

# SOCIO-ECONOMIC POSITION OF THE FEMALE HEADED HOUSEHOLDS OF JAMMU AND KASHMIR WITH SPECIAL REFERENCE TO DISTRICT BUDGAM

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**Abstract:** Family is a fundamental element of the society and differs cross ethnically in its forms and organization. Any alter in its socio-economic and demographic characteristics might have huge level consequence on the well being of the family. Female headed households are among the vulnerable groups of society, sometimes factors such as divorce, death, husband addiction, husband disability, abandonment by immigrant men or whimsy; it is vulnerable to a whole range of society. This cluster of women as "female headed households" called society through problems, difficulties and countenance many obstacles in life. The term head of the household is used to wrap a numeral dissimilar concepts referring to the head economic source, chief decision maker, and the person chosen by other members as the head, etc. The existing condition of the female-headed households In Jammu and Kashmir depends ahead various factors like socio-economic and private enterprise. The present paper reveals the socio economic characteristics of female headed families of Budgam district in Jammu and Kashmir. Family profile and the socio-economic situation of the female headed households of the study area are too analyzed. The study is based on primary and secondary sources and the primary data has been collected by using the technique of interview schedule. Sample size of 300 respondents was selected by using simple random sampling method.

**Key words:** Family, Female headed, Socio-economic, household, vulnerable

## I. INTRODUCTION

This paper presents the socio-economic condition of Female-headed Households (FHHS) in Jammu and Kashmir district Budgam that the Female headed households are of the hurtled groups of the Society. Sometimes the factors like divorce, the husband's death or addiction, his disablement, being abandoned by emigrant or careless men, make this wide range of the society more hurtled. According to census 2011 there are about 27 million female headed household in India which constitute nearly 10.9% of all household. In the present study area married female's life after leaving husband often confronts with some problems and dangers some of them are heading children alone and sometimes with difficulty, economic problems, living alone coupled with depression and disappointment. Also, wrong attitude of the society towards divorced and widow female in absence of their husbands, makes numerous problems for them in social relations and attendance in the society. Thus, we pose the questions: "What are the social, cultural, economic, and confidential and wellbeing conditions of the female headed

households?" a few other questions of this study are: how is the condition of the female-headed households concerning to socio- economic, classified and welfare Parameters? And what kind of findings will illustrate secondary examination of these parameters? What strategies can be accessible to the female-headed households to tackle with economic, socio-cultural and welfare conditions? So, the theoretical and practical focus of this study is discussion and analysis towards these questions and verdict some answers for them. The paper is prearranged in four main sections. The first describes review of literature and the second outlines the methodology of the study, the third presents the main finding; at the same time as the fourth sector offers discussion and conclusion.

## II. REVIEW OF LITERATURE

Simon and Appleton (1996) in their study on "Women headed households and household welfare: An empirical Deconstruction for agenda" shows that women headed households are not proper when assessed by consumption or income. Nor do they consistently disadvantages on social indicators. Some subgroups of women headed households do have lower income economic welfare including those headed by widows and those in urban areas. Gender inequalities in educational attainment appear to be the major source of what economic disadvantages such women headed households do face. High remittances receipts play a key role in maintaining economic parity between women and men headed households

The United Nations, in 1997, formally passed a resolution making March 8 of each year as "Women's Rights and International Peace Day" also known as "International Women's Day", because of the multi-faceted roles of women in every place around the world. As countries celebrate this "Day", they recognize the diverse roles women play mother, wife and even working partner to support the family. Undoubtedly, even women sometimes are the sole earners of a family. The definition adopted by the United Nations identifies female heads of households as women (who) are financially responsible for their families, who are the key decision makers and household managers, who manage household economies on behalf of an absent male head, or who are the main economic contributors.

Ranjay Uardhan (1999) in his study 'Female Headed Households in patriarchal Society' Found that majority of the household heads tend to be those widows followed by women who assume headship due to divorce and desertion which is rising in recent years in our society. Migration for employment of men not only to the other parts of the country

but also to the other countries is also emerging as an important reason for the emergence of such households.

K. Shanthi (1994) in her study on “Growing incidents of female headed households Headship Causes and Cure” establish that the occurrence of de jure female headiness is lofty in the middle of low income group. Compared to de jure female headed, de facto female heads are publicly well off and take pleasure in superior position.

Meenakshi and Ray (2002) find that female headed households face a greater risk of being exposed to poverty in the presence of size economics of scale that a household can achieve when household size is large. They use the Indian expenditure and employment surveys the poverty rate among female headed households with respect to household size differs across states and regions in the country.

Krishnan et al (2006) in their study “Poverty and productivity in female headed households in Zimbabwe” found that female headed households in rural Zimbabwe suffer the same problems as the poor, however some specific disadvantages associated with female headship have been identified. De facto female headed households are not curiously income poor excluding they do be deficient in asserts. While de jure female headed households be at variance in that they be deficient in income and are further probable to be among the very poor. In Zimbabwe, urban female heads of households were found to be partially as probable to obtain income from employment opportunities compared with their male counterparts, at the same time as rural female headed households appeared to be predominantly reliant on remittances, very in all probability linked to limitations on their accesses to possessions.

Chant (2008) argues that there are many different explanations for why women headed households and that these differences can lead to different outcomes that are not necessarily negative for women’s wellbeing. Although separations divorce and widowhood have often been associated with women’s relative poverty, separation and divorce may also be liberating for women, enhancing their personal autonomy. “Free of the senior male patriarch their households can become enabling spaces.

### III. METHODOLOGY

The present study is conducted in district Budgam of Jammu and Kashmir and is based on both primary and secondary data. The secondary data has been collected from government, NGO reports and by reviewing the already published papers in the relevant area. In order to collect the relevant data, 300 respondents were selected by using the simple random sampling method. The tool of interview schedule has been used while interviewing the respondents.

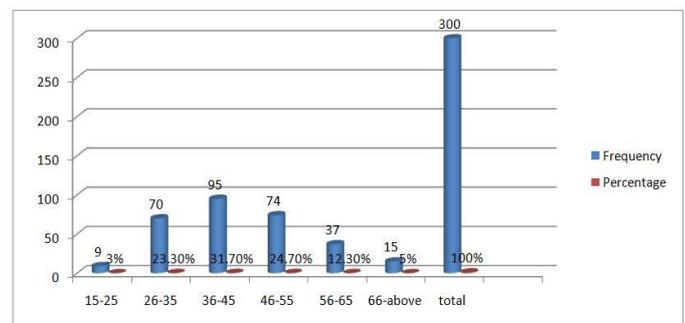
#### Summary

However, households have under gone many changes during the past decades. A more recent phenomenon in this direction is the increasing number of women headed households are emerging as a result of economic changes, economic downturns and social pressures, rather than as a product of cultural patterns. Female headed households (FHHs) have limited access to assets to improve their lives. Even with the

few resources accessed, resources such as physical, natural and financial capitals, their livelihoods were still underprivileged and they lived in risky conditions. Age at first headship of present household are treated in detail. Female-heads of households covered by the present study were asked about their age, when they first became head of the present household. Results are produced in table below.

Table 1: Percentage distribution of female heads of households by age at first headship:

Age group of Female - Heads of Households	Frequency	Percentage
15-25	09	(03%)
26-35	70	(23.30%)
36-45	95	(31.70%)
46-55	74	(24.70%)
56-65	37	(12.30%)
66-above	15	(05%)
Total	300	100%

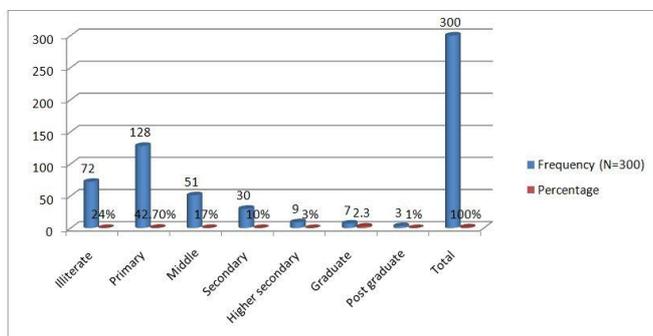


In the study area it is revealed that women assume headship of households at various ages as demonstrated in the table above. The age ranges 26-35, 36-45, 46-55 seem the ages when most female heads assume responsibility. Regarding headship of present household, 31.70 percent of respondents become heads of households before they were even 45 years showing that early headship is common in the study area. It is also revealed that the lowest number of female respondents assume headship responsibility i.e. 03% and 05% percent within the age groups of 15-25 and 66-above years respectively. Young female heads of households and those beyond 60 and over are assumed to be especially vulnerable, given the overall standard of living of the related population which is assumed to be very low. In the present study respondents were asked about the type of house they lived in and it was found that 45% of the respondents were lived in Kacha house and the lowest percentage of respondents were lived at rented house. 23% respondents were found living at parental house after their husband’s death or got divorced.

Table 2: Percentage distribution of respondents according to education

Educational qualification:	Frequency (N=300)	Percentage
Illiterate	72	(24%)
Primary	128	(42.70%)
Middle	51	(17%)
Secondary	30	(10%)

Higher secondary	09	(03%)
Graduate	07	(02.30)
Post graduate	03	(01%)
Total	300	(100%)

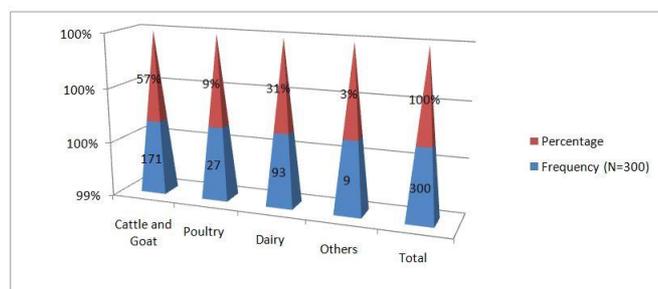


The above table shows the educational level of respondents classified into different categories like illiterate, primary, middle, secondary, higher secondary, graduate, post graduate level. It was found that (24%) respondents were illiterate who never enrolled in school, majority of respondents (42.70%) shows their education level up to primary, (17%) up to elementary, (10%) up to secondary, (03%) up to higher secondary level, and only (02.30%) up to graduation and (01%) up to post graduation level. Here it is found that girls were given less educational importance as we found lesser women are receiving higher levels of education.

Live-stock: livestock are domesticated animals raised in an agricultural setting to produce labor and commodities such as meat, eggs, milk, fur, leather and wool. The term is sometimes used to refer solely to those that are bred for consumption, while other times it refers only to farmed ruminants such as cattle and goat, poultry, dairy and others.

Table 3: Distribution of respondents on the basis of ownership of livestock:

Ownership of live-stock:	Frequency (N=300)	Percentage
Cattle and Goat	171	(57%)
Poultry	27	(09%)
Dairy	93	(31%)
Others	09	(03%)
Total	300	(100%)



The above table shows the ownership of livestock of the respondents. Livestock of the respondents was classified into different categories like cattle and goat, poultry, dairy and other forms of livestock. Majority of the respondents (57%) shows their ownership of livestock as cattle and goat

followed by (31%) dairy (09%) poultry and only (03%) of respondents shows the ownership of livestock of others.

#### IV. CONCLUSION

Overall, as we note in the results & findings of the research, the socio-economic position of the female-headed households, according to the importance, were in the 1<sup>st</sup> place among all the problems of the female-headed households. So we can conclude that we will never see a healthy and intact society unless we construct a proper socio-economic condition in the society on the other hand, the element and item of education of different dimensions (theoretical & skilled) has been ignored among the female headed households and the measures by the related foundations & organizations have been low and periodical. The term head of the household is used to cover a number of different concepts referring to the chief economic provider, chief decision maker, and the person designated by other members as the head, etc. the focus changes depending on the specific circumstances of the country. Headed households are financially responsible for their families, who are the key decision makers and household managers, who manage household economies on behalf of an absent male head. Female headed households making all agricultural decisions hiring labor, selling crops etc. Regarding headship of present household, 31.7 percent of respondents become heads of households before they were even 45 years showing that early headship is common in the study area. It is also revealed that the lowest numbers of female respondents assume headship responsibility i.e. 03% and 05% percent within the age groups of 15-25 and 66-above years respectively. The educations among the respondents were found very low.

#### Suggestions

- The study concludes that Government welfare programmes must pay attention to both the market and the households in order to promote women as a better entrepreneur. In turns automatically the status of female headed household gets lifted.
- Low income level families, high cost of rent, the cost of illness and lack of suitable employment, including factors recognized in the context of the economic situation of female headed households that special attention should be on empowering and creating jobs makes them inevitable.
- The number of facts illustrate about the women economic social value to the individual households and society, which are often not sufficiently taken into description, alike working time and remuneration for a work are two key dimensions of working conditions to be addressed to ensure household work as all paid work for each every household women who under take it.
- There is a greater need to encourage organizations and activists working on gender issue in a large scale. Women should be aware to oppose any form of discriminations against them and men should accept women as equal.

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