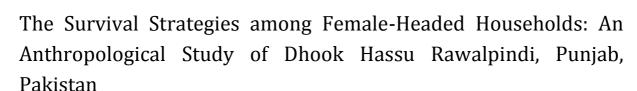
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Dr. Abdul Rasheed, Visiting Lecturer Department of Humanities & Social Science Bahria University Islamabad Pakistan rasheedbaig312@gmail.com

Dr. Majid Hussain Alias Ghalib Hussain, Assistant Professor Department of Humanities & Social Science Bahria University Islamabad Pakistan majidtalairi@gmail.com/majid.buic@bahria.edu.pk

Dr. Yasir Nawaz Manj, Associate Professor and Chairman Department of Sociology University of Sargodha, Sargodha yasir.manj@gmail.com

Saif Ullah, PhD Scholar Department of Sociology University of Sargodha, Sargodha saifmalik.bk@gmail.com

Abstract: This micro-level study aims to examine the relationships among the members of household, relatives and neighbors, for the survival strategies of female-headed households in the study area. This paper explores the characteristics of the female-headed households by age, education, employment status, major occupation, nature of employment, and household size. The women face various challenges for survival as head of household. Through filed work the socio-economic challenges identified for survival among female headed households included poor economic conditions, low status jobs, least family support, work place harassment, child rearing problems, social discrimination, social marginalization, limited access to health and education, poor hygienic household conditions, cultural and religious stereotypes attached with women as head of household. Local cultural context has central importance to understand the household headship of women. In a conservative, patriarchal, and traditional religious society, this study is unique because it is pioneer anthropological scholarship from Pakistan that focus on surviving female headed households. For this qualitative study, by utilizing purposive sampling technique, 30 female headed households were interviewed through semi-structured interview guide.

Key Words: Female-headed Households, Survival Strategies, Traditional Value

I. INTRODUCTION

The proportion of female-headed households is increasing globally. Modernization and urbanization have greatly transformed family structures and roles performed by women in their families. Particularly, it is the fact that the tradition of male-headed households is increasingly being transforming into female-headed families, due to many socio-economic and cultural factors. Literature part of this paper shows that globally the growth in the number of households headed by females is increasing as result of multiple factors including single-parenthood, childbearing, death of husbands leaving widows in-charge of families, divorce as a result of the breakdown of marriages, and polygamous marriages which leave each wife responsible for her household. In Pakistan, female -headed households are mainly due to the death of a husband and divorce and there are a few other types as well like husband present female-headed households and households in which males of the family are working outside the city or country.

Social sciences especially anthropology and sociology worked a lot in the study of family and households. Social scientists define the household and household headship in different ways. In his study (Chant, 1997) defined households and said that it is a latitudinal unit. In such unit household members live there and share basic activities like cooking and eating.

The household institution is administered by the head of the household. The scholars are of the view that cultural norms, economic circumstances and gender status determine the head of household. The designation of head of household is not only based on physical residence but also affected by social relationships. The researches on the household emphasis to identify that an individual who is main bread earner holds the power of decision making. But overall headship is a fluid concept. In social sciences, scholars focus on the gender-based head of household ship and such researches has been increased in the recent years in the developing countries. In the context of Latin ample of literature on female headship has been produced (Frazier, 1966; Fuwa. 2000: Herskovist, 1943, 1990). India (Mencher, 1993; Panda, 2007; Swain Pillai, 2005), and Africa (Bertha Z., 1998; Frazier, 1966). Such kind of literature helps to understand the circumstance for switching of household responsibility form men to women in Pakistan.

Anthropology is the subject that looks at every human action, social institutions, kinship, and family holistically. Anthropologists try to understand the issues both within the cultural context and crossculturally. This paper attempts to look holistically at the local cultural context of the issue of femaleheaded households. The studies show that in 1980s the percentage of women headed households increased worldwide (Morada et al., 2001). Many socio-economic factors are affecting female-headed households. Many pieces of research draw a link between the women-headed households and poverty. Despite the growth in the numbers and the huge responsibilities placed on women as female heads of households, they are deprived of enough resources to efficiently take care of their families and manage households. It makes it hard for many female-headed households to survive economically. The majority of members of these female-headed households are restricted to low-income jobs such as domestic servants, daily wage laborers, etc. owing to low levels of education. They are also victims of much social discrimination. Researchers put Pakistani society in the category of male-dominant societies (Eglar, 1964; Eglar et al., 2010). In Pakistan, patriarchal culture exists, and where women are not given due share according to modern world parameters. In the cultural context is important for the scholars to understand the phenomenon of women-headed households, family and headship. There is a primary need and importance for contextual research distinctly on various levels such as regional, national, rural and urban about female-headed households, in which plays a significant role. The importance of seeking to understand female-headed households concerning local circumstances and culture is thus be highlighted in this paper.

II. METHODOLOGY

Pakistani society is gendered sensitive. The subject matter of this study demands to explore the phenomena of women as head of households qualitatively. So, this qualitative study was designed by a PhD student of Department of Anthropology Quaid-i-Azam University, Islamabad as part of his research assignment. The proposed study was presented to the research board of the department and after making recommended changes it was approved. The target population for this study was widowed and divorced women identified as head of household. For this identification in a complex and highly populated area the divorce and death record registers of union council No. 5 situated at Dhoke Hassu Tehsil and District Rawalpindi was explored. This process helped to reach and gain permission from targeted population. A consent form was developed for seeking permission of the respondents for becoming part of this study. The respondents were asked for their willingness and time. A semi-structured interview guide was developed as data collection tool. Initially there were selected 34 women as head of households for indepth interview ensuring their consent and availability, but during data collection phase 6 respondents declined to be the part of this study for personal reasons. The remaining 28 women were part of qualitative inquiry. A focused group discussion was conducted that included 6 respondents, a notes taker and a researcher. This FGD helped to validate collected data through observation, and in-depth interviews.

III. LITERATURE REVIEW

The scholarly work on females in terms of head of the family unit or the household can be found in other anthropological studies (Boyer, 1964) who researched the tribal community of Mescalero Apache, (Gough, 1970) in a study of female headship amongst the traditional Nayar community from the Malabar Coast of South India, and (Smith, 2013) shed light on the history of woman-headed families in the community of British Guiana. Such kind of headships arrangements were labeled in the literature as 'matrifocal family', 'consanguineal household', or consanguine/matrifocal family (Kunstadter, 1963). Although it is not easy to define Female-Headed Households. A broader definition was offered by the United Nations (UN) which says that women are responsible to take care of financial matters family levels. Such women are chief decision-makers and manage household during the absence of husbands. (United Nations, 1995b). During further discussion in this paper above definition will be a reference point to identify Female-Headed Households.

There were presented numerous reasons for development of these family/household types. In his study (Frazier, 1966) suggests that black Americans it was slavery that resulted in matrilocal families. As (Herskovits, 1943, 1990) emphasized that matrilocal family was similar to the polygynous families in Africa. The other studies conducted by (Greenfield, 1960; Smith, 2013) stated that when men were unable to perform their economic duties then women replaced this role for families. Identifying the reasons for

matrilocal family (González, 1965) stated that migration of men for earning, or an imbalanced sex ratio caused to childbearing females, and finally (Kunstadter, 1963) claimed that the division of labor caused the matrilocal families and that separated adult males and females in the community.

Some scholars argued that formation of matrilocal families is the indication of social disorganization (Frazier, 1966; Herskovits, 1943, 1990), and other scholarships like Nieves (1979) is of the view that such arrangements in terms of adaptive measures in the time of crisis situation (González, 1965). According to literature in 1980s the percentage of women headed households increased worldwide. The increase is observed not only in one part of the world, it is a global phenomenon. As primary research conducted by (Morada et al., 2001) female-headed households and shows the percentage in increase female-headed households. The study has given the example of Western Europe where (Female-headed households) percentage increased from 24 in 1980 to 31 in 1990. Whereas in the developing countries, this percentage differs from less than 20 percent in various countries southeast Asia and to almost 50 percent in various African region and Caribbean. In Germany the single parent family is 50 in terms of percentage. Similarly, this percentage is 19 in Great Britain, 20 in Italy, 21 in Norway, 22 in France 25 in Switzerland, 40 in Ireland, 52 in Canada and 63 percent in USA.

With such a sharp and rapid increase, the scholarships started thinking and working on this issue. Over time the concept of the female-headed household has emerged as an important analytical category within the context of social sciences. Talking about the African society (Bertha Z., 1998) said that it is a crude generalization, but possibly it needs to be said, that African society is a male society, in which women have a well-defined place and social roles; this place is subordinate and the role is to carry the routine burdens of daily life. In the context of female-headed households in India (Panda, 2007) said that the low status of the women is associated with male dominant social structure in India. Further, access to land rights for women was limited in terms of inheritance. Usually, land is transferred from father to sons' Indian communities. The widowhood was the only sources to get access to land among women who has this right of land until their legitimate children grow up and can take care of their inherited land. The land right of a widowed wife in patrilineal societies is that of a custodian where she is expected to take care of the land until the legitimate heirs, her sons, grow up to take over the land.

It is assumed that most of the women face the burden of family members. This is commonly found among the female-headed households (Rosenhouse, S., 1989). Women headed household are usually facing carrying this burden and do not find any support for long term. According to (Buvinic & Gupta, 1997) the women do not have choices but for working in the marketplace as they don't have support from family members to earn income for household. Similarly, they do not have any substitute source of income for their children. In the cultural context is important for the scholars to understand the phenomenon of women-headed households, family and headship. There is a primary need and importance for contextual research distinctly on various levels such as regional, national, rural and urban about female-headed households, in which plays a significant role.

There have been endless efforts for defining and conceptualizing household along with family. In several cases, it is argued that the household and the family are different. This difference needs to be understood comprehensively. Kinship means family and household as for (Bohannon, 1963) that means residence does not subject to the discourse of same universe. It has been described that families in terms of kinship must be considered as divergent to the idea of co-residence (Bender, 1967). The household concept is analyzed with different viewpoints. According to the ethnographic studies there are various kinds of households. According to (Guyer et al., 1984) cultural specific understanding of household is very complex. The scholars argued that households are such units that are directed by one head of the household. In this context (Kabeer, 1994) in his study said that the unit of production, consumption and exchange are considered importantly in any of the household.

Some global census defined and documented household. According to the understanding and working definition of household (Chant, 1997) stated that a household is a spatial unit of members who reside and share basic activities including reproduction and family as a group share the utensils. Scholars argue that multiple functions are performed by household. For example, in a study (Brydon & Chant, 1989) said that biological along with social reproduction, family socialization and fundamental power of decision making comes under the sphere of household. The composition of household is affected by certain norms. Such norms define activities and roles for household members. The functioning of such household is mostly related to the kinship ideology. The kinship is a fundamental principle of social organization in number of countries. Headship mostly comes through this relationship of the kinship networks.

There is dire need to consider number of factors while discussing head of household. These factors include residential patters, family structure, with in family defined roles and responsibilities for various genders, earning responsibility, cultural defined roles and status of various members of household, the nature of sharing relationship, land tenure and the social and geographical location of household within the broader community. In his study on female-headed and supported households in India (Mencher, 1993) shed light on four important components of household headship. He says that authority or power, economic power, the power of decision-making and finally rights to the children are important components for becoming household head. Thus, irrespective of diversification of meaning, there are numerous practical and conceptual variables to be considered to define head of household either it is man or women.

Under the popular cultural perception, women as head of household are considered abnormal and a problem. Thus, according to (Chant, 1997) under the societal definition of normality the households headed by men render women headed households in the category of isolated, anomalous and disadvantaged households. It became clear while defining head of household that social constructed ideologies play a part for determining head of household among various member of family. A study conducted to know arrangements of single mothers for family survival in India (Swain & Pillai, 2005) said that the women role as household head is socially disapproved and husband is recognized as household head. Among Indian women status of household head is the cause of various disadvantages. Firstly, the economic vulnerability of household is observed. Secondly, women household heads face social isolation that is the cause of losing social bonding that emerged by alliances resulted from marriages. Thirdly, it is found that women have mostly limited educational and economic resources and limited social support. In this case it is commonly assumed that women headed households carry unequal social position in comparison to men headed households. This situation can bring challenges for the welfare of family.

The age of the female who headed household is also considered and given importance and is a criterion to become head of household as a female. A reflection from India through the study of (Swain & Pillai, 2005) shows that the age was the primary indicator for women to become head of household. The occurrence of marital disruption among women at a young age demanded protection by their near or extended relatives. Owing to this, the nuclear families in Indian culture are rarely independent. In South Asia, the higher percentage of households headed by women is owing to increase in widow headed households.

In the research locale, the higher headship among widows validates the finding from India through the study of (Swain & Pillai, 2005) which says that the widows after the death of husbands decide to live independently with their children because there is minimal possibility of widow remarriage in India. There are number of variables that create various types of women headed households. The indicators play a role to determine various challenges for women headed households. The top challenges include discrimination and stigmas attached to women headed households. It is perceived that such households experiences of various inequalities regarding land access, rights to property, and various other material and non-material assets (Buvinic & Gupta, 1997). These social and economic conditions cause increasing the risk of being poor.

Scholarly work was conducted in late 1970s and throughout 1980s by (Rosenhouse, S., 1989; Tinker, 1976) and their studies highlighted that female head of households in the third world could be estimated to 25 to 33 percent. A book section (Levy, 1992) shares the examples of some urban areas of Latin America. Moreover, in some parts of Africa percentage of women headed households is 50 percent or more. A report of (United Nations, 1995b) shared its findings about number of households headed by female in various countries. According to this report women heading households in Botswana to be 46 percent, Swaziland to be 40 percent, Zimbabwe sat at 33 percent, Barbados at 44 percent and Grenada at 43 percent. The report argued that these numbers are yearly increasing.

In 1995 The United Nations held its fourth world conference on women from September 4-15 and adopted Beijing Declaration and Platform for Action. During this conference (United Nations, 1995a) the prime focus was on women and poverty and said that globally one-fourth of the total households were being headed by women. Further it said that among number of other households, where men were present, depended on women income. Owing to numerous socio-economic, gender based and political discrimination, the households maintained by women fall in the category of poorest households. According to this declaration, the contributing factors for the rise of households headed by women include

disintegration of family, family disintegration, international migration, migration of population from rural to urban areas within countries, wars and internal displacement of populations.

The report of (World Bank, 1989) stated that the emergence of females as heads of household is one of primary the indicators of poverty. A report of (United Nations, 1995b) made a comparison of men and women headed household. This report argued that women as head of household were greatly disadvantaged. Such household who head households were not only disadvantaged greatly but this disadvantaged households were increasing to such an degree that there was certainly occurring a global feminization of poverty. According to the study of (Buvinic & Gupta, 1997) although women are being characterized as poor, marginalized, isolated, oppressed, and powerless. There are general claims about the discrimination of households headed by female owing to social, economic and cultural surroundings in the research study area.

Relative and absolute poverty are tow chief descriptions of poverty among its important aspects. Poverty is analyzed in four foremost dimensions including income poverty, poverty of health and education, personal and tenure insecurity and disempowerment. The concepts are considered under the concepts of absolute and relative poverty. Such types of poverty are commonly observed among households headed by females where women are poorest of the poor. The trend in increase of households headed by women is observed globally. According to scholars the growing female headship is characterized by 'Feminization of Poverty' theory which claims that majority of women of such households face an unequal share of the burden of poverty (Mason, 1990; Peterson, 1987). Moreover, the studies claim that households headed by females as single-parent are mostly poor than those households headed by men. Particularly in the developing countries, the women who are heading their households are facing the disadvantages in the labor market. Commenting on gender equity (Commonwealth Secretariat, 2005) said that is expected that the households headed by females are less well-off compared to households headed by men, mostly owing to women's lower-income. Women face time constraints in non-market activities compared with men. There are multiple barriers for women to become part of the market, whereas the men have the advantage of their gendered superiority that enables them to get easy access to market.

The demographic indicators of the world examine that the quantity of the world population has increased among urban populations. Such process of growth is valid for both developed and underdeveloped countries. A report on cities in a global world (United Nations, 2001) mentioned that urban population is commonly found in industrialized countries. The processes of urbanization are severe in developing countries still. The report claimed that in 2001 out of total population of developing countries 40 percent were living in cities. Moreover, it expected the raise of this figure to 52 percent by year 2020. On the contrary, such high growth of urban population accompanies low increase in institutional and financial capacity, reduced the income levels and deprives income distribution and erosion of human rights globally particularly in underdeveloped regions of the world.

It is said that globally women earn less than men and also have less control over economic activity and various resources. Dependency ratios in female-headed households are also considered to be higher (Buvinic & Gupta, 1997; Fuwa, 2000). In the case of India, it has been stated that families headed by female are smaller, have fewer children which means that they have fewer adults in earning age group (Buvinic & Gupta, 1997) and this situation brings poverty among households. Similarly (Rosenhouse, S., 1989) raised the idea that generally one woman is sole or major earner within female-headed households have often sole or major earners.

The findings from India showed that female-headed households are expected to experience various inequalities with regard to access to right of land, rights of property, and other material assets (Buvinic & Gupta, 1997). Primarily, this situation leads towards an increased risk of being poor. When the earlier discussed issues, such as having a higher dependency ratio, come into play, it is easy to see how and why many have argued there to be an explicit relationship between female headship and disadvantagement.

IV. DISCUSSION AND ANALYSIS

The earlier literature on defining head of household said that household headship is generally identified with member of the family who holds higher authority in the family or household. In this study it was found that the women were head of household because they were the major earner of the household. This

economic authority was the reasons for becoming head of household. During an interview a respondent, who was mother of five children and sole earner of household, said that she rules the house and take care of relations with her relatives. Although her son, who was 15 years old, used to work on an auto mechanic shop was earning 10 thousand per month. But this income was low than the income of her mother. The determinants of power and authority are decision-making in social, political and economic matters of the family. Thus, among family members who has control to regulate such affairs hold maximum power and authority in family unit.

In the perspective of Pakistani culture, generally the eldest member of household either man or woman, setting aside their economic contribution and power of decision making, is head of household. In a patriarchal society, like Pakistan, the headship is strongly associated with the male member of the households. It is considered bad to have a female as head of the household. A respondent was 69 years old. She was divorced 24 years ago. At the time of her divorce here children were young and used not to contribute economically. Now her two sons are married and taking care of financial needs of the family. But is this situation the women respondent is head of household because of her age. She said that her sons are obedient and respectful. She said that during her middle age she earned and fed the family. Now it is the time to enjoy the earning of her sons. This case study shows that the status of head of household is fluid in its nature. If in one case this is economic contribution to the family that gives authority to become head of household then in another case this is because of age factor.

In the urban areas of Pakistan, female-headed households can be either educated or uneducated, skilled or unskilled unban labor marked, having regular or irregular jobs, having low or high wages in the job, might have or not have the chance to attain a better job, can have or not social security, may have or not bad working conditions, can be migrants or not, can have good settlement or can be dwellers settling in disadvantaged residential areas, and etc. Supporting this argument, the field data shows various case studies where diverse social conditions of the respondents were documented. During an in-depth interview a respondent said that she was a government servant in Basic Pay Scale 18 (BPS). She had a regular and secured job. She was residing in government accommodation. She had three children, who were getting education in a private school. In another case, it was found that a widow respondent was head of household. She was married to a poor family. As her parents were poor so she was uneducated. She was working as maid in different houses. She hardly earned her livings. But here age and economic worth had given her the status of head of household. In these two cases it is common that women are the head of household. The phenomenon of being a female headed household for individuals depends upon the social reasons.

A woman can become head of household either she is divorced or widowed or in the absence of her husband. In the first two cases the women headed households get the chance to become poor or go to extreme poverty. In such a situation the social support of the family of widow or divorced women is of high importance. If financial support continuous from the family then there is very low probability of becoming poor and facing the hardships in future. In another situation if the woman as head of household is not getting financial support from the family than it is a wider possibility that her children might not get education in future and the family will be living in poor conditions, facing malnutrition, spending unhygienic life and etc. A respondent, who was working as front desk employee in a corporate office, said that after her marriage she was very happy and her husband was contract employee in a government office. The earning was responsibility of her husband. Her life was very comfortable as her four children were studying in private schools. She shared the reasons for her poverty and said that after the death of her husband she had to move to her parents' home because her in-laws were not will to take care of her financial needs. In the start her father took care of her kitchen and fee for schooling of her children. After two years of death of her husband her father died. Her brother refused to support her financially and did not give her share from her father's property. She had to leave the luxurious house of her husband and later on the good living of her father. She had done bachelor degree and after the collapse of this financial support she moved to a rented house in Dhook Hassu. She started this job and her children started education in government schools.

The culture of poverty is widely spread among female-headed households. The poor develop strategies for survival which shows that culture of poverty can be explained as a result of defective conditions. This is not a cause of poverty by itself. Numerous field-based studies support the argument that poor segments of the population work to produce their livings as strategies to survive. These survival strategies get extended from domestic level to the level of labor market. Alike to the formation of a culture of poverty by

the female-headed households, survival strategies are developed in case if welfare states are weak and social policies ignore human factors, and also lack the conditions to implement democratic rights. The following case is as firsthand data to justify the study.

Khurshid Bibi, 50 years of age, is the head of her household comprised of five members including her three daughters and two sons. She is a widow of a laborer and is a domestic servant. She uses to wash clothes, dishes, and clean in three houses. Her total income is Rs. 15000. Two of her three daughters are facing severe psychological problems. Khurshid said that the psychological problems of her daughters started when they were about to reach adulthood. Her daughters used to go to school but gradually their problem intensified and now they are locked in a room at her home. The younger son of Khurshid is Mubaraik Ali who also has psychological issues to a minor level. Khurshid Bibi is working hard but cannot fulfill the medical expenses of her children and is always worried about the future of her children. Doctors said the girls should not take tension and should be given a peaceful environment but the family is struggling for fulfilling their basic needs and there is always some disturbance and issue in the house.

The meaning of poverty is generally attached to multiple reasons including lack of food, shelter, and sanitation, having limited or no educational opportunities, employment, health care and not being able to use democratic rights, having no equal treatment under the law because of belonging to a certain race, gender, religion or nationality. Economic and social exclusion along with marginalization, inequality, polarization results in limited job opportunities, health care services, unhygienic living and working conditions, limited access to educational opportunities, and isolation of individual in any community and cannot practice the citizenship rights. In contrast to a rural setting or traditional society like Pakistan, family or kinship network in an urban area is not stable because of many socio-economic factors such as urban labor market situation during the last several decades have drastically changed and seriously affected most of Pakistani families which break the family bonds and give birth to female head of households. These families suffer from poverty and due to this, they have a culture of their own.

V. CONCLUSION

Depending on the reasons a household becomes female-headed household give birth to different types of these households. In Dhook Hassu there were the following types of female-headed households, widow's household, female-headed extended household, single female household, female-dominated household, grandmother-headed household, and female financed household. In a patriarchal society, there is a difference in the characteristics of male-headed households and female-headed households as the latter is considered culturally improper and is discriminated against. The headship of a female is mainly determined by her age. In most of the cases, the head of the female-headed households was older and the female-headed households whose head was younger comparatively were in the process of merging into some of her relative's families whither in-laws or brothers. Education in these families was comparatively low among the head of the families and another important finding of the research was the trend of girl's education in such families. More girls were used to send to schools than boys of these families. As the boys were sent to work for earning for the household.

The majority of the female-headed households were migrated to the city during the life of their male partner. Most of them were living in two-room houses with limited facilities. The qualities of the living standard were hazardous and prone to diseases. The levels of household assets among these families are also very low as they have only a few things of daily use. They eat a simple and economical diet. The level of income of these families is low and the majority of them live a life of poverty and need. Due to low income, the expenses of the family are also limited and mostly they spend money on the rents of the house and meals along with the health and education of the family members. Sometimes they take loans to fulfill the needs of the households and thus saving is usually very little in female-headed households.

The family types of female-headed households are nuclear mostly but joint families also have some of the houses headed by the female of the family. They follow the popular religion and culture of the area. In a patriarchal society where, female headship is not accepted and is discourage such houses have some problems and the range of these varies from background to background and from class to class. Among the social issues faced by these families are stigma and discrimination by the community members. Sometimes they are discriminated positively but largely they are the victims of negative discrimination. The majority of the heads of the female-headed households are doing double work as they earn for the

family and are also responsible for the care of their children. Due to inadequate support mechanisms by the government and other social institutions and the weak bonds of these families with their relatives, they are always looking for some external help thus they have more dependency ratio for fulfilling their household needs.

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