

CHAPTER IV

RESULTS AND DISCUSSION

The results of the investigation obtained through analysis of data are presented in this chapter. The entire analysis was done on the basis of period or duration since which the females were heading the family. Thus, the households were divided into two groups i.e. those heading the family for less than five years were categorised as "less experienced" (LE) and those heading the family for more than five years were categorised as "more experienced" (ME).

The findings of the study are introduced through composite frequency and percentage tables followed by the statistical applications for the testing of hypotheses and relevant discussion pertaining to various objectives of the investigation. The results and discussion are presented under the following sections.

- 4.1 Socio-economic and Demographic Characteristics of the Respondents.
- 4.2 Awareness and Participation of the Respondents Towards Developmental Programmes.
- 4.3 Problems Faced by the Respondents in Different Situations.
- 4.4 Support Structure and Survival Strategies Adopted by the Respondents at the Time of Assuming Responsibilities as Head.

4.5 Opinion of Respondents Regarding Discrimination Against Women.

4.6 Status of Women in Relation to the Extent of Participation in Decision Making for Various Activities and Freedom in Spending Family Income.

4.7 Testing of Hypotheses

4.8 Discussion of Findings

Section I

4.1 Socio-Economic and Demographic Characteristics of the Respondents

This section of the chapter deals with the description of information on personal and family characteristics of the respondents. The respondents were the female-heads of the households of Madhubani district of Bihar State.

4.1.1 Personal Characteristics of the Respondents

Age, educational level and occupation of the respondents have been analysed as the personal characteristics of the respondents (Table 4.1).

Age : The mean age of the respondents was 34 years. Sixty eight percent of the respondents belonged to the age between 20-35 years which was classified as younger age group and 32 percent of them belonged to the age between 36-50 years classified as older age group. Approximately 88.5 percent of the

respondents from younger age group were LE and 21.3 percent were ME. Likewise 11.5 percent of the respondents from older age group were LE and 78.7 percent were ME. The age of the respondents ranged from 20 to 50 years.

Table 4.1 Personal Characteristics of the Respondents

Personal Characteristics	Duration of heading family				Total	
	Less		More		N = 200	%
	Experienced		Experienced			
	(N = 139)		(N = 61)			
	N	%	N	%		
Age (In years)						
Younger group (20 - 35 years)	123	88.5	13	21.3	136	68.0
Older group (36-50 years)	16	11.5	48	78.7	64	32.0
Total	139	100.0	61	100.0	200	100.0

Mean age	31.6		39.4		34.0	
SD	5.13		5.36		6.31	

Educational Level						
Illiterate	137	98.6	54	88.5	191	95.5
Literate	2	1.4	7	11.5	9	4.5
Total	139	100.0	61	100.0	200	100.0
Occupation						
Caste occupation	24	17.3	14	23.0	38	19.0
Self employed	51	36.7	24	39.3	75	37.5
Farming	64	46.0	23	37.7	87	43.5
Total	139	100.0	61	100.0	200	100.0

Educational level : On the whole 95.5 percent of the respondents were illiterate, whereas only 4.5 percent of the respondents had primary level of education.

Occupation : A major proportion of the respondents (43.5 percent) were engaged in farming either cultivating their small land holdings/BATAI' land or workign as a labours. Thirty seven and half percent of them were self-employed and remaining 19 percent of the respondents were engaged in caste occupation.

4.1.2 Family Characteristics of the Respondents

This includes description of family type, family size, family income, caste, types of female-heads, and socio-economic status of the family (Table 4.2).

Family type : Eighty seven percent of the respondents belonged to nuclear family and only 13 percent of them belonged to joint family. Thus nuclear families were prevalent in this area.

Family size : The mean family size of the sample was 5.1. The total number of members in the households ranged from three to nine in the sample. Most of the respondents in total sample, i.e. 59 percent had the family size of five to eight members. About 39 percent had the family size of 1-4 members and only 2 percent of the respondents in the total sample had family size of nine or more members.

Table 4.2 Family Characteristics of the Respondents

Family Characteristics	Duration of heading family				Total	
	Less		More		N = 200	%
	Experienced (N = 139)		Experienced (N = 61)			
	N	%	N	%		
Family type						
Nuclear	121	87.1	53	86.9	174	87.0
Joint	18	12.9	8	13.1	26	13.0
Total	139	100.0	61	100.0	200	100.0
Family size (Members)						
Small (<=4)	50	36.0	28	45.9	78	39.0
Medium (5-8)	86	61.9	32	52.5	118	59.0
Large (>=9)	3	2.2	1	1.6	4	2.0
Total	139	100.0	61	100.0	200	100.0

Mean family size	5.2		4.8		5.1	
SD	1.41		1.42		1.42	

Family's monthly income						
Low income group (<Rs. 500)	120	86.3	45	73.8	165	82.5
Medium income group (Rs.500-1100)	19	13.7	16	26.2	35	17.5
Total	139	100.0	61	100.0	200	100.0

Mean family income	389.6		454.9		409.5	
SD	146.88		204.06		168.60	

Family income : Family income was categorized on the basis of monthly income earned by the family members. The mean income of the family was Rs. 409.5 per month. About 82.5 percent of the families belonged to low income group having income less than Rs. 500. Only 17.5 percent of the respondents had their monthly income between Rs. 500 to 1101. The income of the families ranged from Rs. 200 to Rs. 1000 per month from all the sources. On the whole, most of the respondents belonged to low income group. (Table 4.2).

Caste : There were mainly three castes in this area. About 70.5 percent of the respondents were scheduled castes, 25 percent of them were from backward class and only 4.5 percent of the respondents were from general category.

Socio-economic status (SES) : To assess the socio-economic status the scale of Trivedi and Pareek (1974) in rural areas was adopted. Socio-economic status included caste, occupation, education, social participation, land, house, farm powers, material possession, and family type and size. More than three fourth (82 percent) of the respondents were from lower middle class, 14 percent of them were from lower class and only 4 percent of the respondents were from middle class. The mean score of the socio-economic status of the respondents was 15.7, which indicated that on an average respondents belonged to lower middle class on SES scale for rural area (Table 4.3).

Table 4.3 Caste and Socio-economic Status of the Respondents

Family Characteristics	Duration of heading family				Total	
	Less Experienced (N = 139)		More Experienced (N = 61)		N = 200	%
	N	%	N	%		
Caste						
SC	110	79.1	31	50.8	141	70.5
OBC	26	18.7	24	39.3	50	25.0
General	3	2.2	6	9.8	9	4.5
Total	139	100.0	61	100.0	200	100.0
Socio-Economic Status (SES)						
Lower class (<13)	21	15.1	7	11.5	28	14.0
Lower middle (13-23)	116	83.5	48	78.7	164	82.0
Middle class (24-32)	2	1.4	6	9.8	8	4.0
Total	139	100.0	61	100.0	200	100.0
Mean SES score	15.3		16.6		15.7	
SD	2.77		4.48		3.42	

Types of female-headed households : The female headed households can be classified as i) those with husband present (ii) those with husband not present. In the first category the females head the household due to migration of husband or the husband is non-functional. While in the second category the females head the household due to death, desertion/separation from husband.

Table 4.4 Types of Female-Headed Households.

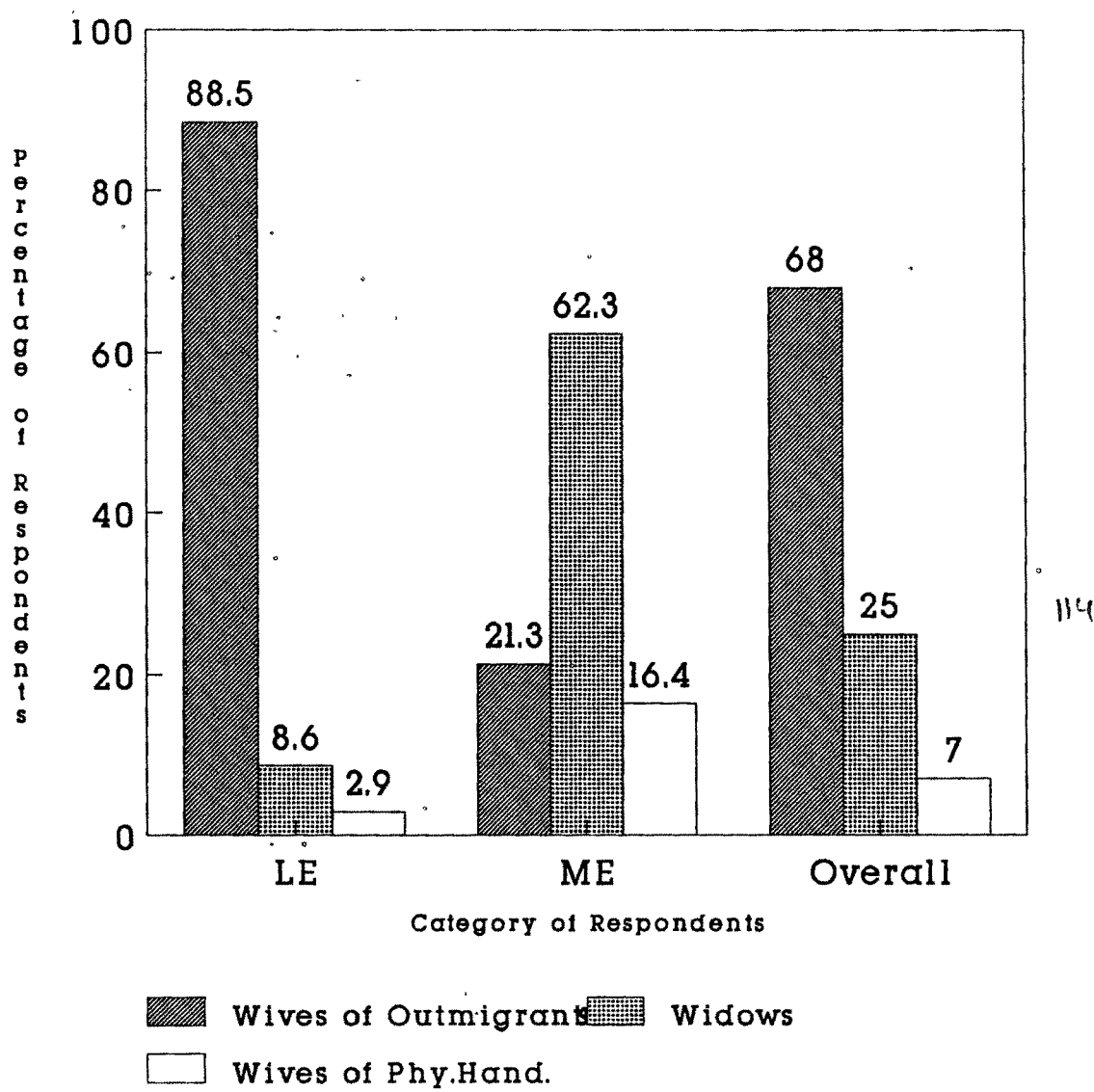
Types of female-headed households	Duration of heading family				Total	
	Less		More		N = 200	%
	Experienced		Experienced			
	(N = 139)		(N = 61)			
	N	%	N	%		
Wives of outmigrants	123	88.5	13	21.3	136	68.0
Widows	12	8.6	38	62.3	50	25.0
Wives of physically handicapped husband	4	2.9	10	16.4	14	7.0
Total	139	100.0	61	100.0	200	100.0

The data reported in Table 4.4 in sixty eight percent of the cases respondents were heads of the family because of migration of husband during major part of the year. About 25 percent of the respondents were widowed and only 7 percent of the respondents had husband but they were physically handicapped. Majority of the wives of male migrant respondents (88.5 percent) belonged to LE group. About 62.3 percent of the widowed respondents belonged to ME group of the family (Table 4.4, Figure 4).

Thus the personal and family characteristics of female headed households of the sample could be summed up as, majority of the respondents belonged to younger age group. Most of them were illiterate, belonged to the scheduled caste, with farming or earning agricultural wages, being their main occupation,, and on an average respondents belonged to lower middle class according to the SES scale for rural area (Trevidi & Pareek,1974).

FIGURE - 4

TYPES OF FEMALE HEADED HOUSEHOLD



Section II

4.2 Awareness and Participation of the Respondents Towards Developmental Programmes.

This section deals with the awareness and participation of the respondents towards developmental programmes such as Mahila Mandal, DWCRA (Development of Women and Children in Rural Areas), TRYSEM (Training of Rural Youth for Self-Employment), Handicrafts and Adult education programmes.

Awareness and participation towards developmental programmes : Now-a-days, a number of developmental programmes are run by the different organisations, and government bodies for the upliftment of the women. To participate in those programmes requires almost no cost. Therefore, awareness and participation towards various programmes was considered to be important to determine the survival strategies of female-headed households.

Awareness towards developmental programmes was measured in terms of 'aware' and 'not aware' for each of the programmes. The extent of awareness was measured by adding the total scores of the each respondents and categorised as 'less aware' and 'more aware' on the basis of equal intervals and participation was seen in terms of 'participated' and 'not participated' in the programme by the respondents.

On an average about thirty seven percent of the respondents were not aware of the developmental programmes (Table 4.5 a). Among those who were aware, 80.3 percent of the respondents were less aware and 19.7 percent of them were more aware of the developmental programmes (Table 4.5 b).

Table 4.5(a) Awareness of the Respondents Towards Developmental Programmes.

Awareness	Duration of heading family				Total	
	Less Experienced (N = 139)		More Experienced (N = 61)		N = 200	%
	N	%	N	%		
Aware	82	59	45	73.8	127	63.5
Not aware	57	41.0	16	26.2	73	36.5
Total	139	100.0	61	100.0	200	100.0

Table 4.5(b) Awareness of the Respondents Towards Developmental Programmes.

Level of Awareness and Scores Ranges.	Duration of heading family				Total	
	Less Experienced (N = 82)		More Experienced (N = 45)		N = 200	%
	N	%	N	%		
Less aware (1-3)	70	85.4	32	71.0	102	80.3
More aware (4-5)	12	14.6	13	29.0	25	19.7
Total	82	100	45	100.0	127	100
Mean	1.6		2.2		1.8	
SD	1.49		1.51		1.52	

Table 4.6 Participation in Programmes

Participation	Duration of heading family				Total	
	Less Experienced (N = 139)		More Experienced (N = 61)		N = 200	%
	N	%	N	%		
Participated	34	24.5	20	32.8	54	27.0
Not-Participated	105	75.5	41	67.2	146	73.0
Total	139	100.0	61	100.0	200	100.0

Table 4.7 Duration of the Programmes and Extent of Visit by the Respondents.

Particulars	Duration of heading family				Total	
	Less Experienced (N = 34)		More Experienced (N = 20)		N = 54	%
	N	%	N	%		
Duration (N=54)						
6 months	27	79.4	15	75.0	42	77.8
1 year	5	14.7	3	15.0	8	14.8
2 years	2	5.9	2	10.0	4	7.4
Total	34	100.0	20	100.0	54	100.0
Frequency visit (N=54)						
Never	3	8.8	1	5.0	4	7.4
Sometimes	24	70.6	14	70.0	38	70.4
Always	7	20.6	5	25.0	12	22.2
Total	34	100.0	20	100.0	54	100.0

Participation of the respondents in the developmental programmes was very poor. Only 27 percent of the respondents participated in the programmes like Mahila Mandal, Handicraft, DWCRA, TRYSEM and Adult education programmes (Table 4.6).

From among the respondents who participated in the programmes, 77.8 percent participated in 6 month programmes; 14.8 percent participated in the one year programmes and only 7.4 percent of them participated in 2 year programmes (Table 4.7).

Table 4.8 Membership in the Programs and Role Played by the Respondents.

Particulars	Duration of heading family				Total	
	Less Experienced		More Experienced		N = 54	%
	(N = 34)		(N = 20)			
	N	%	N	%		
Membership (N=54)						
Ordinary member	33	97.1	19	95.0	52	96.3
Executive member	1	2.9	1	5.0	2	3.7
Total	34	100.0	20	100.0	54	100.0

Role of the Meeting (N=54)						
Attend meeting as a member	30	88.2	16	80.0	46	85.2
Participate in discussion	4	11.8	4	20.0	8	14.8
Total	34	100.0	20	100.0	54	100.0

The table no. 4.7 also revealed that 70.4 percent visited the programmes from time to time, 22.2 percent were regularly visiting the programmes and 7.4 percent never visited the programmes, they just enrolled their participation.

Among the respondents who participated in the various programmes, information was sought on the nature of their membership and position in the programmes. It was found that 96.3 percent respondents were only ordinary members and 3.7 percent replied that they had executive position (Table 4.8). A further inquiry was made into the role played by them in the programmes. It was reported that, 85.2 percent attended meeting only without active participation and 14.8 percent of them actively participated in discussion.

Table 4.9 Reasons for Participation

Reasons	Duration of heading family				Total	
	Less		More		N = 54	%
	Experienced		Experienced			
	(N = 34)		(N = 20)			
N	%	N	%			
N = 54						
To get money	32	94.1	18	90.0	50	92.6
To get benefit in kind	2	5.9	2	10.0	4	7.4
Total	34	100.0	20	100.0	54	100.0

In response to the inquiry made on the reason for participation of the respondents in the developmental programmes, it was found that 92.6 percent of the respondents participated to get money while 7.4 percent of them participated to understand the objectives and importance of the programmes (Table 4.9).

Those respondents who were aware about the programmes but were not participating due to several reasons were also studied. Table 4.10 showed that 89 percent of the respondents were busy in the field work, 45.2 percent said that they could earn more money

Table 4.10 Reasons Given by the Respondents for not Participating in Programmes.

Reasons	Duration of heading family				Total	
	Less Experienced		More Experienced		N = 200	%
	(N = 139)		(N = 61)			
	N	%	N	%		
N = 146						
Can earn more outside	19	39.6	14	56.0	33	45.2
Program are not interesting	3	6.3	2	8.0	5	6.8
Busy in field work	45	93.8	20	80.0	65	89.0
Busy in handicraft	4	8.3	2	8.0	6	8.5
Children are small	10	20.8	2	8.0	12	16.4
Busy in animal rearing	9	18.8	4	16.0	13	17.8
Total	48	100.0	25	100.0	73	100.0

(Multiple Response)

from outside, 17.8 percent were busy in animal rearing, 16.4 percent had very small children, and 6.8 percent of them expressed that programmes was not of their interest, 8.5 percent were busy in handicraft especially in Mithila painting.

It can therefore be said that, majority of the respondents were aware of the developmental programmes in the selected area but their response in terms of the participation was discouraging.

Section III

4.3 Extent of Problems Faced by Respondents

Female-headed households faced a lot of difficulties in terms of economic, family, personal, social, agriculture and livestock problems due to absence of male member. This section deals with the types of problems faced by the respondents and the extent to which they faced these problems.

Problems were measured on three point continuum, that is in terms of 'to great extent' 'some extent' and 'not at all' and scores were allotted to the responses as 3, 2, 1 respectively. The scores were then added to derive the problem score of each respondents.

Economic problems : In the area of economic problems lack of fund was the most common problem. Since the respondents belonged to low income group it was most difficult for them to arrange the funds and manage it effectively.

The data in table (4.11) showed that 48 percent of the respondents had lack of fund for running the home to a great extent and 52 percent faced this problem to some extent. There was very little gap in percentage between less experienced and more experienced group. The data further showed that providing adequate food for children 86.3 percent of LE respondents and 70.5 percent of ME respondents had scarcity of fund to some extent making an average of 81.5 percent, who lacked funds for adequate food for their children. Only 7.9 percent of LE and 14.8 percent of ME had such problem to a great extent. The data also showed that 8.5 percent had no such problem at all.

One-fourth of the respondents (21.5 percent) faced problem to the great extent and three fourth (75.5 percent) faced problem to some extent to spare fund for purchasing suitable clothes. More than half (53 percent) of the respondents faced problem to a great extent and 44.5 percent faced problem to some extent to spare money for school fees. Not much variation was found between LE and ME group of respondents.

In case of luxury items 93.5 percent had problem to a great extent and only 6.5 percent of them had to some extent. About three fourth of the respondents (69 percent) faced problems to a great extent and 28 percent to some extent to save money for children's marriage. As many as (73 percent) of the LE and 11.5 percent of the ME respondents opined that they faced problem to a great extent to get regular work because they were women while 50.4 percent of the ME faced such problem to some

Table 4.11 Extent of Economic Problems Faced by Respondents.

Economic Problems	Duration of heading family						Total		
	Less Experienced			More Experienced					
	(N = 139)			(N = 61)			N = 200		
	To great extent	Some extent	Not at all	To great extent	Some extent	Not at all	To great extent	Some extent	Not at all
1	2	3	4	5	6	7	8	9	10
Lack of fund gives rise to difficulty in running the home	68 (48.9)	71 (51.1)		28 (45.9)	33 (54.1)		96 (48.0)	104 (52.0)	
Scarcity of fund comes in the way of providing adequate food for children	11 (7.9)	120 (86.3)	8 (5.8)	9 (14.8)	43 (70.5)	9 (14.8)	20 (10.0)	163 (81.5)	17 (8.5)
Scarcity of fund limits purchasing suitable clothes for your children	28 (20.1)	109 (78.4)	2 (1.4)	15 (24.6)	42 (68.9)	4 (6.6)	43 (21.5)	151 (75.5)	6 (3.0)
To spare money to pay school fee is very difficulty	75 (54.0)	63 (45.3)	1 (0.7)	31 (50.8)	26 (42.6)	4 (6.6)	106 (53.0)	89 (44.5)	5 (2.5)
Scarcity of fund is an obstacle to purchase luxurious items	133 (95.7)	5 (3.6)	1 (0.7)	54 (88.5)	7 (11.5)		187 (93.5)	13 (6.5)	
Saving money for the marriage of children is very difficult	98 (70.5)	38 (27.3)	3 (2.2)	40 (65.6)	18 (29.5)	3 (4.9)	138 (69.0)	56 (28.0)	6 (3.0)

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	1	2	3	4	5	6	7	8	9	10
Getting regular work is very difficult because of being women	24 (17.3)	70 (50.4)	45 (32.4)	7 (11.5)	26 (42.6)	28 (45.9)	31 (15.5)	96 (48.0)	73 (36.5)	
Situational illtreatments compels to change employment frequently	6 (4.3)	57 (41.0)	76 (54.7)	3 (4.9)	17 (27.9)	14 (67.2)	9 (4.5)	74 (37.0)	117 (58.5)	
Collecting wages /salary from the employer is very difficult because of being women	5 (3.6)	59 (42.4)	75 (54.0)	4 (6.6)	17 (27.9)	40 (65.6)	9 (4.5)	76 (38.0)	115 (57.5)	
Money lender charges extra interest on borrowed money because of being women	42 (30.2)	66 (47.5)	31 (22.3)	17 (27.9)	24 (39.3)	20 (32.8)	59 (29.5)	90 (45.0)	51 (25.5)	
To repay debt/ loan is very difficult	126 (90.6)	9 (6.5)	4 (2.9)	48 (78.7)	12 (19.7)	1 (1.6)	174 (87.0)	21 (10.5)	5 (2.5)	
A number of liabilities left by husband /in-laws give rise to shortage of fund	108 (77.7)	26 (18.7)	5 (3.6)	45 (73.8)	14 (23.0)	2 (3.3)	153 (76.5)	40 (20.0)	7 (3.5)	
Economic pressure makes women depressed and suicidal	11 (7.9)	66 (47.5)	62 (44.6)	4 (6.6)	26 (42.6)	31 (50.8)	15 (7.5)	92 (46.0)	93 (46.5)	
Scarcity gives rise to difficulty in maintaining relationship	13 (9.4)	98 (70.5)	28 (20.1)	5 (8.2)	44 (72.1)	12 (19.7)	18 (9.0)	142 (71.0)	40 (20.0)	

(Figures in parenthesis indicate percentages)

extent. However, 36.5 percent respondents had no such problem. In the case of illtreatment and collecting wages from the employer percentage of the problems were more or less the same as 4.5 percent faced problems to the great extent, 37/38 percent faced problems to some extent and 58 percent had no such problems.

With regards to obtaining credit, 29.5 percent of the respondents had the problem to the great extent as the money lender charged extra interest while 45 percent faced problem to some extent, 25.5 percent had no such problem.

Eighty seven percent of the respondents faced problem to a great extent in case of repayment of loan; 76.5 percent respondents had problem to a great extent due to number of liabilities left by husband/in-laws. Depression and suicidal tendencies were experienced by 46 percent respondents to some extent and only 7.5 percent felt this to great extent and 46.5 percent had no such inclinations.

Seventy-one percent of the respondents had problem to some extent and only 9 percent had problem to great extent in maintaining relationship due to scarcity of fund. About 20 percent of them had no such problem at all.

Family problems : Problems related to family included mainly caring and rearing of children. The data revealed that LE respondents had more problems related to child caring. Nearly three fourth (73.4 percent) of the LE respondents had problem to some extent to spare time for this purpose, whereas,

Table 4.12 Extent of Family Problems Faced by Respondents.

Family Problems	Duration of heading family						Total		
	Less			More					
	Experienced			Experienced					
	(N = 139)			(N = 61)			N = 200		
	To great extent	Some extent	Not at all	To great extent	Some extent	Not at all	To great extent	Some extent	Not at all
To spare time for care of children is very difficult	24 (17.3)	102 (73.4)	13 (9.4)	7 (11.5)	29 (47.5)	25 (41.0)	31 (15.5)	131 (65.5)	38 (19.0)
It is difficult to take care for children because of tiredness due to overwork	28 (20.1)	99 (71.2)	12 (8.6)	5 (8.2)	33 (54.1)	23 (37.7)	33 (16.5)	132 (66.0)	35 (17.5)
Marriage negotiations of children is quite problematic due to absence of male member(s)	76 (54.7)	53 (38.1)	10 (7.2)	22 (36.1)	34 (55.7)	5 (8.2)	98 (49.0)	87 (43.5)	15 (7.5)
To impart discipline is difficult due to absence of husband	41 (29.5)	84 (60.4)	14 (10.1)	7 (11.5)	49 (80.3)	5 (8.2)	48 (24.0)	133 (66.5)	19 (9.5)
Absence of male gives rise to difficulty in educating children	114 (82.0)	12 (8.6)	13 (9.4)	48 (78.7)	7 (11.5)	6 (9.8)	162 (81.0)	19 (9.5)	19 (9.5)

(Figures in parenthesis indicate percentage)

47.5 percent of the ME had such problem to some extent. The data also showed that 41 percent of the ME respondents had no problems of child caring at all. Probably because they had grown up children.

Tiredness due to overwork was also a very important reason of not rearing and caring of children properly as 71.2 percent of the LE and 54.1 percent of the ME respondents had this problem to some extent. In the rural area the marriage of children is counted as the sole responsibility of the parents. In the absence of male member the female heads had to be dependent upon others for marriage negotiations of their children; 49 percent of the respondents had this problem to a great extent, 43.5 percent had this problem to some extent.

The absence of husband was also resulted in difficulty in imparting discipline among the children; 66.5 percent of the respondents faced this problem to some extent and 44 percent had this to a great extent. The respondents being mostly illiterate could not teach their children themselves, therefore, proper education of children was not possible in the absence of male. More than three fourth of respondents, 82 percent of LE and 78.7 percent of ME group responded that this problem was faced by them to a great extent (Table 4.12).

Personal and social problems : In the personal and social areas it was seen that LE found more criticism from in-laws than ME. 51.8 percent of LE and 29.5 percent of ME of respondents faced

Table 4.13 Extent of Personal and Social Problems Faced by Respondents.

Personal and Social Problems	Duration of heading family						Total		
	Less Experienced (N = 139)			More Experienced (N = 61)			N = 200		
	To great extent	Some extent	Not at all	To great extent	Some extent	Not at all	To great extent	Some extent	Not at all
	2	3	4	5	6	7	8	9	10
A lot of criticism faced from in-laws	12 (8.6)	72 (51.8)	55 (39.6)	1 (1.6)	18 (29.5)	42 (68.9)	13 (6.5)	90 (45.0)	97 (48.5)
Insecurity at night is felt due to absence of husband	9 (6.5)	87 (62.6)	43 (30.9)	2 (3.3)	21 (34.4)	38 (62.3)	11 (5.5)	108 (54.0)	81 (40.5)
Wearing clothes according to choice is difficult due to social restrictions	20 (14.4)	52 (37.4)	67 (48.2)	4 (6.6)	22 (36.1)	35 (57.4)	24 (12.0)	74 (37.0)	102 (51.0)
To maintain personal and social life is difficult due to lack of support of companion	43 (30.9)	81 (58.3)	15 (10.8)	5 (8.2)	45 (73.8)	11 (18.0)	48 (24.0)	126 (63.0)	26 (13.0)
Cannot entertain male visitors at home due to social restrictions	66 (47.5)	62 (44.6)	11 (7.9)	23 (37.7)	29 (47.5)	9 (14.8)	89 (44.5)	91 (45.5)	20 (10.0)
Fear of sexual advances from male gives rise to tension from time to time	18 (12.9)	95 (68.3)	26 (18.7)	7 (11.5)	34 (55.7)	20 (32.8)	25 (12.5)	129 (64.5)	46 (23.0)
In ritual ceremonies there is a lot of social pressure to spend beyond capacity	105 (75.5)	28 (20.1)	6 (4.3)	41 (67.2)	12 (19.7)	8 (13.1)	146 (73.0)	40 (20.0)	14 (7.0)

(Figures in parenthesis indicate percentages)

this problem to some extent while 8.6 percent and 1.6 percent faced this problem to great extent respectively. The data also showed that LE respondents had feeling of insecurity at night more than ME respondents as 62.2 percent of LE respondents and 34.4 percent of ME respondents had this problem to some extent and 6.5 percent and 3.3 percent had this problem to a great extent.

Sixty-three percent of the respondents missed the companionship of their husband in maintaining personal and social life. To entertain male visitors at home was a problem for the female-heads of households. The data showed that 47.5 percent of LE and 37.7 percent of ME had this problem to great extent. Only 10 percent did not face this problem at all.

A majority of female heads (64.5%) always feared sexual advances which gave rise to tension from time to time to some extent, while 12.5 percent of them feared it to great extent and 23 percent of the respondent did not fear at all. The data also depicted that on ritual ceremonies, 73 percent of the respondents felt social pressure to spend beyond capacity to a great extent, 20 percent had such pressure to some extent, only 7 percent of them did not experience any social pressure (Table 4.13).

Agricultural and livestock problems : Apart from the problems discussed in the forgoing part of this section there were certain other problems; like to arrange labour for farming, to get agricultural subsidy, to purchase livestock and marketing the product were faced by the respondents.

Table 4.14 Extent of Agricultural and Livestock Problems Faced by Respondents.

Agricultural and Livestock Problems	Duration of heading family						Total		
	Less			More					
	Experienced			Experienced					
	(N = 139)			(N = 61)			N = 200		
	To great extent	Some extent	Not at all	To great extent	Some extent	Not at all	To great extent	Some extent	Not at all
1	2	3	4	5	6	7	8	9	10
To arrange labour for farming is very difficult	30 (21.6)	93 (66.9)	16 (11.5)	8 (13.1)	45 (73.8)	8 (13.1)	38 (19.0)	138 (69.0)	24 (12.0)
To get subsidy for agricultural purchases extended by the State Govt. organizations is very difficult	63 (45.3)	64 (46.0)	12 (8.6)	19 (31.1)	33 (54.1)	9 (14.8)	82 (41.0)	97 (48.5)	21 (10.5)
Purchasing livestock is very difficult due to absence of male members	25 (18.0)	101 (72.7)	13 (9.4)	7 (11.5)	41 (67.2)	13 (21.3)	32 (16.0)	142 (71.0)	26 (13.0)
To market the product is very difficult due to absence of male members in the family	26 (18.7)	95 (68.3)	18 (12.9)	8 (13.1)	42 (68.9)	11 (18.0)	34 (17.0)	137 (68.5)	29 (14.5)

(Figures in parenthesis indicate percentages)

It was observed from the data that, 69 percent of the respondents faced problem to some extent to arrange labour for farming while 19 percent faced such problem to a great extent. To arrange for agricultural subsidy, 48.5 percent of the respondents reported that they faced this problem to some extent and 41 percent had this problem to a great extent.

In case of purchasing livestock 71 percent had problem to some extent and 16 percent had to a great extent; where as, 68.5 percent of the respondents faced the problem to market the product to some extent while 17 percent faced the problem to a great extent (Tabel 4.14).

Extent of Problems

In view of assessing the extent of problems faced by the female headed households overall score was obtained for each of the respondents adding up the score on each type of problems. The scores thus obtained were categorised as low, medium and high on the basis of equal intervals (Table 4.15).

With regards to economic problem data reported in table 4.15 depicted that among the LE group of respondents, 61.9 percent had medium level of problems and 36.7 percent had high level of problem. While among ME group of the respondents, 59 percent had medium level of problems and 32.8 percent had high level of problem. Only 3.5 percent of the respondents had low level of economic problems.

In the case of family problems majority of the respondents (61.5 percent) had medium level of problems, 24.5 percent of them had high level of problems. Remaining 14 percent of the respondents had low level of problems.

In relation to personal and social problems it was observed that half of the respondents (51 percent) had medium level of problems while 31 percent had low level of problems leaving 18 percent with high level of problems.

Table 4.15 Percentage Distribution : Extent of Problems

Level of Problems and Scores Ranges	Duration of heading family				Total	
	Less Experienced (N = 139)		More Experienced (N = 61)		N = 200	%
	N	%	N	%		
	1	2	3	4	5	6
Economic						
Low (14-23)	2	1.4	5	8.2	7	3.5
Medium (24-32)	86	61.9	36	59.0	122	61.0
High (33-42)	51	36.7	20	32.8	71	35.5
Total	139	100.0	61	100.0	200	100.0
Mean	30.9		29.9		30.6	
SD	3.30		4.22		3.63	
Family						
Low (5-8)	15	10.8	13	21.3	28	14.0
Medium (9-12)	82	59.0	41	67.2	123	61.5
High (13-15)	42	30.2	7	11.5	49	24.5
Total	139	100.0	61	100.0	200	100.0
Mean	11.1		9.9		10.7	
SD	2.04		1.78		2.03	
Personal & Social						
Low (7-12)	32	23.0	30	49.2	62	31.0
Medium (13-16)	74	53.2	28	45.9	102	51.0
High (17-21)	33	23.7	3	4.9	36	18.0
Total	139	100.0	61	100.0	200	100.0
Mean	14.4		12.7		13.9	
SD	2.40		2.42		2.52	

contd...table 4.15

contd...table 4.15

1	2	3	4	5	6	7
Agricultural and livestock						
Low (4-7)	22	15.8	14	23.0	36	18.0
Medium (8-10)	100	71.9	43	70.5	143	71.5
High (10-12)	17	12.2	4	6.6	21	10.5
Total	139	100.0	61	100.0	200	100.0
Mean	8.6		8.0		8.4	
SD	1.79		1.77		1.80	
Problems as a whole						
Low (30-50)	1	0.7	6	9.8	7	3.5
Medium (51-70)	107	77.0	50	82.0	157	78.5
High (71-90)	31	22.3	5	8.2	36	18.0
Total	139	100.0	61	100.0	200	100.0
Mean	65.0		60.5		63.6	
SD	6.97		7.50		7.41	

On an average agricultural and livestock problems showed that about three-fourth of the respondents (71.5 percent) had medium level of problems and 10.5 percent of them had high level of problems while 18 percent of the respondents had low level of problems.

Consequently the problems as a whole were analysed and found that less experienced respondents (LER) faced greater problems (22.3 percent) than more experienced respondents (MER) (8.2

FIGURE - 5 EXTENT OF PROBLEMS

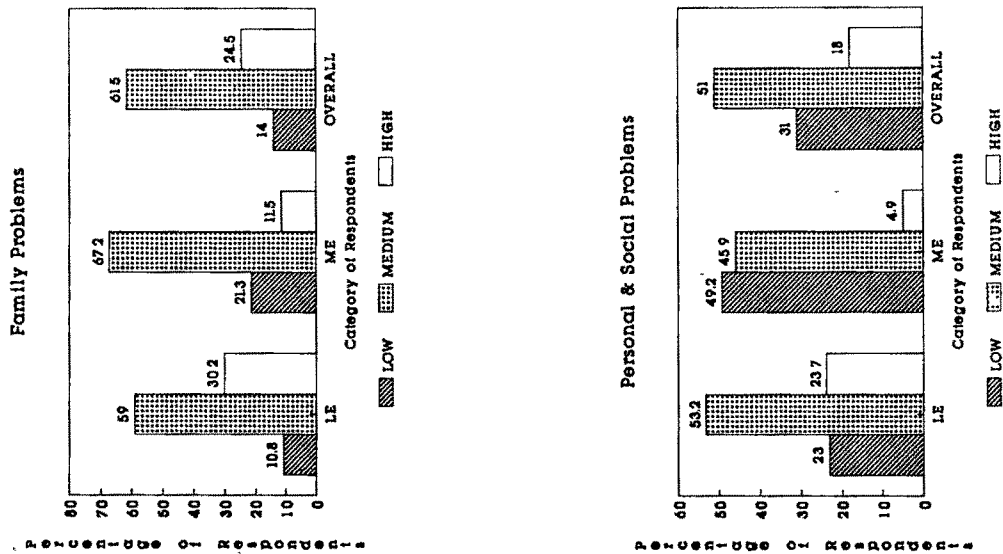
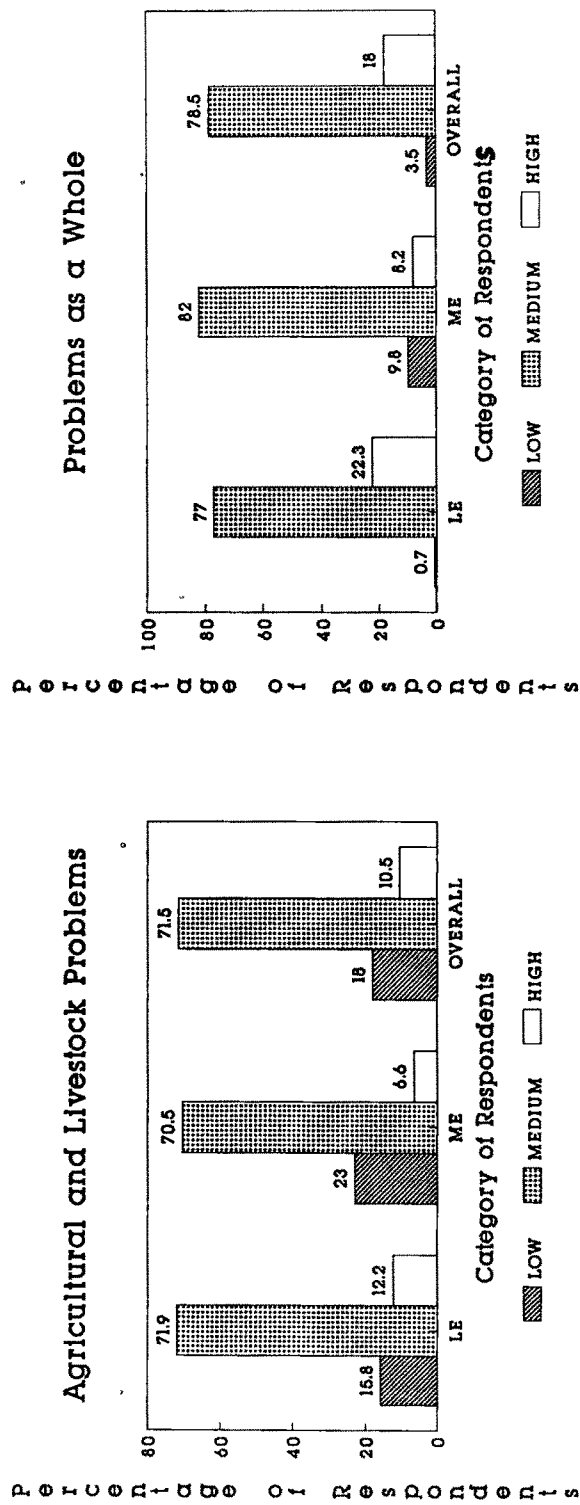


FIGURE 5 EXTENT OF PROBLEMS



percent). Whereas 77 percent of LE group had medium level of problems and 82 percent of ME group had medium level of problems. Only 3.5 percent of the respondents had low level of problems (Figure 5).

It was assumed that female heads of households would encounter number of difficulties due to the situation in which they are placed. It was observed that economic problems were predominant as was expected because of the low income group of respondents. The female heads however faced several personal family and social problems too. As heads of the family they faced a lot of difficulties in agriculture and livestock related activities too.

Section IV

4.4 Support Structures and Survival Strategies Adopted by the Respondents

This section of the chapter includes results regarding support structures in the case of economic and emotional problems, and different type of strategies adopted by the respondents at the time of assuming responsibilities as head.

Support structures : Support structures included help from neighbours, relatives, friends, money lender etc. have been seen in terms of economic and emotional support received by the respondents 'generally', in 'emergency' and 'not at all'.

Economic problems : A substantial portion of the problems faced by the female-heads of households were by economic in nature and

to overcome these they consumed most of their resources. The female-headed households had number of alternatives from which they had to decide to get support. Majority of the respondents chose to get support either from neighbour, employer, friends, money lender, shop-keeper or from more than one of these.

Table 4.16 Sources of Support at the Time of Economic Problems

Economic Support	Duration of heading family						Total		
	Less Experienced			More Experienced			N = 200		
	(N = 139)			(N = 61)					
	Genera- lly	Emerg- ency	Not at all	Genera- lly	Emerg- ency	Not at all	Genera- lly	Emerg- ency	Not at all
Neighbours	129 (92.8)	10 (7.2)		57 (93.4)	3 (4.9)	1 (1.6)	186 (93.0)	13 (6.5)	1 (0.5)
Relatives	37 (26.6)	102 (73.4)		15 (24.6)	46 (75.4)		52 (26.0)	148 (74.0)	
Friends	28 (20.1)	11 (79.9)		9 (14.8)	52 (85.2)		37 (18.6)	163 (81.5)	
Bank			139 (100.0)	1 (1.6)		60 (98.4)		199 (99.5)	
Money lender	78 (56.1)	59 (42.4)	2 (1.4)	28 (45.9)	32 (52.5)	1 (1.6)	106 (53.0)	91 (45.5)	3 (1.5)
Shop-keeper	33 (23.7)	106 (76.3)		17 (27.9)	44 (72.1)		50 (25.0)		150 (75.0)
Employer	73 (52.5)	66 (47.5)		20 (32.8)	41 (67.2)		93 (46.5)		107 (53.5)

Figures in parenthesis indicate the percentages. (Multiple responses)

The table 4.16 revealed that 93 percent of the respondents took support from neighbours generally while in emergency

81.5 percent chose to get support from friends, 74 percent of the respondents also got support from relatives in the case of emergency. However, from the employer 46.5 percent of the respondents expressed that they were getting support generally but 53.5 percent took support from employers in emergency. The support from money lender was also substantial as 53 percent took support generally and 54.5 percent took support in emergency. In emergency 75 percent of the respondents also received support from the shop-keeper. On account of illiteracy respondents had no awareness of the bank. Therefore, the support from the bank was nil.

Table 4.17 Sources of Support at the Time of Emotional Problems

Emotional support	Duration of heading family						Total		
	Less Experienced (N = 139)			More Experienced (N = 61)			N = 200		
	Genera- lly	Emerg- ency	Not at all	Genera- lly	Emerg- ency	Not at all	Genera- lly	Emerg- ency	Not at all
Neighbours	79 (56.8)	60 (43.2)		33 (54.1)	28 (45.9)		112 (56.0)	88 (44.0)	
Relative (s)	120 (86.3)	18 (12.9)	1 (0.7)	52 (85.2)	9 (14.8)		172 (86.0)	27 (13.5)	1 (0.5)
Friends	55 (39.6)	84 (60.4)		26 (42.6)	35 (57.4)		81 (40.5)	119 (59.5)	
Any other			139 (100.0)			61 (100.0)			200 (100.0)

Figures in parenthesis indicate the percentages (Multiple responses)

Emotional problems : Majority of the respondents took support generally from relatives at the time of emotional problems. More

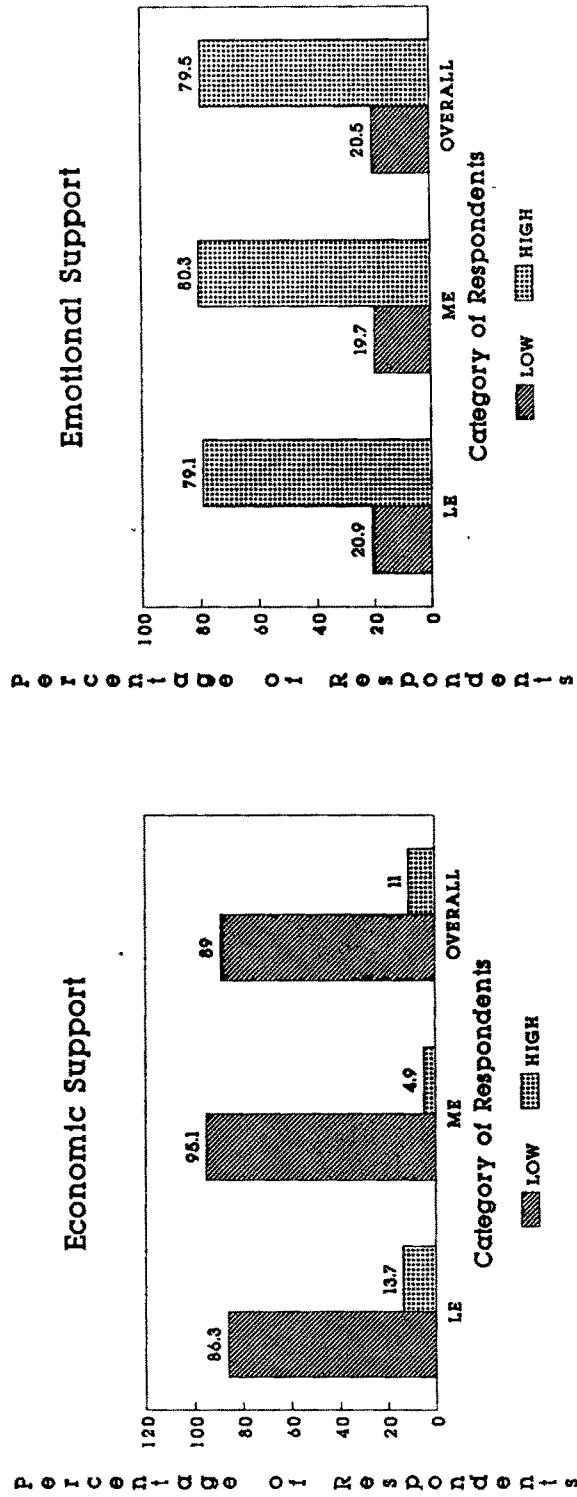
than half of the respondents (56 percent) got support generally from neighbours while 44 percent of them had support in emergency. However, friends generally (40.5%) and in emergency (59.5%) supported them considerably (Table 4.17).

Table 4.18 Percentage Distribution : Support Structures.

Level of Economic/ Emotional Support and Scores Ranges	Duration of heading family				Total	
	Less		More		N = 200	%
	Experienced		Experienced			
	(N = 139)		(N = 61)			
	N	%	N	%		
Low (7-11)	120	86.3	58	95.1	178	89.0
High (12-14)	19	13.7	3	4.9	22	11.0
Total	139	100.0	61	100.0	200	100.0
Mean	10.7		10.4		10.6	
SD	.73		.78		.76	
Low (4-6)	29	20.9	12	19.7	41	20.5
High (7-8)	110	79.1	49	80.3	159	79.5
Total	139	100.0	61	100.0	200	100.0
Mean	6.8		6.8		6.8	
SD	.48		.43		.46	

Table 4.18 revealed that, 86.3 percent of LE and 95 percent of ME group of the respondents had low level of support in economic problems while only 13.7 percent and 4.9 percent of them had high level of economic support. It could be concluded that the respondents possessed very weak financial support structure.

FIGURE - 6 SUPPORT STRUCTURES



Above table also depicted that plenty of support was available to the respondents in case of emotional problem as 79.5 percent of the respondents had high level of emotional support and only 20.5 percent had low level of support. This highlights that consolation on the part of neighbours, relatives, friends etc. was available to the respondents as and when required (Table 4.18) but financial support was not so readily available and the female heads had to find sources of income of their own to survive (Figure 6).

Survival strategies : The investigator also tried to find out the survival strategies adopted by the respondents while in crisis. Strategy is the course of action selected by an individual to overcome the problems faced by them in particular situation at a particular point of the time. It involves listing of alternatives and selecting one or more of them to solve the problems. Types of strategies were seen in terms of 'always' 'some times' and 'never'.

It was found that borrowing money was the main source of financing the crisis; 26.5 percent of the respondents always borrowed money from local money lenders, 60 percent borrowed sometimes while only 12.5 percent of them never borrowed money from local money lenders. However 11.5 percent of the respondents always used to borrow money from relatives, 76 percent of them borrowed it sometimes and 12.5 percent of the respondents never borrowed money from relatives.

Table 4.19 Survival Strategies Adopted by Respondents

Strategies	Duration of heading family						Total		
	Less Experienced (N = 139)			More Experienced (N = 61)			N = 200		
	Always	Some-times	Never	Always	Some-times	Never	Always	Some-times	Never
Borrowing money from money lender	38 (27.3)	90 (64.7)	11 (7.9)	15 (24.6)	32 (52.5)	14 (23.0)	53 (26.5)	122 (61.0)	25 (12.5)
Borrowing money from relatives	18 (12.9)	113 (81.3)	8 (5.8)	5 (8.2)	39 (63.9)	17 (27.9)	23 (11.5)	152 (76.0)	25 (12.5)
Loan from employer	4 (2.9)	57 (41.0)	78 (56.1)	3 (4.9)	22 (36.1)	36 (59.0)	7 (3.5)	79 (39.5)	114 (57.0)
Borrowing money from neighbours	10 (7.2)	115 (82.7)	14 (10.1)	6 (9.8)	47 (77.0)	8 (13.1)	16 (8.0)	162 (81.0)	22 (11.0)
Bank loan			139 (100.0)			61 (100.0)			200 (100.0)
Using bank savings			139 (100.0)		3 (4.9)	58 (95.1)		3 (1.5)	197 (98.5)
Using post office savings		11 (7.9)	128 (92.1)		21 (34.4)	40 (65.6)		32 (16.0)	168 (84.0)
LIC claims/loan			139 (100.0)		3 (4.9)	58 (95.1)		3 (1.5)	197 (98.5)
Pledging of personal belongings	25 (18.0)	104 (74.8)	10 (7.2)	16 (26.2)	43 (70.5)	2 (3.3)	41 (20.5)	147 (73.5)	12 (6.0)
Pledging of land property	26 (18.7)	102 (73.4)	11 (7.9)	16 (26.2)	42 (68.9)	3 (4.9)	42 (21.0)	144 (72.0)	14 (7.0)
Selling personal belongings	7 (5.0)	94 (67.6)	38 (27.3)	6 (9.8)	40 (65.6)	15 (24.6)	13 (6.5)	134 (67.0)	53 (26.5)
Selling land property		43 (30.9)	96 (69.1)	2 (3.3)	21 (34.4)	38 (62.3)	2 (1.0)	64 (32.0)	134 (67.0)

Figure in parenthesis indicate the percentages

(Multiple responses)

Further inquiry was made on loan taken from the employer and it was found that, 57 percent of the respondents never took loan from employer, 39.5 percent took it sometimes and only 3.5 percent of them always took loan from their employers. In case of borrowing money from neighbours data revealed that, 81 percent of the respondents borrowed money sometimes from their neighbours, 8 percent of them always and 11 percent of them never borrowed money from neighbours.

Respondents had no access to bank loans (Table 4.19). None of the respondents had any bank saving except 1.5 percent who used the same during financial crisis. However only 16 percent had certain savings in post office saving accounts. As regards Life Insurance Corporation (LIC) no consciousness was found as only 1.5 percent had LIC policy or probably they could not afford the premium.

Pledging of land and personal belonging was found to be very common survival strategy while in crisis as 73.5 percent of them sometimes pledged personal belonging, 20.5 percent always and only 6 percent of the respondents never pledged their personal belongings. Nearly three-fourth of the respondents (72 percent) sometimes pledged land/property, 21 percent of them always and only 7 percent never pledged their land/property.

In stringent hardship respondents sold their personal belongings and land property especially when lump money was required. Majority of the respondents (67 percent) sometimes used to sell personal belongings, 6.5 percent of them always and 26.5

percent never used to sell personal belongings. In case of land property it was found that 67 percent of the respondents never sold land, 32 percent sometimes and only one percent sold land always (Table 4.19).

To know the quality of strategy scores obtained for different types of strategies were added to arrive at total scores of each respondents. The respondents were categorised as 'poor' and 'moderate' on the basis of equal intervals.

Table 4.20 Percentage Distribution : Survival Strategies

Quality of Strategy & Scores Ranges	Duration of heading family				Total	
	Less		More		N = 200	%
	Experienced		Experienced			
	(N = 139)		(N = 61)			
	N	%	N	%		
Poor (12-20)	110	79.1	44	72.1	154	77.0
Moderate (21-28)	29	20.9	17	27.9	46	23.0
Total	139	100.0	61	100.0	200	100.0

Mean	19.1		19.4		19.2	
SD	1.55		2.05		1.72	

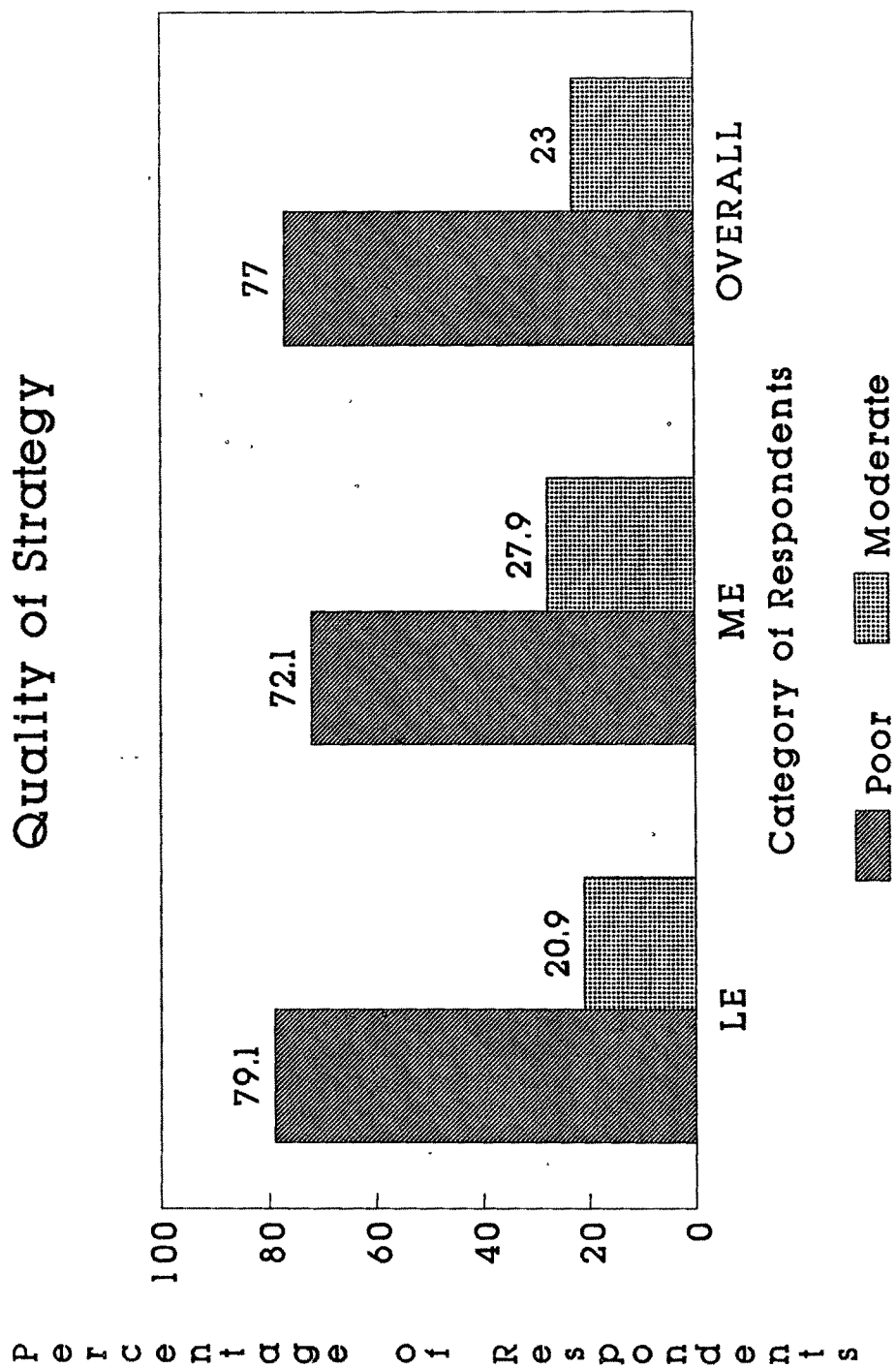
The poor strategies indicated that the respondents had either very less strategies to choose from or inspite of strategies available they were unable to take appropriate decision as to their selection or they had no access to the same.

Moderate strategies indicated that some of the strategies were available and selected by the respondents so that to some extent they were able to solve the basic necessities of the family.

The data reported in table 4.20 emphasized that the strategies adopted by 79.1 percent of LE and 72.1 percent of ME group of the respondents were poor. There were many schemes of loan offered by the public sector banks for upliftment of rural women but on account of illiteracy, lack of awareness and inability of pursuance they did not have access to such loans. Therefore, their strategies were poor. Only 23 percent of them had moderate level of strategy. The mean score was 19.2 and S.D. 1.72. This explains that socio-economic condition of the female heads' of the households was very poor (Figure 7).

The majority of the respondents had multiple support structures in the form of help from neighbours, relatives, friends, employers and money lenders. They took help from all in the case of economic problems but from neighbours, friends and relatives in emotional problems. To overcome stringent financial hardship their strategies were limited to borrowing of money and pledging and selling of land and personal belongings. This showed that support structure and strategies of female heads were poor as most of them depended upon others due to lack of their own resource.

FIGURE - 7
SURVIVAL STRATEGIES
Quality of Strategy



Section V

4.5 Opinions on Discrimination Against Women

In the context of women in Indian society where the male is viewed to play a major role in almost all activities, the opinion of the respondents on discrimination was considered to be indispensable.

In this section of the chapter the opinion scale covering various aspects, such as, FHH in general specially on widows, on wives of outmigrants and on separated/divorced women were considered. For this purpose statements were framed and responses were sought on three point scale 'agree' 'uncertain' and 'disagree'.

FHH in general : With regards to the opinion that female-headed households are generally poorest among poor, the data revealed that (Table 4.21) 50.8 percent of ME group of the respondents disagreed while 59 percent of LE group agreed making an overall opinion of 56.5 percent who agreed that female heads of households were generally poorest among poor, while 42 percent disagreed. On the view that FHH are generally living under great emotional stress, 53.2 percent of LE and 67.2 percent of ME respondents agreed and 34 percent of respondents on an average disagreed.

Table 4.21 Opinion of Respondents Regarding Discrimination Against Women in General.

Statements	Duration of heading family						Total		
	Less Experienced (N = 139)			More Experienced (N = 61)			N = 200		
	Agree	Uncer- tain	Dis- agree	Agree	Uncer- tain	Dis- agree	Agree	Uncer- tain	Dis- agree
FHH are generally are viewed as poorest among poor	82 (59.0)	1 (0.7)	56 (40.3)	31 (45.9)	2 (3.3)	28 (50.8)	113 (56.5)	3 (1.5)	84 (42.0)
Being head, the woman is incapable to assume responsibility for survival of the family	115 (82.7)	1 (0.7)	23 (16.5)	48 (78.7)	4 (6.6)	9 (14.8)	163 (81.5)	5 (2.5)	32 (16.0)
Women as the head, have negative self image about the future	44 (31.7)	16 (11.5)	79 (56.8)	26 (42.6)	8 (13.1)	27 (44.3)	70 (35.0)	24 (12.0)	106 (53.0)
Women in FHH are generally living under great emotional pressure	74 (53.2)	14 (10.1)	51 (36.7)	41 (67.2)	3 (4.9)	17 (27.9)	115 (57.5)	17 (8.5)	68 (34.0)
Single mother and their children experience higher level of physical stress	75 (54.0)	12 (8.6)	52 (37.4)	38 (62.3)	4 (6.6)	19 (31.1)	113 (56.5)	16 (8.0)	71 (35.5)
People feel that family life gets disturbed in FHH due to absence of husbands	61 (43.9)	15 (10.8)	63 (45.3)	37 (60.7)	3 (4.9)	21 (34.4)	98 (49.0)	18 (9.0)	84 (42.0)
FHH are objects of pity by the society	8 (5.8)	44 (31.7)	87 (62.6)	6 (9.8)	14 (23.0)	41 (67.2)	14 (7.0)	58 (29.0)	128 (64.0)
FHH are exploited by family and society	48 (34.5)	25 (18.0)	66 (47.5)	16 (26.2)	6 (9.8)	39 (63.9)	64 (32.0)	31 (15.5)	105 (52.5)
Children of FHH have to assume responsibility of earning or looking after family at early age	55 (39.6)	18 (12.9)	66 (47.5)	17 (27.9)	7 (11.5)	37 (60.7)	72 (36.0)	25 (12.5)	103 (51.5)
Children of FHH are likely to be exploited as there is no control of father on them	120 (86.3)	5 (3.6)	14 (10.1)	50 (82.0)	2 (3.3)	9 (14.8)	170 (85.0)	7 (3.5)	23 (11.5)

contd .table 4.2

contd.. table 4

1	2	3	4	5	6	7	8	9	10
Government should encourage participation of women in community activities	132 (95.0)	2 (1.4)	5 (3.6)	59 (96.7)	-	2 (3.3)	191 (95.5)	2 (1.0)	7 (3.5)
Traditional and cultural constraints restrict the upper caste women to work outside in rural areas	122 (87.8)	3 (2.2)	14 (10.1)	54 (88.5)	2 (3.3)	5 (8.2)	176 (88.0)	5 (2.5)	19 (9.5)
Female heads of households face economic discrimination	37 (26.6)	15 (10.8)	87 (62.6)	29 (47.5)	8 (13.1)	24 (39.3)	66 (33.0)	23 (11.5)	111 (55.5)
FHH generally gets emotional support from their parental family	10 (7.2)	46 (33.1)	83 (59.7)	6 (9.8)	18 (29.5)	37 (60.7)	16 (8.0)	64 (32.0)	120 (60.0)
The parents of FHH generally support them at the time of crisis	67 (48.2)	12 (8.6)	60 (43.2)	33 (54.1)	10 (16.4)	18 (29.5)	100 (50.0)	22 (11.0)	78 (39.0)

On the statement that the family life get disturbed in FHH; 43 percent of LE and 60.7 percent of the ME respondents agreed. On the opinion that FHH are object of pity by society, majority of the respondents disagreed (62.6 percent LE and 67.2 percent of ME group). Whether children of the female-headed households are likely to be exploited due to absence of father, most of the respondents (86.3 percent of LE and 82 percent of ME) agreed.

Almost all the respondents (95.5 percent) had the opinion that government should take keen interest to encourage the women to actively participate in the community activities. The agreement was also very high (88 percent) on the opinion that traditional and cultural constraints restrict the upper caste

women to work outside in rural areas. Opinion was also sought on whether the parents of female-headed households supported them in crisis 49.2 percent of LE and 54.1 percent of ME respondents agreed (Table 4.21).

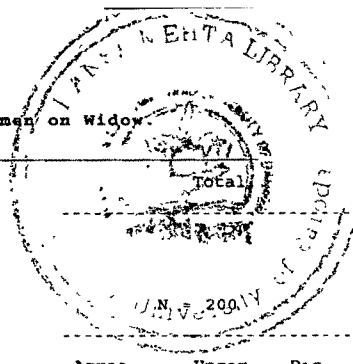
Opinion on widowed female-heads : Apart from the discrimination that women face in general, the widowed women are at a loss to overcome the situation due to specific bias faced by them in the society. The following opinions specify the discrimination against widows specially.

It was found that in both the groups 95 percent of the respondents had the view that ownership right should be given to the widows. It was felt by majority of the respondents that young widows who did not have the support of their parents/brothers were most vulnerable to mistreatment in the society (88.5 percent).

A major proportion of respondents (89.2 percent LE and 85.2 percent of ME respondents) expressed their view that maintaining give and take relationship with friends, relatives and neighbours were quite difficult for widows.

It was of great concern to widows that their presence were not considered as auspicious in social functions, 66.9 percent of LE, 55.7 percent of ME and overall 63.5 percent of the respondents felt so.

Table 4.22 Opinion of Respondents Regarding Discrimination Against Women on Widow



Statements	Duration of heading family								
	Less Experienced (N = 139)			More Experienced (N = 61)			Total		
	Agree	Uncer- tain	Dis- agree	Agree	Uncer- tain	Dis- agree	Agree	Uncer- tain	Dis- agree
Widowed women are involved in major decisions within house	39 (28.1)	16 (11.5)	84 (60.4)	18 (29.5)	7 (11.5)	36 (59.0)	57 (28.5)	23 (11.5)	120 (60.0)
Widowed women working outside are not liked by the society	58 (41.7)	20 (14.4)	61 (43.9)	25 (41.0)	10 (16.4)	26 (42.6)	83 (41.5)	30 (15.0)	87 (43.5)
The presence of widowed women at all kinds of social functions are not considered to be auspicious	93 (66.9)	11 (7.9)	35 (25.2)	34 (55.7)	9 (14.8)	18 (29.5)	127 (63.5)	20 (10.0)	53 (26.5)
Widowed working women are helped by the family members	25 (18.0)	16 (11.5)	98 (70.5)	12 (19.7)	8 (13.1)	41 (67.2)	37 (18.5)	24 (20.0)	139 (69.5)
Widowed women donot have hold over their earnings	44 (31.7)	10 (7.2)	85 (61.2)	18 (29.5)	5 (8.2)	38 (62.3)	62 (31.0)	15 (7.5)	123 (61.5)
Widowed women are haras- ssed at their work place	55 (39.6)	12 (8.6)	72 (51.8)	19 (31.1)	7 (11.5)	35 (57.4)	74 (37.0)	19 (9.5)	107 (53.5)
Widowed women donot face any problem in securing loan from bank	12 (8.6)	8 (5.8)	119 (85.6)	4 (6.6)	4 (6.6)	53 (86.9)	16 (8.0)	12 (6.0)	172 (86.0)
Widowed women face problem in maintaining give and take relationship	124 (89.2)	5 (3.6)	10 (7.2)	52 (85.2)	2 (3.3)	7 (11.5)	176 (88.0)	7 (3.5)	17 (8.5)
Land and property ownership right should be given to widowed women	132 (95.0)	2 (1.4)	5 (3.6)	58 (95.1)	1 (1.6)	2 (3.3)	190 (95.0)	3 (1.5)	7 (3.5)
It is young widows who are most vulnerable to mistreatment unless they have the support of their parents or brothers	121 (87.1)	4 (2.9)	14 (10.1)	56 (91.8)	1 (1.6)	4 (6.6)	177 (88.5)	5 (2.5)	18 (9.0)
Widowed women without children face a lot of difficulties in exercising their property right	79 (56.8)	13 (9.4)	47 (33.8)	33 (54.1)	9 (14.8)	19 (31.1)	112 (56.0)	22 (11.0)	66 (33.0)

Figures in parenthesis indicate percentages.

On an average 86 percent of the respondents felt that women had difficulty in securing loan from bank, nearly half of the respondents felt that widows without children faced a lot of difficulty in exercising their property rights. About equal number of the respondents viewed that widowed women working outside were not liked by society (Table 4.22).

Opinion on wives of outmigrants : In the present scenario of seeking employment by the males away from their house, the wives were compelled to assume the entire responsibilities of the family. The following section tries to seek the opinion of the wives of outmigrant as to the specific discrimination that they were facing.

On the view that, they get financial support from their family members and relatives 61.9 percent of LE and 63.9 percent of ME respondents disagreed while only 21.5 percent of them agreed. In case of emotional support 38.5 percent of the respondents agreed while 43 percent disagreed and only 18.5 percent of them were uncertain in this regard.

About one third (39.5 percent) of the respondents had the opinion that wives of outmigrant did not have access to institutional credit; 84.5 percent of the respondents expressed that entire responsibilities of the family were on the women after their husbands outmigrated. Forty two percent of them

Table 4.23 Opinion of Respondents Regarding Discrimination Against Women on Wives of Outmigrants.

Statements	Duration of heading family						Total		
	Less Experienced (N = 139)			More Experienced (N = 61)			N = 200		
	Agree	Uncer- tain	Dis- agree	Agree	Uncer- tain	Dis- agree	Agree	Uncer- tain	Dis- agree
Wives of outmigrated husbands get financial support from the family members and relatives	29 (20.9)	24 (17.3)	86 (61.9)	14 (23.0)	8 (13.1)	39 (63.9)	43 (21.5)	32 (16.0)	125 (62.5)
Wives of outmigrated husbands get emotional support from the family members and relatives	54 (38.8)	26 (18.7)	59 (42.4)	23 (37.7)	11 (18.0)	27 (44.3)	77 (38.5)	37 (18.5)	86 (43.0)
Wives of outmigrated husbands donot have access to obtain institutional credit	55 (39.6)	23 (16.5)	61 (43.9)	24 (39.3)	14 (23.0)	23 (37.7)	79 (39.5)	37 (18.5)	84 (42.0)
Wives of outmigrated husbands shoulder entire responsibilities of the family	118 (84.9)	6 (4.3)	15 (10.8)	51 (83.6)	4 (6.6)	6 (9.8)	169 (84.5)	10 (5.0)	21 (10.5)
Wives of outmigrated husbands have diffi- culties in discharging responsibilities due to interference of their in-laws	41 (29.5)	29 (20.9)	69 (49.6)	17 (27.9)	15 (24.6)	29 (47.5)	58 (29.0)	44 (22.0)	98 (49.0)
Wives of the outmigrated husbands donot get support by the society	26 (18.7)	33 (23.7)	80 (57.6)	14 (23.0)	16 (26.2)	31 (50.8)	40 (20.0)	49 (24.5)	111 (55.5)
Wives of the outmigrated husbands are viewed as object of pity by the society	24 (17.3)	33 (23.7)	82 (59.0)	8 (13.1)	22 (36.1)	31 (50.8)	32 (16.0)	55 (27.5)	113 (56.5)

(Figures in parenthesis indicate the percentages)

had opinion that money received regularly from husband eased the situation in these household.

In the case of joint family it was found that due to interference of inlaws 29 percent of the respondents felt that it was very difficult to discharge responsibilities. On the view that they were pitied by the society 59 percent LE and 50.8 percent ME group disagreed, only 16 percent of them agreed (Table 4.23).

Table 4.24 Opinion of Respondents Regarding Discrimination Against Women on Divorce/separated Women.

Statements	Duration of heading family						Total		
	Less			More					
	Experienced			Experienced					
	(N = 139)			(N = 61)			N = 200		
	Agree	Uncer- tain	Dis- agree	Agree	Uncer- tain	Dis- agree	Agree	Uncer- tain	Dis- agree
Women are always held responsible in case of divorce/separation.	29 (20.9)	23 (16.5)	87 (62.6)	12 (19.7)	19 (31.1)	30 (49.2)	41 (20.5)	42 (21.0)	117 (58.5)
Women are subject of social criticism if they are divorced by husbands	110 (79.1)	4 (2.9)	25 (18.0)	47 (77.0)	3 (4.9)	11 (18.0)	157 (78.5)	7 (3.5)	36 (18.0)
It is thought that divorced women lack virtue	18 (12.9)	23 (16.5)	98 (70.5)	11 (18.0)	6 (9.8)	44 (72.1)	29 (14.5)	29 (14.5)	142 (71.0)
Divorced women are neglected and dominated by family members	9 (6.5)	30 (21.6)	100 (71.9)	9 (14.8)	10 (16.4)	42 (68.9)	18 (9.0)	40 (20.0)	142 (71.0)
Character of divorced/separated women are suspected by the society	111 (79.9)	3 (2.2)	25 (18.0)	49 (80.3)	2 (3.3)	10 (16.4)	160 (80.0)	5 (2.5)	35 (17.5)
Divorced women are deprived of the privileges which they have as respectable housewives in the society	42 (61.2)	12 (8.6)	85 (30.2)	23 (49.2)	8 (13.1)	30 (37.7)	65 (57.5)	20 (10.0)	115 (32.5)

Figures in parenthesis indicate percentages.

Opinion on separated/divorced women : Though the incidence of divorce was found to be very less in the selected area the opinion was nevertheless obtained regarding the discrimination against divorced women.

Eight percent of the respondents agreed that character of divorced women were seen as suspected by the family members and the society. A major proportion (78.5 percent) of the respondents had the view that divorced women were subject of social criticism.

However, 71 percent of them disagreed that divorced women were neglected and dominated by family members and 58.5 percent of them did not agree that the women were always held responsible in case of divorce (Table 4.24).

An attempt was made to assess their opinion on discrimination on overall basis. For this purpose, the scores on individual statement were added and categorised into low, medium and high on the basis of equal intervals and has been reported in Table 4.25. The results showed that respondent's opinion was moderate in all aspects. In the case of opinion in general 92.1 percent of LE and 85.2 percent of ME group of the respondents expressed medium level of response while 6.5 percent and 13.1 percent respectively had high level of responses only 1.5 percent had low level of response.

When the opinion were taken in regard to widows, 86.5 percent of the respondents had medium level of responses and 7.5 percent had high level of response.

**Table 4.25 Percentage Distribution : Opinion on Discrimination
Against Women**

Level of Opinion and scores ranges		Duration of heading family				Total	
		Less		More		N = 200	%
		Experienced		Experienced			
		(N = 139)		(N = 61)			
		N	%	N	%		
General Female Heads							
Low	(15-125)	2	1.4	1	1.6	3	1.5
Medium	(26-35)	128	92.1	52	85.2	180	90.0
High	(36-45)	9	6.5	8	13.1	17	8.5
Total		139	100.0	61	100.0	200	100.0
Mean		31.4		32.3		31.7	
S.D.		2.71		3.18		2.88	
Towards Widowed							
Low	(11-18)	8	5.8	4	6.6	12	6.0
Medium	(19-26)	121	87.1	52	85.2	173	86.5
High	(27-33)	10	7.2	5	8.2	15	7.5
Total		139	100.0	61	100.0	200	100.0
Mean		22.3		22.6		22.4	
S.D.		2.45		2.67		2.51	
Towards wives of outmigrant males							
Low	(8-13)	4	2.9	4	6.6	8	4.0
Medium	(14-19)	108	77.7	45	73.8	153	76.5
High	(20-24)	27	19.4	12	19.7	39	19.5
Total		139	100.0	61	100.0	200	100.0
Mean		17.3		17.2		17.2	
S.D.		2.31		2.59		2.39	

Contd...table 4.25

Contd...table 4.25

1	2	3	4	5	6	7
Towards divorced/ separated women						
Low (6-10)	37	26.6	17	27.9	54	27.0
Medium (11-14)	91	65.5	40	65.6	131	65.5
High (15-18)	11	7.9	4	6.6	15	7.5
Total	139	100.0	61	100.0	200	100.0
Mean	11.9		12.1		11.9	
S.D.	1.73		1.97		1.81	
Opinion as a whole						
Medium (68-94)	138	99.3	58	95.1	196	98.0
High (95-120)	1	0.7	3	4.9	4	2.0
Total	139	100.0	61	100.0	200	100.0
Mean	82.9		84.1		83.3	
S.D.	4.46		5.57		4.84	

Regarding wives of outmigrants 76.5 percent had medium level of response and 19.5 percent had high level of response. Towards divorced the medium level of response was 65.5 percent and high level of response 7.5 percent and 27 percent responded very low.

On the whole level of responses was analysed and found that the majority of the respondents had medium level of opinion in both the groups. However, response of LE was higher than ME group. Only 2 percent had high level of opinion (Figure 8).

FIGURE - 8
OPINION ON DISCRIMINATION

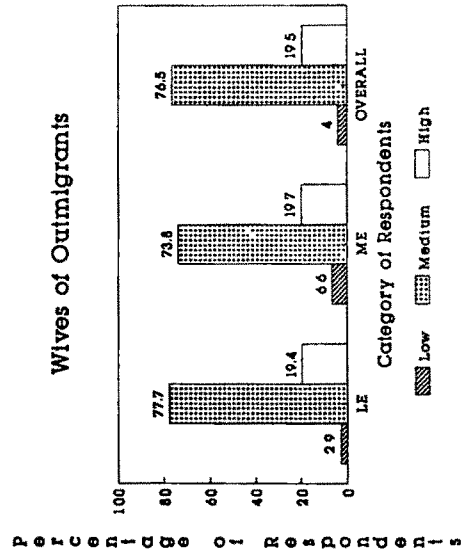
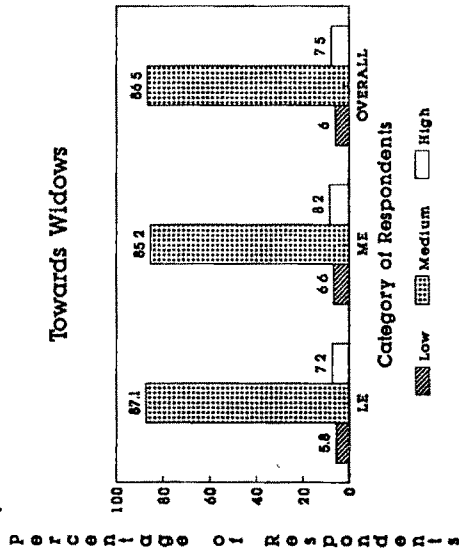
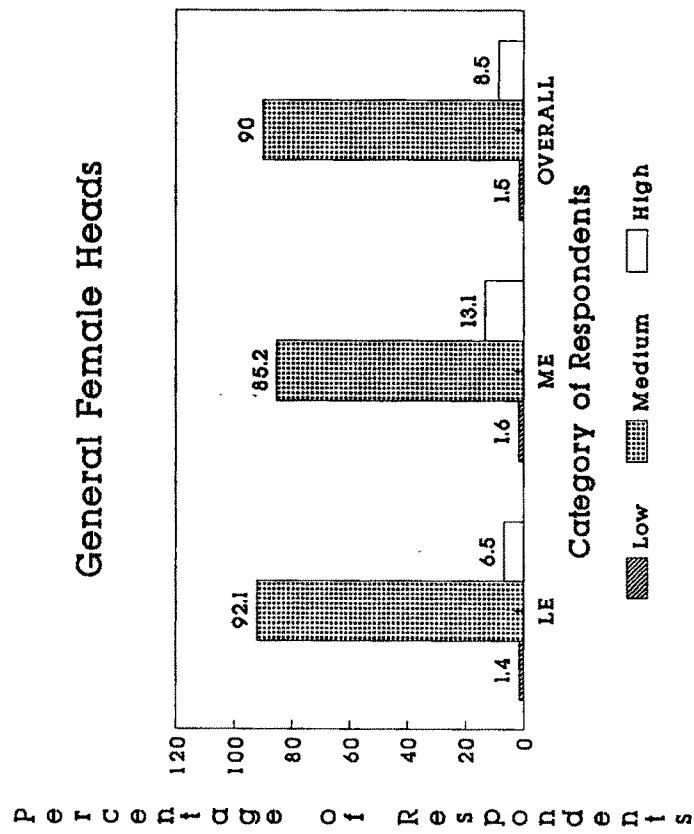
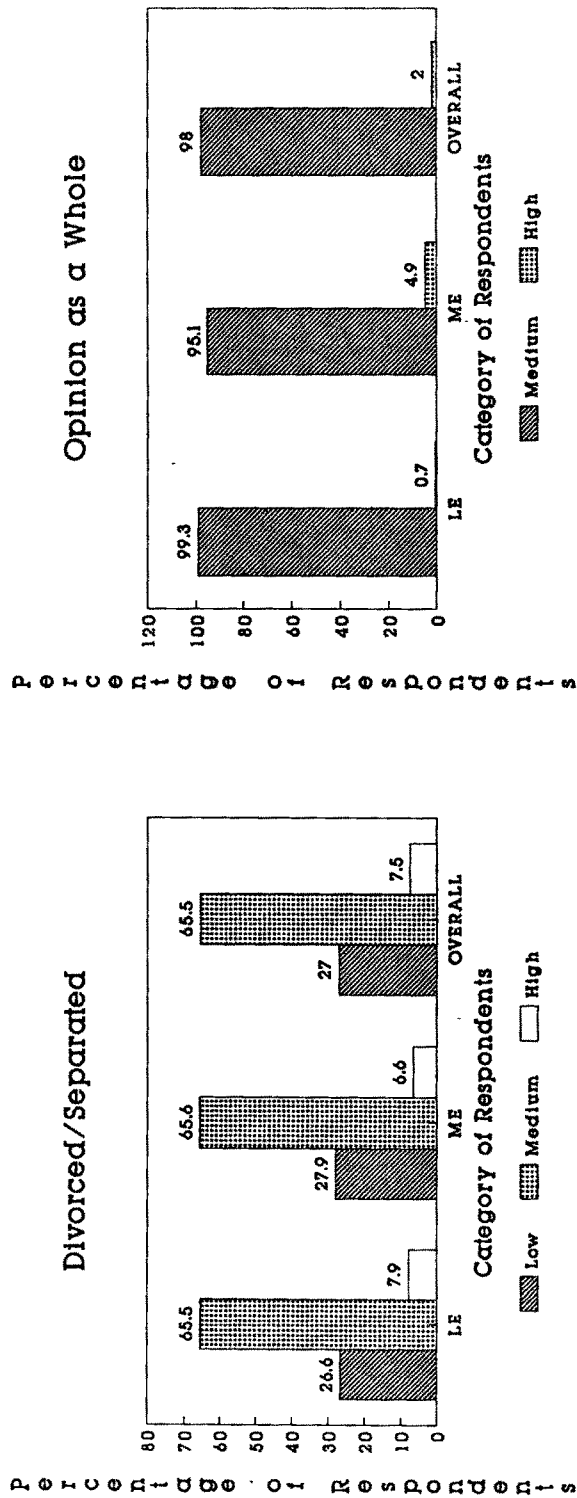


FIGURE - 8

OPINION ON DISCRIMINATION



Thus it could be said that, majority of the respondents felt that women are being discriminated in the family as well as society causing barriers in way of discharging responsibilities by female heads of the households.

Section VI

4.6 Status of Women

Although almost all rural women are involved to some extent in different activities, the nature and extent of their involvement varied widely and is strongly influenced by the economic status, caste and the ethnic background of the household. In the present investigation status of women has been measured by using two indicators viz.

- a) extent of participation in decision making and
- b) extent of freedom to spend family income

4.6.1 Participation of the Respondents in Decision Making

To find out the extent of participation of female-heads in decision making in four main areas basic to all families viz; household, farm, livestock and income generating activities, were selected. Respondent's participation in decisions related to above areas were assessed in terms of 'independent' 'joint' and 'not applicable'.

4.6.1.1 Decision making in household activities : Data regarding participation in different areas of decisions related to

household were studied. The areas covered were food, clothing, home furnishings, children's education and etc.(Table 4.26).

Food : With regards to participation of respondents in major decisions related to food items; data showed that hundred percent of the respondents both from LE & ME group took independent decisions regarding amount of money to be spent on food items, 84.5 percent of the respondents took independent decisions pertaining to storage of raw food and the duration of purchase while only 15.5 percent of them took joint decisions. More than three-fourth of the respondents independently took decisions related to quality and quantity of food stuff to be purchased, when to purchase, and place from where to purchase food stuff.

Clothing : Participation of respondents in decisions regarding clothing was also studied. It was found that percentage of respondents who took independent decision related to renovation of clothes, seasonal care of clothes and amount of money to be spent on clothing was 97.5 percent, 96.5 percent and 94.5 percent respectively. Most of the decisions related to purchase of clothes for self were taken independently while for the family members it was jointly taken with children in both LE and ME groups (Table 4.26).

Housing and Furnishings : Female-heads participation in decisions related to housing and furnishing (table 4.27) depicted that in both the groups almost all respondents took independent decisions regarding to repayment of housing loan (99.0 percent). In case of furniture to be purchased 38.1 percent from LE

Table 4.26 Extent of Decision Making in Household Activities (food & clothing)

Decisions	Duration of heading family						Total		
	Less Experienced (N = 139)			More Experienced (N = 61)			N = 200		
	Indepe- ndently	Join- tly	Notapp- licable	Indepe- ndently	Join- tly	Notapp- licable	Indepe- ndently	Join- tly	Not app- licable
Food									
Amount of money spent on food	139 (100.0)			61 (100.0)			200 (100.0)		
Quality of food stuff to be purchased	111 (79.9)	28 (20.1)		53 (86.9)	8 (13.1)		164 (82.0)	36 (18.0)	
Quantity of food stuff to be purchased	106 (76.3)	33 (23.7)		51 (83.6)	10 (16.4)		157 (78.5)	43 (21.5)	
Place from where to purchase food stuff	101 (72.7)	38 (27.3)		50 (82.0)	11 (18.0)		151 (75.5)	49 (24.5)	
Who does the purchasing of food stuff	103 (74.1)	36 (25.9)		50 (82.0)	11 (18.0)		153 (76.5)	47 (23.5)	
When to purchase	107 (77.0)	32 (23.0)		53 (86.9)	8 (13.1)		160 (80.0)	40 (20.0)	
The duration of purchase	116 (83.5)	23 (16.5)		53 (86.9)	8 (13.1)		169 (84.5)	31 (15.5)	
Storage raw food	117 (84.2)	22 (15.8)		52 (85.2)	9 (14.8)		169 (84.5)	31 (15.5)	
Clothing									
Amount of money to be spent on clothing	133 (95.6)	6 (4.3)		56 (91.8)	5 (8.2)		189 (94.5)	11 (5.5)	
Qualities of clothes purchase for self	121 (87.1)	18 (12.9)		54 (88.5)	7 (11.5)		175 (87.5)	25 (12.5)	
Qualities of clothes purchase for family members	21 (15.1)	118 (84.9)		23 (37.7)	38 (62.3)		44 (22.0)	156 (78.0)	
Place from where to purchase	102 (73.4)	37 (26.6)		48 (78.7)	13 (21.3)		150 (75.0)	50 (25.0)	
Personal care of clothes	135 (97.1)	4 (2.9)		58 (95.1)	3 (4.9)		193 (96.5)	7 (3.5)	
Renovation of clothes	137 (98.6)	2 (1.4)		58 (95.1)	3 (4.9)		195 (97.5)	5 (2.5)	

Table 4.27 Extent of Decision Making in Household Activities (Housing, Medical and Education)

Decisions	Duration of heading family						Total		
	Less			More					
	Experienced			Experienced					
	(N = 139)			(N = 61)			N = 200		
	Indepe- ndently	Join- tly	Notapp- licable	Indepe- ndently	Join- tly	Notapp- licable	Indepe- ndently	Join- tly	Not app- licable
Housing and Furnishing									
Amount of money to be spent to repay housing loan if taken	137 (98.6)	2 (1.4)		61 (100.0)			198 (99.0)	2 (1.0)	
Types of furniture to be purchased	56 (38.1)	86 (61.9)		41 (67.2)	20 (32.8)		94 (47.0)	106 (53.0)	
Amount of money to be spent on housing maintenance	108 (77.7)	31 (22.3)		52 (85.2)	9 (14.8)		160 (80.0)	40 (20.0)	
Medical Care									
Money to be spent on medical care	130 (93.5)	9 (6.5)		58 (95.1)	3 (4.9)		188 (94.0)	12 (6.0)	
Taking care of ill person	34 (24.5)	105 (75.5)		26 (42.6)	35 (57.4)		60 (30.0)	140 (70.0)	
Children Education									
Amount of money to be spent on children's education	135 (97.1)	4 (2.9)		60 (98.3)	1 (1.6)		195 (97.5)	5 (2.5)	
Selection of school to sent children for study	25 (18.0)	114 (82.0)		20 (32.8)	41 (67.2)		45 (22.5)	155 (77.5)	
The selection of subjects in higher classes	20 (14.4)	119 (85.6)		22 (36.1)	39 (63.9)		42 (21.0)	158 (79.0)	

(Figures in parenthesis indicate percentages).

group and 67.2 percent from ME group took independent decisions while 61.9 percent and 32.8 percent respectively took joint decisions. Eighty percent of the total respondents took independent decision related to amount of money to be spent on housing maintenance. There was not much difference in both the groups (Table 4.27)

Medical care : Decisions related to amount of money to be spent on medical care revealed that 94 percent of the respondents took independent decisions and only 6 percent took joint decision. 70 percent of the respondents took joint decision regarding taking care of ill person. However, ME respondents took independent decision in this matter than the LE ones.

Children's Education : The data represented in table - 4.27 showed that 97.5 percent of the respondents took independent decision related to the amount of money to be spent on education of children and only 2.5 percent of them were jointly involved in decision making. About 77 percent of the female heads took joint decisions related to selection of school (79 percent). From both the groups it was seen that majority of them took joint decisions with relatives and neighbours with regards to children's education.

Recreational Activities : Majority of the respondents did independent decision making (94.2 percent from LE group and 95.1 percent from ME group) related to amount of money to be spent on recreational activities and only 5.5 percent on an average took joint decision. Nearly three - fourths of the respondents

independently decided to select the type of recreational activities for all the family members by both groups.

Social and Religious festivals : The data showed that majority of the respondents (96.7% of ME and 94.2 % of LE female heads) took independent decisions with regards to visiting relatives while regarding purchasing gifts for different occasions 88.5% percent from ME group and 84.2 percent from LE group took independent decisions. With regards to amount of money to be spent on social and religious activities 77 percent from ME group took independent decisions. 85.2 percent of ME group independently decided to celebrate social and religious festivals at home while 74.1 percent of LE group took such decision independently.

Saving and Investment : In case of saving and investment it was found that, since respondents belonged to low income group, most of them could not spare money for saving. While the amount of money to be saved was decided independently by 90.5 percent of the respondents, only 38 percent of them saved in post office / Bank / at Home. Lack of awareness was found in the case of insurance as 96 percent did not know about it at all (Table 4.29).

Due to economic reasons negligible percent of respondents were involved in decision making regarding purchase of land.

Other activities : Other decisions like fetching water, bringing fuel, performance of household chores (Plate-1) and cleaning, all the respondents took independent decisions 91 percent, 99 percent, 99 percent and 99 percent respectively.

Table 4.28 Extent of Decision Making in Household Activities (Recreation and Social Activities)

Decisions	Duration of heading family						Total		
	Less Experienced			More Experienced					
	(N = 139)			(N = 61)			N = 200		
	Indepe- ndently	Join- tly	Notapp- licable	Indepe- ndently	Join- tly	Notapp- licable	Indepe- ndently	Join- tly	Not app- licable
Recreation									
Amount of money to be spent on recreational activities	131 (94.2)	8 (5.8)		58 (95.1)	3 (4.9)		189 (94.5)	11 (5.5)	
Selection of recreational activities for the family members	105 (75.5)	34 (24.5)		46 (75.4)	15 (24.6)		151 (75.5)	49 (24.5)	
Social & Religious Activities									
Visiting relatives home	131 (94.2)	8 (5.8)		59 (96.7)	2 (3.3)		190 (95.0)	10 (5.0)	
Purchasing gifts for different occasions	117 (84.2)	22 (15.8)		54 (88.5)	7 (11.5)		171 (85.5)	29 (14.5)	
Amount of money to be spent on such activities	96 (69.1)	43 (30.9)		47 (77.0)	14 (23.0)		143 (71.5)	57 (28.5)	
How often to celebrate such activities	103 (74.1)	36 (25.9)		52 (85.2)	9 (14.8)		155 (77.5)	45 (22.5)	

Table 4.29 Extent of Decision Making in Household Activities (Saving/Investment and Other Activities)

Decisions	Duration of heading family						Total		
	Less Experienced (N = 139)			More Experienced (N = 61)			N = 200		
	Indepe- ndently	Join- tly	Notapp- licable	Indepe- ndently	Join- tly	Notapp- licable	Indepe- ndently	Join- tly	Not app- licable
Saving & Investment									
How much money to be saved	124 (89.2)	13 (9.4)		57 (93.4)	3 (4.9)		181 (90.5)	16 (8.0)	3 (1.5)
Where to save and Invest in post office/bank/at home	57 (41.0)	17 (12.2)		19 (31.1)	1 (1.6)		76 (38.0)	18 (9.0)	106 (53.0)
Insurance	4 (2.9)	1 (0.7)		3 (4.9)			7 (3.5)	1 (0.5)	192 (96.0)
Purchase of land	3 (2.2)	1 (0.7)			1 (1.6)		3 (1.5)	2 (1.0)	195 (97.5)
Lending money	83 (59.7)	55 (39.6)		48 (78.7)	11 (18.0)		131 (65.5)	66 (33.0)	3 (1.5)
Others									
Fetching water	125 (89.9)	14 (10.1)		57 (93.4)	4 (6.6)		182 (91.0)	18 (9.0)	
Bringing fuel	138 (99.3)	1 (0.7)		60 (98.4)	1 (1.6)		198 (99.0)	2 (1.0)	
Performance of household chores	138 (99.3)	1 (0.7)		60 (98.4)	1 (1.6)		198 (99.0)	2 (1.0)	
Cleaning of house & clothes	137 (98.6)	2 (1.4)		61 (100.0)			198 (99.0)	2 (1.0)	

4.6.1.2 Decision making on farm activities : In agricultural production women perform a variety of activities in rural areas. Mainly ploughing, irrigation, weeding, selection of crops and etc. has been covered in this area. The findings displayed that, on the whole women had a positive role in decision making. Only nine percent of the respondents did not respond as they were landless.



Plate 1 : Woman Engaged in household chores



Plate 2 : Women weeding the field

Being female-headed households about 89.2 percent of LE group and 93.4 percent of ME group of the respondents took independent decision related to amount of money to be spent on farm activities.

Ploughing : It was found that 49 percent of the respondents took joint decision with neighbours in ploughing of the land for cultivation. Among them 52.5 percent were from LE group and 41 percent from ME group of the respondents, while on an average 42 percent of the respondents took independent decision. As the respondents gained experience they were able to take independent decision.

Harrowing and selection of crop varieties : In case of harrowing 49 percent of the respondents took independent decision and 42 percent of them took decision jointly. Again respondent took independent decisions once they gained more experience. Data reported in Table 4.30 showed that, 69 percent of the respondents of the LE group and 73.8 percent of the ME group took independent decision in selecting crop varieties. While on the whole 70.5 percent of respondents were deciding on crop varieties independently.

Presowing and irrigation : This activity included the levelling of land, spreading of cow-dung manure etc. The decision in this regard were taken by 55 percent of the respondents independently and 36 percent of them took jointly.

Table 4.30 Extent of Decision Making in Farm Activities

Decisions	Duration of heading family						Total		
	Less Experienced (N = 139)			More Experienced (N = 61)			N = 200		
	Indepe- ndently	Join- tly	Notapp- licable	Indepe- ndently	Join- tly	Notapp- licable	Indepe- ndently	Join- tly	Not app licable
Amount of money to be spent on farm activities	124 (89.2)	-	15 (10.8)	57 (93.4)	1 (1.6)	3 (4.9)	181 (90.5)	1 (0.5)	18 (9.0)
Ploughing	51 (36.7)	73 (52.5)	15 (10.8)	33 (54.1)	25 (41.0)	3 (4.9)	84 (42.0)	98 (49.0)	18 (9.0)
Harrowing	64 (46.0)	60 (43.2)	15 (10.8)	34 (55.7)	24 (39.3)	3 (4.9)	98 (49.0)	84 (42.0)	18 (9.0)
Selection of crop varieties	96 (69.1)	28 (20.1)	15 (10.8)	45 (73.8)	13 (21.3)	3 (4.9)	141 (70.5)	41 (20.5)	18 (9.0)
Pre-sowing	78 (56.1)	46 (33.1)	15 (10.8)	32 (52.5)	26 (42.6)	3 (4.9)	110 (55.0)	72 (36.0)	18 (9.0)
Irrigation	72 (51.8)	52 (37.4)	15 (10.8)	32 (52.5)	26 (42.6)	3 (4.9)	104 (52.0)	78 (39.0)	18 (9.0)
Application of fertilisers/pesticides if required	91 (65.5)	33 (23.7)	15 (10.8)	44 (72.1)	14 (23.0)	3 (4.9)	135 (67.5)	47 (23.5)	18 (9.0)
Weeding	94 (67.6)	30 (21.6)	15 (10.8)	38 (62.3)	20 (32.8)	3 (4.9)	132 (66.0)	50 (25.0)	18 (9.0)
Harvesting	88 (63.3)	36 (25.9)	15 (10.8)	34 (55.7)	24 (39.3)	3 (4.9)	122 (61.0)	60 (30.0)	18 (9.0)
Tying and carrying of crop bundles	92 (66.2)	32 (23.0)	15 (10.8)	38 (62.3)	20 (32.8)	3 (4.9)	130 (65.0)	52 (26.0)	18 (9.0)
Threshing and winowing	106 (76.3)	18 (12.9)	15 (10.8)	49 (80.3)	9 (14.8)	3 (4.9)	155 (77.5)	27 (13.5)	18 (9.0)
Storage of grains	116 (83.5)	8 (5.8)	15 (10.8)	54 (88.5)	4 (6.6)	3 (4.7)	170 (85.0)	12 (6.0)	18 (9.0)
Selection of markets to sell products	119 (85.6)	5 (3.6)	15 (10.8)	51 (83.6)	7 (11.5)	3 (4.9)	170 (85.0)	12 (6.0)	18 (9.0)

Figures in parenthesis indicates percentages

In selecting the means of irrigation 52 percent of the respondents took independent decision while 39 percent of them took decision jointly.

Application of fertilisers/pesticides : Decision about application of fertilizer were taken independently by 67.5 percent of the respondents, whereas, it was jointly taken by 23.5 percent of them. There was not much difference among LE and ME group of the respondents.

Weeding : In this area on an average 66 percent of the respondents decided independently while 25 percent of them decided jointly. The ME group of the respondents took independent decision more than the LE group (Plate-2).

Harvesting, tying & carrying of crop bundles : The data showed that decision regarding harvesting of crops was taken by 61 percent of the respondents independently. While by 30 percent of them jointly took the decision. Similarly tying of sheaves and carrying of crop bundles were some of the activities in which 65 percent of the respondents took independent decision, only 26 percent of them took it jointly with neighbours.

Threshing, Winnowing and Storage of Grains : Regarding threshing and winnowing 77.5 percent of the respondents took decision independently and only 13.5 percent of them jointly. Again the more experienced group took more independent decision than the less experienced ones. Decision related to storage of grains 83.5 percent of the respondents took independent decision from LE group and 88.5 percent of them from ME group. Only 6 percent decided jointly (Plate-3).

Selection of markets to sell products : On the whole, with regards to selection of market to sell the products; 85 percent of the respondents took independent decision while only 6 percent of them took it jointly (Table 4.30).

4.6.1.3 Decision making on livestock activities : From the time immemorial women have played a pivotal role in cattle rearing, starting from feeding to milking and selling of milk and animals, their decision making in selling of milk and milk products, deciding rates to sell milk, utilizing animal waste (preparation of cow-dung cakes) and their storage is considered. In the present study out of the total samples of 200 families, only 150 families (75 percent) owned domestic livestock (Table. - 4.31).

The amount of money to be spent on livestock had strong bearing on the life of female-headed households. The decision as per the data, was independently taken by almost all the respondents having livestock (74.5 percent).

Purchasing and caring of animals : Decisions regarding selection of animal, place of purchase etc. was taken independently by 53.2 percent of LE and 47.5 percent of the ME group of the respondents making 51.5 percent on the whole. Decision related to making shelter for cattles on an average 45 percent of the respondents took independent decision while 30 percent of them took it jointly.

About forty-six percent of the respondents took independent decision while only 29 percent of them took it jointly towards

Table 4.31 Extent of Decision Making in Livestock Activities

Decisions	Duration of heading family						Total		
	Less Experienced			More Experienced			N = 200		
	(N = 139)			(N = 61)					
	Indepe- ndently	Join- tly	Notapp- licable	Indepe- ndently	Join- tly	Notapp- licable	Indepe- ndently	Join- tly	Not app- licable
Amount of money to be spent on livestock	106 (76.3)	1 (0.7)	32 (23.0)	43 (70.5)		18 (29.5)	149 (74.5)	1 (0.5)	50 (25.0)
Purchase of animals	74 (53.2)	33 (23.7)	32 (23.0)	29 (47.5)	14 (23.0)	18 (29.5)	103 (51.5)	47 (23.5)	50 (25.0)
Making shelter for cattles	60 (43.2)	47 (33.8)	32 (23.0)	30 (49.0)	13 (21.3)	18 (29.5)	90 (45.0)	60 (30.0)	50 (25.0)
Cultivation buying fodder for animals	65 (46.8)	42 (30.2)	32 (23.0)	27 (44.3)	16 (26.2)	18 (29.5)	92 (46.0)	58 (29.0)	50 (25.0)
Giving medicines to animals	77 (55.4)	30 (21.6)	32 (23.0)	32 (52.5)	11 (18.0)	18 (29.5)	109 (54.5)	41 (20.5)	50 (25.0)
Milking	89 (64.0)	18 (12.9)	32 (23.0)	33 (54.1)	10 (16.4)	18 (29.5)	122 (61.0)	28 (14.0)	50 (25.0)
Selling of milk and milk products	98 (70.5)	9 (6.5)	32 (23.0)	40 (65.6)	3 (4.9)	18 (29.5)	138 (69.0)	12 (6.0)	50 (25.0)
Amount of milk to be kept for household consumption	97 (69.8)	10 (7.2)	32 (23.0)	38 (62.3)	5 (8.2)	18 (29.5)	135 (67.5)	15 (7.5)	50 (25.0)
Deciding rates to sell milk	97 (69.8)	10 (7.2)	32 (23.0)	41 (67.2)	2 (3.3)	18 (29.5)	138 (69.0)	12 (6.0)	50 (25.0)
Selling of animals	101 (72.7)	6 (4.3)	32 (23.0)	39 (63.9)	4 (6.6)	18 (29.5)	140 (70.0)	10 (5.0)	50 (25.0)
Collection of cow-dung for manure pits	106 (76.3)	1 (0.7)	32 (23.0)	41 (67.2)	2 (3.3)	18 (29.5)	147 (73.5)	3 (1.5)	50 (25.0)
Utilising of animal waste	105 (75.5)	2 (1.4)	32 (23.0)	40 (65.6)	3 (4.9)	18 (29.5)	145 (72.5)	5 (2.5)	50 (25.0)

Figures in parenthesis indicate percentages.



Plate 3 : Woman winowing the grains



Plate 4 : Woman engaged in fodder making

cultivation and buying of fodder for animals. About fifty four percent of the respondents decided independently and 20.5 percent of them jointly with neighbours.

Milk related activities : In case of milking sixty four percent of the LER and fifty four percent of MER took independent decisions. Only fourteen percent of them on an average took joint decision.

Similarly decision related to selling of milk and milk products it was found that 69 percent of them decided independently and only 6 percent jointly.

With regards to decision about amount of milk to be kept for household consumption, data depicted that majority of them took independent decision (67.5 percent) and only 7.5 percent of them took it jointly. In case of deciding rates to sell milk it was found that on an average, 69 percent of the respondents made independent decision and only 6 percent of them made decision jointly.

Animals related activities : Data reported in (table 4.31) showed that only five percent of the respondents took joint decision related to selling of animals, the remaining took independent decisions. It was found that 73.5 percent of the respondents in case of collection of cow-dung manure pits and 72.5 percent of the respondents utilizing animal waste (which includes preparation of cow-dung cakes and their storage) took independent decision while only 1.5 and 2.5 percent respectively took joint decisions (Palte-4).

4.6.1.4 Decision making in income generating activities :
Mithila painting/Madhubani painting, bamboo handicraft (basket making mauni, dauri etc.) manual cotton yarn spinning (preparation and selling of Janew), stitching of clothes, pickles/papad making etc. were some of the common income generating activities found among female-headed households in the selected area of Madhubani district. Only fifteen percent of the respondents did not have any particular income generating activity.

It was found that all respondents took independent decision except one who took decision jointly regarding amount of money to be spent on income generating activities (Table 4.32).

Purchasing materials, tools and equipments : In case of purchasing of tools and equipment, viz charkha, sewing machine and etc, the (Table 4.32) data showed that 66.5 percent of the respondents took independent decision while joint decision was taken by 18.5 percent only. Purchasing of raw materials plays a vital role as it directly affects the quality and cost of the product concerned. The data showed that in this area too 73 percent of the respondents on an average took independent decision and only 12 percent of them decided jointly. This has also indirect impact on the cost of raw materials, decision of which was taken by 76 percent of the respondents independently, only 9 percent of them took jointly.

Processing materials to get finished product : Raw materials after purchasing need certain processing to be converted into

Table 4.32 Extent of Decision Making in Income Generating Activities

Decisions	Duration of heading family						Total		
	Less Experienced (N = 139)			More Experienced (N = 61)			N = 200		
	Indepe- ndently	Join- tly	Notapp- licable	Indepe- ndently	Join- tly	Notapp- licable	Indepe- ndently	Join- tly	Not app- licable
Amount of money to be spent on these activities	117 (84.2)	1 (0.7)	21 (15.1)	52 (85.2)		9 (14.8)	169 (84.5)	1 (0.5)	30 (15.0)
Purchasing of equipments if required any.	91 (65.5)	27 (19.4)	21 (15.1)	42 (68.9)	10 (16.4)	9 (14.8)	133 (66.5)	37 (18.5)	30 (15.0)
Purchasing of raw materials	103 (74.1)	15 (10.8)	21 (15.1)	43 (70.5)	9 (14.8)	9 (14.8)	146 (73.0)	24 (12.0)	30 (15.0)
Place from where to purchase raw materials	106 (76.3)	12 (8.6)	21 (15.1)	46 (75.4)	6 (9.8)	9 (14.8)	152 (76.0)	18 (9.0)	30 (15.0)
Processing of materials to get finished products	110 (79.1)	8 (5.8)	21 (15.1)	49 (80.3)	3 (4.9)	9 (14.8)	159 (79.5)	11 (5.5)	30 (15.0)
Marketing products to local market	110 (79.1)	8 (5.8)	21 (15.1)	49 (80.3)	3 (4.9)	9 (14.8)	159 (79.5)	11 (5.5)	30 (15.0)
Marketing products to distant market	109 (78.4)	9 (6.5)	21 (15.1)	44 (72.1)	8 (13.1)	9 (14.8)	153 (76.5)	17 (8.5)	30 (15.0)
Deciding price of selling the products	111 (79.9)	7 (5.0)	21 (15.1)	47 (77.0)	5 (8.2)	9 (14.8)	158 (79.0)	12 (6.0)	30 (15.0)
Estimation of future production	113 (81.3)	5 (3.6)	21 (15.1)	52 (85.2)		9 (14.8)	165 (82.5)	5 (2.5)	30 (15.0)

Figures in parenthesis indicates percentages.

finished products. It was found that 79.5 percent of the respondents took independent decision having only 5.5 percent to take joint decision (Plate 5,6 & 7).



Plate 5 : Women engaged in spinning yarn by 'CHARKHA'



Plate 6 : Mithila Painting

Marketing of products : Marketing is such activity which ultimately leads to generating income in monetary terms. Without proper marketing of the product it is not possible to generate and maximise the income. Data in table (4.32) depicted that 79.5 percent of the respondents took independent decision to sell their products in the local market while 76.5 percent of the total respondent took independent decision to sell them in the distant market. Only 5.5 percent and 8.5 percent respectively took joint decision. To fix the price at which the products should be sold in the market is equally important as it determines the short term as well as long term customers together with profit margin to be earned. From the data it was seen that 79 percent of the respondents decided independently about the selling, only 6 percent decided it jointly. Number of customers available is the main determinant of estimating future production supported by availability of raw materials and other factors. The data envisages that 82.5 percent of the total respondents took independent decision, only 2.5 percent of them took joint decision.

In case of all areas of income generating activities the percentage of decision taken did show only slight deviation between LE and ME group of respondents.

On the whole the extent of participation of respondents in decision making was also considered. The table under discussion mentions percentage distribution of the respondents by extent of participation in decision making for various activities. In order to know the extent of decision making for various



Plate 7 : Woman Engaged in Dauri making

activities, the responses of respondents were scored attributing higher scores to independent decision making. Scores obtained for each activity were summed up and categorised as low, medium and high on the basis of equal intervals (Table 4.33, Figure 9).

With regards to household activities it was seen that 61.2 percent of LER and 45.9 percent of MER had medium level of decision making while 38.1 percent and 54.1 percent respectively had high level of decision making. Only 0.5 percent of the respondents had low level of decision making, which highlighted that with regards to household activities women were chief decision makers.

Pertaining to farm activities 53 percent of the respondents on an average had low level of decision making and 47 percent of them had medium level of decision making while none of them had high level of participation in decision making. The findings thus indicated that women were dependent on others to some extent while taking decisions related to farm activities as none of them were in high level category.

With regards to livestock activities 38 percent of the respondents had low level of decision making and 62 percent of them had medium level of decision making. None of them had high level of decision making. This also indicated that, although a major portion of respondents assumed decision makers role, they had to take help of others like neighbours, relatives and etc.

Table 4.33 Percentage Distribution : Extent of Decision Making

Level of Decision Making and Scores Ranges	Duration of heading family				Total		
	Less Experienced (N = 139)		More Experienced (N = 61)		N = 200	%	
	N	%	N	%			
	1	2	3	4	5	6	7
Household activities							
Low (37-49)	1	0.7				1	0.5
Medium (50-62)	85	61.2	28	45.9		113	56.5
High (63-74)	53	38.1	33	54.1		86	43.0
Total	139	100.0	61	100.0		200	100.0
Mean	61.1		62.9			61.6	
S.D.	3.97		4.54			4.23	
Farm Activities							
Low (13-22)	73	52.5	33	54.1		106	53.0
Medium (23-30)	66	47.5	28	45.9		94	47.0
Total	139	100.0	61	100.0		200	100.0
Mean	20.2		21.2			20.5	
S.D.	7.39		5.76			6.93	
Livestock Activities							
Low (12-20)	52	37.4	24	39.3		76	38.0
Medium (21-28)	87	62.6	37	60.7		124	62.0
Total	139	100.0	61	100.0		200	100.0
Mean	17.0		15.6			16.5	
S.D.	9.44		10.29			9.70	

contd... table 4.33

contd... table 4.33

1	2	3	4	5	6	7
Income generating activities						
Low (9-15)	29	20.9	15	24.6	44	22.0
Medium (16-21)	110	79.1	46	75.4	156	78.0
Total	139	100.0	61	100.0	200	100.0
Mean	14.6		14.6		14.6	
S.D.	6.26		6.24		6.24	
Decision making as a whole						
Low (71-95)	16	11.5	6	9.8	22	11.0
Medium (96-119)	67	48.2	31	50.8	98	49.0
High (120-142)	56	40.3	24	39.3	80	40.0
Total	139	100.0	61	100.0	200	100.0
Mean	112.8		114.3		113.3	
S.D.	14.34		15.46		14.66	

In case of income generating activities majority of the respondents (78 percent) had medium level of decision making leaving 22 percent with low level of decision making. Nearly three-fourth of respondents took decisions themselves still one-fourth of them who had to consult with others.

Consequently the decision making as a whole were analyzed and found that 49 percent of the respondents had medium level of participation indicating that they took joint decisions in majority of the cases, 40 percent of them had high level of

FIGURE - 9
EXTENT OF DECISION MAKING

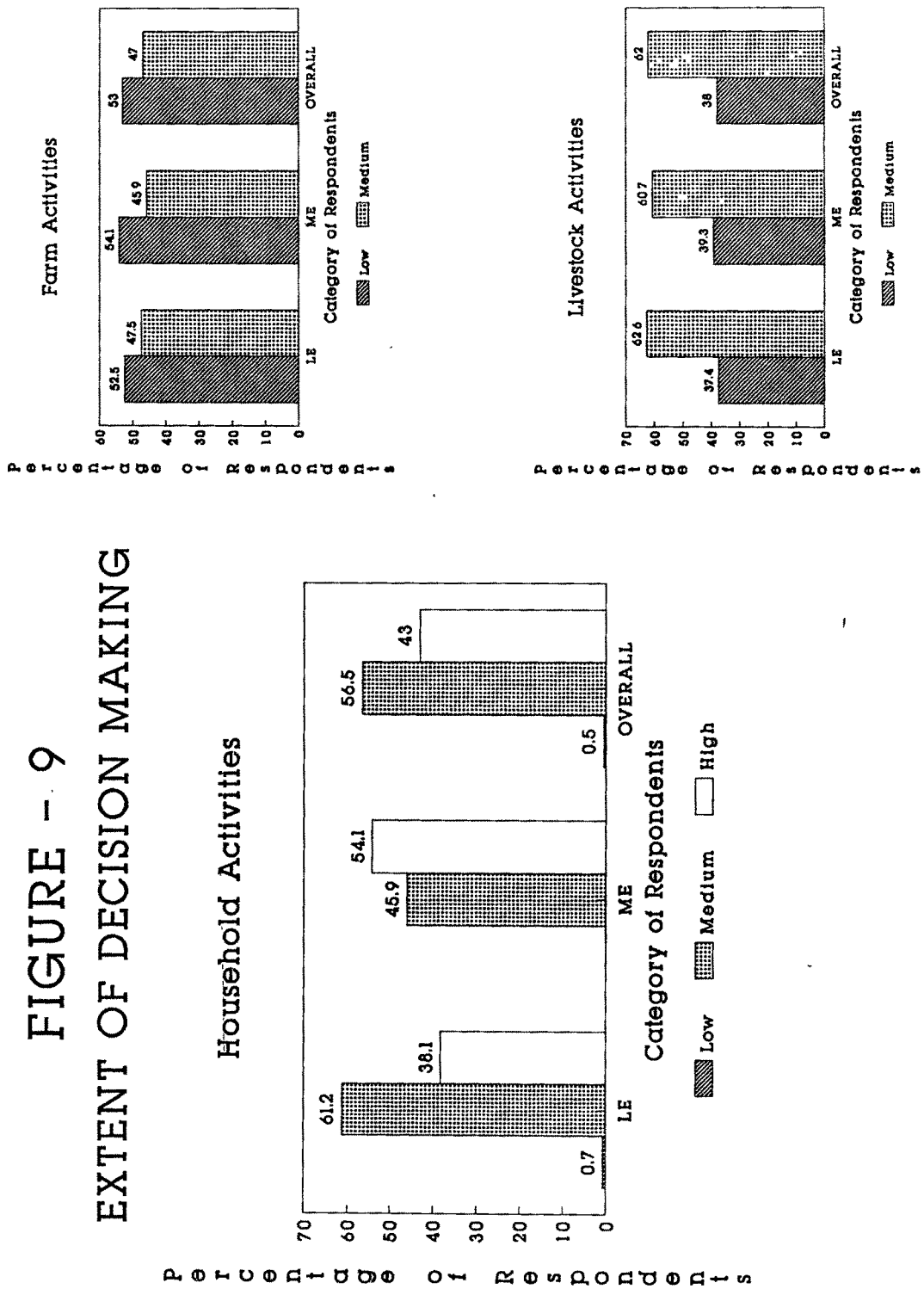
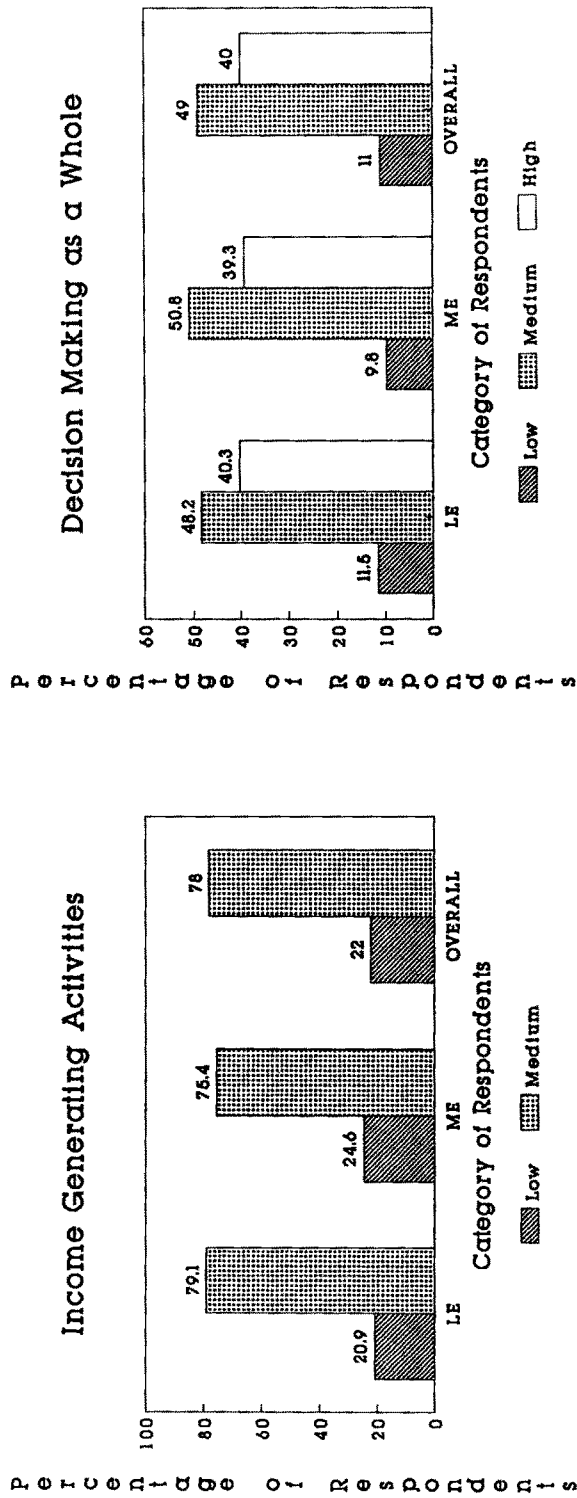


FIGURE - 9

EXTENT OF DECISION MAKING



decision making indicating that they took independent decisions, only 11 percent of them had low level of decision making, means they had very poor decision making capabilities. By comparing mean scores it could be concluded that ME group of the respondents had more independent decision making power than LE group of the respondents.

4.6.2 Extent of Freedom in Spending Income

Mere earning money and its contribution to the family income does not exhibit the women's place in the family. Extent of independence to which she can utilise such finances is a very strong indicator of one's status. Therefore, to judge the freedom in spending was considered to be indispensable to measure the status of women in the family.

In the present study extent of freedom in spending income on household, farm, livestock and income generating activities were mainly measured and assessed. The respondents were asked to respond in terms of whether they felt that the freedom to spend was to a 'great extent' 'some extent' and 'not at all'. The responses were allotted scores to 3,2,1 respectively.

The data showed that 97.1 percent of the LE group and 90.2 percent of ME group of the respondents had the freedom to spend family income on food for the family to a great extent while 4.5 percent of them had the freedom to some extent and only 0.5 percent of the respondents had no freedom at all in this respect. Regarding spending for clothing for the family only 12.9 percent of the LE group and 37.7 percent of the ME group of the

Table 4.34 Extent of Freedom in Spending Income.

Purposes	Duration of heading family						Total		
	Less			More			N = 200		
	Experienced			Experienced					
	(N = 139)			(N = 61)					
	To great extent	To some extent	Not at all	To great extent	To some extent	Not at all	To great extent	To some extent	Not at all
Food for the family	135 (97.1)	3 (2.2)	1 (0.7)	55 (90.2)	6 (9.8)	-	190 (95.0)	9 (4.5)	1 (0.5)
Clothing for the family	18 (12.9)	120 (86.3)	1 (0.7)	23 (37.7)	37 (60.7)	1 (1.6)	41 (20.5)	157 (78.5)	2 (1.0)
Maintenance of the house	109 (78.4)	30 (21.6)	-	55 (90.2)	6 (9.8)	-	164 (82.0)	36 (18.0)	-
Buying of the furniture and furnishing	112 (80.6)	27 (19.4)		55 (90.2)	6 (9.8)		167 (83.5)	33 (16.5)	
Education for the children	48 (34.5)	90 (64.5)	1 (0.5)	37 (60.7)	24 (39.3)		85 (42.5)	114 (57.0)	1 (0.5)
Religious & social ceremonies	120 (86.3)	19 (13.7)		52 (85.2)	7 (11.5)	2 (3.3)	172 (86.0)	26 (13.0)	2 (1.0)
Health of the family	120 (86.3)	19 (13.7)		52 (85.2)	9 (14.8)		172 (86.0)	26 (14.0)	
Recreation of the family	105 (75.5)	31 (22.3)	3 (2.2)	47 (77.0)	12 (19.7)	2 (3.3)	152 (76.0)	43 (21.5)	5 (2.5)
Buying of land	4 (2.9)	55 (39.6)	80 (57.6)	3 (4.9)	14 (23.0)	44 (72.0)	7 (3.5)	69 (34.5)	124 (62.0)
Farm management	118 (84.9)	10 (7.2)	11 (7.9)	56 (91.8)	3 (4.9)	2 (3.3)	174 (87.0)	8 (4.0)	18 (9.0)
Livestock management	106 (76.3)	9 (6.5)	24 (17.3)	46 (75.4)	1 (1.6)	14 (23.0)	140 (70.0)	10 (5.0)	50 (25.0)
To start income generation work	117 (84.2)	6 (4.3)	16 (11.5)	51 (83.6)	1 (1.6)	9 (14.8)	51 (83.6)	1 (1.6)	9 (14.8)
Paying of debt.	118 (84.9)	21 (15.1)		55 (90.2)	5 (8.2)	1 (1.6)	173 (86.5)	26 (13.0)	1 (0.5)
Purchasing gifts for different occasions	70 (50.4)	69 (49.6)		40 (65.6)	21 (34.4)		110 (55.0)	90 (45.0)	

Note : Figures in parenthesis indicate percentages.

respondents had the freedom to spend money to a great extent while 86.3 percent and 60.7 percent respectively had the freedom to some extent in this particular area. The remaining 1 percent had no freedom at all (Table 4.34).

For maintenance of the house 78.4 percent of the LE group and 90.2 percent of ME group of the respondents had freedom to a great extent to spend income while 21.6 percent and 9.8 percent respectively had freedom to some extent. As regards buying of furniture and furnishing 83.5 percent of the respondents had the freedom to spend family income to a great extent and only 16.5 percent of them had the freedom to some extent.

Data pertaining to the education for the children, the difference in freedom to spend between LE and ME group of the respondents was found to be higher. This might be due to ME group of respondents having higher degree of capability to decide about children's education. The data revealed that 34.5 percent of LE and 60.7 percent of ME group of respondents had freedom to a great extent for this purpose, while 64.5 percent and 39.3 percent respectively had freedom to some extent.

With regard to social and religious ceremonies and health of the family 86 percent of the respondents had freedom to a great extent to use family income. Only 13 percent /14 percent of them respectively had freedom to some extent, as they took joint decision.

Regarding purchase of land, percentage of freedom to spend family income was found very less, the reason might be that

purchase of land required a substantial amount of money and the respondents could not afford as they belonged to the low income group. It was found that only 2.9 percent of LE group and 4.9 percent of ME group of the respondents had the freedom to a great extent while 39 percent and 23 percent respectively had freedom to some extent. Sixty two percent of the respondents did not respond in this case.

In case of farm management it was found that 84.9 percent of LE group and 91.8 ME group of the respondents had freedom to spend family income to a great extent while 7.2 percent and 4.9 percent respectively had the freedom to spend money to some extent. Rest 9 percent were landless. For livestock purposes 70 percent of the respondents had freedom to a great extent while only 5 percent of them had the freedom to spend income to some extent. In remaining 25 percent of the cases it was not applicable.

For investment on income generating activities 83.6 percent of the respondents had the freedom to a great extent while 13 percent of them had the freedom to spend income to some extent. About 15 percent of the respondents did not invest in any particular income generating activity. Regarding paying of debts data showed that 86.5 percent of the respondents had freedom to use money to great extent. Purchasing of gifts for different purposes, it was found that 55 percent of the respondents had the freedom to spend income to a great extent and 45 percent of them had freedom to some extent.

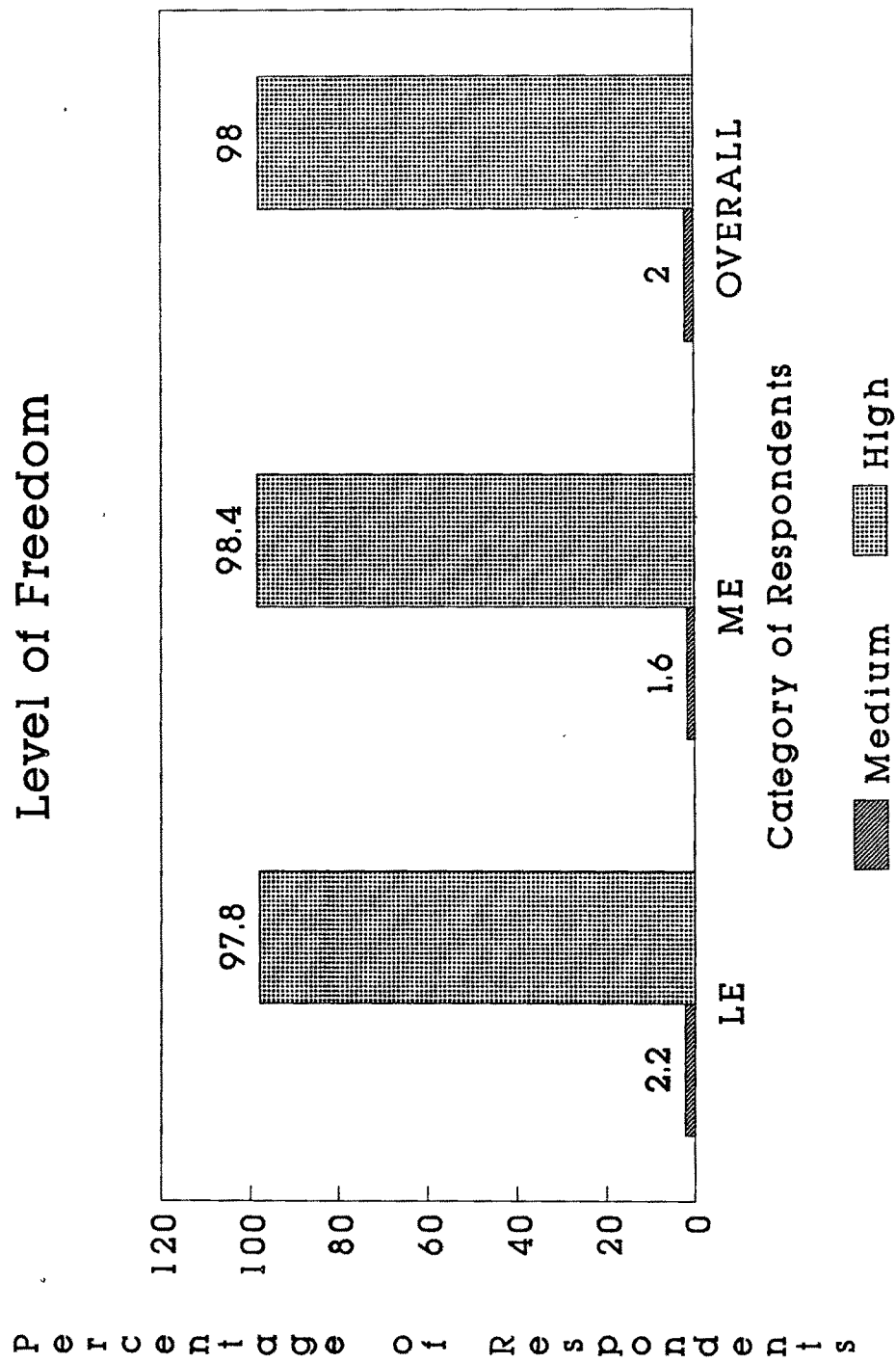
In order to understand the overall view on the impact of extent of freedom on spending family income, the responses were given weighted scores. Scores obtained for various purposes were added to arrive at a total score of each respondent. The respondents were categorised into low, medium and high categories on equal interval basis.

It was found (Table 4.35) that 98 percent of the respondents had high level of freedom of spending family income. Only 2 percent of them had medium level of freedom of spending family income. There was only slight variation between LER and MER. The mean score was 36.6 and standard deviation 1.85. This could be due to the fact that majority had no adult male member in the family or / as they were away from the

Table 4.35 Percentage Distribution : Extent of Freedom

Level of Freedom and Scores Ranges	Duration of heading family				Total	
	Less Experienced (N = 139)		More Experienced (N = 61)		N = 200	%
	N	%	N	%		
1	2	3	4	5	6	7
Medium (24-32)	3	2.2	1	1.6	4	2.0
High (33-42)	136	97.8	60	98.4	196	98.0
Total	139	100.0	61	100.0	200	100.0
Mean	36.4		37.0		36.6	
S.D.	1.67		2.15		1.85	

FIGURE - 10
EXTENT OF FREEDOM
Level of Freedom



home during major part of the year. Therefore, the women had high degree of freedom to spend their family income (Figure 10).

Based upon the result obtained from the level of decision making and extent of freedom in spending family income, scores obtained for each indicator were summed up to arrive at status of women in female-headed households. The scores were divided into low, medium and high categories on the basis of equal intervals.

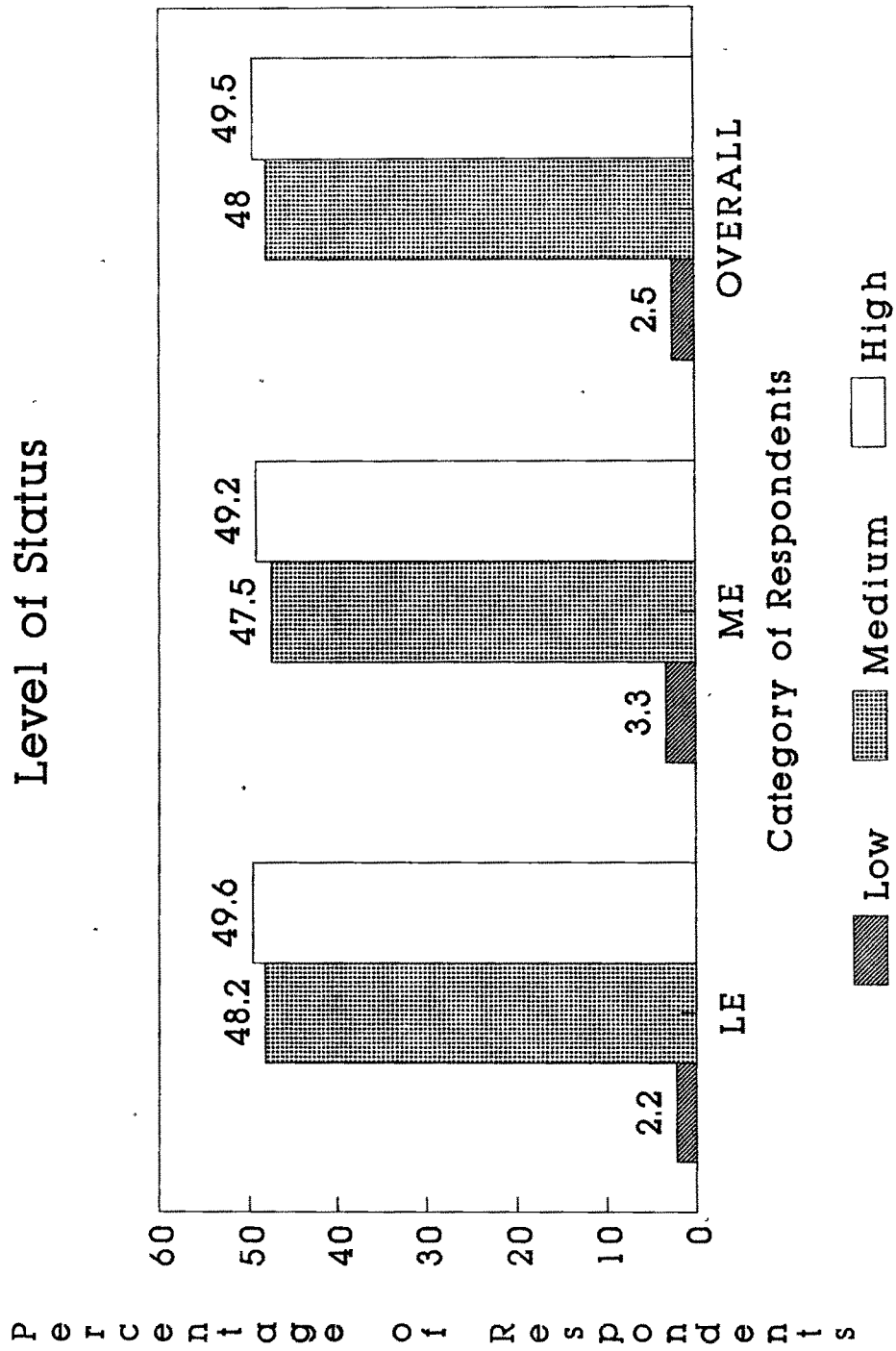
Table 4.36 Percentage Distribution : Status of Women

Level of Status and Scores Ranges	Duration of heading family				Total	
	Less		More		N = 200	%
	Experienced		Experienced			
	(N = 139)		(N = 61)			
	N	%	N	%		
1	2	3	4	5	6	7
Low (85-117)	3	2.2	2	3.3	5	2.5
Medium (118-150)	67	48.2	29	47.5	96	48.0
High (151-184)	69	49.6	30	49.2	99	49.5
Total	139	100.0	61	100.0	200	100.0

Mean	149.2		151.4		149.9	
S.D.	15.30		16.99		15.82	

Table 4.36 revealed that about half of the respondents (49.5 percent) scored high which indicated that they possessed high status, while 48 percent of the respondents scored medium level which indicated that they possessed moderate status in the

FIGURE - II
STATUS OF WOMEN
Level of Status



family. Only 2.5 percent of them obtained low scores which indicated low status. The mean score was 149.9 and standard deviation was 15.82. Thus it can be said that female heads of household enjoyed higher level of status as they were empowered to takes decisions and had freedom to spend family income as they chose.

The shouldering of responsibility, the authority of decision making in major issues and the extent of participation in decision making are the bonafide indicators of ones status. The female heads of the households under study in half of the cases have enjoyed medium level of decision making, and in more than one third of the cases have enjoyed high level of decision making which indicated that female heads possessed moderate status in the family (Figure 11).

The freedom of spending family income on the other hand implied the hold over financial matters which also indicate status of an individual. The female heads of the households under investigation possessed high degree of freedom of spending family income, therefore their status were high. The extent of participation in decision making and the freedom of spending family income together indicated high status of female heads of the households in the family.

Section VII

4.7 Testing of Hypotheses

In order to test the hypotheses statistically, analysis of variance, t-test, Pearson's Product Moment Correlation and Multiple Regression Analysis for selected variables were computed.

Analysis of variance was done to find the variation due to occupation, family size, types of female-headed households, caste, socio-economic status and awareness towards developmental programmes. If 'F' ratio was found to be significant, then 't' tests were performed to find the variation between the groups of respondents according to selected variables.

To find the variation due to age, educational level, family income, duration of heading family and participation in developmental programmes, t-test were applied.

NHO-1

The problems faced by the respondents do not vary with the selected personal, family and situational variables.

Analysis of variance was computed and the results showed that, the problems faced by the respondents varied significantly with family size ($F = 1.33$), types of female-headed households ($F = 9.27$), caste ($F = 34.60$), socio-economic status ($F = 10.75$) and awareness towards developmental programmes ($F = 9.99$) at 0.01 level which indicated that the problems faced by respondents varied due to these variables except occupation which was found to be not significant (Table 4.37).

Table 4.37 Analysis of Variance for Problems Faced by the Respondents.

Sources of Variation	df	Sum of squares	Mean Squares	F Ratio	Level of Significance
Occupation					
Between Groups	2	145.7926	72.8963	1.3308	N.S.
Within Groups	197	10791.3274	54.7785		
Family Size					
Between Groups	2	626.6393	313.3197	5.9865	0.01
Within Groups	197	10310.4807	52.3375		
Types of Female-Headed Households					
Between Groups	2	941.1326	470.5663	9.2739	0.01
Within Groups	197	9995.9874	50.7411		
Caste					
Between Groups	2	2843.1728	1421.5864	34.6002	0.01
Within Groups	197	8093.9472	41.0860		
Socio-economic Status					
Between Groups	2	1076.8395	538.4198	10.7572	0.01
Within Groups	197	9860.2805	50.0522		
Awareness Towards Developmental Prog.					
Between Groups	2	1007.9851	503.9925	9.9995	0.01
Within Groups	197	9929.1349	50.4017		

**Table 4.38 t-values Showing Difference Between Problems Faced
by Respondent by Selected Variables.**

Variables	Mean	t-value	df	Level of Significance
1	2	3	4	5
Age of Respondents				
A. Younger	65.3824	5.21	198	0.01
B. Older	59.8750			
Educational Level				
A. Illiterate	64.3515	4.19	198	0.01
B. Literate	53.8889			
Family Income				
A. Low Income Group	64.3515	3.09	198	0.01
B. Middle Income Group	60.1714			
Duration of Heading Family				
A. Less experienced	64.9928	4.11	198	0.01
B. More experienced	60.4918			
Participation in Programmes				
A. Participated	60.8889	3.24	198	0.01
B. Not Participated	64.6301			
Family Size				
A. Small size	65.2949	2.34	194	0.01
Medium Size	62.8220			
B. Small Size	65.2949	3.00	80	0.01
Large Size	54.5000			

contd...table 3.38

contd...table 3.38

1	2	3	4	5
C. Medium Size	62.8220			
Large Size	54.5000	2.23	120	0.05
Types of Female-Headed Households				
A. Wives of outmigrated	65.1029			
Widows	60.3000	4.08	184	0.01
B. Wives of outmigrated	65.1029			
Male present but are non-functional	61.0714	2.02	148	0.05
C. Widows	60.3000			
Male present but are non-functional	61.0714	0.36	62	N.S.
Caste				
A. Scheduled caste	66.0142			
Backward caste	58.4600	7.29	189	0.01
B. Scheduled Caste	66.0142			
General	54.7778	5.19	148	0.01
C. Backward Caste	58.4660			
General	54.7778	144	57	N.S.
Socio-Economic Status				
A. Lower class	65.7500			
Lower middle class	63.7866	1.38	190	N.S.
B. Lower class	65.7500			
Middle	52.7500	4.61	34	0.01
C. Lower middle class	63.7866			
Middle class	52.7500	4.22	170	0.01

contd...table 3.38

contd...table 3.38

1	2	3	4	5
Awareness Towards Programme				
A. Not aware	65.9452			
Less aware	63.1471	2.70	173	0.01
B. Not aware	65.9452			
More aware	58.7600	4.39	96	0.01
C. Less aware	63.1471			
More aware	58.7600	2.60	125	0.01

Further, t-test was applied and the t-value found to be significant for size of the family, small and medium ($t=2.34$, Sig. 0.01 at 194 df) small and large ($t=3.00$, sig. 0.01 at 80 df) and medium and large size ($t=2.23$, sig. 0.05 at 120 df) of the family, hence, it indicated that all the three groups differed from each other to the extent of problems they experienced. The mean scores of the groups indicated that small sized families faced more problems than large sized families (table 4.38).

On computing t-tests for types of FHH it was found that t-value was 4.08 (sig. 0.01 at 184 df) for wives of outmigrated husbands and widows, t-value was 2.02 (sig. 0.05 at 148 df) for wives of outmigrated and the group of respondents where male members were present but were non-functional, also differed in their problems. No difference was found in the problems of widows and wives of non-functional males. Observing the mean scores it

was found that wives of non-functional husbands faced more problems than widows and wives of outmigrated husbands.

With regards to caste, t-test values were found to be significant, $t=7.29$; sig. 0.01 at 189 df) for scheduled caste and backward caste and $t=5.19$ (sig. 0.01 at 148 df) for scheduled caste and general caste. It could be concluded that two groups differed from each other in their problems. No difference was found between backward caste and general. Further, it was observed that the scheduled caste faced more problems than general caste.

In case of socio-economic status t-value was found to be significant ($t=4.61$ at 34df) for lower and middle class and ($t=4.22$, at 170df) for lower middle and middle class of the respondents which indicated that these groups varied in their problems. No difference were found in the problems faced by respondents having lower class and lower middle class of the socio-economic status. By observing mean score it could be concluded that lower class people faced more problem than the lower middle class.

With regards to awareness, the t-value was found to be significant at 0.01 level $t=2.70$ at 173df, $t=4.39$ at 96df, and $t=2.60$ at 125df for not aware and less aware, not aware and more aware, and less aware and more aware respectively, which indicated that all the three groups of the respondents differed from each other in their extent of problems. Further, observing mean scores it could be concluded that respondents who were not aware faced more problem than those who were aware.

To find out the difference in the problems faced by respondents due to age, educational level, occupation, duration of heading the family and participation in development programmes found to be significant. For Age ($t=5.21$, sig. 0.01 at 198 df). By observing mean scores it could be inferred that younger age group faced more problem than the older age group of the respondents. The t -values regarding educational level were found to be significant ($t = 4.19$, sig. 0.01 at 198 df). Looking at the mean scores it could be concluded that illiterate group of the respondents faced more problems than the literate group. With regards to Family Income t -value was found to be ($t=3.09$, sig. 0.01 at 198 df). Lower income groups faced more problem than the middle income group. In case of duration of heading the family, $t=4.11$, sig. 0.01 at 198 df revealed that LE group of respondents faced more problems than the ME group. Participation in developmental programmes also affected the problems faced ($t=3.24$, sig. 0.01 at 198df). In this case it was found that respondents who did not participate had more problems than those who participated, (Table 4.38).

Thus, null hypothesis was rejected with all selected variables except occupation.

NHo - 2

The strategies adopted by the respondents do not vary with the selected personal, family and situational variables.

Table 4.39 Analysis of Variance for Survival Strategies

Sources of Variation	df	Sum of squares	Mean Squares	F Ratio	Level of Significance
Occupation					
Between Groups	2	580.3432	4.5884	1.5576	N.S.
Within Groups	197	589.5200	2.9459		
Family Size					
Between Groups	2	6.9745	3.4872	1.1793	N.S.
Within Groups	197	582.5455	2.9571		
Types of Female-Headed Households					
Between Groups	2	2.2973	1.1486	0.3853	N.S.
Within Groups	197	587.2227	2.9808		
Caste					
Between Groups	2	14.7416	7.3708	2.5263	N.S.
Within Groups	197	574.7784	2.9177		
Socio-economic Status					
Between Groups	2	5.5710	2.7855	0.9397	N.S.
Within Groups	197	583.9490	2.9642		
Awareness Towards Developmental Prog.					
Between Groups	2	0.6202	0.3101	0.1037	N.S.
Within Groups	197	588.8998	2.9893		

**Table 4.40 t-values Showing Difference Between Survival
Strategies by Selected Variables.**

Variables	Mean	t-value	df	Level of Significance
1	2	3	4	5
Age of Respondents				
A. Younger	19.1176	0.75	198	N.S.
B. Older	19.3125			
Educational Level				
A. Illiterate	19.1937	0.52	198	N.S.
B. Literate	18.8889			
Family Income				
A. Low Income Group	19.2364	1.01	198	N.S.
B. Middle Income Group	18.9143			
Duration of Heading Family				
A. Less experienced	19.0863	1.16	198	N.S.
B. More experienced	19.3934			
Participation in Programmes				
A. Participated	18.9815	0.99	198	N.S.
B. Not Participated	19.2534			

Analysis of variance was applied and the 'F' ratio was found not significant for all selected variables Occupation, (F=1.5576), (family size, F=1.1793), types of (FHH, F=0.3853), caste (F=2.5263), socio-economic status (F=0.9397) and awareness

towards developmental programmes, ($F=0.1037$). This ratio did not indicate any variation in strategy adopted with selected variables (Table 4.39).

To find out the difference in the strategy adopted by the respondents due to age, educational level, family income, duration of heading the family and participation in developmental programmes, t-test was computed and t-values were found not significant $t=0.75, 0.52, 1.01, 1.16$ and 0.99 respectively (Table 4.40).

On the basis of above result it can be concluded that null hypothesis was accepted with all variables.

NHo-3

There is no significant difference in opinion on discrimination against women with selected personal, family and situational variables.

Result of the analysis of variance showed that in the table (4.41) opinion on discrimination against women was found to be significantly related with occupation ($F=3.3353$) and socio-economic status, ($F=4.1444$) at 0.05 level and found to be not significant with family size, types of female-headed households, caste and awareness towards developmental programmes.

Further, t-tests were applied and t-values were found to be significant ($t=1.95$, sig. 0.05 at 123 df) for caste occupation and farming which indicated that these groups differed in their opinion. Respondents with caste occupation felt

that women were being discriminated. The t-value being significant ($t=2.30$, sig. 0.05 at 160 df) in the case of self employment and farming which indicated that these groups also varried in their opinions. Self employed respondents had also felt the women are being discriminated. No significant difference was found between caste occupation and self employment.

For socio-economic status further t-test was applied and found to be significant ($t=2.26$, Sig. 0.01 at 34 df) for lower class and middle class of the respondents which showed that these groups differed in their opinion, middle class of the respondent felt that there was discrimination against women. The t-value being significant ($t=2.78$, sig. 0.01 at 170 df) for lower middle and middle class of the respondents which also indicated that they varried in their opinion. By observing mean scores it could be concluded that middle class of the respondents felt that there was discrimination against women (Table 4.42).

To find out the difference in the respondents' opinion on discrimination against women due to age, education, family income, duration of heading the family and participation in developmental programmes; t-test was applied and found to be not significant except in case of education ($t=1.96$, sig. 0.05 at 198 df) which indicated that illiterate and literate group of respondents varried in their opinion, literate group felt that women were being discriminated (Table 4.42).

Table 4.41 Analysis of Variance for Opinion on Discrimination Against Women.

Sources of Variation	df	Sum of Squares	Mean Squares	F Ratio	Level of Significance
Occupation					
Between Groups	2	152.9309	76.4654	3.3353	0.05
Within Groups	197	4516.4891	22.9263		
Family Size					
Between Groups	2	1.6915	0.8458	0.0357	N.S.
Within Groups	197	4667.7285	23.6941		
Types of Female-Headed Households					
Between Groups	2	112.1290	56.0645	2.4235	N.S.
Within Groups	197	4557.2910	23.1335		
Caste					
Between Groups	2	80.8964	40.4482	1.7366	N.S.
Within Groups	197	4588.5236	23.2920		
Socio-economic Status					
Between Groups	2	188.5354	94.2677	4.1444	0.05
Within Groups	197	4480.8846	22.7456		
Awareness Towards Developmental Prog.					
Between Groups	2	4.8029	2.4014	0.1014	N.S.
Within Groups	197	4664.6171	23.6783		

Table 4.42 t-values Showing Difference Between Opinion on Discrimination Against Women by Selected Variables.

Variables	Mean	t-value	df	Level of Significance
1	2	3	4	5
Age of Respondents				
A. Younger	82.8971	0.59	198	N.S.
B. Older	84.0625			
Educational Level				
A. Illiterate	83.1257	1.96	198	0.05
B. Literate	86.3333			
Family Income				
A. Low Income Group	83.1818	0.56	198	N.S.
B. Middle Income Group	83.6857			
Duration of Heading Family				
A. Less experienced	82.9137	1.58	198	N.S.
B. More experienced	84.0820			
Participation in Programmes				
A. Participated	83.7222	0.80	198	N.S.
B. Not Participated	83.1027			

contd...table 4.42

contd...table 4.42

Variables	Mean	t-value	df	Level of Significance
1	2	3	4	5
Occupation				
A. Caste occupation	83.9211	0.18	111	N.S.
Self employment	84.0933			
B. Caste occupation	83.9211	1.95	123	0.05
Farming	82.2759			
C. Self employment	84.0933	2.30	160	0.05
Farming	82.2759			
Socio-economic Status				
A. Lower class	83.6786	0.73	190	N.S.
Lower middle	82.9756			
B. Lower class	83.6786	2.26	34	0.01
Middle class	87.8750			
C. Lower middle	82.9756	2.78	170	0.01
Middle class	87.8750			

Thus, it could be concluded that the null hypothesis was rejected for education, occupation and socio-economic status and it was accepted for age, family size, family income, caste, types of FHH, duration of heading the family, awareness and participation towards developmental programmes.

The status of women does not vary with selected personal, family and situational variables.

Analysis of variance was computed and 'F' ratio was found to be significant for family size, caste and socio-economic status ($F=4.5156$, 12.3947 and 7.5736 respectively). It was found to be not significant for occupation, types of FHH and awareness towards developmental programmes (Table 4.43).

Further t-tests were applied for family size and the t-value was found to be significant ($t=2.95$; sig. 0.05 , at 194 df) for small and midium size of the family which indicated that these groups of the respondents differed in their status, women from small sized family had better status than those from the medium sized family. No significant differences were found between small and large family size and medium and large family size.

With regards to caste, t-value was found to be significant for scheduled caste and backward caste ($t=4.80$, sig. 0.01 at 189 df) which indicated that these two groups of the respondents varried in their status. The t-value was found to be 1.82 significant at 0.05 level (at 148 df) for scheduled caste and general caste which showed differences in the status of these two groups. It could be concluded that scheduled caste had better status than the backward and general caste due to the fact that they can go and do any work any where, whereas upper caste women were socially restricted.

On computing t-tests, the t-value was found to be significant ($t=3.74$; sig. 0.01 at 190 df) for lower and lower middle class of the family which indicated that lower middle class of the family had better status than the lower class.

No differences were found in status of women belonging to lower and middle class and lower middle and middle class family (Table 4.44).

To find out the difference in the status of women due to age, education, family income, duration of heading the family and participation in developmental programmes. The t-value was found to be not significant except education ($t=1.82$, sig. 0.05 at 198 df), which indicated that illiterate and literate group of respondents differed considerably in their status (Table 4.44).

Thus, it could be concluded that null hypothesis was rejected for education, family size, caste and socio-economic status and it was accepted for occupation, family income, types of FHH, duration of heading the family awareness and participation towards developmental programmes.

Further probe into the two indicators (viz : extent of participation in decision making and freedom to spend family income) of the women's status was separately done by applying analysis of variance and 't' tests. The result obtained for extent of participation in decision making was similar to that of the result found in status as a whole (Table 4.45).

Table 4.43 Analysis of Variance for Status of Women.

Sources of Variation	df	Sum of squares	Mean Squares	F Ratio	Level of Significance
Occupation					
Between Groups	2	1249.5697	624.7849	2.5336	N.S.
Within Groups	197	48580.5103	246.6016		
Family Size					
Between Groups	2	2184.2369	1092.1184	4.5156	0.05
Within Groups	197	47645.8431	241.8571		
Types of Female-Headed Households					
Between Groups	2	199.2034	99.6017	0.3953	N.S.
Within Groups	197	49630.8766	251.9334		
Caste					
Between Groups	2	5569.5026	2784.7513	12.3947	0.01
Within Groups	197	44260.5774	244.6730		
Socio-economic Status					
Between Groups	2	3557.8452	1778.9226	7.5736	0.01
Within Groups	197	46272.2348	234.8844		
Awareness Towards Developmental Prog.					
Between Groups	2	56.7250	28.3628	0.1123	N.S.
Within Groups	197	49773.3544	252.6566		

Table 4.44 t-values Showing Difference Between Status of Women by Selected Variables.

Variables	Mean	t-value	df	Level of Significance
Age of Respondents				
A. Younger	150.1618	0.39	198	N.S.
B. Older	149.2188			
Educational Level				
A. Illiterate	150.2984	1.82	198	0.05
B. Literate	140.5556			
Family Income				
A. Low Income Group	149.8364	0.05	198	N.S.
B. Middle Income Group	149.9714			
Duration of Heading Family				
A. Less experienced	149.2014	0.89	198	N.S.
B. More experienced	151.3607			
Participation in Programmes				
A. Participated	148.6111	0.68	198	N.S.
B. Not Participated	150.3219			

contd...table 4.44

contd...table 4.44

Variables	Mean	t-value	df	Level of Significance
1	2	3	4	5
Family Size				
A. Small size	153.9872	2.95	194	0.01
Medium size	147.2627			
B. Small size	153.9872	1.01	80	N.S.
Large size	146.0000			
C. Medium size	147.2627	0.16	120	N.S.
Large size	146.0000			
Caste				
A. Schedule caste	153.2553	4.80	189	0.01
Backward class	141.3200			
B. Schedule caste	153.2553	1.82	148	0.05
General	144.1111			
C. Backward class	141.3200	0.50	57	N.S.
General	144.1111			
Socio-economic Status				
A. Lower class	140.0000	3.74	190	0.01
Lower middle	151.7988			
B. Lower class	140.0000	0.94	34	N.S.
Middle class	144.6250			
C. Lower middle	151.7988	1.26	170	N.S.
Middle class	144.6250			

Table 4.45 Analysis of Variance for Decision Making.

Sources of Variation	df	Sum of squares	Mean Squares	F Ratio	Level of Significance
Occupation					
Between Groups	2	999.3406	499.6703	2.3555	N.S.
Within Groups	197	41789.4144	212.1290		
Family Size					
Between Groups	2	1742.3614	871.18074	4.1812	0.05
Within Groups	197	41046.3936	208.3573		
Types of Female-Headed Households					
Between Groups	2	94.8384	47.4192	0.2188	N.S.
Within Groups	197	42693.9166	216.7204		
Caste					
Between Groups	2	4907.0919	2453.5459	12.7594	0.01
Within Groups	197	37881.6631	192.2927		
Socio-economic Status					
Between Groups	2	3352.2855	1676.1427	8.3730	0.01
Within Groups	197	39436.4695	200.1851		
Awareness Towards Developmental Prog.					
Between Groups	2	78.6864	39.34328	0.1815	N.S.
Within Groups	197	42710.0686	216.8024		

Table 4.46 **t-values Showing Difference Between Decision Making Score by Selected Variables.**

Variables	Mean	t-value	df	Level of Significance
Age of Respondents				
A. Younger	113.6765	0.55	198	N.S.
B. Older	112.4531			
Educational Level				
A. Illiterate	113.7277	1.98	198	0.05
B. Literate	103.8889			
Family Income				
A. Low Income Group	113.2727	0.03	198	N.S.
B. Middle Income Group	113.3429			
Duration of Heading Family				
A. Less experienced	112.8345	0.65	198	N.S.
B. More experienced	114.3115			
Participation in Programmes				
A. Participated	111.7407	0.91	198	N.S.
B. Not Participated	113.8562			

contd...table 4.46

contd...table 4.46

Variables	Mean	t-value	df	Level of Significance
1	2	3	4	5
Family Size				
A. Small size	116.9744	2.84	194	0.01
Medium size	110.9492			
B. Small size	116.9744	0.91	80	N.S.
Large size	110.2500			
C. Medium size	110.9492	0.10	120	N.S.
Large size	110.2500			
Caste				
A. Schedule caste	116.4752	4.85	189	0.01
Backward class	105.3000			
B. Schedule caste	116.4752	1.88	148	0.05
General	107.6667			
C. Backward class	105.3000	0.47	57	N.S.
General	107.6667			
Socio-economic Status				
A. Lower class	103.7500	3.92	192	0.01
Lower middle	115.1707			
B. Lower class	103.7500	0.93	34	N.S.
Middle class	108.0000			
C. Lower middle	115.1707	1.36	170	N.S.
Middle class	108.0000			

Table 4.47 Analysis of Variance for Freedom to Spend Family Income.

Sources of Variation	df	Sum of squares	Mean Squares	F Ratio	Level of Significance
Occupation					
Between Groups	2	19.6472	9.8236	2.9179	N.S.
Within Groups	197	663.2278	3.3666		
Family Size					
Between Groups	2	25.7395	12.86984	3.8582	0.05
Within Groups	197	657.1355	3.3357		
Types of Female-Headed Households					
Between Groups	2	37.4656	18.7328	5.7179	0.05
Within Groups	197	645.4094	3.2762		
Caste					
Between Groups	2	21.4884	10.7442	3.2003	0.05
Within Groups	197	661.3866	3.3573		
Socio-economic Status					
Between Groups	2	3.4390	1.7195	0.4986	N.S.
Within Groups	197	679.4360	3.4489		
Awareness Towards Developmental Prog.					
Between Groups	2	3.4626	1.7313	0.5020	N.S.
Within Groups	197	679.4124	3.4488		

**Table 4.48 t-values Showing Difference Between Freedom Score
by Selected Variables.**

Variables	Mean	t-value	df	Level of Significance
Age of Respondents				
A. Younger	36.4853	1.00	198	N.S.
B. Older	36.7656			
Educational Level				
A. Illiterate	36.5707	0.15	198	N.S.
B. Literate	36.6667			
Family Income				
A. Low Income Group	36.5636	0.19	198	N.S.
B. Middle Income Group	36.6286			
Duration of Heading Family				
A. Less experienced	36.3669	2.43	198	0.05
B. More experienced	37.0492			0.01
Participation in Programmes				
A. Participated	36.8704	1.37	198	N.S.
B. Not Participated	36.4658			
Family Size				
A. Small size	37.0128	2.63	194	0.05
Medium size	36.3136			0.01
B. Small size	37.0128	1.44	80	N.S.
Large size	35.7500			
C. Medium size	36.3136	0.58	120	N.S.
Large size	35.7500			

contd...table 4.48

contd...table 4.48

Variables	Mean	t-value	df	Level of Significance
1	2	3	4	5
Caste				
A. Schedule caste	36.7801			
Backward class	36.0200	2.54	189	0.05 0.01
B. Schedule caste	36.7801			
General	36.4444	0.57	148	N.S.
C. Backward class	36.0200			
General	36.4444	0.55	57	N.S.
Types of Female Headed Households				
A. Wives of outmigrants	36.3088			
Widows	37.3200	3.41	184	0.01
B. Wives of outmigrants	36.3088			
Wives of non functional husband	36.5000	0.38	148	N.S.
C. Widows	37.3200			
Wives of non functional husband	36.5000	1.46	62	N.S.

With regards to freedom to spend family income difference was found only in case of types of female heads (Table 4.47). 'F' ratio was ($F = 5.7179$) found to be significant. Further 't' test were applied and the t-value was found to be significant ($t = 3.41$; Sig.0.01 at 184) for wives of out migrants and widows which indicated that these two group differed in spending family income. By observing mean scores it could be said that widows had more freedom to spend family income than wives of outmigrants. No significant difference were found between wives of outmigrants and wives of physically handicapped husbands; widows and wives of physically handicapped husbands (Table 4.48).

NHo - 5

There exists no relationship among problems faced, strategies adopted, and opinion on discrimination against women.

Table 4.49 Correlation Coefficient Showing Relationship Among Problems, Strategy and Opinion on Discrimination.

Variables	r-values	df	Level of significance
Problems and strategy	0.2708	199	0.01
Problems and opinion discrimination	0.0520	199	N.S.
Strategy and opinion discrimination	0.1228	199	N.S.

To test the hypothesis, product moment correlation was computed and r-value found to be positively related ($r=0.2708$,

sig. 0.01 at 198 df) between problems faced and strategy adopted by the respondents. Thus, it could be concluded that as the problem emerged strategy were developed and adopted.

Correlation coefficient was found to be not significant for problems and opinion on discrimination; and strategy and opinion on discrimination (Table 4.49). The opinion they held did not have any direct bearing on the problems experienced and the strategies they adopted.

Thus, hypothesis was accepted for problems and opinion discrimination, strategy and opinion.

NHo - 6

There exists no relationship between status of women and problems, strategy and opinion on discrimination.

Table 4.50 Correlation Coefficient Showing Relationship Between Status of Women and Problems, Strategy and Opinion on Discrimination.

Variables	r-values	df	Level of significance
Status of women and problems	(-)0.3881	199	0.01
Status of women and strategy	0.1537	199	0.05
Status of women and opinion on discrimination	0.0093	199	N.S.

The result of coefficient of correlation showed a negative relationship between status of women and problems faced by respondents ($r=(-)0.3881$ sig. 0.01, at 199 df). Thus it could be concluded that greater the problems lower would be the status.

Coefficient of correlation was computed to test the status of women and strategy adopted by the respondents. As $r=0.1537$ was found to be significant at 0.05 level at 199df, it could be inferred that there existed a positive relationship between status of women and strategy. Thus, it could be concluded that better the strategy adopted and developed the better the status of women would be.

No significant relationship was found between status of women and opinion on discrimination.

Thus, hypothesis was rejected for status of women & problems faced, and status of women and strategy adopted and it was accepted for status of women and opinion on discrimination (Table 4.50).

To find out the overall influence of selected independent variables on the dependent variable i.e status of women, stepwise Multiple Regression analysis was carried out. Variables are presented based on the influence exerted by them on the status of women.

The dependent variable i.e status of woman was regressed on factors such as problems, socio-economic status, caste, duration of heading family, education and family size of the respondents.

Regression Equation :

$$\begin{aligned}\text{STATUS SCORE} = & 85.9 + .662 \times \text{Problem score} + 2.085 \times \text{SES} \\ & -11.355 \times \text{Caste} + 7.047 \times \text{Duration} \\ & -19.351 \times \text{Education} -1.748 \times \text{Family size}\end{aligned}$$

In the above equation it clarifies that 15 percent variance was explained by problem score, 5 percent variance was explained by socio-economic status of the family, 6 percent variance was explained by caste, 4 percent variance was explained by duration of heading the family, 3 percent variance was explained by educational level of the respondents and 2 percent variance explained by family size. It was found that among these six variables, problems variable was highly influencing the status of women, compared to rest of the variables. Family size was the least influential variable in status of women. Linear Regression analysis indicated that R square 36 percent and Multiple R 59 percent of the overall variance in status of women could be explained by these variables.

Section VIII

4.8 Discussion on Findings

Our country is celebrating 50th year of independence and everyone is talking of all round prosperity of the country including passing of the Women's reservation bill in the parliament. However, the problems of women are still marginalized and have not been tackled to the extent they should have been. The female heads of the households under study are the true

example that the women of our country are bound to struggle to the extent not imagined by a common man in free India.

This section of the chapter discusses major findings of the study in terms of interrelationships of the variables.

I. Demographic Characteristics of the Female Heads.

In the present study female-headed households were characterised by younger age group as more than three-fourth of the respondents, about 68 percent of them had been heading the family because of husband's outmigration for employment during the major part of the year, rest being widowed and wives of physically handicapped husbands. Majority of the respondents had nuclear type of family with average size of 5-6 family members. Most of them belonged to the low income group, had no regular income and were mainly dependent upon agricultural wages, farming on small land holding, caste occupation, animal rearing and remittances received from husbands. Almost all the respondents were illiterate belonging to the scheduled caste, backward class and only 4.5 percent were from upper castes, probably because outmigration was found more among scheduled caste and backward caste. As the majority of the female heads belonged to low income group they could not easily meet their expenses. The socio-economic status of the respondents, as measured by Pareek & Trivedi (rural) scale indicated that they belonged to lower middle class. Similar results were found by Parthasarthy (1982), Raj and Ranadive (1984), Banerjee (1984), and Kumari (1989).

II. Awareness and Participation Towards Developmental Programs

The findings revealed that awareness of the respondents towards developmental programs was more than half (63%) but the participation was very poor (27%). Traditional handicrafts like Mithila painting, Janew making by 'CHARKHA' were most popular ones. The reason behind not participating in the programmes as explained by the respondents was mainly, that, they were busy in their work therefore could not spare time for this purpose. Even those who participated in the programme were expecting some money income from the programmes instead of being benefited from the objectives of the programmes. The poor participation also might be due to the fact that the respondent's were illiterate and they could not understand the objectives and importance of the programmes. Thomas (1994), supports the present findings.

III. Problems Faced by Respondents in Differents Situations.

In the present study findings exhibited that, the economic problems were highlighted among the problems faced by the respondents. The scarcity of fund was found to be acute. As they belonged to low income group, they concentrated on providing sufficient food and clothing for the family. To spare money for paying school fees of children was very difficult as reported by 53 percent of the respondents. They could not even think for purchasing luxury items. Other economic problems like; to save money for children's marriage, to repay loan, to discharge the liabilities left by inlaws/husbands were faced by most of the respondents to a great extent. The respondents being women had

great difficulty in getting regular work and therefore they experienced a lot of economic problems, especially those women who recently became head of households. The reason of low income of the respondents were that, they were engaged in agricultural wage earnings which was irregular or seasonal and did not yield a good monetary return. As already mentioned, due to scarcity of regular work, their average daily earning was very low. Over and above female labourer did not get preference in comparison to male labourer. There were some who engaged in farming their own land, but the size of land and the infrastructure required for farming were not sufficient to yield a good amount of products, thus leading to economic problems. Studies conducted by several researchers Vickery (1977), Dessai et al (1986), Bharat (1986), Singh and Gill (1986), Gupta (1989), and Kumari (1989) supported the above result.

Family problems related to rearing and caring of children, to impart discipline among the children, providing proper education to the children and marriage negotiations for the children showed variation. It was found that LE group had more time constraints with regards to rearing and caring of children than the ME group of the respondents. This might be due to the fact that they had small children. Tiredness due to overwork was also an important reason of not rearing and caring of children in proper manner. To make the children disciplined and to educate them were the two important but problematic aspects which female heads could hardly overcome. The respondents being mostly illiterate could not teach and guide their children themselves,

therefore proper education of children was not possible in the absence of father. The problem was faced to a great extent by majority of the respondents. Similar findings were reported by Fowler and Richareds (1978), Blechman (1982), Patel (1983), Thompson and Gangla (1983), Parasuraman (1986) and Kumari (1989).

Absence of male from the family created variety of social hardship for the female heads apart from certain personal problems. The findings revealed that criticism from inlaws were faced by the respondents to a considerable extent and LE group faced this problem more than the ME group. The feeling of insecurity at night due to absence of husband was another personal problem experienced by the respondents. In this case also the LE group had more problem than the ME group. The cause of this fear might be that being a female they felt helpless to face antisocial elements at night. To entertain male visitors became the cause of great social criticism as 90 perant of the respondents faced this problem, with LE group more than ME group of the respondents. The repondents also feared from sexual advances from males. On ritual/ceremonies the female heads of the households were forced to spend beyond their capacity. The reason for this was that among male headed households(MHH) the expenses on these occasions were high and the society expected same from them too. The social problems might be due to restrictions imposed by traditions in the rural society. For example, the female heads of households from upper caste could not seek any type of work outside their homes, the widows had restriction on their dressing and they experienced discrimination while seeking

employment. Fraser (1959), Gulati (1983), Arnold and Shah (1984) and Singh & Gill (1986) reported similar observations for female headed households. Many agricultural and livestock related problems were faced by the respondents, such as, to arrange labour for farming, to get agricultural subsidy, to purchase cattles and to market the product. It was observed that majority of the respondents faced the problem to arrange labour to some extent. This was because of the fact that, in farming season there was scarcity of labour at most of the places, and they were not easily accessible. Therefore labour had to be contacted as early in the morning as possible, but being female, the respondents could not do so.

The government offers many subsidies for farmers. But this requires a lot of persual and efforts which respondents being illiterate and without transport facilities could not do so at the right time. Therefore, they could not take advantage of such facilities.

In rural areas, for purchasing of cattles one has to go to far off places to select the desired cattle and to bargain for the same. This is generally done by the males therefore the respondents had to be dependent upon male relatives and neighbours for it. This made the respondents looser in two ways - scarificing quality of cattles and paying extra money. As females could not to go to the distant market to sell the product and get exact value of the products, they had to sell their product cheaply in the local market. Thus being females the respondents were at a disadvantage in various ways.

IV. Support Structure and Strategies Adopted by the Female Heads of the Households (FHH)

Major proportion of the respondents possessed very weak financial support structure but in case of emotional problems respondents had high level of support, which indicated that consolation on the part of neighbours, relatives, friends etc., was available to the respondents as and when required but financial support was not so readily available and the female heads had to find sources of income of their own to survive.

In the present study it was found that majority of the respondents had limited choice of strategies to meet the problems faced by them. There were number of reasons like illiteracy, no regular sources of income, the adverse social sanctions that placed the females in an awkward situation. The borrowing money from money lender found to be easily accessible source to finance in crisis because the money lenders charged heavy interest from the borrowers and thus did not hesitate to lend money to the respondents. The other sources included, pledging of land and personal belongings. The situation also compelled the respondents to sell their personal belongings and land/property to accomplish the requirement of lump money in stringent hardship. On account of low literacy, and lack of awareness they had neither bank savings nor had access to bank loan. For example, there were many schemes of loan offered by the public sector banks for upliftment of rural women but on account of illiteracy, lack of awareness and inability to pursue they had no access to such loans. Therefore their strategies were poor. Since the respondents

belonged to low income group they had either no bank/post office savings or very little amount of savings. Therefore to overcome the problems in a particular situation the amount available in the savings account were inadequate. Thus their survival strategies were rated poor. Leela (1988), had also strongly supported same findings in her research study indicating that there were no specific coping mechanism for specific situations. Kumari (1989), reported that the survival strategies adopted by them varied with resource base and socio-cultural class they belonged to, Datar. C. (1997) pointed out that women need to reformulate strategies by drawing appropriate lessons from history.

V. Opinion on Discrimination Against Women

The investigator tried to understand the views of the female heads of the households regarding discrimination against women in the family as well as in the society. The findings of the study revealed that though there was no definiteness among the respondents in their opinion on total scale, the majority of the respondents expressed agreement in almost all the cases they were asked for, except when they were asked whether female heads were object of the pity by the society, majority of them disagreed. More than half of the respondents opined that female heads of the households were poorest among poor, living under great emotional stress and three-fourth of them agreed that in absence of father, children were likely to be exploited. Almost all the respondents had the opinion that government should take interest to encourage the women to actively participate in the community activity and

seeking advantage of the welfare programmes. Traditional and cultural constraints restricted the upper caste women to work outside in rural areas. Kumari (1989), found that social and economic discrimination was high especially in getting institutional credit and access to modern technologies.

When opinions were obtained about widows, about 90 percent opined that widows were most vulnerable to illtreatment in the society. In spite of being entitled to property ownership right the widows were denied from that right. So, almost all the respondents viewed that such rights should be given to the widows. The presence of widows were not found to be auspicious in social functions as opined by the majority of the respondents, Jain (1975) stated the similar findings.

The outmigration of male members of the family for earning money was found to be large in rural north Bihar due to increase in population, dependence upon nature for agriculture, low rate of wages and under development of the region. Contrary to the ordinary belief that wives of outmigrated males depended mainly on remittances from their husbands, the respondents reported otherwise. Most of them expressed that they were not feeling eased from the remittances of their husbands as the amount remitted were quite insufficient to fulfil the requirement and the same were not received regularly. The respondents did not get much financial support from the family and relatives but did get emotional support to some extent. The reason for emotional support might be that the supporters had nothing to loose in

saying a few words of sympathy. The respondents who lived in joint family were asked whether they experienced any difficulty in discharging their responsibilities due to interference of in-laws in certain decision, the majority of respondents agreed Jetley (1987), strongly supported the present findings.

The divorced/ separated respondents were negligible in number in the present investigation. The opinion of the respondents regarding divorced women were only in relation to their character and social criticism. Most of the respondents agreed that divorced women were the subject of social criticism and therefore neglected by the family and society. The society even now did not allow divorce between the spouse for the reason whatsoever particularly in the rural society causing criticism and ignorance, Bharat (1986) supported the present findings.

VI. Status of Women

In the present study the participation of respondents in decision making and the freedom of spending family income were selected as the two determinants of status of female heads of the households.

In relation to household activities the low level of decision making of the respondents was negligible (0.5%). They had either medium or high level of decision making. This was because the household activities exclusively came under the ambit of women of the family in general in our social system. Obviously female headed households (F.H.H.) had to assume the entire responsibilities of the household and to take most of the

decisions themselves thus scoring high on independent decision making in this aspect.

In farm activities the F.H.H., on account of being dependent upon male members of the society, could not take appropriate decisions at right time, which led to their scoring low or medium on their decision making in this aspect. Nandawani (1982) supported this findings.

The decision making in respect to livestock activities was also considered to be very strong determinant of the status of female headed households as this was one of the most important activities of the rural area. In this case it was found that majority of the respondents possessed medium level of decision making.

There were many income generating activities undertaken by the female headed households, regarding which they had to take decision as to which activity should be chosen to earn the maximum income, how and when it should be carried out? It was found that majority of them (78%) had medium level of decision making indicating that they were dependent on other to some extent, Sundaram et al (1985) reported the similar findings.

Based on the above four aspects for decision making in some areas the status of female heads on the basis of decision making opportunity were arrived at, and it was found that about half of the respondents possessed medium level of status while, forty percent possessed high status in the family. Only ten percent of

them possessed low status. The reason was explicit. Being head of the family they had to take major part of decisions making themselves. However they jointly took decisions by consulting other members on some issues such as purchasing of clothes for children, ploughing, threshing, selling of products etc. In some of the cases they delegated the power to take decisions to children/other members too. The respondents who possessed high status did not generally leave responsibility of decision making on the other members of the family while those who possessed medium level of status were not allowed by other members to take all decisions of their own. The respondents who possessed low status had very little scope for independent decision making. They were in critical position because although they shouldered the responsibilities as the head of the family other members, such as, in-laws and children might have compelled them not to take decisions independently.

On the basis of freedom of spending family income it was found that nearly cent percent (98 percent) of the respondents possessed high status in the family. This was due to the obvious reason that, female heads had the sole responsibility to generate funds for fulfilling requirement of the family. With the limited financial resources, the female heads of the households had to manage the family therefore they could not allow the money to be spent by the other members. They kept complete control on the available fund and expended the same on the basis of necessity. Sharma (1993) and Thomas (1994) have also reported the similar findings in their study.

Consequently considering both the criteria it was seen that about one-half of the respondents (49%) possessed high status, 48 percent possessed medium status, and about 2 percent consisted of low status. Sultana (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.

VII. An Evaluation of the Conceptual Framework Set for the Present Study

As conceptualised in the present study, the selected personal, familial and situational variables affected the problems faced, strategies adopted and opinion on discrimination which in turn influenced the status of women. However, these selected independent variables also influenced the status of women directly.

In order to support and confirm these framework statistical analysis were done. The findings of the analysis confirmed that problems faced by respondents were affected by all the personal, familial and situational variables except occupation. Strategies adopted by the respondents were not affected by any of the personal, familial and situational variables. However, opinion on discrimination were affected by personal variables-education and occupation and familial variable-socio-economic status but not affected by situational variables. Status of women were directly influenced by personal variable-education, familial variables -

family size, caste and socio-economic status but not ^faffected by
↑
situational variables at all.

Further it was also substantiated that extent of problems faced by respondents influenced the strategies adopted and opinion on discrimination against women which in turn influenced the status of women. The findings of the present study confirmed this relationship. Status of women was influenced by problems faced which indicated that greater the problem lower the status. It was also influenced by strategies adopted; status of women improved with better strategies but the status of women was not affected by opinion on discrimination against women, although it was thought otherwise.

Problems affected the strategies but not opinion and strategies did not affect the opinion on discrimination.

Thus, it could be concluded that the conceptual framework suggested in the present study proved to be true to a great extent and the revised framework is reported in figure-12.

FIGURE 12

REVISED PRESENTATION OF INTERACTION OF VARIABLES

