

## Socio-Psychological Status of Female Heads of Households in Rajshahi City, Bangladesh

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**Abstract:** This study describes and examines the resource position and socio-psychological status of female heads of household in Rajshahi city of Bangladesh. For this, 120 households led by females were selected by convenience sampling from *Rajshahi city*, Bangladesh. The women heads were individually interviewed with semi-structured questionnaire method, focusing on access to resources and socio-psychological problems of the women who lead and run their households. The results of descriptive analysis and in-depth interviews suggest that absence of a male breadwinner and the lack of tangible resources led to a situation of increased vulnerability for the female heads of households in Rajshahi city, Bangladesh that, in turn, affect socio-psychological status of the female heads adversely. The study also suggests that the intangible resources like informal social support had, to some extent, compensated the scarcity of tangible resources for the female heads. In order to overcome the situations of female heads of households some policy implications are suggested. Based on probability sampling further research on this issue should be conducted in Bangladesh.

**Keywords:** Female Heads of Household, Socio-Psychological Status, Rajshahi City, Bangladesh.

### INTRODUCTION

Female head in the patriarchal culture refers to the de-facto head especially a woman leads and manages the household in absence of eligible male in the family system. Several social science studies reveal that female headed households (FHHs) in the patriarchal societies are increasing rapidly in the world, including Bangladesh. This increasing trend of FHHs across the patriarchal societies is usually explained by rapid industrialization, urbanization and socioeconomic changes that not only affect family system and inter-generational social mobility but also disrupt family relationships and enhance family breakdown such as divorce, separation, desertion, widowhood and so on. This process of family change in association with industrialization, urbanization and socio-economic mobility also affects to increase the rates of FHHs in the patriarchal societies all over the world. Bangladesh is known to be one of the poorest countries in the world and Bangladeshi women are considered as the poorest of the poor (Mannan, 2000). They are not only poor, but also prejudiced by customs and beliefs, and are struggling against the patriarchal dominance of the society. The situation becomes worse for women who become heads of households in absence of eligible active male member in the family system. One research report in Bangladesh indicates that 15.4 percent of the households are headed by women (BBS, 1996). In another research the actual percentage are around 20-30 (Afsar, 1996; Ministry of Women & Children's Affairs, 1998).

Kabeer (1994) asserts that women are becoming more vulnerable as men increasingly abandon their families in the face of poverty. The familial support system is being eroded and FHHs are

expanding due to increasing numbers of divorces and desertions as men move away in search of employment (Islam, 2007). The dissolution of marriage, either by divorce or abandonment or by death of the husband, has disastrous consequences for the family, especially for women and their dependent children. A large number of widowed, divorced or destitute women with their growing up children and other dependent family members become the heads of the household and without sufficient resource they often face difficulties to maintain their family.

Women who become the heads of the households are worthy of especial attention because they are triply disadvantaged: they experience the burdens of poverty, gender discrimination and lack of social support (Buvinic & Gupta, 1997). The female heads of households in this country also seem to face these triple disadvantages, as are in other societies. In a patriarchal society like Bangladesh, absence of a male head leads to increase in vulnerability for women and their dependents, which live in marginal and landless households. Women also face problems with regard to cultural resources, state funded entitlements, negotiations with community and the market. In Bangladesh, more women than men are falling into the poverty trap under the existing discriminatory socio-cultural norms and practices. The prevailing socio-cultural norms for example 'purdah'(veil, covering face and body), lack of employment opportunity, discrimination in employment and the notion that women's income is secondary and complementary, have led to a sharp rise in the proportion of women among the poor. The most vulnerable are the divorced, separated, abandoned and widowed women, who are heads in a sizeable number of households. Over 95 percent of female-headed households in Bangladesh have been assessed to fall below the poverty line (United Nations, 1996).

The literature reviewed suggests that FHHs are increasing day-by-day and in many countries in the world and the FHHs are over represented among the poor. A number of studies have been conducted to investigate the association between FHHs and poverty (Pressman, 2002; Quisumbing, Haddad & Pena, 2007; Banos, Fox & Mendonca, 1997; Fuwa, 2002; Klasen, 2000; Hamdok, 1999; Mencher, 1993 & Lewis, 1993). The FHHs are not only economically disadvantaged but also disadvantaged by various social and cultural factors like education, access to services and ownership of land and assets (Mannan, 2000; Mencher, 1993 & Lewis, 1993). However, these aspects of the FHHs are less documented in social and humanistic literature in Bangladesh. Therefore, this paper aims to explore the socio economic profile and the resource position of the FHHs in Rajshahi city of Bangladesh. The study investigates not only the tangible resources but also the social and psychological resources available to the FHHs in this region of the country. There is an attempt to present relevant national and international data together with the findings so that a comparative picture of the FHHs can be depicted. The findings of the study may contribute to the humanistic and social science literature.

## **METHODOLOGY**

### ***Samples***

The present research based on explorative survey design to examine and analyze the resource position and socio-psychological status of female heads of households was conducted in Rajshahi city, Bangladesh, from December 2006 to February 2007. Rajshahi city is a divisional head-quarter, and the only City Corporation of northern Bangladesh, wherein people with different socio-cultural background live side by side. In Rajshahi city, FHHs are found among lower class as well as migratory people who come from villages for earning the livelihood. As it is a mega-city wherein rural to urban and/or urban to urban migration rates are higher than other northern towns, it was not possible to find out the total number of FHHs in Rajshahi city

(actual universe). As it was a first-hand explorative study, 120 samples (female heads of households) were purposefully chosen by convenient sampling procedure from various locations of the Rajshahi City Corporation. Most of the respondents were dwelling in the slum area of the city whose age range was around 30 to 50 years and monthly household income was 3000 Taka or below (US\$ 1= 69.00Taka).

### ***Variables and Measures***

Considering the heterogeneity of FHHs in Bangladesh and the ambiguity regarding family decision making process, the definition of the FHHs that has been used in the present study is confined to the households where women are the main bread earners for the family in the presence or absence of their husbands or other adult male members irrespective of their marital status. The women surveyed included both *de jure* and *de facto* female heads. The *de jure* or legal women heads of households were widowed, divorced, abandoned and single women who supported themselves and their dependents. Women who headed their households due to male migration or the married women who were financially responsible for their households due to male's disability, unemployment or reluctance to earn a living, were *de facto* female heads. In the case of migration of male members, the females had to be responsible for running the family and had control over family expenditures and affairs. Based on the definition, socio-psychological characteristics of the female heads of households selected in this study, were measured at nominal and ordinal level. First of all *socio-demographic* characteristics including age, marital status, level of education, religion, living arrangement, gender composition, family size and children's education was measured at both nominal and ordinal levels, depending on the characteristics (see table 1). Secondly, *occupation* before and after becoming the heads of the households *and housing status* was categorized into different patterns and was measured at nominal level, but income of the FHHs was measured at ordinal level (see table 2). Thirdly, we included *circumstances leading to female headship* to analyze FHHs' social status. In so doing circumstances such as death of husband, husband's irresponsibility, husband's second marriage and others were measured at nominal level (see table 3). *Material and psychological resources* were important aspects of the research. For the former we measured at nominal level, including tangible materials, house ownership, recreational facilities, household commodities and property inherited from family orientation or property obtained from their husbands. For the later we measured psychological resources, including control in using family property, role in family decision-making and selecting the type of work at nominal level. Lastly, we included *social support* to run the female headed households in Rajshahi city and measured categorically such as financial aid, emotional support, information collection and loan obtained from formal and informal sources.

### ***Data Collection***

The study used explorative survey design in which both quantitative and qualitative aspects of socio-psychological status of female heads of households were investigated (Guba & Lincoln, 1994). In so doing, the sequential mixed methods and techniques, which Creswell (1995) called "two phase design", were applied to collect data on the socio-psychological status of the FHHs in Rajshahi city. The researcher conducted first a quantitative phase of study and later proceeded with a qualitative phase. A structured interview schedule was used to collect systematic information about the socio-demographic status, material and social-psychological resources available to the FHHs in Rajshahi city of Bangladesh. Additionally, the researcher conducted in-depth interviews. For this, 10 respondents were selected purposively, who were more experienced and reflective in their real life situation and willing to share and provide

reliable data about their life experiences in detail.

### ***Data Analysis***

The purpose of the study was to explore and describe socio-psychological status of female heads of households as well as their access to resources in the Rajshahi city of Bangladesh.

Especially, as the study was explorative and descriptive survey type on research issue, the data collected by structural schedule and in-depth interviews were analyzed by descriptive statistical techniques, using frequency distribution and its percentages were accounted for per variables of socio-psychological status of FHHs used in the study. In so doing socio-psychological point of view and its related arguments were exposed to explain and interpret the research situations studied. The findings of the analysis with frequency distribution and its percentages and its arguments were presented in the tables 1- 6.

## **RESULTS AND DISCUSSION**

### ***1. Social and Demographic Profile of Respondents***

Table 1 shows data on social and demographic profiles of the respondents. The study found that the female-heads belonged to a wide age range from 22 years to 69 years. The majority of the respondents (72%) were middle aged between 30 and 49 years. In Bangladesh, usually younger women are not able to take charge of their households because the society still resists headship by younger women. As M. Islam (1993) suggested that although the traditional practice of domestication of women has been relaxed to some extent by the rural society, the practice is still relatively rigorously applied to younger women for the sake of maintaining the moral tone of the society. This was also found to be true in the urban poor communities in Rajshahi. Regarding marital status, the distribution shows that the respondents were mostly widowed or abandoned by their husbands (21.7% and 22.5%, respectively). A third of the sample (34.1%) was married. These women (34.1%) were living with their disabled husbands, and in some cases, the husbands were either unwilling to work or working in another city. None of the women in the sample was unmarried. Regarding this one research report in urban Brazil found that 37.7% of FHHs were consisted with never married women and 30% of them lived with their dependent children (Banos, Fox & Mendonca, 1997). In Botswana, a large majority of single women between 20-39 years old had children, and constituted a major portion of FHHs (Kossoudji & Mueller, 1983). But the social context in Bangladesh was quite different, because unmarried women usually remain under the guardianship of the parents or the kin-group until they were married.

As Bangladesh is a patriarchal society, gender composition of the households is a significant factor in determining the financial condition of the family (see table 1). Males have better opportunities in income generation and the practice of authority usually resides with them. As regards to the gender composition of the household, the study found that 42.5% of the respondents were living with an adult male member/s, while 57.5% of the respondents reported that there was no adult male member in their households. The absence of adult male member in the family leads to lower income of households and also increases the risk of insecurity for the female heads. Similar to this finding in South Africa, on average, the FHHs had fewer income earners, were more reliant on the income earned by women, and therefore were more likely to be in lower income groups than households headed by men (Posel, 2001). The absence of male member in the family and the lower earning power of women also led to poverty in FHHs in Brazil (Banos, Fox & Mendonca, 1997).

The education level of the family members was also very low. It was found that a significant number of children (58.44% of 154 children, aged between 6 and 18 years) did not go to

school; rather they work as child laborers. It appears that the children of the FHHs were required to become one of the household's economic contributors and to forgo educational opportunities. This is due to the fact that many female-heads find it very difficult to run the family with only one person's income, especially where the female's earnings were insufficient. That is why they engage their children in work to earn some extra money. Contrary to this finding, in Jamaica, women heads often work more hours to keep their older children in school so that they could reap the rewards later on in the form of remittances. Older children were considered an asset for a woman because they could support her and would lessen her future dependence on a spouse or partner (Handa, 1996). Evidence from several developing countries in Africa and Asia suggest that children from FHHs may have higher schooling attainment than children from male-headed households.

Table 1: Social and Demographic Characteristics of the Respondents (N=120), Rajshahi, Bangladesh, 2007

Socio-Demographic Characteristics	Frequency	Percent
<i>Age in years</i>		
< 30	17	14.20
31-39	52	43.30
40-49	34	28.30
50+	17	14.20
Total	120	100.00
<i>Religion</i>		
Islam	110	91.70
Hindu	10	8.30
Total	120	100.00
<i>Marital Status</i>		
Widowed	26	21.7
Divorced	11	9.20
Abandoned	27	22.50
Separated	15	12.50
Married	41	34.10
Total	120	100.00
<i>Level of Education</i>		
No Education	50	41.70
Reading & Signing	35	29.20
Primary	25	20.80
Secondary	10	8.30
Total	120	100.00
<i>Family Size</i>		
1-2	38	31.67
3-4	64	53.33
5 +	18	15.00
Total	120	100.00
<i>Living Arrangement</i>		
Alone	13	10.83
With Husband	2	1.67
With Husband & Children	37	30.83
With Children	64	53.33
With Others	4	3.33
Total	120	100.00
<i>Gender Composition</i>		
Adult Male Present	51	42.50
Adult Male Absent	69	57.50
Total	120	100.00

In seven African countries it was found that though FHHs were economically disadvantaged

relative to male-headed households, children in those households were more likely to have attended school and completed grade four than were the children in male-headed households (Joshi, 2004). Considering the marital status of the female heads, Joshi (2004) found differing result regarding the educational attainment of children in Bangladesh. As suggested by Joshi, children belonging to households headed by widows were more likely to work outside the home and appear to have a weaker schooling attainments compared to the children in male-headed households. In widow headed households, the double burden of work and school seems to result in lower intensities of schooling for these children, higher rates of absenteeism and perhaps lower level of cognitive development. In contrast, children of the married female-heads (mostly the wives of migrant males) face a very different situation. Compared to the children from male-headed households, they have lower rates of participation in paid or unpaid labor outside the home, and higher rates of schooling enrollment and are more likely to have completed two years of primary school. In Sri Lanka, the economic reliance of FHHs on children often resulted in their premature entry into the labor market. Early working often interrupts, if not terminates, schooling Ruanpura & Humphries, 2004). Similarly, in Brazilian FHHs, children were less likely to attend school and were more likely to work (Banos, Fox & Mendonca, 1997).

## **2. Income and Occupation**

Table 2 shows data on income and occupation of the female heads of households in Rajshahi city, Bangladesh. Regarding occupation, more than half of the respondents were found to be maids, working in houses or 'mess'/students' hostel (33.3% and 23.3% respectively). It was found that working as maids in a 'mess' (student's hostel) was preferable among the respondents, because maids in a mess were well paid and able to enjoy more freedom as compared to housemaids. Usually they had to cook for 10-15 students and sometimes did other household work such as washing and cleaning. However, unlike the housemaids, they did not have to work under a direct authority. A number of respondents (20%) were doing small business like selling low-price foods/snacks on the roadsides, or selling clothes from door to door.

The results in the table show that the majority of the respondents (75.8%) were housewives before becoming the heads of the households. As a result of the change in household headship, they had to take on responsibilities as the main breadwinners. However, their opportunities were limited first by the kinds of work available to women, and second, by their lower level of education. Working as a housemaid was the most available job to the respondents. Although the garment factories in Dhaka city provided employment opportunities to thousands of rural and urban women, the respondents lacked this opportunity, since Rajshahi was not an industrial city and most of the garment factories were based on the capital city of Dhaka. Therefore, they had to depend mainly on domestic labor to earn their livelihood. Data in the table reveal that most of the respondents were in the lower income group with monthly income of less than Taka 500 to Taka 1500 per month. It is noteworthy that the per capita income of Bangladesh is Taka 2741.66 per month (US\$ 470 per year), but the highest range of income of the participants in this study is even lower than that. This fact implies that women heads of the households in Bangladesh are perhaps the poorest of the poor.

## **3. Circumstances Leading to Female Headship**

The study also attempted to probe in to the routes into female headship and explored if the women became the head of their household by choice or circumstances. It can be seen in table 3 that 32.5% of the respondents became female-heads because their husbands were financially

irresponsible. Some of the respondents were abandoned by their husbands. In some cases, husbands were living with the family but were unwilling to work or did not provide money to the family regularly. As a result, the respondents were bound to start their working and undertook responsibilities to run their families. About 22.5% of the respondents reported that husband's re-marriage was the main reason to be the head of their families in Rajshahi city.

Table 2: Frequency Distribution of Occupation and Income of the Respondents (N=120), Rajshahi, Bangladesh, 2007

Occupation and Income Characteristics	Frequency	Percent
<i>Occupation after Family Head</i>		
Housewife Only	6	5.00
Housemaid	40	33.30
Housemaid in Mess	28	23.30
Cook in Hotel	7	5.80
Small Business	24	20.00
Service	4	3.30
Day Laborer	5	4.20
Others	6	5.00
Total	120	100.00
<i>Occupation before Family Head</i>		
Housewife Only	91	75.80
Housemaid	16	13.30
Housemaid in Mess	3	2.50
Small Business	3	2.50
Service	1	0.80
Day Laborer	2	1.70
Others	4	3.30
Total	120	100.00
<i>Current Income in Taka</i>		
<500	26	21.70
501-1000	62	51.70
1001-1500	22	18.30
1501-2000	6	5.00
2001+	4	3.30
Total	120	100.00
<i>Supplementary Income Source</i>		
Husband's Income	15	20.55
Children' Income	45	61.65
House Rent	2	2.73
Financial Aid	2	2.73
Others	9	12.33
Total	120	100.00

Polygamous marriages are common in sub-Saharan Africa, particularly in West Africa, where each co-wife maintains her own household and act as a female head (Desai & Ahmad, 1998). However, in Rajshahi city of Bangladesh, it was found that when the husband re-married, he seldom looked after the first wife, and it became difficult for the woman to adjust to the newly family circumstances. Hence the first wives started to live separately and run their households by themselves. The data also reveals that after the death of a husband, nobody came to take responsibility for the family and thus some of the respondents had to take the role of breadwinning in order for the family to survive. Widowhood is the prime cause of female household headship for all ethnic groups in eastern Sri Lanka, as it is for Asia as a whole (Momsen, 1991). Widowed women constitute the major portion of the female heads in India (Panda, 1995; Tripathy & Mishra, 2005), Bangladesh (Mannan, 2000; Joshi, 2004 & Islam, 1993), Malaysia (Omar, Ahmad & Sarimin, 2005), Philippines (Morada et al., 2007) and South

Africa (Posel, 2001).

Table 3: Frequency Distribution of Social Circumstances Leading to Female Headship of the Respondents (N=120), Rajshahi, Bangladesh, 2007

Social Circumstances Leading to Female Headship	Frequency	Percent
Death of Husband	24	20.00
Irresponsible Husband	39	32.50
Husband's Second Marriage	27	22.50
Divorce	7	5.80
Husband's Disability	20	16.70
Others	3	2.50
Total	120	100.00

Women's longer life expectancies than men, early age at marriage, and large spousal age difference may contribute to their early widowhood, which in turn leads to female headship. For instance, in Bangladesh, 52% of the girls marry before they reach 15 years of age and average spousal age difference exceeds seven to ten years [31] and nearly 35% of the women aged 45-49 become widowed compared to only 3% of men (Hamid, 1992). Regarding this our qualitative data will illustrate in detail the circumstances, which turned the respondents into female heads. The in-depth interviews were mostly valuable in exposing the background stories of female headship. The narrative of participant A presents the story of her abandonment that forced her to take charge of the family:

One respondent (38-year-old de jure female head and mother of one son) said, "18 years ago, I was married with a rickshaw driver. Our family was running with his income and I was a housewife. When I was pregnant, one day my husband did not come home and from that day he never came back... Later, I heard that he went to India and there he got married. I had to move from my rented residence because without my husband's income it was not possible for me to run the family. I came back to my mother's house and there I gave birth to a son. But my mother was dependent on my brothers and my brothers were not interested to take my responsibility. There was no way for me to earn my livelihood except begging... Even I started to beg in the marketplace with my 18 months old son. Fortunately, one of my rich neighbors lent me some money to start a small business. He also introduced me to a supplier of garment clothes. From that day, I started to sell undergarments from door to door and thus I was able to earn the livelihood and run my family.

Husband's remarriage was a common incident that leads to separation or abandonment and forced the women to be in charge of their family. In this connection one respondent (age 38 years old de jure female head and mother of four daughters) reported:

When I gave birth to my fourth daughter, my husband left me and he got married without letting me know... Later he came back with his second wife and started torturing me as I could not give birth to a son... I couldn't tolerate the torture... and went back to my father's house. Since then I started to work and took the responsibility to run the family.

In the patriarchal society like Bangladesh, the husband has a unilateral right to divorce his wife without even showing grounds, and this could be a reason for the increasing cases of divorce, separation and abandonment, which have negative consequences for married women. After the dissolution of marriage by divorce, separation, abandonment or death of the husband, the women often suffer enormous difficulties in earning a livelihood. From the qualitative interviews, it was also found that some respondents had been acting as female heads of households while they remained married or lived with their husbands. These stories revealed that their husbands' disability, or even in some A large number of respondents in this study were divorced, separated or abandoned by their husbands and one of the main contributing

factors for the dissolution of marriage was found to be remarriage by some of the husbands. Remarrying is quite common in Bangladeshi society because the general norms and values, especially the Muslim laws accept polygamy. The Muslim Family Laws Ordinance of 1961, which governs marriage and divorce, allows up to four wives, provided that each wife should be treated equally (Zahan, 1999). The specific conditions, such as wife's illness under which polygamous marriages are allowed in Islam seem to be rarely followed (Zahan, 1999). Cases reluctance in taking the responsibility of the families thrust the headship on them. A 30-year-old *de facto* female head with her dependent mother and one son said:

I got married 15 years ago. My husband was a rickshaw driver and our family was running with his income...12 years ago, when I was pregnant, my husband started to take drug and became addicted...He stopped providing the family expenditure and spent all the money to buy his drug. Since then it was very difficult for me to maintain the family...After the birth of my son, my husband gave the family expenditure for a few days. But soon he started to spend all his income for the drug...Even he had been unable to work because of the effect of taking drug. My brothers or in-laws were not financially sound enough to take the responsibility of my family. In this circumstance, I borrowed some money from my neighbors and started a small business. Since then, my family has been running with my income and I have been the head of my family”

Another 40-year-old *de facto* female head with three daughters illustrated in this way:

I was born in a village and was married with a poor peasant. We were poor but still I did not work outside home...After 5 years, my husband died but he didn't leave any property except a small hut. The relatives of my husband or my own were unable to feed my family...I had to migrate from village to seek job with my son and daughter. Since then, I started to work as a maid and earn the livelihood for me and my family...I got married again, but my husband had another wife. He spends much time with his other wife and he lived with me occasionally ... He doesn't give the family expenditure regularly...So, I had been the main earner and also the head of the family.

From the qualitative data, an inference can be drawn that the women in this study had been heads of households not voluntarily but due to adverse situations like abandonment, husband's disability or unwillingness to take family responsibility. Unlike Jamaica, where women actively choose to live and raise children on their own and form FHHs (Handa, 1996), in Bangladesh, women are the unfortunate victims of the adverse situation and are forced to become heads of the household. The qualitative data not only present the background stories of the respondents, but also depict their social and psychological distressing situations during the transitional period of their households. In Bangladesh, daughters are considered as temporary members of their natal family. Once women are married, they are expected to adjust to their husband's households/families. Conventionally a woman looks for support from her natal family, if her marriage gets into difficulty. But in poor families, if a woman returns to her parental home, she may bring shame and often becomes an economic burden. When the woman's natal family is poor or not able to support her, she has few avenues for survival. Overall, the researcher concur with White's view that except in cases of extreme abuse, women who stay married are better off than those whose marriages break down (White, 1992).

#### **4. Resources Available to the FHHs**

It is often argued that female heads of households are deprived and discriminated a lot with limited access to resources. Lack of access in different resources and various constraints greatly affect the socio economic well being of the FHHs. Keeping this in view, the study explored the resources available to the FHHs in Rajshahi city of Bangladesh. This section presents the tangible resources as well as human and social resources available to the female-

headed households. In this connection table 4 shows that homestead and limited savings were the only assets for the majority of the respondents. Considering the residential status, it was found that majority of the respondents (50.8%) had been living in rented houses and most of the houses were semi-brick built (56.7%) and tin shed (30.8%). About 10% of the respondents reported that they had been living illegally on public land owned by the government and they were always terrified of being evicted from there. Regarding inherited property, 37.5% of the respondents reported that they did not inherit any property. These respondents came from poor households and were also married to men from poor families alike. The kin-groups on both sides of the women, their parents and their in-laws as well, live in poverty. So, there was nothing to be inherited, except probably the poverty. Although 62.5% of the respondents inherited some property, 50.67% did not obtain any property from their parents or husbands.

In most cases, the respondents mentioned that their brothers or relatives did not give them the property and the female-heads did not have the courage or financial ability to fight for the legal right and possession of the property. Rather, they preferred to keep good ties with their relatives to obtain their support in bad times. This is quite predictable in the context of Bangladeshi society. Under the rules of inheritance, women always inherit less than men and furthermore, there is a difference between women's right of inheritance and actual practice. In the name of local custom and culture, married daughters are expected to give up their inheritance in exchange for the right to visit their father's/brother's home (Zahan, 1999). Usually, women give up their rights to inherited land to keep positive relations with their natal families and to ensure continued visiting and support in times of crisis, which White (White, 1992) called a "straight trade-off between material and social capital". Therefore, after getting divorced or widowed, many women lack property or resources and this put them in a more dependent and vulnerable position.

Approximately 20% of the respondents did not have any mentionable asset, which means they neither inherited any property nor owned a house. They did not even have any savings or shop or small business. It seemed that they were just passing the days with what they had but were always worried about their future. They doubted that in times of financial crisis, they would be able to overcome the situation even by selling any meager valuables. In terms of access to human resources like skills and abilities, the study found that only 10% of the respondents had some skills oriented training. However, some of the family members of the respondents (25%) had some acquired skills like sewing, tailoring, or some other technical skills, which helped them to earn some money. Regarding the affiliation with social organizations, it was observed that almost half of the respondents (52.5%) or their family members appeared to be involved with social organizations like local cooperative societies, or non-government organizations (NGOs) and these social organizations seemed to be helpful to the FHHs. The respondents were able to start a small savings account with the help of cooperative societies or NGOs and in some cases, the FHHs benefited from the City Corporation project by having a sanitary latrine established in their houses.

### **5. Psychological Resources**

The study also explored the psychological resources available to the participants, such as decision-making power and control over family property. The data presented in table 5 shows that 76.7% of the respondents had total control over using their family property or savings, while 22.5% of them had partial control. 64.2% of the respondents reported to play a vital role in making decisions and as well, to take the final decision. But 34.2% of the respondents said that they did consult with other family members when they made decisions. Majority of the

respondents (73.3%) also reported that they played a vital role in determining their occupation and other activities for their households.

Table 4: Frequency Distribution of Tangible Resources of the Respondents (N=120), Rajshahi, Bangladesh, 2007

Tangible Resource Characteristics	Frequency	Percent
<i>Mentionable Assets</i>		
House	38	31.67
Cultivable Land	1	0.83
Shop	3	2.50
Rickshaw/Van	6	5.00
Small Business	15	12.50
Savings	64	53.33
Others	7	5.83
Total	120	100.00
<i>Residential Ownership</i>		
Own House	39	32.50
Rented House	61	50.80
Public Land House	12	10.00
Others	8	6.70
Total	120	100.00
<i>Residential Infrastructure</i>		
Brick Built House	4	3.30
Semi-Brick House	68	56.70
Tin-Shed House	37	30.80
Thatched House	11	9.20
Total	120	100.00
<i>Recreational Items</i>		
Television	33	27.50
Radio	27	22.50
Satellite Dish	2	1.70
Cassette Player	15	12.50
Indoor Games	8	6.70
Total	120	100.00
<i>Property Inherited</i>		
Yes	75	62.50
No	45	37.50
Total	120	100.00

Table 5: Frequency Distribution of Psychological Resources of the Respondents (N=120), Rajshahi, Bangladesh, 2007

Psychological Resource Characteristics	Frequency	Percent
<i>Controlling Family Property</i>		
Absolutely	92	76.70
Partially	27	22.50
Not at All	1	0.80
Total	120	100.00
<i>Role in Family Decision-Making</i>		
Deciding independently	77	64.20
Consulting Family Member	41	34.20
Consulting Others	2	1.70
Total	120	100.00
<i>Selecting Job/ Work</i>		
Own Selection	88	73.30
Family Member	30	25.00
Neighbor	2	1.70
Total	120	100.00

Note: rounding errors may exist

## 6. Social Support

In terms of social resources, neighbors and relatives seem to be an important source of social support for the female-headed households. 65.8% of the respondents reported that they had some relatives living nearby and it was also revealed that they preferred to live near to their relatives. A considerable number of respondents said that their relatives and neighbors had sympathy for them as they were managing the family on their own (51.7% and 46.7% respectively) and they had received material and moral support/sympathy from them. However, not all the relatives and neighbors were sympathetic to the FHHs. A number of respondents reported that their relatives or neighbors had a very neutral/indifferent view to their family management; they did not encourage them or show sympathy for them as they were struggling to manage their households as female heads.

Table 6: Frequency Distribution of Types of Social Support of the Respondents (N=120), Rajshahi, Bangladesh, 2007

Social Support Characteristics	Frequency	Percent
Financial Support	26	21.67
Moral Support	35	29.17
Advice/Suggestions	20	16.67
Necessary Information	2	1.67
Loan	37	30.83
Total	120	100.00

The study found that 80% of the respondents received help from their relatives or neighbors when they had problems. As shown in table-6, getting advice or important suggestions from the relatives and neighbors was common for majority (65%) of the respondents. A number of respondents borrowed money (30.8%) and received moral support (29.2%) from their relatives or neighbors, which helped them to cope with the adverse situations. The in-depth interviews further illustrated the role of informal support. One respondent said:

When I came from my village, I started to live near to my relative, because I was totally new in the city... since then she has been giving me the support...at that time I felt helpless in a new city...she helped me to seek a job...I depend on her for any suggestion, she also lends money in my crisis...I have joined an NGO (TMSS) according to her suggestion and started a small saving". Another one reported, "I will be grateful ever to my neighbors for giving me the financial and moral support. Even when my drug addict husband started to beat me to give him money to buy drugs, my neighbors came to save me...you know, without the help of my neighbors, I wouldn't be able to struggle.

When the absence of a male breadwinner, and consequently, the lack of tangible resources led to a situation of increased vulnerability, the female heads tend to depend on informal support networks. From the findings it appears that the intangible resources like informal social support had, to some extent, compensated the scarcity of tangible resources for the female heads.

## CONCLUSION AND IMPLICATIONS

The female heads in Bangladesh experience the burden of multidimensional poverty, arising from the absence of support from an adult male and struggle to earn a livelihood as females and as heads of the households. Female headship may bring women some escape from male subordination within the household, but it also brings a range of disadvantages. Female heads are managing their life with some sort of social support but the financial challenges are mostly

difficult to overcome. Therefore, in view of the above discussion, it could be suggested that in order to improve the condition of the female heads and to help them cope better with the adverse situations, it is necessary to provide education and skills oriented training for the female heads, and expand the opportunities for more remunerative employment for them.

The constitution of Bangladesh guarantees equal rights to all citizens, but in family matters such as marriage, divorce, custody, maintenance and inheritance, laws discriminate against women. Loopholes in existing laws, lack of proper implementation, and the weak commitment of law enforcement agencies are some major obstacles. However, often women are not conscious of their rights. This is particularly true for the poor women. Lack of financial support and the lengthy legal procedures also discourage them from seeking legal support. It may be concluded that laws alone cannot prevent the discrimination against women. They must be backed up by conscious public opinion, political will, and efforts to change in society's attitude towards women. This research is also aimed at informing the policy makers about the special situations of FHHs in urban poor communities in Bangladesh. It is important that more remunerative employment opportunities be provided for the female heads who are struggling with financial, social and psychological constraints due to the lack of better paying employment. The social agencies should be encouraged by appropriate social policy to provide work for the female heads. The necessary 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. Both general macroeconomic policy makers and specific micro-level program planners should be aware of predominant gender discriminations against, and the specific needs of, the female heads. Lastly, it is suggested that based on probability sampling, further research should be conducted on FHHs in Bangladesh.

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