

## **CHAPTER-IX**

### **SUMMARY AND RECOMMENDATIONS**

Women in Kerala have better status in terms of education health and demographic indicators compared to other states in India. At the same time Kerala has gender sensitive social development such as high levels of gender based violence, in particular domestic violence, rapid growth and spread of dowry low growth of employment or trapped in insecure employment with low productivity and low earnings, unequal property rights etc. With this situation the incidence of female headed households due to absence of male member adversely affect the woman who heads the family and other members of the family; especially the children.

At the same time the increasing trend of migration in Kerala has created number of left behind women and children. Even though the woman head is economically stable, with the absence of man in the family her workload increases as she has to take care of several other things, which culturally are done by men. So along with different types of stress namely financial stress, parental stress, and stress due to over burden of daily household duties, stress due to health problem most of the women experience a longer duration of isolation especially in their younger ages.

Thus female headed households either through permanent loss (actual FHHs) or temporary absence (pseudo FHHs) of male member create a longer duration of 'singleness' among women left behind and children lacks father's love, affection and supervision in their younger ages.

The present research attempt is addressed to make a comparative study about the problems of the two types of female headed households in Kerala. The main objectives of the empirical study are to analyse the socio economic and demographic characteristics of FHHs, to identify their economic problem, to study the different types of stresses among female heads and to find out the

determinants of the problems of children in FHHS and to bring out policy relevant issues and recommendations in the area of female headed households.

Data used for the study were collected from both rural and urban areas of three districts, namely Thiruvananthapuram from south, Thrissur from central and Kannur from north of Kerala using a structured interview schedule. One Block Panchayat representing the rural population and one Municipality / Corporation representing urban population from each district were selected randomly. From the block panchayats one Grama Panchayat was selected randomly. From Municipality and Grama Panchayat two wards was selected randomly. All female headed households (women who became head of the family either through permanent loss of male or the temporary absence of male earning member in the household) were selected from the study area. Total 500 female headed households were selected randomly. Among them 301 were actual FHHs and 199 pseudo FHHs were selected for a comparison.

The explanatory variables considered in this study are 1) Actual income 2) Deprivation of assets 3) Financial stress 4) Parental stress 5) Stress related with domestic duties 6) Role strain 7) Health problem 8) Social support 9) Psychological resources 10) Psychological problem 11) Children's behavioural functioning and 12) Over parenting.

The indices calculated with background variables of the female headed households were cross classified to find out the association between variables. For analyzing the significance of association, chi-square analysis is employed. Logistic regression model is used to find out the probability of occurring a state of affair. A summary of the findings is given below.

Female headed households based on their place of residence shows that in rural area share of pseudo FHHs is higher than actual FHHs and reverse is the case in urban area. The proportion of both types of FHHs is highest

among Hindus. At the same time share of actual FHHs among SC/ST category is more than 4 times higher than the corresponding percent of pseudo FHHs. Concerning the household size, pseudo FHHs have more members than actual FHHs. Also the proportion of households without children is more than 2 times higher in actual FHHs than pseudo FHHs. Share of actual FHHs without land is more than three times higher than the corresponding percentage of pseudo FHHs. possession of durable goods in actual FHHs is comparatively lesser than pseudo FHHs. At the same time proportion of female headed households get support from others and having personal resources is higher in pseudo FHHs. Age wise distribution shows that more than half of households in both types of FHHs fall under 35-54 age group ,educational status of FHHs shows that actual FHHs have comparatively low level of education than pseudo FHHs and more than three-fourth of actual FHHs are working as manual labourers without any social security in the future, compared to pseudo FHHs.

A comparative study of characteristics of actual and pseudo FHHs shows that share of households without land is higher in actual FHHs and possession of durable goods in actual FHHs is comparatively lesser than pseudo FHHs. Actual FHHs have comparatively low level of education than pseudo FHHs and more than three-fourth of actual FHHs are working as manual labourers without any social security in the future.

Actual FHHs are poorer than pseudo FHHs in terms of their actual monthly household income. Income level of female headed households with respect to their place of residence shows that actual FHHs in rural area are poorer than their urban counter parts and the rural- urban difference in income level is statistically significant but in pseudo FHHs the corresponding difference not statistically significant.

Religion wise distribution shows that in actual households high level of income is highest among Muslims and lowest among Hindus. At the same

time in pseudo FHHs high level income group is lowest among Hindus and highest among Muslims. The religious wise distribution is statistically significant only in pseudo FHHs. In both types of FHHs the share of FHHs with high level of income is higher among forward caste compared to reservation category.

In both types of FHHs the share of households which have high level of income is higher among those households with 3 or more members, compared to households with 1 or 2 members. More over the difference in income level based on household size in both actual and pseudo FHHs is highly significant.

Households with high level of income increase gradually as educational level of heads increased and difference in the level of income based on education of head is statistically significant in both types of FHHs. In both types of FHHs the level of income is highest in households with heads aged less than 35years and lowest among households with head aged 55and above years and the difference in income level of households with respect to the age of head is highly significant in both types of FHHs.

Economic problem among female headed households with respect to the actual monthly income shows that actual FHHs are poorer than pseudo FHHs. Education of head and income shows significant positive relation, it may be due to the fact that highly educated head have regular work. As far as the deprivation of assets is concerned, the proportion of actual FHHs with deprivation or vulnerability in terms of assets is more than two times higher than the corresponding percent of pseudo FHHs. The share of actual FHHs in rural area which have deprivation is more than twice the percentage in pseudo FHHs in rural area. At the same time in urban area the corresponding difference in the proportion of actual and pseudo FHHs negligible and the rural-urban difference in households based on deprivation is significant in actual FHHs. Religion wise distribution shows that the proportion of actual

FHHs with out deprivation is highest among Hindus at the same time the corresponding proportion of households among pseudo FHHs is highest among Christians. In both types of households, the proportion of female headed households having deprivation is highest among SCs/ STs and lowest among forward castes.

Actual FHHs having deprivation is higher in households with 3 or more members than households with 1 or 2 members and reverse is the result in case of pseudo FHHs. Education of head has significant influence in the deprivation level of female headed households. That is in both types of households heads having primary or below level of education have high deprivation compared to those households with heads having higher level of education. Regarding age of head, in both types of FHHs the Proportion of households with deprivation is lowest in younger age.

Similar to the case of income level, the deprivation in terms of assets is higher in actual FHHs, and in both types of households the heads having primary or below level of education have high deprivation and the proportion of households with deprivation is lowest in younger age.

The proportion of FHHs with financial stress is comparatively higher in actual FHHs and the difference in the percentage of households having financial stress in two types of FHHs is highly significant. Compared to urban area, female headed households in rural area have higher level of financial stress and the rural –urban difference of FHHs having financial stress among actual FHHs is statistically significant. In actual FHHs major proportion of households having financial stress is highest among Christians, at the same time in pseudo FHHs the highest proportion of households having financial stress is among Muslims. Caste wise distribution shows that both in actual and pseudo FHHs the share of households having financial stress is highest among SCs/ STs and lowest among OBCs. Regarding household income, the share of actual FHHs. have financial stress gradually decreases, as household

income increased and the same time in pseudo FHHs the proportion of households with medium level of income experience financial stress is higher than those households with low or high level of income. In both types of households the proportion of household having financial stress increases, as the number of household members increased. Highest proportion of households having financial stress is among households with currently married heads and lowest proportion is in households with never married heads. Actual FHHs show higher level of economic problem due to financial stress and difficulty in managing financial matters decreases with increase in level of income Occupation of head shows that, in both types of households proportion of households having financial stress is highest in households with heads doing manual labour or other casual work and lowest in households with heads having government or private jobs. Education of head has strong influence on stress due to financial management.

Regarding age of household head, in both types of FHHs with heads having younger age experience financial stress than others. Decision making power of head has influence on stress related to financial management among pseudo FHHs than actual FHHs.

It has been observed that more than seventy percent of heads in pseudo FHHs experienced high level of parental strain which is comparatively higher than the corresponding percentage of female heads in actual FHHs. Parental strain among female head households based on their place of residence shows that in both types female headed households the percentage of female head in rural area shows high parental stress than their urban counter parts. In both the households the proportions of households have parental strain is lowest among Hindus and highest among Muslims. Caste wise distribution shows that in actual FHHs the share of households reported parental strain is highest among forward castes. At the same time in pseudo FHHs, three-fourth of households in SC/STs reported parental stress. In both types of households

parental strain is higher in those households with high income than others. Proportions of households in both types households have parental strain gradually increase with number of household members. Marital status of head reveals that in both types, the proportion of households with currently married heads has parental strain is higher than those households with heads not in marital union .Regarding occupation of head, more than half of actual FHHs with heads working in government/private institution with regular work have parental strain. But the proportion of pseudo households have parental strain based on the employment level of heads is almost same. Education of head shows that in both types of households ,the share of FHHs having parental strain is highest in those households with head have high level of education. In both types of households, the proportion of households reported parental strain gradually decreases as age of head increased.

Apart from parental strain, it can be seen that stress related with household duties is slightly greater among actual female heads than the pseudo female heads. Stress related with household duties with respect to place of residence shows that in both type of households the proportion of households belongs to rural area reported high level of stress than their urban counter parts. In both types of households the proportion of households reported stress due to household duties gradually decreases as number of household members increased. Occupation of head shows that in both types of female headed households, the proportion of households with heads working in Govt. / Private institution with regular work reported stress due to household duties higher than others.

Proportion of actual FHHs with heads having higher level of education reported stress due to household duties is higher than others. At the same time in pseudo FHHs the highest proportion of households with heads have primary or below level of education reported stress due to household duties and lowest proportion is in households with heads have higher level of

education. Regarding marital status of head, in both types the proportions of households have stress due to domestic duties is higher in households with currently married heads than those households with heads who are not in marital union

In actual households it can be observed that the percentage of heads who reported role strain are more than fifty percentage among actual female headed households while the percentage of heads among pseudo FHHs who reported role strain is only a small percentage.

Analysis of role strain among actual FHHs shows that role strain among actual female heads based on their place of residence reveals that the proportion of actual FHHs reported role strain is higher in rural area than their urban counter parts. Proportion of actual FHHs reported role strain is higher in households with low level of income than others.

The number of households shows that the proportion of households reported role strain increase gradually as the number of household members and the number of children increased. Regarding occupation of head, the proportion of households with heads working as casual labourers/ domestic labourers reported comparatively higher level. Education of head has strong influence on role strain .Proportion of households reported role strain is highest in households with heads have primary or below level of education and lowest proportion is in households with heads have higher level of education. The proportion of households reported role strain decreased gradually as age of head increased

Regarding accessibility of health care among female headed households, the proportion of actual FHHs reported big problem in getting money for treatment, lack of time for treatment and lack in getting moral support compared to pseudo FHHs.



It has been observed that the percent of heads among actual FHHs who reported high level of health problem is higher than the corresponding percent of heads among pseudo FHHs. In actual households, the proportion of households reported health problem is comparatively higher in rural area than the corresponding percentage of households in urban area. At the same time reverse is the result in pseudo FHHs. Monthly household income is concerned, in actual FHHs. The highest proportion of households reported health problem is in households with low level of income. In pseudo FHHs, the proportion of households reported health problem gradually decreases as income increased. Share of households reported health problem is comparatively lower in those households with heads working as government /private employees with regular work. In both types of households the proportion of households reported health problem decreases gradually as education of head increased and in both types of households the share of households reported health problem gradually decrease as age of head increased. Actual FHHs. Experienced any type of sexual harassment is comparatively higher than pseudo FHHs.

Actual FHHs have higher level of health problem than pseudo FHHs. In both households high level of health is in households with low level of income. Share of households reported health problem is comparatively lower in those households with heads working as government /private employees with regular work.

Share of actual FHHs have psychological problem is comparatively higher than pseudo female headed households. Place of residence shows that in rural area share of actual FHHs have psychological problem is comparatively higher than the pseudo FHHs and the same time reverse is the case in urban area. Concerning monthly household income, actual heads with low level of income have psychological problem is higher than those who

have high level of income. At the same time in pseudo households the proportion of households reported psychological problem is highest among households with medium level of income and lowest among households with high level income.

Presence of children shows different result in two types of households. Proportion of actual FHHs with out any children experience psychological problem is higher than those who have children living with them. But in case of pseudo FHHs the share of households have psychological problem is higher in those households have children than the households with out children.

Regarding deprivation of assets in both types of households the proportion of households having psychological problem increase gradually as deprivation of assets in the household increased. Difference in households having psychological problem with respect to the level of deprivation of assets is statistically significant only in pseudo households.

Share of households reported psychological problem with respect to the presence of children shows that in actual FHHs the proportion of households reported psychological problem is higher in households with out children or households with 1children than households with 2 or more children. But reverse is the result in pseudo FHHs. Also in both type of female headed households, the proportion of households with more members experience higher level of psychological problem is comparatively lesser than households with lesser members.

Concerning the marital status of head, in actual FHHs the proportion of households reported psychological problem is highest among households with currently married heads and lowest proportion is in households with never married heads. In Pseudo FHHs the proportion of households reported psychological problem is lowest in households with currently married heads and highest in households with never married heads.

Occupation of head shows that in both types of households the proportion of FHHs. experiencing psychological problem is lowest in those households with heads working in government /private institution getting regular salary and highest in households with heads working as casual/domestic workers or any other irregular work. Education of head has strong influence on psychological problem. Proportion of households which experience psychological problem in both types of households gradually decreases with increase in educational level of head. As far as the age of household head is concerned, in actual FHHs, the proportion of households with heads having younger age experience psychological problem is higher than others. At the same time reverse result can be seen in pseudo FHHs.

In both types of households the proportion of households have financial stress experience psychological problem is higher than the proportion of households with out financial stress. Similarly the proportion of both type of households have stress due increased household duties, role strain and health problem experience psychological problem is higher than others. Concerning the moderators like support from others and personal resources, the most striking result is that the proportions of households getting high support from others and experience psychological problem is higher than those households getting low support from others. It may be due to the fact that if the households get more support from others, the female heads in the households become more and more mentally disturbed due to the absence of male member in the family. At the same time proportion of FHHs with heads having high level of personal resources experience psychological problem is comparatively lesser than those households with heads having low level of personal resources.

Actual FHHs having psychological problem is comparatively higher than pseudo female headed households. Proportion of actual FHHs without any children experience psychological problem is higher than others. But in

pseudo FHHs psychological problem is higher in those households with children. In both types, the households experience psychological problem of households gradually decreases with increase in educational level of head. As far as the stresses among female households are concerned, in both type of households parental strain, financial stress, health problem influence psychological problem among heads. As far as the moderators is concerned, the proportions of actual FHHs getting high social support and experience psychological problem is higher than those households who get low level of social support and proportion of households with heads have high level of personal resources experience psychological problem is lower than others.

Proportion of actual FHHs with children have negative behaviour is comparatively higher than the pseudo FHHs, showing that complete absence of father in the family is more problematic than temporary absence due to migration. Negative behaviour among children in female headed households with respect to their place of residence shows that in both types of FHHs the percentage of households with heads reported negative behaviour among their children is much higher in rural area than the corresponding percentage of households in urban area. Regarding religion, the proportion of actual female headed households with negative behaviour among children is highest among Christians and lowest proportion is among Hindus. At the same time in pseudo FHHs the proportion of households with negative behaviour in children is slightly higher among Hindus than others. In actual FHHs the proportion of households reported negative behaviour is high among SCs/STs and lowest proportion is among forward castes. Reverse is the result in pseudo FHHs.

As far as the monthly household income is concerned, in actual FHHs the percentage of households reported negative behaviour among children decreases with increase in income. But in pseudo FHHs the share of households reported negative behaviour among children is highest among

middle income group and lowest among high income group. In both types of FHHs the proportion of households with more members having negative behaviour among children is higher than those households with lesser members. But the difference in households with children having negative behaviour among children based on the number of household members is significant only in actual FHHs.

As far as the marital status of head is concerned, in actual FHHs the proportion of households with married heads reported negative behaviour among children are comparatively higher than those households with heads not in marital union. Reverse is the case in pseudo FHHs.

Regarding the occupation of head proportion of households having negative behaviour is highest in those households with heads working as domestic or any other manual work and highest households with heads having Govt./Private. work. Also the proportion of households having negative behaviour in children is lowest in households with heads having high level of education.

Age of head shows that in actual FHHs the proportion of households reported negative behaviour is lowest in households with age less than 35 years and highest in households with age group 45-54 years. In pseudo FHHs, households with heads having younger ages reported negative behaviour among children is lower than others.

Concerning positive parenting among mothers, it has been found that pseudo FHHs giving comparatively higher level of over parenting than the pseudo FHHs. Proportion of households with over parenting shows that in both types of households over parenting has increasing chance of getting negative behaviour among children More than that, the proportion of actual FHHs with high level of over parenting reported negative behaviour among children is higher than the corresponding percent in pseudo households.

Both in rural and urban area the households reported over parenting is comparatively higher in pseudo FHHs than those households in actual FHHs. Moreover rural – urban difference in households reported over parenting is statistically significant in both types of households. Religion wise distribution shows that in actual FHHs proportion of households practice over parenting is highest among Christians followed by Muslims and Hindus. In pseudo FHHs percent of households Practice over parenting is highest among Muslims followed by Christians and Hindus. Households practicing over parenting with respect to social category shows that the proportion of actual FHHs practicing over parenting is highest in SC/ST category and lowest in forward castes. Similarly pseudo FHHS practicing over parenting is highest in SC/ST category and lowest in OBCs.

As far as the monthly household income is concerned, proportion of households with over parenting is highest in households with high level of income and lowest in households with low level of income. But in pseudo households, the proportion of households with over parenting is highest in households with medium level of income and lowest in households with low level of income.

In Actual FHHs the share of households has over parenting is higher in households with lesser members than those households with more members. But in pseudo FHHs reverse is the result. In both types of households the proportion of households practicing over parenting is higher in households with currently married heads than others.

Occupation of the household head is shows that in actual FHHs the proportion of households having high level of over parenting is highest in households with non working heads and lowest in households with heads working as domestic or casual labourers. At the same time in pseudo category the proportion of households having high level of over parenting is highest in households with heads working as Govt./private employee and lowest in households with heads working as domestic/casual labourers.

In both types of households the proportion of households with over parenting gradually increases as education of head increased. Regarding age of head, more than two third of actual FHHs with heads having age 35-44 years practice over parenting and lowest proportion is in households with heads having age 45 and above years. At the same time in pseudo FHHs proportion of households practising over parenting decreases as the age of head increased. Major share of households with heads aged less than 35 years practices over parenting compared to only half of households with heads having age 55 and above years.

In both types of FHHS, households with heads having different type of stresses like financial stress, parental stress, stress due to domestic duties and health problem have high level of negative behaviour among children.

## **RECOMMENDATIONS**

The intensive analysis of the data collected from three regions of Kerala has thrown light into the numerous characteristics and problems faced by the female headed households due to the absence of male member in the family. Major recommendations, which have been drawn from the results of the interviews & interactions with the single women and field observations by the research team. A joint effort of the various government departments and other agencies could bring about a marked change in various fields of their lives. Hence the specific measures/strategies to be carried out/implemented by those are given below.

### **Central Government**

1. Definition of Female headed households should be made clearly so that the special scheme for single women can help actual beneficiaries.
2. Funding should also be provided in the National Budget for launching special education and training programs for the female heads to improve their skills and abilities.

3. Provide job opportunities in accordance with different educational level, skills and age of females, in regard to the specific conditions of female heads.
4. Provide job reservation for children in female headed households in Government jobs.
5. Poor female heads of households may benefit from public policy interventions while they are young, as well as when they become old. While they are young, employment- related supportive policies, such as the provisions for which should include income support for childcare costs (including education and marriage of girl children), health care insurance coverage for family members .Granting Family and Medical Leave for women who stay at home to care for sick dependents .These Provisions will make it possible for female heads of households to set aside a part of their current income to accumulate net worth.
6. Ensure strict enforcement of the laws on divorce, child support income from divorced father, inheritance of property rights from deceased husband etc. for female heads.
7. Provide pension and life insurance for pseudo households.

### **State Government**

1. Provide education & support of income generating jobs like making different kinds of local foods and other skills specific to cooking ,cultivation of vegetables, mushroom, honey ,poultry farm etc. as well as sewing & and selling these products in different areas may increase financial strength of female headed households.
2. Provide financial assistance through interest free individual loan programs, group lending programs to engage in micro enterprise and make FHH aware of these programs through banks and panchayats through awareness campaigns. And the procedure should be simplified so that they avail the facilities.



3. Specific micro-level program planners should be aware of predominant gender discriminations against, and the specific needs of, the female heads.
4. The social agencies should be encouraged by appropriate social policy to provide work for the female heads.
5. Enhance the pension amount for poor female.
6. Distribute the pension amount on time.

### **Local Self Governments**

1. Establish an association for female heads and provide a platform for sharing their problems.
2. Establish counseling centres for adolescent children in female headed households.
3. Form advocacy groups to work as pressure groups for the well- being of female headed households.
4. Sensitization programs to bring out an attitudinal change of the society towards the single women.