitions. No uniform rule has been established.

In publication, such as the Demographic yearbook, the term "householder" is used to encompass all variations in "household head/reference person concepts". However, virtually all developing countries continue to use the "household head", nomenclature (united Nations 1989 : Typically, the head is 'defined as the person "recognized as such" by the members of the household. Sometimes additional criteria are included, such as "being in control of the household" (Swaziland) or "chiéf breadwinner" (Barbados, 1988).

Rosenhouse (1989) proposed that headship had been measured in Peru, and considered as head, the person who provided the most "efforts on behalf of and commitment to the household".

Single person of a family cannot be interpreted as a head in many situations. According to Kumari (1989) in many instances, pinpointing a single person as the head of the household may be misleading. The 'head' literally connotes a position in which some one commands and dictates while everyone else just obeys him/her. But contrary to this in general, the pains and pleasures are shared, everyone takes the responsibilities depending on what one can do. Everyone, participates in the decision making process in the household. It is, however, possible that one of them is more assertive than others and bears a greater burden than the rest. However, this does not suggest that, in such a society a household is without a head. It simply emphasises the fact that everyone in a household is equal and as important as anyone else. The role of the family member is by and large complementary. It is possible that in a household, on occassions, there are conflicting views and members are divided among themselves. The need for someone who can negotiate and coordinate and take them along is all the more stronger. As a result, someone from among the household members takes the lead in the household affairs and 'therefore, is declared and accpeted by them as `head' of the household.

A household is a socio-economic unit of persons living together, and is important in that, it enables one to understand the present and future demand for goods and services required by

the househole as a unit of consumption (Jain, 1969). It also acts as unit of production (Schubnell, 1969).

The element of `authority' which exists in the term `head' combined with the cultural conditioning of expecting a head of the household to be a `male' contributed to neglect of women `de facto' heads who are the chief providers in most of poverty striken households (censues 1961 and 1971). Census of India (1961) had been further attempting to identify the household head but it had its oun limitations as there was a lot of variations in culture across regions and states. It defined a household as, "the entire group of persons who commonly live together and take their meals from a common mess unless the exigencies of work prevent them from doing so". The head of household was defined as, "a person who was recognised as such in the household". It was also suggested that the head "need not necessarily be the eldest male but may even be a female or a younger member of either sex". In census of India 1971 and 1981 the enumerators were instructed not to make any "elaborate enquiry".

The census did not define a `male headed' and `female headed' household separately. As a result, the above mentioned definition left the entire decision making power to the enumerators. This led to differences and difficulties in the interpretation of the data. As the majority of the enumerators were males, they were likely to be influenced by gender bias causing misreporting.

The definition also left enough scope to include and h identified as head even the outmigrated male(s) of the household This was for the reason that it relied heavily on "who is the chief provider". The outmigrant by remitting a large amount though not regularly, might turn out to be the chief provider But by being away from the place of residence of his family, h might not be influencing the day to day decisions of th household. It was another matter that major decisions regardin the household might be taken either in his consultation or in hi presence. In that event, considering him as the head of th household just because he was the chief provider would in al probability misconstrue the true picture. In his absence any on else, a female or a male, could be the head of that household Though socio-cultural factors do not encourage females to declar themselves as the head or even the sole /main bread winner of the family. But headship of household falls on female for differen reasons and not just because she is the chief provider of the family. In order to identify the different circumstances unde: which a female becomes a head, one had to refer to different criteria and not just one criterion as was the case with the census definition. Thus in the present study "female head of household is defined as one who is the economic provider, decision maker and those who had freedom to spend family income".

2.2 Types of Female Headed Households

Recent studies show a drastic change in the family setup, with indications of joint families giving way to extended and nuclear families. The family ties have weakened and due to

increasing pressures on limited resources, families are less inclined to accommodate additional family member over an extended period of time. As a result, single females with dependent children are now more likely than ever before, to set up a separate independent household along with their children.

Female headed household may or may not have children, or may have children that are not one's own or the female head may be carrying out the social role of a mother e.g., grand mother, or it may be a part of extended family. Thompson and Gongla (1983) pointed out that over two-thirds of the single parents were women, thus making the families largely female-headed.

Female headed households (FHH) are sometimes described as women headed households (WHH) Even though the nomenclature adopted varied, referring them as `female headed families' and `women headed families' the purpose was to identify the number of single females who were responsible for the upkeep of their dependents as well as themselves. The terms household headed by women and female headed households are/have been used synonymously in developed countries (Bradbury, et al; 1979).

As defined by Horton and Hofstrom, (1985) "female headed households are those maintained by woman without a husband present". Buvinic and Youssef (1978) classified three situations in which female heads emerge : (a) the broad range of domestic situations typically characterised by the absence of a resident male head, viz., widowhood, divorce, separation and desertion. (b) migration of male members for long periods, and (c) loss of

economic function of resident males due to severe unemployment, disability, illness and male reluctance to accept jobs seen as status reducing. A fourth situation, discussed by Lingam, (1994) was that woman heads emerge in combining, the above three situations - (a) households with no mature sons or (b) sons residing in independent nuclear units.

Dandekar (1984) indicated in her study of Sugao, a Maharashtra village that the first two categories of women heads were `dejure' heads and were relatively more visible to planners, census enumerator and researchers than the third and fourth categories where women were `de facto', heads. However, because of anomalies in the enumeration process `dejure' heads are undercounted.

Leela, (1988) suggested that there should have been more emphasis on the `level of economic contribution to the family income' and this should have formed critical factor in identifying `women headed households' and measuring the linkage between them and poverty. Odavander, (1988) also argued that the economic contribution of women to the household income should form a critical factor, as this categorisation would be an important instrument in identifying households for assistance.

Singh, (1988) reported that, in a developmental context, the definition could not depend or be determined on the basis of only demographic criteria, especially, as in many cases, the family depended on the production, income and survival strategies of women regardless of whether any adult male member was present or

not and despite the greater size of male income if it was found to be irregular or only partially used for household maintenance.

A more substantive and functional definition of the term female headed household may be arrived at and are now available. Youssef and Hetler, (1982) the female headed households could be identified according to the `de jure' and `de facto' female headship status, the social context of female headship, woman's marital status, her access to productive resources and income of the household.Kumari (1989) opined that female headed households were those in which females were the major provider and/or protector, carrier, and bearer and decision maker in the household.

Hoodfar, (1989) reported that widows and their children formed the most visible group of female headed households in the Middle East. The second major category of female household heads were the wives of long term migrants; some times these women were economically better off than if their husbands were present. Most men sent remitances regularly and directly to their wives, who must learn to manage it. A third category were women whose husbands had desserted or become "guest husbands". That was to say they made little or no contribution to the households. A fourth type of female head of household was created by the death of both parents and the absence of elder brothers, leaving an elder sister incharge of her siblings.

However, the circumstances of female headship differ quite in West Africa where there is possibility of polygamy, which

implies that women has the option of remarriage more easily because an unequal sex ratio does not limit available men as it does when monogamy is the only accepted marital form. Appiah, (1989) in Ghana identified the different routes to female headship or maintenance with special reference to west Africa. Marital disruption after which the women was effectively divorced, widowhood, late marriage (i.e., late twenties, early thirties) were more likely to marry into polygamous household and thus established their own home as part of a broader compound, retirement from marriage-not generally known in other parts of the world, in which a woman moved out to form her own household in pursuit of diminished obligations to men and lastly migration. This may be a cyclical phenomenon when a husband moves to richer parts of the country and returns home in the slack season. A woman may periodically head her household but over the longer term or for significant periods of the year is absorbed into a larger household.

Keeping in mind the families in Indian context and especially the families in the state of Bihar in the present study the female headed households have been defined as those households where females are the chief provider, irrespective of the presence or absence of adult male member in the family.

2.3 Causes of Female Headed Households

The rapid hike in population leads to increase in illeteracy and unemployment to the great extent increasing the complexity of living and poverty. This gives rise to a situation of greater male migration, divorce and widowhood due to natural calamities. There are also cases when inspite of presence of male member the female acts as main bread earner of the family. The under quoted references will highlight the causes which compel the females to act as the heads of the households.

I. Studies Conducted in India

According to Gulati, (1983) absence of male members from home encouraged women to step out of the house and made them independent and self reliant to some extent.

Krishnaraj and Randive, (1984) used the primary data collected through field survey of female headed households in `Wagholi' Village in Thane district, Maharashtra and found that widowhood was the main cause of female headship.

• Studies conducted by Visaria and Visaria, (1985) reported that rural poverty, shrinking land holdings, machanisation of agriculture, industrialization, large scale migration to the urban areas and the rapidly changing ethos resulted the increasing number of families headed by women.

Bharat, (1986) concluded that a single parent family might get established because of the permanent absence of male from home due to death, divorce, separation, dessertion, even unwed motherhood or because of temporary absence due to migration for employment, and imprisonment for long periods of time.

Jetley, (1987) opined that male migration from the rural areas of eastern U.P. had accelerated because of advanced agricultural technology, land reforms measures, and the general social oppression resulting from the in-equalitarian social structure. The under utilisation of the manpower (and woman power) in the rural areas might contribute to an increase in male migration to urban areas as well as to the increase of female headed households and females in it shoulder a double burden. Sivamurthy, (1988) indicated that widowhood, divorce or absence of male member who was away at work in a different place were the major causes of the increasing female headed households. Kumari, (1989) and Hapke (1992) reported that major causes for female headed households in their studies were out migration of male members followed by widowhood. Jain (1989) indicated that there was a general increase in female headedness due to abandonment, out -migration which had led to a spatial separation between men and women leading to the female headed households.

Study by Choudhry, (1991) revealed that male migrant stayed outside for employment which led to increased female headed households. As observed by Lingam, (1994) though marital dissolution like death of spouse, divorce, separation or dessertion were the most common reasons why women became heads of households, there was growing evidence that other causes such as changes in traditional occupational base, agricultural practices, land holding patterns along with population growth contributed to the growing numbers of women headed households.

II. Studies Conducted Abroad

Study of Patterson, (1973) revealed that female headed households in general were poorly educated, members of minority races, urban dwellers, widowhood, separated, divorced or desserted, unwed mothers, single women supporting parents and wives of unemployed or unemployable men.

According to Tinker, (1976) and Germaine, (1976-77) death, divorce, separation, male migration for employment, and unwed motherhood were some of the causes for the establishment of female headed families.

The ILO, (1978) study said that the most powerful determinant of growth of female headed household in the third World Countries were death and male migration for employment.

In the West divorce, separation, and unwed motherhood were the major causes of female headed households as concluded by Buvinic et al., (1978) and Thompson and Gongla, (1983). State of World's Women Report, (1985) revealed that divorce, separation, Widowhood and migration were the major reasons for universal increase in the number and percentage of female headed households.

According to Hoodfar, (1989) widows, wives of long term migrants and divorce / dessertion were the major causes of female headed households. Appiah, (1989) in West Africa, identified that divorce, widowhood, late marriage polygamous households, retirement from marriage, (not generally known in

other parts of the world) and male migration were the major reasons to form female headed households.

Barros and Fox, (1993) reported that female headed households were the heterogenous group, showing strong variation by region. Women became female heads through various routes. One route was the termination of marriage, either through divorce (most common) or widowhood, but the most common route for women in Brazil was never marry.

The above discussions points out that widowhood, divorce / separation / dessertion and male migration for employment outside are the common causes of female headship both in India and abroad. But in abroad the incidence of unwed motherhood, no marriage at all and single supporting parents, are the other vital causes which are rarely found in Indian situations.

2.4 Incidence of Female Headed Households

The incidence of female headed household is growing considerably necessitating the review and examination of various aspects affecting the female headed households. The underutilisation of the manpower (and women power) in the country side may contribute to an increase in male migration to urban areas resulting in the increase of female headedness thus females in these households had to shoulder double burden.

I. Studies Conducted in India

In six villages of Maharashtra, Dandekar (1975) observed that out of 236 married females who were found without their

husbands during 1954, 162 could not join their husbands even after 11 years. The important fact to note here was that the incidence of conjugal separation had increased during the intervening period between 1954-55 to 1965-66. The chronically out-migrating, under developed areas, such as Ratnagiri and Satana districts of Maharashtra had a large number of women who spent their entire married life in the villages, unable to join their husbands working in the urban areas.

The percentage of estimated female heads of the households in India as reported by Buvinic et al., (1978) was 18.7% (National Census Report, 1961). Out of this, 95.6 percent were widows and 4.4 percent were divorced. According to this estimate, among the Third World Countries, India occupies a low medium rank (15 - 19%) on a scale of low (10-14%) to high (25% and above) of potential female headed households. Padmanabha, (1982) mentioned that the mortality rate in India had declined by almost 40 percent in the past two decades, thus further explaining the low percentage of single parent families with widows as heads.

A significantly large proportion of migrants might spend their entire working life away from their wives and other family members. Banerjee, (1984) observed that out of all married migrants who came to Delhi during 1961-64, 23.7 percent did not bring their wives even by 1975. One fifth of all married migrants who came to Delhi before 1950 had their wives living in their place of origin. Raj and Randive (1984) found that the incidence of female headed households were higher among Christians than

among Hindu Castes and there was higher participation in agriculture and higher illiteracy among them, they engaged in all farm activities except ploughing. Social restrictions were more among higher caste women.

Visaria and Visaria (1985) analysed the 1961 and 1971 census and 27th round of the National Sample Survey data for Maharashtra and Gujarat and found the regional variations in the incidence of female headed households. The percentage of female headed families was found to be as high as 70 percent of whom a majority were widows higher in rural areas and in the southern zone lower in northern zone. Institute of Social Studies Trust, (1985) census survey (1961 and 1971) revealed that 21.8 percent of all households covered were headed by females, higher incidence in southern parts. However, the incidence of single parent family units with dependent children (below age 19) was found to be 8 percent of all family units likely to have dependent children (Bharat, 1986).

Parasuraman, (1986) opined that among the out migrating states there were signiticant difference in the level of conjugal separation. Cost of migration and the social and cultural conditions determined the incidence of the migrant bringing his family to place of destination. Data from Bombay, Delhi and Calcutta suggested that most migrants who had to cover considerable distance to reach the place of destination left their wives at the native place. But then, there was a strong tendency among the migration flows originating from Uttar Pradesh, Bihar, Madh¥a Pradesh and Rajasthan to be male dominant.

Kumari (1989) carried out a study in the four villages in which as many as 102 out of 814 households were female headed households. In terms of percentage it came to 12.5 percent, which was (30 percent) higher incidence of female headed households (FHH) as comparaed to 1971 census for Uttar Pradesh.

Lingam (1994) concluded that the incidence of widowed women in dry and wet villages constituted 17.4 percent and 15.6 percent of the respective samples. While remarriage of young women divorced / separated / windowed was permitted among the lower castes, and it was rarer among the upper castes. A higher percentage of female-heads belonged to the 40 + age group and had lessor chances of remarriage.

The analysis of above review revealed that the incidence of female headed household is on the increase and that the difference in the figures may be due to differences in which female headed household are defined or due to regional differences.

II. Studies Conducted Abroad

The incidence of female headship among black families was even more alarming. Social policy comentators in the 1960s characterised the one fourth of black families headed by females as inrefutable evidence that blacks were caught in a "tangle of pathology" as reported by Moynihan (1965). However, while reports of dramatic improvement in the economic condition of blacks proliferated, mounting evidence showed that more than 40% of

black families were female headed and that these families were over -whelmingly poor (Freeman, 1973).

Studies conducted by Chevan and Korson, (1972) in Virginia revealed the number of widows living alone increased dramatically over the last few decades from 20 percent in 1949 to 50 percent in 1970. This trend was partly explained by the rising proportion of elderly widows relative to younger widows with children. It was also consistent with the general trend for elderly persons to remain in their own households and to avoid moving into the homes of their adult children (Wake and Sporakowski, 1972).

Tinker, (1976), and Germaine, (1976-77) estimated that between 25 to 33 percent of all households in the World were `de facto' headed by women, who, because of marital dissolution, desertion, absence of spouse, or male marginality, were economically responsible for their own and their children's survival. According to Blau, (1979) female headed families accounted for a large and growing proportion of the poverty population.

The proportion of female headed families in the United States had increased more than 100 percent. According to U.S. Bureau of the census (1980-81) reports, over 20 percent of all families with children were headed by single women and over half of all children were currently being raised in female headed households.

Danziger and Plotnick, (1981) reported that nearly half of all people below the poverty line were living in female headed

families in U.S.A. Findings of the study by Darity and Mayers, (1984) indicated that American families increasingly were headed by females. In 1960 among those families with one or more children under 18, slightly more than 7% were headed by women. By 1979 the proportion had risen to 17%.

Because the incidence of female economic maintenance of families rises as age of females increase, except at the very old ages, Yu, (1988) made a crude comparison of census data of U.N. and suggested that the overall female headship rates were higher in European regions than in south eastern. Latin America and Caribbean have quite high rates of female headship so does Norway. In Japan and South Korea the rate is very low (2.2% and 0.6% respectively) the female headship phenomenon (as officially defined in censuses) is socially diverse both within and between countries. The determinants of headship and its meaningfulness will also vary, the position of such households may vary substantially between countries with similar rates of female headship and Vice Versa. In sub Saharan Africa, marital separation due to male migration is high, as is the incidence of widowhood.

Hoodfar, (1989) reported that according to the official census about 16 to 19 percent of households were headed by women in Egypt and generally the Middle East.

Baross and Fox, (1993) concluded that among all female headed households, the largest group comprised of single women, divorce was the most usual route to female headedness for those

with minors in their household (39 percent), but 30 percent of female heads with under age children never married and 28 percent were widowed in Brazil.

Cynthia and Keiko, (1989) analysed Demographic and Health Surveys (DHS) data for 9 countries (Sri Lanka, Sehegal, Burunelb, Liberia, Brazil, Colombia, Dominican Republic, Ecudor and Peru and found that incidence of female headship was highest among those who had been previously married especially those women who had been widowed, yet was negligible among single women.

Despite growing interest in the female headed family and concern for its effect on women and children, very little was known about the social experiences of this family form and how did they differ from those of the more common nuclear family. The empirical evidence reinforced the initial appeal of the female headship label with the possibility that the experience of female heads of households might represent an exposed core and women's double economic burden. This extraordinary economic burden was experienced by women in all sorts of circumstances but was more visible when a putatively protective and economically active male is absent. In India, the percentage of male migrants, who leave their families behind, is different for different states, occupational groups and regional groups. Also, there is difference with respect to whether it is internal or external migration. The studies abroad have also shown similar trends the incidence of female headed household is on the rise all over the World.

2.5 Demographic and Socie-economic Characteristics of Female Headed Households

The characteristics facilitate to have meaningful, clear and explicit idea of the subject under discussion. The female headed households have unique characteristics that need to be considered while planning and making programme for them. Researchers in India and Abroad have made efforts to identify these characteristics giving an indication of the needs of this group of population.

I. Studies Conducted in India

Parthasarthy, (1982) conducted a household survey of Kotauratla Panchayat Samithi, Vizag, district in Andhra Pradesh and Characterized that female headed families were the poorest of the poor-living below poverty line and depend on agriculture and cattle based economy.

Youssef and Hetler, (1982) examined the relationship between the age structure and economic well being of female headed households and concluded that the older the women -heading households, the greater was the possibility of her not being able to provide for the well being of the household.

Visaria and Visaria (1985) analysed census data 1971 and reported that females heading households in rural India belonged to the upper age group (+ 50 years) and majority of women heads were widows without any main occupation, in low expenditure group and with little or no land.

Banerjee, (1984) reported that three fourths of the married migrants worked as cooks, domestic servants and loaders, and had left their wives in the native place. Scheduled castes and the economically weak migrated with their families. The family separation among sweepers and construction workers was very low. In the study by Krishnaraj and Ranadive, (1984) revealed that the majority of the female headed households belonged to the scheduled caste, low educational level, engaged in agriculture and was relatively much less in upper castes.

Institute of Social Studies Trust, (1985) conducted a study and found that most female -heads were elderly widows with dependent children and most of them were landless and in poor economic condition.

Sivamurthy, (1988) reported that the higher proportion of female household heads were in the older age group (50 + years) the conspicu ously smaller average household size, and the proportion of households with female heads was greater in rural than in urban areas. This was probably the result of rural people migrating to urban areas leaving their families behind.

In India, caste has the most important bearing on the system of stratification. Although economic divisions also certainly exist, many of them are organised along caste line. A study was carried out in Uttar Pradesh by Kumari, (1989) reported that female headed households were more in scheduled and intermediate castes and less in the upper castes. Majority of them belonged to the age group of 40 - 55 years a higher average household size

and were engaged mainly in the farm sector either as cultivators or labourers or both. The cultivators were engaged in both farming and small scale animal husbandry. (A sizable section of heads were either landless or had little land). The survival strategy adopted by them varied with resource base and sociocultural class they belonged to. Their children also worked instead of going to school.

Mencher, (1989) conducted a study of women and rice cultivation in her 25 years of work in Kerala and Tamilnadu. The study found that women with only young children and no adult males present often managed their farms quite efficiently. Among the landless, the female headed households tend to be among the poorest. The most important characteristics of poor households which were only female earners supporting children and/or elderly adults and/or invalid was that in most cases these people were almost completely dependent upon the earning of a single individual. Therefore, if that person could not work there was no alternate provider. The data also showed that most of them were in perpetual debt. They took loans from employers, rarely from relatives, and paid them back by working longer hours. The loans were taken primarily to purchase food rather than productive assets.

Findings of the study of Lingam, (1994) indicated that the persistence of the isolated struggles of women -headed households in maintaining their families in the context was characterised by class, caste and gender hierarchies and highlighted the

structural constraints faced by women in their status as household head with low literacy level, low asset holding, lower productivity of lands, lesser access to avenues of income earning and the declining kinship support system.

Chen and Dreze (1995) assessed the relationship between widowhood and poverty and found that there was little difference in per capita expenditure between households headed by widows and other households. The proportion of households below the poverty line was much higher than average among households headed by widows.

Thus, the female headed households are characterised by lower castes, large family size, landless, below poverty line, less educational level, generally engaged in agriculture either as cultivators or labourers or both with low monthly income. The larger female supported households, however, are usually on the edge of starvation. Poverty and decling social support structure seems to be the major reason for the emergence of female headed households.

II. Studies Conducted Abroad

Stein, (1970) indicated that almost one-third of female headed -household, lived in poverty. Longitudinal studies conducted by the Institute for Social Research have dealt with the relationship between family economic well being and family structure. Morgan et al., (1974) found that female headed families were two and one half times as likely to be temporarily poor and twice as likely to be persistently poor than two parent

families of similar demographic and environmental circumstances. A number of studies have shown that demographic characteristics such as low income, poor education, and the presence of young children were negatively related to mental health and well being as reported by Pearling and Johnson, (1977), Leim and Leim (1978), Radloff and Rae (1979) and Glenn and Weaver (1979). Hill, (1981) updated the study and reaffirmed the likelihood of female headed households being persistently poor.

In Peru, the lower earning power of women heads of household was a function of their lower education (Trienda and Salazar, 1980). And in Jamaica and El Salvador Woman -headed households were poorer because they had less access to land and credit (Lastarria Cornheil 1988). Darity and Myers, (1984) found that female headed families were more likely to live in poverty, less likely to have a head in the labour force and more likely to experience economic hardship than were male headed families.

According to Korale, (1988) eleven and a half percent of the total number of workers were located in female supported households in Srilanka, but their occupational and industrial attachment suggested that their income capacity would be on the average lower than that of the total population. The data from the Agricultural Census Confirmed that female agriculturalists were operating on smaller land than male agriculturalists. The survey of economic activities disclosed that females were in receipt of substantially lower pay/wages than males in informal sector employment. These economic circumstances would have

limiting effects on the income situation and economic well being of female supported households.

Lopez, (1988) analysed the Mexican census data and pinpointed that the average size of households headed by women was smaller than that of households headed by men in both urban and rural areas. A higher proportion of households whose head were of 50 years old or more headed by women than by men and women heads of household had significantly higher labour force participation rates than other women, all ages. Studies conducted by Rosenhouse (1988) found that households headed by women were over represented among the poor. Characteristics of households reported to be headed by women showed the limited value of reported headship to reliably identify the economic support base of the household.

Castro, (1989) enumerated that poverty of female heads of households was due to the fact that they were women. As such they faced worse labour alternatives than men, particularly in the underdeveloped regions though both males and females workers were explored in the market. The structural economic features of the Brazillian society was important in the sense that the majority of poor female heads of households came from poor husband wife households.

Barros and Fox, (1993) concluded that female headed households were relatively poor in Brazil, somewhat higher incidence of poverty. In the northeast, two -thirds of these households were in poverty, while in each of the southern

regions, over one third were in poverty. Even among the poor, female headed households were still smaller, with a smaller number of children. The high poverty rate among female headed households with children and no adults could be found by comparing their household characteristics.

The economic Vulnerability of female headed household was explained by the different researchers. The fact that heads of the households were females, they had lower average earnings, fewer assets, and less access to remunerative jobs and productive resources, such as, capital and technology than male heads.

No major variance was found between the findings of Indian researchers and researchers from abroad. In so far as the characteristics of female headed households were concerned, poverty, low education, less land, low participation in labour force etc., were the common characteristics described by all. However, some of the characteristics differed due to caste structure in Indian situations.

2.6 Problems of Female Headed Households

The word head itself is indicative of a situation where one has to be sourrounded with a number of problems. This requires numerous efforts to be made to overcome the situation. The female -headed households are the examples, of such heads where there are multiplicity of problems perhaps some degrees ahead of general heads. The adverse family and social circumstances, the low literacy, scarcity of time, anxiety, gender biased division of labour in which higher paying jobs are open for males only,

etc., are some of the major problems which place the female headed households in evil situation. The undernoted reviews have been organised giving chronological perspective of the problems of female headed households quoting the references of India and Abroad separately.

I. Studies Conducted in India

Cherian (1989) reported the academic achievement of children of divorced or separated parents to be lower than that of children of parents who were neither divorced nor separated. Father's absence was reported to have a negative impact on cognitive and intellectual functioning resulting in poor performance, especially among boys (Blanchard and Biller, 1971). Findings of the study of Mehta (1975) indicated that the problems faced by divorced women were dependent on their economic and social status, the extent to which they identified with the caste group, the degree and the kind of education they had achieved, the kind of atmosphere they had been brought up in orthodox or western oriented, and economic independence. While all women experienced some amount of social isolation after divorce, those from the lower middle class faced greater problems in terms of finances, acceptance by family members, and managing their lives, as compared to those from the upper middle class. Moreover, women experienced unsatisfactory social life, anxiety, depression and fear of the future.

Father's absence due to divorce or separation often initiates a complex cycle of events involving changes in economic

and occupational status and profound changes in the scherp of parent child interpersonal relationships. This can cause serious emotional problems for the child and deprive the child of parental support and guidance conducive to school work (Fowler and Richards, 1978).

Dandekar, (1981) mentioned in his study that prolonged separation from their husbands due to migration, various aspects of marital and sexual disturbances arose in consequence of conjugal separation. Gulati (1983) reported that mental illness had been found to be particularly acute in the so -called `Gulf Pockets' of Kerala State. The women in the age group of 15 to 25 seemed to be the worst victims. A major reason for the psychiatric disorder was the incompatibility of these young women with their in-laws; made worse by their husband's absence. Patel, (1963) observed that the absence of family life tend to make a worker irresponsible and his attachment towards his family sometimes weakens. In some cases, as soon as the worker gets his pay, there is a temptation to spend some amount on drinks and gambling. Consequently, his family suffers in the village. Studies have shown disciplinary problems among children resulting from the father's absence. As most mothers are uneducated and busy with household and other economic activity, they were "unable to discipline their children and look after their studies", (Patel, 1983). Moreover, as the children graw older, the mothers were unable to excercise any authority over them.

A study carried out in Bombay Slums by Bharat, (1986) in which over two -thirds of the single parents were women, thus making the families largerly female headed. She reported that absence of male spouse led to a sharp fall in the income level of the family and the emotional problems of single mothers were not due to absence of spouse but due to the resulting socio-economic hardship and anxiety regarding children's future. Desai et al., (1986) concluded that economic problems of widows were mainly due to low skill, which resulted in low paid jobs, children were neglected and families risk were high.

According to Parasuraman, (1986) impact of family separation due to migration was felt severly by the wife and children on the one side and the migrant on the other. The wife and children were deprived of those forms of emotional security that a husband and father normally provide. The wife was likely to suffer the most due to hostility of the inlaws, as "any protection she may have had from her husband is no longer available to her". The consequence of a split home was felt by the migration too. They did not experience the warmth of the family. The influence of feminine companionship and the affection of children were totally absent.

Singh and Gill, (1986) conducted an exploratory study on 140 widows from Ludhiana City and concluded that 85 percent of the widows had a variety of problems in the financial area; mainly in meeting the basic needs of children, 90 percent of the widows indicated problems in the area of child rearing and 98 percent in the area of personal and social life which were the highest

percentage of widows. Much complications were observed to maintain personal and social life of widows in Indian culture like requirement to dressup soberly with no make up, difficulties in entertaining male visitors in the house, lack of companionship etc.

Bharat, (1988) reported that economic and emotional problems were the mains the low paid jobs and children lacking educational opportunities. Gupta (1989) found that few women owned their land, they had to rely totally on their ability to earn wages. But opportunities for wage were also limited. There was gender biased division of labour in which higher paying jobs were open for men only. Few parents sent their daughter to school and those who were older seldom had chance to attend College or University.

Jain, (1989) indicated that children of female headed families were more likely to be undernourished and in ill health, "these children are part of a sea of Sorrows". Kumari (1989) found that that 2/5th of the male migrants failed to even send any income to their families. Female headed families faced a number of problems in their efforts to survive. Inability to own land is significant in its connection with institutional credit because women did not possess necessary resources as collateral they were unable to borrow from formal credit facilities which in turn prevented them from productive investment in their land or business. Further, fatherless children brought up by mother alone were poor in academic and intellectual levels and prone to psychopathic tendencies.

Studies conducted by Bhatt, et al., (1990) categorised the problems of single women into physical, psychological and emotional problems. Physical problems included that obligations of family members in calamities, doing outside work for the family, depending on males for traditionally male oriented work and taking care of the children. Psychological and emotional problems included feeling insecure for the old age, loneliness, frustration, being afraid of thieves and bad elements, emotional insecurity and lacking company for small functions and small and big outings.

In a similar type of study Hapke (1992) reported that 1/5th of the male migrants from districts of Uttar Pradesh failed to send any income to their families. Often it was the women left behind in the Villages who assumed the role of principal provider for the care of the household. There was a general shortage of employment opportunities, and there was gender biased division of labour in which higher paying jobs were open to men only. The job shortage and economic disadvantage increased by lack of education or other skills. Thus they remained economically in disadvantage.

The YWCA of India reported that 2/3rd of female headed households had no or very little social life due to being negatively perceived by the society, 50 percent of them were under poverty line under compulsion or maintained life on the charity of family members. Large fall in economic standard was the result of low literacy or lack of training in job. Suicidal attempts, hysteria, feeling of unworthiness etc., were the

emotional factors resulted in guilt feelings. Over and above several adverse effects on children were also reported.

II. Studies Conducted Abroad

Fraser (1959) found that emotional stress, insecurity and anxiety adversely affected children's academic achievement. Friendship might decrease with age, loss of income or physical incapacity (Shanas, 1962). Hassan (1968) observed that children's failure in school was associated with family instability brought about by broken homes which included parental separation, desertion or divorce. He concluded that children brought up in such an atmosphere were more likely to be less successful in school achievement compared to their peers who were brought up in homes characterised by stability, affection and warm relationship

According to U.S. Bureau of the Census, (1971) femaleheaded households tend to have lower incomes than husband wife families. Thus they might not have the financial means to obtain desirable locations comparable to husband wife families. Vickery, (1977) discussed limitations on resources of female headed families, particularly time limitations that might restrict capacity for home production and thereby reduced economic well being of these families. Lopata, (1973) reported that a high proportion of the widows experienced income inadequacy to meet their routine needs. Findings of the study by Nucklous (1973), indicated that fifty percent of the widows were able to maintain their previous standard of living, but only 25 percent were

living comfortably and were reasonably free from financial worries. Arling, (1976) observed that the lack of adequate income might become the basis for added difficulties in adapting to widowhood. While the death of peers, health and income problems restricted involvement with friends and neighbours. It may also be added that a widow had to take up the new role of being the sole bread winner of the family because of which she might not be able to devote enough time towards child rearing. Roncek and Choldin (1980) found that female headed families, however, were less successful in obtaining desirable locations for housing than were husband wife families. Secondaly regardless of income housing market agents such as banks, mortgage companies, or lanlords, might regard the female headed family as a greater risk than the husband wife family. In effect they discriminated against female headed households.

According to Guttintag, et al, (1980) health surreys indicated that single mothers and their children experienced higher level of psychological distress and made greater use of community mental health facilities than members of two-parent households. Porter and Chatelain, (1981) stated that single women families experienced financial problems as well as social and emotional problems. Ilgentritz (1981) concluded that single-parent families experienced problems of limited income and lacked the time and energy to obtain a job to supplement income. McLanahan, (1983) found that limited income led to greater stress in female -headed families who were more likely to experience chronic stress in the form of low income and low levels of social support and were more

likely to experience acute stress in the form of negative self images and negative views about the future. He further indicated that recently divoced /separated and widowed females were much more likely to experience major life event including income change, residential relocations, and household composition changes than were women who had been single for three or more years.

Children in female headed families were less successful in that either because of our preconceived notions of a broken family `being ineffective in taking care of children' `structural deficit' in the family might be due to the associated impoverished conditions like a decline in the income, poor living standard and lack of resources as concluded by Blechman,(1982) Thompson and Gangla (1983).

Study from Pakistan by Arnold and Shah, (1984) indicated that the young wives separated from their husbands, due to migration, sufferd a variety of psychosomatic illnesses and younger patients experienced a high degree of sexual frustration. Child of emigrant parents seemed to have become "more indulgent, spend thrift, and careless about their education. On the positive side, the father's urban exposure might increase his aspiration towards his children's education.

Wood, (1988) reported that children born into female headed households had a life expectancy lower than male headed households. Despite an increase in overall life expectancy of 20 percent between 1960 - 1980 in urban Brazil, the expectation of

life of children of female heads remained below that of male heads by 3.68 years. Female heads were more vulnerable to the effects of poverty i.e., they lived in lower quality housing, the proportion of female heads who had access to social security was lower, lower educational level, less child care and health care. A positive result was a greater number of women in female -headed households were more active in the labour force than women in households headed by men.

The above references enumerate that the problems of female headed households of India differ with female headed households of abroad to some extent due to social and economic set up. While the poor financial status, the problems to develop children insecurity, psychological distress, sexual frustration etc., are common for both, problems like requirement to dress up soberly with little or no make up, complexity in entertaining male visitors, lack of compansionship etc., are found to be specific to India only.

2.7 Status of Women

The status of women has been reviewed in the light of their role in decision making considering the opportunities gained by them and their freedom in spending family income. There are many critical factors affecting status of women. The factors are changes in demands of labours, the increasing vulnerability of women, the widening access to developmental and political process, the conflicting social demands and economic compulsions. In deciding the status of women the extent to which women have

control over the resources at different levels have been considered. To know the extent of women's participation in decision making in relation to various activities (viz. household, farm, livestock and income generating activities) in different countries, research studies conducted in India and abroad have been reviewed.

I. Studies Conducted in India

Participation in household activities

The household activities comprise of several tasks including general fragmented tasks. A comprehensive picture of the task components can be obtained from the research studies conducted in India.

Sandhu, (1972); Grewal, (1980); Munjal et al., (1984); and Kaur (1986); reported that the participation of women in making budget, saving and investment plans was low. Most of the women took joint decisions in matters related to finance. Women perform all types of activities at home, except making of saving plans and budget plans, which was done by few women because of illiteracy among rural women (Saikia, 1985).

Kaur and Sharma (1987) reported that half of the respondents were engaged in fetching of water and fuel, besides activities like precooking, washing and cleaning. Only 20% respondents were involved in stitching of clothes and child care. Household activities predominantly performed by women irrespective of their

socio-economic status. Women had to perform dual care of home and farm (Maurya, 1988).

Participation in farm activities

Although women's participation in agriculture is greater, they have less access than men in agricultural inputs. The demand for female farm labour has increased because males migrated out for jobs. Rural women participated in various activities in the field. About 70% of the farm work was performed by rural women. On their small patches by land or farms, they stood shoulder to shoulder with men. They constituted the backbone of the rural economy. Women also participated in activities like planting, irrigating, manuring, growing vegetables, planting fruits as well as in collecting and drying dung for fuel. Rural women were engaged in agricultural pursuits for 120 days in a year (Singh, 1981).

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Mukhopadhyay, (1984) and Azad et al., (1985) investigated the extent of women's participation in agriculture and reported that agriculture became the family's important source of income. They participated in all types of activities related to crop production. The participation rate of daughters-in-law was different, where women participated in activities like transplanting, weed processing, storage and supervision. But their participation in traditionally defined economic activities was to be low.

Whereas women in hill regions specially women as the head of the family, perform all types of work at farm. Women whose

husbands migrated outside the village for jobs also had to work a lot. At many places women have even started ploughing and sowing the fields. The deteriorated land was also managed by women in hills (Bhati, and Singh, 1987).

Economic status of the family was found to be associated with the extent of participation of women in agriculture. Nandawani, (1982) in a report on the role of women in rural development, reported that although woman was a farmer, a grower of food, and confined to the house and to the farmyard; the poorest and the most deprived women went to work in the fields. They were allowed only to perform the activities like threshing and husking the rice, weeding, transporting, harvesting and irrigating the field crops.

Education and technology had direct effect on the involvement of the women in farm activities. Kaur and Sharma, (1983) conducted a study on the women and work in the rural society of Haryana villages and revealed that the employment status of females was found to be different in different socioeconomic strata. Educational status of women and technological development were most significantly related factors with participation of women in work force. It was found that as the educational level of the respondents increased, their participation in work force decreased. Similarly, level of agricultural mechanisation and family income negatively associated with the female work force participation. Majority of the respondents i.e. 98.8% were engaged in agrilculture either as

agricultural labourers (37.90%), or as cultivators (60.9%) whereas only 0.90% of working females were engaged in service.

Sinha, (1992) studied the participation of women headed farmholds of two regions i.e., hill and western plains of U.P. and revealed that majority i.e., 70% of the women farmers of both regions had higher participation in agrilculture than that of males in all activities. Level of the female participation in hills was statistically higher than their counterparts in plains in all activities except household activities. However, male participation was poor in activities like paddy transplantation and vegetable cultivation, fuel and water but their participation was higher in wheat and fruits' cultivation.

Participution in livestock activities

Generally it was observed that women played significant role in decisions related to care of animals. Badiger and Rao, (1980), reported that women's decision in the care of animals was very frequent.

Women make a significant contribution in animal husbandry like care of animals, milking and disposal of milk and milk products. Besides this they also contribute to agriculture particularly in producing poultry, keeping goats and sheep, marketing of dairy and poultry products, (Alli, 1970). Women do all the works of domestic animals. They are totally involved in animal based tasks, like feeding of animal, chaffing the fodder, cleaning of animals, making of cowdung cakes, milking of animals and ghee making etc. (Sisodia, 1981).

The participation of women in cattle care showed that there was more or less equal participation of women in all the selected regions of Maharashtra (Nandwani 1982). In about 60% of the cases women alone were more responsible for the care of animals and very few families performed this activity jointly. In most of the nuclear families women took care of animals single handed whereas in joint families joint effort was found (Kaur and Sharma, 1983).

Participation in income generating activities

Devadas, et al.,(1985) conducted a study on participation of women in income generating activities in Coimbatore district and reported that women participated in activities like poultry, as of agricultural products, making incense sticks, brooms, candles, chalk, fans, pickles, masala powder, baskets and did weaving and tailoring. They could earn Rs. 100-250 per month through partime participation in income generating activities. To know the contribution made by the women in homestead production and use of income. A study was carried out by Islam and Ahmed, (1987) and was found that homestead had been a regular source of both family food production and consumption. The contribution of homestead crop to total food produced had remained largely invisible. Women performed the major notes in homestead farming system.

As regards power status of women in work, Jain (1975), stated that women enjoyed a high position, supervised number of farm activities and performed more complicated activities at farm which were men centered. Her position in the present time was much better compared to post vedic husband dependent age during

which women had no freedom to participate in social and religious activities. She was not considered man's equal in her own right.

In order to decide the status of women, it is important to find out to what extent they have control over resources at home and farm. Ghai, (1981) studied the power of control of women over resources, and reported that land was identified as a significant production resource over which women had little control. Women had no power to participate in decisions like credit, loans, access to sophisticated resources for the farm and household and getting training in agriculture etc. Analysis of study on the status of women in Rural India by Vlassoff (1982) revealed that with regard to family size the majority (55 percent) of the respondents felt there should be joint discussion, 15 percent preferred that wife alone should decide and 30 percent, the husband only.

Devi, (1982) and Kaur, (1983) stated that those women who had control over money, and had freedom in spending money in the family, their involvement in decision process was high.

Gulati, (1983) found that migration of male members to the Middle East resulted in dependence of the family on relatives, friends, and neighbours for mobilisation of financial resources, care of the members, especially, the migrant's wife and children, and for advice on money investments. The wives of the migrants were required to attend to outside tasks such as operating Bank accounts, securing school admission of children and attending to

medical emergencies. In other words, absence of male members from home encouraged women to step out to some extent.

A few studies were conducted in India with reference to power of women in decision making and their power in relation to participation in various farm and household activities. Kaur and Sharma (1983) carried out a study on women and work in rural society to integrate rural women in the total framework of development and to appraise the role played by them in home and farm for which 401 respondents were selected by stratified sampling method from the villages of Haryana district. It was reported that women had no power to take independent decisions related to household and farm tasks, rather they were taken jointly in majority of the cases. The involvement of women in financial decisions and technical farm operations was very low. In a similar type of study (Talwar, 1984) reported that 1/5th of women used to take decisions about family matters alone and one third with their husbands. Thus no significant difference was found in the power of both categories. The working women were significantly more powerful than their husbands, and the major decisions about the purchase of durable goods were taken more by working women. For the purpose of assessing the status of women in the home and community, seven indicators of status were taken by Sultana (1984). These were;

- 1. Decision making power in the home.
- 2. Division of labour in household responsibilities.
- 3. Control over family's finance.
- 4. Control over fertility.

- 5. Access to membership in community development organisation.
- 6. Perception towards life.
- Opinion towards progressive notions namely small family norms and equality of sex.

Of all the variables tested the labour force participation emerged as the most outstanding determinant of Women's status followed by literacy level, and religion. Family size did not emerge as a significant determinant of women's status. Participation in labour force enabled them to exercise their freedom of participate in decision making in family issues, to have control over family purse and to choose the number of children.

Another study was carried out on power status of the women in the family and their extent of involvement in decisions (Agarwal, 1986). It was found that women in the nuclear families made more decisions than women in joint families. A positive relationship was found between education and decision making. It was more in those families where their education was higher or equal to their husbands, and it was partial where husband was more educated. Women's voice was low where husband's income was high. Power of money was important factor in decision making. Regarding wives participation in money centered decisions 65% were consulted and 35% were not. Most of the wives were not free to spend their own earning and were directed by their husbands.

Bharat (1986) conducted a study on single parent family in India and enumerated that position of women in society is most

vital to the issue of families headed by single mothers. Widows were accorded a low status in society and widow remarriage is still looked down upon and not permitted in many parts of India. The position of a divorced women was not better. While there was sympathy with the widow on account of her `legitimate' cause of single parenthood, there is often a social stigma attached to a divorced mother and her children. Remarriage and acquiring share in her husband's property are difficult tasks for her. It was further concluded that migration effects on women were determined by the amount of remittances the migrants were able to send home. When the remittance was large as in the case of migrants to the Middle East, the women enjoyed, certain privileges and freedom, even though they experienced problems of an emotional nature. But, when the economic benefits were marginal as in the case of rural migrants to urban centres, the effects on the women were more negative than positive.

Findings of Jetley (1987) indicated that the women in the 'de facto' female-headed households protected themselves as the `behind the scene' decision makers, while trying to live according to the expectations of the patriarchal ideology, conferring the role of major decision-maker on the absentee husband. Thus male migration from the poor peasant or landless households by itself neither led to greater autonomy for women nor pulled the family out of its poverty inspite of the long absence of males. Gulati (1987) based on a study of thirty-seven households from villages on the outskirts of Trivandrum assessed the socio-economic impact of male migration on those members of

the households, especially women, who were left behind and reported that with the passage of years as wives learned to manage things on their own, they tend more and more to take independent decisions on many matters, and in the process wanted to be less and less dependent on relatives. They also gained confidence so as to live independently. The position of wives with young children was decidedly better. They felt more secure and had a clear role to play within the husband's family. Given their access to funds, they felt more free to spend. Also their movement outside the house was far less constrained. She further mentioned in her study that with their men living abroad, women's awareness increased considerably regarding the range of goods and services for purchase or use. Their awareness of the alternative possibilities of placing savings too was enlarged and they enjoyed a considerable measure of freedom with amounts remitted , to them. At the same time women gradually took increased responsibilities for the running of the households on their own, for the health and education of children and for the management of their funds and properties. This resulted in their gaining confidence in themselves with the length of the stay of the migrant away from home.

According to Kumari, (1989) the social and economic discrimination was high especially in getting institutional credit and access to modern technologies. The support structure available to them in time of distress was also weak. Thus, they remained economically backward. In a similar type of study conducted by Hapke, (1992) it was found that for the rural poor

who migrated without skills it was initially seldom possible to earn enough money to support families left behind. Due to number of socio-economic factors female heads were one of the poorest households in Indian villages. Ownership and inheritance was limited to its connection to institutional credit. Because women did not possess necessary resources as collateral they were unable to borrow from productive investment in their land or business. There was a general shortage of employment opportunities, and there was gender biased division of labour in which higher buying jobs were open to males only. Thus women remained economically disadvantaged.

Shah and Banerjee, (1991) reported that the decision making power regarding farm and household of the women working at agriculture in majority of the rural areas was very low. Inspite of the fact that they were involved in all types of operations relating to crop production and household management, men dominated in making decisions. There was no scope of other kinds of work for the women except work at farm and home. Inspite of their contribution to economic activities they were economically weak and had no control over money thus the status was low.

An independent basis of earning would enable the working women to extend influence on the male members of the family. Sood, (1991) found a close association between the nature of employment and degree of freedom. Fifty four percent respondents out of total 258, enjoyed maximum freedom regarding spending family income whereas 60.9 percent enjoyed moderate decision

making and 33.7 percent had the lowest decision-making power in this regard.

Sharma (1993) reported that respondents' participation in buying activities was mostly joint, but in household chores, social and religious activities their participation was mostly high and participation in controlling activities was low. Women were the major performers of all activities except the economic functions. Respondents of small land holding group were more involved in farm tasks because they had small land size and were managing tasks alone or with family members. Those who managed money and controlled money were free to use money and there were more involved in decision-making in the family. She further stated that 24.68 percent respondents were free to use the money earned from income generating work. Where as 57.9 percent respondents could not spend the money freely, and in these families joint spending was observed. About 18 percent respondents had no freedom to use the money. Those respondents who had full freedom to use money were either female head ''s or women whose husbands had to move to other places for jobs.

The cultural valuation of women's work in the production sphere by caste structures and patriarchal prescriptions play a vital role in stratifying women's status across the caste strata. Findings of Lingam, (1994) that upper caste-class strata women observed seclusion (Gosha) were confined to domestic work. The upper caste group constitutes the Brahmin and Kshatriya who occupy the highest position in the caste hierarchy. The norms of female property, strict seggregation between the reproduction and

production spheres and male control over property were factors which created powerful pressures on upper caste women. The lower caste category constituted the mala and madhigu caste, who also occupy the lowest rank in the economic hierarchy. Women from these castes participated in agricultural production but this in itself did not ensure control over the products of their labour or a high social valuation and share in societal power. Women workers were paid less and were also given arduous tasks. These women viewed wage work not as a means of power, but as a means of survival of their households. The middle category constituted the numerically large agriculture oriented castes. Women's participation in work in the production sphere varied according to the ritually `it clean' or `polluting' status that the caste group claimed in the social hierarchy. While women from ritually 'polluting' castes participated in paid work in the production sphere, the pervasive pre-occupation of women from the ritually `clean' caste was to maintain distance from the lower caste women and emulate the life style followed by the higher-status groups. Infact women headed households faced severe pressures and cope in a varied manner.

Majority of women enjoyed greater freedom in spending familyincome. This might be because majority of the respondents were a good source of family income which gave them economic independence. Compared to illiterate group literate women enjoyed more freedom in this matter. Participation in developmental programmes had an influnced on women's note in managerial decision and raising their status in the family and society.

Education played a major role in deciding the level of participation in managerial decision, level of status and extent of participation in developmental programmes (Thomas, 1994).

Status of women in the tribal society was not a static phenomenon, but it oscillated according to the situational pattern viz., eagerly marriage was common and no variation in age of marriage was found due to employment status. Large percentage of respondents had freedom to spend and control over money because traditional life style was such that it entailed men's migration to cities for paid employment. More number of employed respondents had more freedom to spend, had personal saving accounts and were free to choose modes of saving than nonemployed respondents. Authority of women in distribution and supervision of work at home was an important dimension of their status. More number of employed respondents perceived to have more authority in this sphere than non-employed respondents (Krishtwaria, 1995).

II. Studies Conducted Abroad

Household activities

Decision making pattern of the rural women of Philippines related to household revealed that it was more egalitarian than patriarchal. Among lower class of rural families women exercised greater influence in matters related to household chores, care of children and allocation of monetary resources (Licunen and Gonzalaz, 1976). Whereas the decision making pattern of the

villages of Thai families in north and central Thailand indicated that decisions in families were generally made jointly. About 58 percent of couples decided jointly the future of their children and 36 percent wives had to decide alone about the future of their children. Regarding borrowing of money 50 percent families made joint decisions and 40 percent husbands alone decided about whether to borrow money or not (Sajogga et al., 1980).

Farm activities

Dixon and Muller (1985) reported that in general majority of the decisions related to farm like, buying and selling of land, ploughing, irrigation, and cash crops to grow, were taken by husbands. Whereas decisions related to sowing, weeding, harvesting and transportation of crops were frequently taken after consultation with wives.

Muller and Fleisher, (1976) analysed the position of women of German Democratic Republic in agriculture and mentioned that 10 percent of the female labour force worked in agriculture and about 15 per cent of women working on the land had license to drive heavy vehicles and tractors and they were qualified to use large machinery and milking equipment.

According to Adeyok, (1980) around 600 rural women in the nothern, eastern and western parts of Nigeria, were interviewed to find out their extent of participation in agriculture and it was found that farming was the most important activity performed by majority of the women. They performed almost all farm operations by themselves, even heavy work such as land cleaning

or ridge making. It was further revealed that the socio-economic status of women was lower than that of men.

Livestock activities

Studies conducted by Dixon, (1985) on the role of women in case of livestock revealed that majority of the husbands decided about the selling of animals and women were playing substantial role in such decisions. But women took decisions related to care of animals, and collection of fodder.

Silver, (1977) while discussing about the power and status of women in France indicated that in the rural sector the participation of the women was essential for the functioning of the farm and the economic survival of the family. The farm women had to take a number of decisions related to household and farm for the development to take place at home and farm. She always had an important economic function as a producer of goods and often she had also been incharge of the finances of the rural enterprise.

Spencer, (1981) conducted a study to find out the power of women in a developing economy in West Africa, and found that women played a minor role in agricultural decision making but they were found to be playing an important role in household decisions making as well as in decisions related to the borrowing of money.

According to Korole, (1988) 11.5 half percent of the total number of workers were located in supported households in

Srilanka, but their occupational and industrial attachment suggested their income capacity would be on the average lower than that of the total population. Thus, inspite of the fact that these households contained more economically active persons, their economic status was on average below national level.

Rusenhouse, (1988) reported that according to the working head definition (the person who works the greatest number of market oriented hours) was found to discriminate more clearly women supporting households in extreme circumstances than the reported head definition because it highlighted the elements that contributed to the overall disadvantage of female heads : the lower return on their market hours of work and the overall work burden they carried to attain a given level of consumption for the members of their household.

Buvinic, (1978) enumerated that the reasons for the higher poverty of woman-headed households was the result of the unique combination of having a head who was a woman. Women heads also had to fulfill home production or domestic roles, they had greater time and mobility constraints, which could result in their `preference' for working fewer hours for pay, for choosing lower paying jobs that were nevertheless more compatible with childcare, and for spending more for certain services, such as water and housing, because they could not contribute time to offset transaction costs. Second, women who headed households might encounter discrimination in access to jobs or resources beyond that which they encountered because of their gender or

might themselves, because of social or economic pressures, made inappropriate choices that affect the households economic welfare.

From an overview of the literature reviewed, it may be concluded that as far as Indian studies are concerned variation is seen in decision making pattern of rural households. Among the rural households; women's education, employment status and age are found to have positive effect on decision making. Low status was found due to Hindu religion, caste system, joint family system and discrimination against women from the beginning stage of their lives in various spheres. The females in the families, whose males migrate to the cities have to bear heavier burdens within the family by working harder to assure the family's economic survival among other things. At the same time women gradually increased responsibilities for the running of the households on their own, for the health and education of children and for the management of their funds and properties.