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## The Survival Strategies among Female-Headed Households: An Anthropological Study of Dhok Hassu Rawalpindi, Punjab, Pakistan

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**Abstract:** The study examines to find the micro-level, relationships among the household members, 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 field 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

### 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 spatial units where members live in the same dwelling and share basic domestic and/or reproductive activities such as cooking and eating.

The institution of the household is governed by the head of the household and researches show that the designation of household headship is determined by a complex relationship between cultural norms, economic conditions, and gendered individual agency. It is also affected by social relationships that extend beyond the boundaries of the physical residence. Much household research has focused on definitions of headship that revolve around identifying one individual as the main economic provider and overall decision-maker. But overall headship is a fluid concept. In social sciences, focusing on the gender of the head of the household has been the subject of increasing academic research and debate in recent years in developed as well in developing countries. Much has been written about female headship in Latin America (Frazier, 1966; Fuwa, 2000; Herskovits, 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 from 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 cross-culturally. This paper attempts to look holistically at the local cultural context of the issue of female-headed households. The percentage of households headed by women increased worldwide in the 1980s (Morada et al., 2001). Many socio-economic factors are affecting female-headed households. Many pieces of research draw a relationship between female-headed households and poverty. Despite the growth in the numbers and the huge responsibilities placed on women as female heads of households, they lack access to sufficient resources to effectively 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. Concerning female-headed households, any research undertaken would need to understand fully the household, family, and headship in terms of the cultural context. There is a primary need and importance for context-specific research distinctly at urban, rural, national, and regional levels about female-headed households, which places culture at the forefront. The importance of seeking to understand female-headed households concerning local circumstances and culture is thus highlighted in this paper.



## 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 committee 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 in-depth 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.

## Literature Review

Scholarly ideas surrounding females as head of the family unit or the household can be traced back to various anthropological studies such as (Boyer, 1964) who investigated the Mescalero Apache, (Gough, 1970) presented a study of female headship amongst the traditional Nayar from the Malabar Coast of South India, and (Smith, 2013) talked about the history of woman-headed families in British Guiana. This type of headship arrangement was labeled by some as the '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 [who] are financially responsible for their families, who are the key decision-makers and household managers, who manage household economies on behalf of an absent male, or who are the main economic contributors (United Nations, 1995b). During further discussion in this paper above definition will be a reference point to identify Female-Headed Households.

Several reasons were given for the formation of these family/household types. In his study (Frazier, 1966) suggested that slavery resulted in matrilineal families for black Americas, while (Herskovits, 1943, 1990) stressed the idea that the matrilineal family is related to the historical descent of African polygynous families. The other studies conducted by (Greenfield, 1960; Smith, 2013) considered that the matrilineal family formed when males were unable to fulfill their economic duties to their families. Identified reasons for matrilineal family (González, 1965) said that such as male migration to earn cash income, or an imbalance in the sex ratio



which resulted in more childbearing females, and finally (Kunstadter, 1963) purported that matrilineal families develop as a result of divisions of labor separating adult males and females in a community.

While some have argued these formations to be an indication of social disorganization (Frazier, 1966; Herskovits, 1943, 1990), and other scholars such as Nieves (1979) have viewed this arrangement as an adaptive coping figuration in times of turmoil (González, 1965). Literature shows that the percentage of households headed by women increased worldwide in the 1980s. 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) grew from 24 percent in 1980 to 31 percent in 1990. On the other hand, in developing world, this percentage varies from less than 20 percent in certain southeastern Asian and southern countries to nearly 50 percent in certain African countries and the Caribbean. The percentage of poor single-parent family is 19 percent in Germany, 18 percent in Great Britain, 20 percent in Italy, 21 percent in Norway, 22 percent in France, 25 percent in Switzerland, 40 percent in Ireland, 52 percent in Canada and 63 percent in United States.

With such a sharp and rapid increase, the scholars 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 status of women in India is low and it is associated with a patriarchal and patrilineal social structure. On the other hand, inheritance rules of patrilineal societies in principle exclude women from having access to land rights. The norm in patrilineal societies is that land is passed down from fathers to sons. One means for women to gain access to land was through widowhood. 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 also considered that many women carry the burden of a double day. This is especially so for female-headed households (Rosenhouse, S., 1989). Women household heads are typically facing the zero-sum game or the double burden. According to (Buvinic & Gupta, 1997) the women do not have any option but to work in the marketplace because they don't have someone to generate household income. Similarly, they usually have no one to take care of their children. Concerning Female-headed households, any research undertaken would need to understand fully the household, family, headship and poverty in terms of the cultural context in



which they are embedded. There is prime need and importance for context specific research on this issue, which places culture at the centre.

There have been endless attempts to define and conceptualize the household and the family and on numerous occasions, it has been argued that the household and the family are analytically quite distinct and that this distinction needs to be respected. Kinship, which means family, and household, for (Bohannon, 1963) which means residence do not even belong to the same universe of discourse. It has therefore been argued that families as kinship must be defined as opposed to the idea of co-residence (Bender, 1967). The concept of the household has been analyzed from various angles. Ethnographic studies indicated that there are various types of households. According to (Guyer et al., 1984) the household can be understood as an entity that is very heterogeneous and culturally specific. They suggested that households are unified and therefore worked towards common goals, directed by a household head. In this context (Kabeer, 1994) in his study said that the household could be understood as units of production, consumption, and exchange.

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 where members reside and share basic and/or reproduction activities are held; it is a group of people who eat out of the same pot or share the same utensils. It has been argued that households have a multiplicity of functions. For example, for (Brydon & Chant, 1989) a household is the sphere of biological and social reproduction, of socialization, as well as a sphere of nurturing and of fundamental decision-making. Norms that affect household composition, shape roles, activities, and functions of those households are generally related to kinship ideology. In many developing countries kinship is a fundamental principle of social organization. Headship mostly comes through this relationship of the kinship networks.

When thinking about the head of the household, many factors must be considered. Location of the members, the structure of the family, roles, and responsibilities within the family, who works the longest hours, culturally determined roles and status, the nature and extent of the sharing relationship, land tenure, and location of the household within the wider community may all be important factors to consider. In his study on female-headed and supported households in India (Mencher, 1993) shed light on four components of household headship including; (1) authority or power; (2) economic power; (3) decision-making; and, (4) rights to the children. Thus, regardless of a multitude of meaning, there are several practical and conceptual variables to consider when attempting to isolate at any one time, who the head of a household is, and whether the household head is female.

Dominant cultural perception about the 'naturalness' of men as household head means that women as household heads are seen as abnormal and a problem. Thus, according to (Chant, 1997) the societal emphasis on the normality of male-headed households renders the women-



headed units as an isolated, anomalous, and disadvantaged category. On attempting to define the household head, it becomes clear that socially constructed ideologies determine who can and cannot define themselves as the household head. A study on living arrangements among single mothers in India (Swain & Pillai, 2005) said that the husband is recognized as the head of the household and the role of the wife as the head of the household is socially disapproved. In India, among women head of household status brings about several disadvantages. Firstly, the household becomes economically vulnerable. Secondly, women head of households do suffer from social isolation which results in the loss of social bonds that are created by alliances resulting from marriage. Thirdly, since women usually have limited economic, social and educational resources available to them, so it is assumed that the unequal social position of females head of households compared to males head of households may create negative effects on the welfare of the 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 where marital disruption occurs influences the likelihood of female household headship. When marital disruption occurs at a young age, the woman is to be protected by her near or extended relatives. This is because the so-called nuclear families in India are seldom totally independent. In South Asia, the higher ratio of female-headed households is that of widow's 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 after the death of the husband, the widows decide to live with children independently as there is the least possibility of remarriage in India. The types of female households, the variables that have led to their formation, as well as life and cultural circumstances of members, all play a big part in determining what some of the issues for female-headed households may be. One such issue is stigma and discrimination. Female-headed households are also perceived to experience inequalities concerning land access, property rights, and other material assets (Buvinic & Gupta, 1997). Primarily this all equates to an increased 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) also gives examples of urban areas of Latin America and parts of Africa where the female head of households are 50 percent or more. A report of (United Nations, 1995b) shared its findings of a number of female-headed households 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.



United Nations held The Fourth World Conference on Women from September 4-15, 1995, and adopted Beijing Declaration and Platform for Action. This conference (United Nations, 1995a) had its focus on women and poverty and noted that worldwide one-fourth of all households are headed by women and many other households are dependent on female income even where men are present. Female maintained households are very often among the poorest because of wage discrimination, occupational segregation patterns in the labor market, and other gender-based barriers. According to this declaration, the contributing factors for the rise of female-headed households include family disintegration, international migration, population movements between urban and rural areas within countries, war, and internal displacements.

The report of (World Bank, 1989) stated that the emergence of women as heads of household is one of the indicators of poverty. A comparison between male and female-headed households was drawn through a report by (United Nations, 1995b) and it was strong, yet uncritically, argued that women who head households were not only disadvantaged greatly but this disadvantaged household type was proliferating to such an extent that there was undoubtedly a global feminization of poverty occurring. According to the study of (Buvinic & Gupta, 1997) although women are being represented as poor, marginalized, isolated, oppressed, and powerless. The universal claims have been made about how female-headed households are discriminated and marginalized because of their social, economic and cultural surroundings in the research study area.

Two main descriptions of poverty can be made while considering some aspects of poverty: absolute and relative. When the concepts of absolute and relative poverty are considered, poverty can be analyzed in four main dimensions: Income poverty, health and education poverty, personal and tenure insecurity, and disempowerment. Female-headed households have all these types of poverty and are the poorest of the poor. The increase in the proportion of female-headed households is a global trend. In the context of increasing female headship, the 'Feminization of Poverty' theory implies that more and more women bear an unequal share of the burden of poverty (Mason, 1990; Peterson, 1987) and that families headed by a female single-parent are more likely to be poor than those headed by couples or men. Especially in developing countries, disadvantages in the labor market of women put them in a worse position when heading their households. Commenting on gender equity (Commonwealth Secretariat, 2005) said that is expected the female-headed households to be less well off than male-headed households, mainly because of women's lower-income and more severe time constraints on non-market activities as compared with those of 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.

When world demographic indicators are examined, it is seen that the proportion of the world population has increased in favor of the urban population. This growth process is not only valid for developed countries but also underdeveloped ones. A report on cities in a global



world (United Nations, 2001) mentioned that while the population of industrialized countries is already largely urban, urbanization processes are still acute in developing countries. The report claimed that 40 percent of the populations of developing countries were living in cities in 2001 and expected the raise of this figure to 52 percent by that by the year 2020. On the contrary, this high speed of growing urban population has accompanied the low growing institutional and financial capacity, reducing income levels and depraving income distribution and erosion of human rights all over the world particularly in the underdeveloped countries.

Women globally are said to not only earn less but to have less say and control over economic resources. Dependency ratios in female-headed households are also thought to be higher (Buvinic & Gupta, 1997; Fuwa, 2000). In the case of India, it has been stated that although families are smaller, in that they have fewer children, there are fewer earning adults (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 also perceived to experience inequalities with regard to access to land, property rights, and other material assets (Buvinic & Gupta, 1997). Primarily this all equates to an increased risk of being poor. When the prior mentioned 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 disadvantage.

## Discussion and Analysis

The earlier literature on defining head of household said that headship of the household is usually identified with the person who has the greater 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. Power and authority, in turn, may be vested in the member who has control over the general affairs of the family unit, including decision-making concerning its economic, social, and political affairs.

In another view from a Pakistani cultural perspective, the head of the household is the oldest person in the household, male or female, regardless of whether they contribute resources and/or hold decision-making power. 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 urban labor market, 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 is not static in its nature, rather it is fluid. The characteristics and conditions for becoming a head of 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 Dhok Hassu. She started this job and her children started education in government schools.

If it is considered that culture of poverty is widespread among the female-headed households, survival strategies which are developed by the poor show us that culture of poverty can be elaborated as a result of the defective conditions but not as a reason for the poverty itself. A large number of field research supports that poor people work to produce strategies to survive. Survival strategies can be extended from the domestic level to the labor market. Similar to the creation of a culture of poverty by the female-headed households, survival strategies are produced in case of weakness of the welfare state and social policies which ignores the human factors, and lack of conditions to exercise 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.

Poverty means lack of food, shelter, and sanitation, or more widely, having 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. Urban poverty has grown with economic and social exclusion, marginalization, polarization, inequality, by the lack of access to job opportunities and health services, unhygienic living and working conditions, constrained access to educational opportunities, and isolation of communities, and cannot use 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.



## Conclusion

Depending on the reasons a household becomes female-headed household give birth to different types of these households. In Dhok 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 whether 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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