LIVING CONDITIONS OF FEMALE HEADED HOUSEHOLDS IN INDIA: DISTRIBUTION OF BASIC ASSETS AND AMENITIES

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Abstract

Gender is a defining factor for various differences in the society, intersecting across all social, economic and political categories of people. Women being called as the "second sex" have forever been under the shadow of the men across the world. South Asian countries like India bare the "double disadvantage" of being a woman of a patriarchal society in a poor economy. A rising cases of female headed households is of great concern as it effects economic conditions overall. Poverty is a common phenomenon among females and basic assets and amenities in the household reflects the living conditions and also the economic conditions of the household. Women in various caste groups and regions have differential accessibility to consumption due to the diversity in socio-cultural practice and constructs throughout the world. The paper thus makes use of the data on "assets and amenities of female headed household" published by the Census of India 2011 to observe the inter caste and regional differences among female headed households in India reflecting upon their living conditions.

Key words: Female headed household, living condition, poverty, accessibility, assets and amenities.

Introduction

The Census of India defines a 'household' as a group of persons who normally live together and take their meals from a common kitchen unless the exigencies of work prevent any of them from doing so. While 'head of the household' is defined as a member of the household who takes the responsibility of decision making and maintenance of the household. He or she is not necessarily be the eldest member of the household nor has to be a male. In the case of a female member heading the household this is called a female headed household. According to the International Labour Organization (ILO), household where either no adult males are present, owing to divorce, separation, migration, non-marriage or widowhood, or where men, although present, do not contribute to the household income it is called a 'female headed household'. A household is the most primary economic unit of society. A change in its composition and economic status has an impact on its consumption pattern and its demand on goods and services. As a result, it effects the overall national institutions of economy including other public institutions of education, health and transport. With increasing share of female headed households in the country the perspective of development has gotten a new gendered edge of gender and development. Many developing countries of Asia and Latin America have seen a rise in female headed households as a result of economic changes and social pressures (Hossein, 2011).

The headship of the household is usually identified with the person who has the greater authority in the general affairs of the family or household in case of decision making concerning its economic, social and political interactions. Even if a female may have the decision making authority in the household (which also is considered on seniority basis in the family), yet if a male member is working he may be assigned as the head of the household during enumeration. It is still a common socially constructed notion that "men provide for the family while the women nurture it" or the sexual division of labour (Menon, 2012). Thus, in a patriarchal society headship is usually considered on economic basis unless where a male partner that is temporarily not present or where the female head is separated, divorced, widowed or single. According to many scholars there has been an increasing rise after the 90's in female headed households due to migration, increased divorce rates and rising numbers of nuclear families (Meenakshi and Ray, 2002). Kumari (1989) further states that there may be several reasons for the formation of Female Headed Households and typically a female headed household may be characterized by the absence of a male resident which may be caused due to widowhood, divorce, separation and desertion in most cases. But rise in female headed households is more commonly becoming in existence in the society due to increase in male migration to cities or other places due to work (Kossoudji and Mueller, 1983). Male migration to other places cause men to live in separate residents away from their home and are unavailable for long period of time. Sometimes sons in due course permanently or semi permanently live as independent nuclear unit with their partner and children forcing the female (usually mother/aunt) to become the head of the household. Sometimes due to loss of employment or any kind o f physical illness or disability of a male head, the female in the household has to take authority of economic income and family responsibilities of looking after and decision making of the household. If the household would have no mature sons in such cases or in case of absence of a male elder then females come forward as the heads of the household. There are often cases that the male members of the family may choose to live in independently altogether in separate houses with separate kitchen. In conflict zones female headed households are always on the rise as the male members of the family is away engaged in war and civil conflict which may also cause their deaths. Thus, formation of female headed household can said to be more involuntary than by choice.

Female headed household and sexuality has an intriguing connection in the society. In most societies the pressures on women to contain their sexuality within a stable partnership and/or to keep marriages afloat are greater than for men. Man less households are often considered vulnerable to several disadvantages of economic and social problems (Buvinić and Gupta, 1997). Female headed households often face issues such as cultural discrimination, lack of access to job opportunities, low literacy and lack of regular income. A female in a developing society usually has low educational attainment and subsequently lesser opportunity in the formal labour market. Her land owning power is also less as historically women has never been given the land rights to property. As a result in the absence of a male member she is vulnerable to having few means of access to income. Thus female headed household are poorer than male headed household and socio-economic factor of poverty directly and indirectly effects on the cultural, social and ecological condition of female headed households. The gender of the head of the household is one of the most important characteristics of the household. When households are headed by women, it is generally hypothesized that these households are more

likely to be economically deprived and to lack the proper emotional environment for psychosocial development in children. It could also be said that rise in the number of female headed households greater is the poverty in the society, hence the concept of 'feminization of poverty' (Cagatay, 1998). Many scholars across nations who have worked on the economic conditions of female headed households have concluded that there are a good number of women which make up the number of poor. Women face the "triple burden" of economic disadvantages which includes experiences in the labour market and other means of income, problem of multiple tasking of work and family duties and the burden of dependency being single earners in comparison to male headed households where it is mostly joint earners by say both the husband and the wife (Tanski, 1994). The concept of feminization of poverty explores the disparities in the rights, entitlement and accessibility to work/labour by women in the society. This resulted in the formation of the concept of 'Women in Development' or WID, which was included in the Human Development Report of 1993 by the UNDP. The Human Development Report further revealed that there are higher occurrence of poverty among women than men with higher severity and persistence. The wage rates for women is lower than men in several countries as so is their access to land, credits, capital and employment with good incomes and positions. This is done by institutions both social and economic for the fact that they are likely to have dependent children and be more indulged in family duties which may in turn affect the working efficiency of the women. Women have been historically restricted to many other social constrains like traveling, moral conducts, obtaining resources; say in the society's functioning and many more. The Socio Economic Caste Census (2011) data shows that the source of income for most of these households is manual labour, followed by cultivation, which means that since they are not equipped with education, the chances of getting a job in the labour market are low. Poverty among women has been increasing in a rapid way since the last decade especially in developing countries may be due to liberalization (Ray, 2000). As female headed household are the 'poorest of the poor' facing more barriers (basically social) than men, it is harder for them to come out of there poverty and in time they pass on their poverty to the next generation i.e. inter-generational transmission of disadvantage.

Study Area

The study is focused on the overall conditions in India and each state is considered to find a comparative analysis on a pattern in regional differences. India falls in the third world nation and being a developing nation it has a rapidly increasing economy. However, India is a vast and diverse country with various social groups differentiating in class, caste, religion, ethnicity, etc. Living in a patriarchal society, women here face differential access to resources, which is further enhanced by the vast topographical differences throughout the country. It traditionally has male headed households, however female headed households emerges in the absence of an elderly male head or on the occasion of the death of a male head of the household. There are about 27 million households in India among which 10.9% are female headed. Among all states Kerala and Meghalaya has the highest percentage of female headed household with 23% and 22% respectively. A 10.11% of rural female headed household earn less than Rs.5000 a month and 0.89% earn more than Rs.10000 a month. These households are graded deprived based on the condition of housing, landlessness, absence of an able-bodied adult member, any adult male member or a literate adult.

Objectives

- To observe regional differences and caste relations in the distribution of basic assets and amenities in India among female headed households.

- To understand the economic condition by the overall living conditions of female headed households by the per capita income of the state.

Data Base and Methodology

The study uses the data from the Census of India 2011 on Assets and Amenities of Female Headed Household. A combined z score is calculated and analyzed for each category on the basis of caste wise and urban-rural categories. The differences in the z scores shall be plotted by a scattered diagram.

The standard z-score is $Z = (x - \mu) / \sigma$

where: μ is the <u>mean</u> of the population.

σ is the <u>standard deviation</u> of the population.

Combined Z-Score= Z1+Z2+Z3+Z4+……+Zn

The Per Capita Income (PCI) of each state is taken and analyzed in comparison to the combined Z Scores of the state and plotted to observe their relationship and a regression value shows their significance.

Results and Discussion

The Census of India 2011 had for the first time released tables on houses, household amenities and assets of female headed households on March 2012. They provided an insight into the basic living conditions of female headed household. The study selected the following elements to form a combine weight by giving equal weightage to the following- the availability of latrine, bathroom, drainage, water (within and nearby), and electricity and Liquid Petroleum Gas (LPG) connection in the house. This is done by calculation the z-scores of these elements separately from the percentage of female headed households having them to the total female headed households. Then all z-scores are combined for all social groups.

To do a comparative analysis of the regional variations of the distribution of basic assets and amenities of female headed households, the combined z score of all groups are given in table 1. The overall total population of female headed households shows that the northern states of Delhi (10.40), Punjab (7.94), Haryana (5.30), Himachal Pradesh (4.36), along with Uttarakhand (1.36) which has a basically agro-based economy and other states like Goa (7.32) and Kerala (4.08)having the highest level of living conditions of basic assets and amenities among all female headed households in the country. This is followed by the industrial states of Maharashtra (2.93) and Gujarat (1.76) while the Southern states of Karnataka (0.93), Tamil Nadu (0.79) and Andhra Pradesh (0.67) falls under fairly good conditions. The worst cases of poor states are the group of states consisting of Orissa (-10), Jharkhand (-8.59), Chhattisgarh (-6.94), Bihar (-6.30), and Madhya Pradesh (-4.22) along with Assam (-4.33).

Caste groups of Scheduled Caste (SC), Scheduled Tribe (ST) and General population (Non SC&ST) show an overall similar pattern across the country except for some few differences. Both the General and the SC population of female headed households observes the highest living conditions of basic assets and amenities in the states of Delhi (10.04 and 10.37), Punjab (8.54 and 9.73), Haryana (5.24 and 5.06), and Himachal Pradesh (4.09and 4.53), followed by a comparatively less but industrialized states like Maharashtra (2.96 and 3.08) and Gujarat (2.05 and 0.99) and also Mizoram (3.83 and 3.02) which has been an exceptional case of good

administration. States in the Gangatic plain of India has significantly observed poor conditions among female headed households in both General and SC groups, especially in the case of Bihar (-7.8 and -5.41), West Bengal (-3.49 and -2.67) and Uttar Pradesh (-2.36 and -1.04) which also includes the states of the Chotanagpur belt including Orissa (-10.16 and -6.55), Jharkhand (-7.12 and -4.27) and Chhattisgarh (-7.01 and -4.27). However, there is a comparatively different picture in the case of ST population, suggesting that the tribal population has been less influenced by the patriarchal society of the General and SC population (which comes under the traditional Verna system). The states of Punjab and Haryana do not have ST population. In the case of level of living conditions of female headed households by basic assets and amenities among ST female headed households the North-eastern states of Mizoram(13.92), Nagaland (8.72), Arunachal Pradesh (5.29), Meghalaya 4.49 score the best living conditions. However, Assam (-2.78) flare poorly and similar to the states of the Gangatic plains. This is a prominent tribal belt and has observed in fact better conditions than the general population living here. But such similar case is not so in another tribal dominated region of eastern states (in the Chotanagpur plateau) of Orissa (-5.92), Chhattisgarh (-4.40), Jharkhand (-4.37) and Bihar (-3.76) where conditions of female headed households are very poor. The dominant patriarchal society in the Northern Region plays a significant part in conditions of the female headed households here. But economic income of the state surpasses the societal dominance in the case of level of living conditions, as poverty (the case of affording basic assets and amenities here) would depend basically on the income as discussed later. As a result of industrialization states like Punjab, Haryana and Delhi along with Gujarat and Maharashtra has significantly shown better results. While less/non industrialized states of Uttar Pradesh (except its western belt), Bihar and Madhya Pradesh has lagged behind and poor conditions here are still under the effect of the patriarchal domain.

This observation could be magnified by the differences in the urban-rural differences in living conditions show a clearer difference in industrialized states. This is observed in the states of Maharashtra and Gujarat where rural conditions of female headed households are very poor while the urban scenario shows them as one of the better off states. Also in the case of Uttar Pradesh and Rajasthan where cities attract migrants from rural areas especially cities in the periphery of the highly developed National Capita Region (NCR) has shown better results among urban female headed households with poor conditions of its rural counterpart. The Northern states of Punjab, Haryana and Himachal Pradesh along with nearby states of Uttarakhand and Jammu and Kashmir derive benefit out of the prospering NCR both rural and urban. Rural which is basically an agro based economy has become commercialized to benefit the population of NCR. Thus, rural female headed households show comparatively better conditions here.

Table 1: Calculated Combined Z Scores of all states in India. (Source: Census of India, 2011)

STATES	COMBINED Z SCORES					
	Total	Rural	Urban	SC	ST	Non SC-ST
Jammu and Kashmir	0.05	0.37	2.11	0.07	-2.24	0.33
Himachal Pradesh	4.36	8.00	1.25	4.53	3.45	4.09
Punjab	7.94	7.68	4.52	9.73	NA	8.54

Uttarakhand	1.36	3.01	2.76	0.00	1.98	0.73
Haryana	5.30	4.63	3.72	5.06	NA	5.24
NCT of Delhi	10.40	2.32	11.26	10.04	NA	10.37
Rajasthan	-2.32	-2.21	0.53	-0.94	-4.76	-1.63
Uttar Pradesh	-1.82	-1.36	-0.18	-1.04	0.45	-2.36
Bihar	-6.30	-2.77	-6.20	-5.41	-3.76	-7.80
Sikkim	3.82	4.35	3.46	2.09	7.43	2.69
Arunachal Pradesh	-1.18	-0.83	-0.15	NA	5.29	-1.07
Nagaland	1.13	1.92	0.77	NA	8.72	3.62
Manipur	-0.60	-1.13	-1.36	-0.38	2.94	-2.24
Mizoram	5.82	0.74	6.38	3.02	13.92	3.83
Tripura	-3.55	-2.31	-4.00	-0.23	-2.64	-2.93
Meghalaya	-3.47	-1.64	-0.76	-2.36	4.49	-1.08
Assam	-4.33	-1.68	-2.91	-2.32	-2.78	-5.68
West Bengal	-3.99	-4.04	-2.29	-2.67	-4.75	-3.49
Jharkhand	-8.59	-6.50	-7.04	-6.14	-4.37	-7.12
Odisha	10.00	-5.87	-9.88	-6.55	-5.92	-10.16
Chhattisgarh	-6.94	-4.62	-8.10	-4.27	-4.40	-7.01
Madhya Pradesh	-4.22	-4.36	-1.42	-1.85	-4.32	-3.43
Gujarat	1.76	-1.76	2.29	0.99	-1.82	2.05
Maharashtra	2.93	0.12	2.51	3.08	0.40	2.96
Andhra Pradesh	-0.67	0.40	-0.58	-0.11	-3.26	-0.94
Karnataka	0.93	0.76	0.42	0.65	-0.14	0.77
Goa	7.32	4.83	4.41	1.77	3.84	7.47
Kerala	4.08	3.07	0.14	-0.58	-1.63	3.82
Tamil Nadu	0.79	-1.12	-1.64	-0.20	-1.05	0.43

The distribution of basic assets and amenities explains the differences among industrialized and less industrialized states. This shows that poverty is more an outcome of income rather than of just social constructs in case of the living conditions of female headed households. Here we are weighing poverty by their accessibility to basic assets and amenities by a household. Thus, to satisfy our observation we analyse the relationship between the combined z score and the per capita income of the states. By the use of plot graphs we find out the significance of the relation by calculating an R^2. The overall total population has a positive significant R2 of 0.64, where economically better states (according to PCI) like Delhi, Haryana, Punjab and Goa shows better results at the top right of the graph with poor states of Orissa, Jharkhand, Chhattisgarh and Bihar are sighted at the bottom left of the graph indicating poor living conditions and poor economic conditions of female headed households. A similar picture is spread across caste groups of both General (0.68) and SC (0.59) female headed households. There is a higher significance among the general population than SC population suggesting a negligible preference to general population in accessing the economic returns of the states. Relationship between per capita income and living conditions of ST population has a positive but not that significant R2 of 0.23, signifying that income of the state does not necessarily affect the living condition of ST population of the states. The graph of ST female headed

households also shows that northeastern states in the top right hand side of the graph while the states of Orissa, West Bengal and also Rajasthan are located in the bottom right suggesting poorer living conditions here.

Figure 1: Relationship between Per Capita Income and Combined Z Scores of Total Female Headed Households of all states in India.
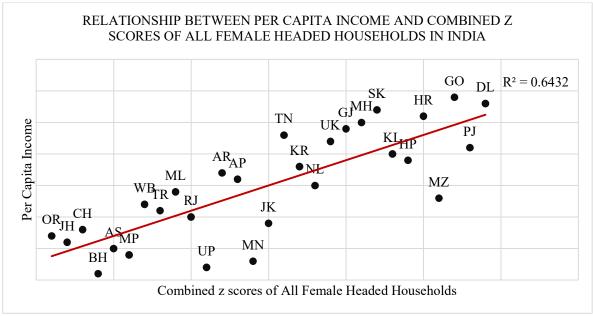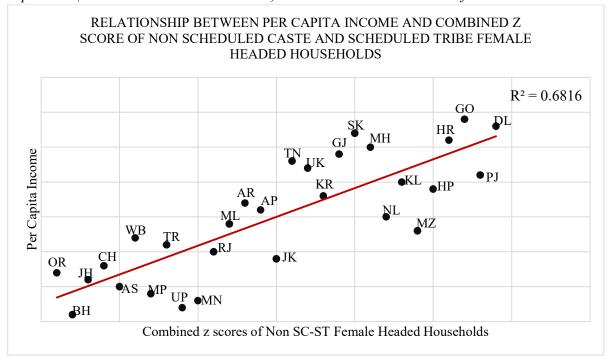

Figure 2: Relationship between Per Capita Income and Combined Z Scores of General Population (Non Scheduled Caste and Tribe) Female Headed Households of all states.

Figure 3: Relationship between Per Capita Income and Combined Z Scores of Scheduled Castes Female Headed Households of all states.
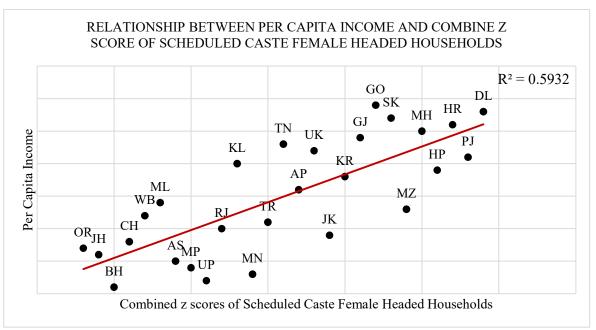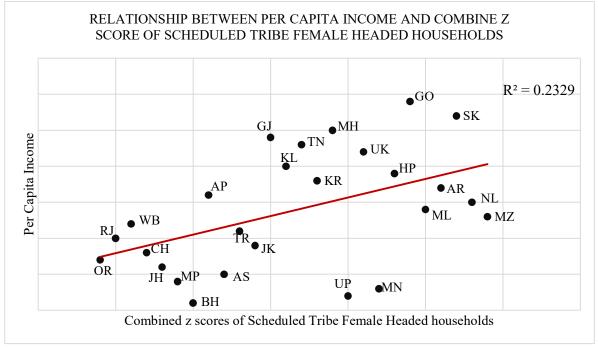
Figure 4: Relationship between Per Capita Income and Combined Z Scores of Scheduled Tribes Female Headed Households of all states.

There is an inter-regional difference of Urban-Rural differences in accessing basic assets and amenities which is based on the economic status of the state. To observe inter regional differences in level of living condition of FHHs by economic income we separately observe the effect of income on Rural-Urban differences. We had earlier observed differences in industrialized and less industrialized states where both urban and rural FHHs absorbed benefits of development from industrialized areas. To satisfy our observations from the map we compare this to the per capita income of the state by calculating its significance (R2) in a graph. Both the rural and urban population of FHHs has a positive significance R2 of 0.56 and 0.53

respectively. Economically better states (according to PCI) like Delhi, Haryana, Punjab and Goa shows better results at the top right of the graph which poor states of Orissa, Jharkhand, Chhattisgarh and Bihar are sighted at the bottom left of the graph indicating poor living conditions and poor economic conditions of FHH. The benefits of development is seen in both the rural and the urban; with urban areas as usual showing a comparatively slightly better significance.

Figure 7: Relationship between Per Capita Income and Combined Z Scores of Rural Female Headed Households of all states.
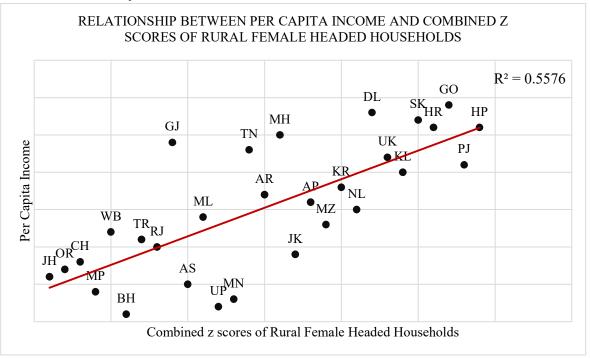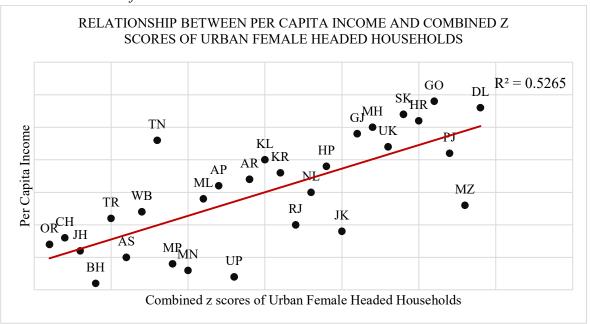

Figure 8: Relationship between Per Capita Income and Combined Z Scores of Urban Female Headed Households of all states.

Conclusion

The level of living condition as per having basic assets and amenities of Female headed households in India is related to the access of resources by different households in different social groups. An accessibility comes with economic status with some social constrains playing in the society. Female headed households in India have better living conditions in the industrialized states of Punjab, Haryana, Delhi along with Maharashtra and Gujarat. Those agro-based states that benefit from these states by commercialization too show better conditions. While poor states like Bihar, Orissa, Chhattisgarh and Jharkhand observes the poorest living conditions in female headed households. There is a close relation with caste groups among female headed households where changes in living conditions work simultaneous for both general and SC population, suggesting both are equally affected by development and not have varying effects for each caste group in female headed households. But the picture is different for ST female headed households who have a negligible effect by the per capita income of the state and also show minimal response to change in conditions of the general population of female headed households. However, ST female headed households in the poor states of Bihar, Jharkhand, Chhattisgarh and Orissa donot show similar feature to their North-East counterparts and more likely as the general and SC female headed households of the mainstream. The North-east which tribal dominated areas are less patriarchal than the mainstream and has been observed to have better living conditions among their female headed households. Also, ST female headed households' shows better results of living conditions than the general female headed households who are still quiet influenced by the patriarchal society. The conditions here are not a result of the development of industries or so as observed having negligible relations to the per capita income of the states.

Economy can play greater influence than social contracts of patriarchy. There is a clear positive relation of living condition to the per capita income of a state. Hence, states where industrialization results in the increase in income, households surpasses social barriers, while states with a still agrarian economy (except those commercialized) lag behind as so we see in the Gangatic plains of Uttar Pradesh, Bihar, West Bengal, etc. The effect of economy can also be observed in Rural-Urban differences where states benefiting industrial development shall also reap better living conditions. There is a stark difference in those states like Gujarat and Maharashtra which are highly industrialized but benefiting only the urban population and neglecting the rural. But in the case of Himachal Pradesh where both reap the benefits of development by catering to the needs of the NCR shows less rural-urban gap.

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