

SUMMARY
&
CONCLUSIONS

CHAPTER - V

SUMMARY, CONCLUSION AND RECOMMENDATIONS

The family is found to be the universal, or near universal, basic unit of society. However, despite its universality the family differs cross culturally in its form and structure. Female-headed households (FHH) are sometimes called as women-headed households (WHH). Even though the nomenclature adopted varied, referring them as 'female headed families' and 'women headed families' the purpose is to identify the number of single females who are responsible for the upkeep of their dependents as well as themselves. Thus Female headed household is not a new phenomenon.

Over half of the female of the world live in rural areas of developing countries. Approximately one-third of households are headed by females (Baker and Balakrishan, 1992). According to Worlds Women Report (1985); Widowhood, divorce, separation and male migration are the major reason for universal increase in number and percentage of female - headed households.

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

Bihar state is considered as an underdeveloped state providing very little employment opportunities for the people which leads to migration. Female of these families therefore have to shoulder the entire responsibilities of the family. Over and above widowhood also lead to female headed households. According to National Family Health Survey, (1993) status of women in Bihar is quite low and there is ^{an} ample evidence of discrimination against women in several respects such as lower female literacy, low school attendance rate for girls, age 6-14, sex ratio unfavourable to women, low level of female employment, relatively low age at marriage, higher female child mortality rates, and lower vaccination rates for children.

The relatively higher incidence of migration leading to female - headed households has enabled the investigator to select a sample with diverse socio - economic groups, different socio-cultural groups like caste. The investigator also attempted to understand the nature and causes of female headedness in the State of Bihar. Further, it was of great concern to know how the females of these families managed to discharge their responsibilities and how they took decision at various points of time and how much freedom they had to spend their family income ? These were some of the questions which had to be looked into while considering the status of women in general and female - headed households in particular. With such a background the present investigation was planned.

Objectives of the Study

1. To study the socio-economic and demographic characteristics of female headed households.
2. To identify the types of female-headed households.
3. To assess the awareness and participation of the respondents in various developmental programmes and the impediments, if any, preventing them from participation.
4. To identify the problems faced by the female heads of the households.
5. To gain an insight into the nature of support structure and survival strategies adopted by the respondents at the time of assuming responsibilities as heads.
6. To know the opinion of respondents towards discrimination against women.
7. To assess the status of women in these households in terms of (i) their extent of participation in decision making and (ii) freedom to spend family income.

Assumptions of the Study

Female headed households are a separate group with their unique characteristics and problems.

Hypotheses of the Study

- H1 The extent of problems faced by respondents varied with selected personal, family and situational variables.
- H2 The strategies adopted by the respondents varied with selected personal, family and situational variables.
- H3 The opinion on discrimination against women varied with selected personal, family and situational variables.
- H4 Status of women varied with selected personal, family and situational variables.
- H5 There will be an interrelationship among problems faced, strategies adopted and opinion on discrimination against women of female headed households.
- H6 There exists a positive relationship between status of women and problems faced, strategies adopted and opinion on discrimination against women.

Delimitations of the Study

1. This study was limited to three Panchayats of Rahika Block of Madhubani district of N. Bihar.
2. The sample consisted of 200 female headed households.

Methodology

The present investigation was a descriptive survey conducted on 200 female heads of households living in rural area of north Bihar ; selected through multistage random sampling design.

The Tool to Collect Information

The interview schedule was framed keeping in view the objectives of the study. The tool comprised of six sections. Section one contained questions to elicit information about socio-economic and demographic profile, types of female - heads and duration of heading family ... of the respondents. Section two comprised questions on respondent's awareness and participation towards developmental programmes and, the impediments, if any, preventing them from participation were also included in this section. Section three contained a set of statements describing the problems faced by female heads of the households in relation to economic, family, personal & social, agricultural & livestock related problems. Section four contained some questions regarding support structure and survival strategies adopted to meet the crisis situation. Section five contained opinionnaire to explore the opinion of the respondents regarding discrimination against women in general. Section six contained question to determine the status of women in relation to extent of participation in decision making and freedom to spend family income. Content validity for section three and section five scales was established on the basis of responses of a panel of judges from various fields. After some modifications, pilot study was conducted on nonsample village, to establish reliability coefficient of the scales. Split half method was used to arrive at reliability coefficient which was found to be 0.88 for problems scale and 0.95 for opinion scale.

Analysis of Data

Descriptive as well as relational statistics were used to analyse data. The data were scored, categorized, tabulated and presented in frequencies, percentages, mean and standard deviation for analyzing various information. Analysis of variance, 't' tests and correlation coefficient were employed to study the relationship of selected variables of the present investigation.

Major Findings of the Study

I. Socio-Economic and Demographic Characteristics of the Respondents

- (1) The age of the respondents ranged from 20 to 50 years with a mean of 34 years. About 55 percent of the respondents belonged to younger age group.
- (2) On the whole 90.5 percent of the respondents were illiterate, whereas only 4.5 percent of the respondents had primary level of education.
- (3) Majority of the respondents were engaged in farming either agricultural wages or cultivating their small land holdings followed by self employed and caste occupation.
- (4) More than three-fourth of the respondents belonged to nuclear family type. The total number of family members in the study ranged from 3 to 9 with a mean of 5.1.

- (5) The income of the families ranged from Rs.200 to 1000 from all the sources. The mean income of the family was Rs.409.5 per month. On the whole, majority of the respondents belonged to low income group.
- (6) About three fourth of the respondents were scheduled caste followed by backward caste and general caste.
- (7) In case of socio-economic status, more than three-fourth (82 percent) of the respondents were from lower middle class with a mean score of 15.7.
- (8) About 68 percent of the respondents heading the family because of husband's migration for a long period followed by widows (25 percent) and wives of physically handicapped male.

II. Awareness and Participation in Developmental Programmes.

- (1) More than half of the respondents were aware regarding developmental programmes but the participation was very poor.
- (2) Among those who participated in the programmes, 77.8 percent participated only in 6 month's programmes during slack season of farming.
- (3) Traditional handicrafts like Mithila/Madhubani painting and Janew making by CHARKHA were most popular ones.
- (4) About three-fourth of the respondents visited the programmes from time to time, having ordinary membership, they attended meeting only without active participation.

- (5) Most of the respondents participated in programmes only for financial benefit.
- (6) More than three-fourth of the respondents did not participate because they were busy in field work.

III. Problems Faced by Respondents in Different Situation

- (1) Majority of the respondents faced problems to a great extent in which economic problems were highest.
- (2) The scarcity of fund was found to be acute as they belonged to low income group (81.5 percent).
- (3) The respondents being illiterate could not teach and guide their children themselves, therefore, proper education of children was not possible in absence of father (82 percent).
- (4) 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.
- (5) To arrange labour during farming season respondents faced a lot of problems. Scarcity of labour was 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, respondents could not do so.
- (6) Being illiterate and lack of transport facilities respondents could not obtain government subsidies offered to the farmers.

- (7) Since being females the respondents could not go to the distant market to sell the product and get true value of the products, they had to sell their product cheaply in the local market.

IV. Support Structure and Survival Strategies Adopted by the Respondents

- (1) Majority of the respondents had multiple support structures in the form of help from neighbours, relatives, employers and money lenders.
- (2) About 93 percent of the respondents took support from neighbours generally while in emergency 81.5 percent chose to get support from friends.
- (3) On the whole majority of the respondents possessed very weak financial support structure.
- (4) 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.
- (5) A major proportion of the respondents had limited choice of strategies to meet the problems faced by them.
- (6) Survival strategies adopted by the majority of the respondents were poor (77 percent) with a mean score of 19.2.

- (7) Nearly one-fourth (23 percent) of the respondents had moderate level of strategy.

V. Opinion on Discrimination Against Women

- (1) Majority of the respondent's opinion was of medium level on whole and on each of the sub-scale.
- (2) Regarding opinion on discrimination against women in general major proportion of respondents (90 percent) scored medium level while 8.5 percent scored high level indicating that nearly all of the respondents felt that women were being discriminated.
- (3) Towards widows majority of the respondents (86.5 percent) had medium level of responses and 7.5 percent had high level of response.
- (4) Regarding wives of outmigrants more than three-fourth of the respondents (76.5 percent) had medium level of responses and 19.5 percent had high level of response.
- (5) Pertaining to divorced/separated women the medium level of response was 65.5 percent and high level of response was 7.5 percent and 27 percent responded low.
- (6) On the whole majority of the respondents had medium level of response on opinion regarding discrimination against women indicating that they felt that women were being discriminated in various areas.

VI. Status of Women

Status of women had been measured by using two main indicators viz. extent of participation in decision making and freedom to spend family income.

A. Extent of participation in decision making

- (1) Regarding household activities women were chief decision makers.
- (2) Women were dependent on others to some extent while taking decisions related to farm activities (53 percent).
- (3) More than half of the respondents had medium level of decision making regarding livestock activities (62 percent).
- (4) In case of income generating activities majority of respondents (78 percent) had medium level of decision making and 22 percent had low level of decision making.
- (5) On the whole about half of the respondents (49 percent) had medium level of participation indicating that they took joint decision to some extent, 40 percent of them had high level of decision making i.e. they took independent decisions, only 11 percent of them had low level of decision making who depended on others. Mean score of the decision making was 113.3.

B. Freedom to spend family income

- (6) Almost all the respondents (98 percent) had high level of freedom of spending family income with a mean score of 36.6.
- (7) On the whole the extent of participation in decision making and the freedom of spending family income together indicated high status of female heads of the households (49.5percent).

VII. Relationship Among the Variables

- (1) In the present study, findings of the analysis confirmed that problems faced by respondents were affected by all the personal, familial and situational variables except occupation.
- (2) It was also found that strategies adopted by the respondents were not affected by any of the variables. However, opinion on discrimination against women were affected by some of the variables, namely, education and occupation of the respondents, and socio-economic status of the family.
- (3) Status of women were directly influenced by personal variable-education, familial variables-family size, caste and socio-economic status but not affected by situational variables at all.
- (4) Negative relationship was found between status of women and problems faced by respondents ($r=(-)0.3881$, Sig. at 0.01 level, at 199 df), which indicated that the status varied inversely with the problems faced.

- (5) Positive relationships were found between status of women and strategy adopted by the respondents $r=0.1537$, Sig 0.05 level, at 199 df). It could be inferred that better the strategy adopted and developed the better the status of women would be.
- (6) No significant relationship was found between status of women and opinion on discrimination against women.

Conclusions

Based upon the findings of the investigation the following conclusions are drawn :

- (1) The female-heads of the households were illeterate, they belonged to low income group, with agricultural wages as the main source of income besides farming on small land and caste occupation. Majority of the respondents were wives of outmigrants
- (2) The respondents had awareness towards developmental programmes but participation was very poor.
- (3) Among the problems faced by the respondents the economic problem was dominating. They had to spend most of the their income on food and clothing, so could not educate their children properly because of their inability to pay school fees.
- (4) In the area of personal and social problems feeling of insecurity at night, to entertain male visitors at home due to social criticism, fear of sexual advances from males, social restriction on the upper caste women to do work outside, were important ones. Thus highlighting gender bias.
- (5) In the area of agricultural and livestock activities, majority of the respondents were dependent on others.
- (6) The support structures and strategies of female-headed households were poor. Most of them had emotional support but had difficulty in getting financial support.

- (7) The strategies adopted by female heads were limited due to lack of awareness or they had no access to the sources of help.
- (8) The opinion on discrimination against women revealed that majority of the respondents felt that women were being discriminated in the family as well as in the society.
- (9) The majority of the respondents possessed moderate status in the family on the basis of extent of their participation in decision making but possessed high status on the basis of their freedom of spending family income. When scores on both the indicators were summed up the overall status of the female heads was found to be high.
- (10) Except occupation, personal-familial and situational variables were affecting the problems faced by respondents significantly which in turn influenced the status of women.
- (11) Occupation of the respondents and socio-economic status affected the opinion on discrimination against women but strategies adopted by the respondents were not affected by any of the variable.
- (12) Positive correlation were found between problems and strategies adopted by the respondents. Status of women varied inversely with the problems faced. Irrespective of the status of women the female heads felt that women were being discriminated.

Implications of the Study

The findings of the study brought out a number of implications for policy formulations and action programmes for different public and private institutions, government functionaries, educationists/home scientists and women organisations who are concerned about women in general and female-headed households in particular. Certain implications have been listed as follows :

1. The awareness and participation of female heads in developmental programmes were very poor : The government and the social organisations should take keen interest to make the female headed households aware about the different developmental programmes, the resources required in participating and the outcomes and benefits of the programmes both in the short term and/or in the long term. The effort should be made well in advance so that the female-heads should get enough time to think and discuss with others and to get convinced so that enthusiasm to participate must develop among them. The programme should be planned at a time when the women are free to participate in them.
2. The literacy level of the female-heads was very low. The adult education programmes of the government should be activated in such a way that female-headed households should get some extent of education compulsorily. The effort to motivate the female heads should be made by both by

government/Home science institutions and social organisations.

3. The subsidised financial schemes offered by the rural sector banks, financial institutions and government are not accessible to the female-headed households. The effort should be made by the government firstly to make the female heads aware about the schemes, secondly, there should be regulation where by female heads must be given preference when they make applications for any assistance so that as less follow up is required as possible. Social/voluntary organisations should be ever active so that regulations should not be violated and reasonable amount of benefit should reach to the female headed households.
4. The female-heads of the households had high level of decision making in household activities but medium level of decision making in farm, livestock and income generating activities. In order to equip the female heads with high decision making in all areas appropriate training programmes should be conducted by institutional organisations to enhance their potentials which will equip them to be more assertive in their decision.
5. The discrimination against women was found to be high. On account of which wage earning opportunities for these become very limited increasing their financial stringencies. The policy of the government to be directed in such a way that female headed households should be provided to find and hold

perman^{et} employment instead of raising income and welfare assistance for short term relief.

6. In short, findings of the present study clarifies the need of raising the literacy level of female heads, if their status in the family as well as in the society has to be raised. This will also make them Conscious of their present condition in comparision to other women of our country who enjoy and take advantage of developmental programmes. Such an awareness, no doubt will expose them to the wider world of konowledge and help them to improve their survival strategies.

Recommendations for Further Research

1. A comparative study could be conducted to differentiate the status between female-headed households and male-headed households.
2. A similar study can be conducted on female-headed households living in the Urban area to examine the changes brought about in their status and life style as compared to rural female-headed households.
3. Regional differences are found among the various groups therefore a study can be planned taking female headed households from various state of our country and compare their extent of participation in decision making and freedom to spend family income.