



Paper 10

**FEMALE-HEADED HOUSEHOLDS IN RURAL  
BANGLADESH: STRATEGIES FOR  
WELL-BEING AND SURVIVAL**

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## CPD-UNFPA Publication Series

It is now widely recognised that there is a need to take the scope of the population policy in Bangladesh beyond the confines of achieving population stabilisation through reduction of fertility. Although in recent years the approach to reduction of fertility has changed from narrow family planning to a broad based reproductive health approach, it is being increasingly felt that Bangladesh's population policy should encompass other equally important issues which have wide implications for the development process and the quality of life of people of Bangladesh. To address some of the related pertinent issues the Centre for Policy Dialogue has initiated a programme which aims at undertaking a series of studies covering the broad area of **Population and Sustainable Development**. The major objective of these studies is to enhance national capacity to formulate and implement population and development policies and programmes in Bangladesh, and through close interaction with the various stakeholder groups, to promote advocacy on critical related issues. The programme which is scheduled to be implemented by the CPD between 1999 and 2002 shall address, *inter alia*, such issues as population dynamics and population momentum and their implications for education and health services, the nexus between population correlates, poverty and environment, impacts of urbanisation and slummisation and migration, as well as human rights. The study has benefited from generous support provided by the United Nations Population Fund (UNFPA). The programme also envisages organisation of workshops and dialogues at divisional and national levels and also holding of international thematic conferences.

As part of the above mentioned CPD-UNFPA collaborative programme the CPD has planned to bring out a series of publications in order to facilitate wider dissemination of the findings of the various studies to be prepared under the aforementioned CPD-UNFPA programme. The present paper on the theme of ***Female-Headed Household in Rural Bangladesh: Strategies for Well-Being and Survival*** has been prepared by Dr. M. A. Mannan, Senior Research Fellow, Bangladesh Institute of Development Studies.

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## **Female-headed Households in Rural Bangladesh: Strategies for Well-being and Survival**

### **I. Introduction and Objectives**

#### ***Introduction***

It is estimated that nearly 1,300 million persons are poor in the world (UNDP 1996, ICQL 1996), and about 70 per cent of the World's poor are women. Therefore, it is often argued that women, especially in developing countries, bear an unequal share of the burden of poverty (UNDP 1996; United Nations 1996). Most of the literature on gender and welfare in developing countries suggest that female-headed households are one of the key target groups deserving special attention for any strategy attempting to reduce poverty.

The situation of Bangladeshi women, whatever their origin, is a comparatively dire one. Struggling in a patriarchal, poverty stricken society, the status of rural women is reflected in their almost non-existent role in the formal economy, low literacy, poor nutritional status and high rates of morbidity, mortality and fertility. Rural Bangladeshi women are regarded as poorest of the poor because they are economically poor, socially prejudiced by customs and beliefs and traditionally secluded in *purdah* due to patriarchal dominance of the society. The situation becomes even worse for households headed by women.

In Bangladesh, gender and rural poverty are inter-linked in different ways. Gender appears to be a principal criterion for the allocation of scarce resources in communities and households. In terms of access to social services, i.e., health and education and in terms of participation in the labour force, women are more disadvantaged than men which plays a vital role with regard to poverty creation and its perpetuation.

Gender is also inter-linked with population issues. Because of prevailing patriarchal values and gender inequalities in the household and in the society, poor rural women find that a large number of children (specially sons) constitute the only resource they can control who will be able to offer some degree of security in old age. Again, daughters are made to serve as relief from work for their mothers and have therefore, limited access to education and training that could help them escape from poverty in the future. In this way poverty is perpetuated from generation to generation and the vicious circle continues.

#### ***Poverty and Female-headed Households***

Findings from various studies show that over 15 per cent of the rural households in Bangladesh are headed by women. These are households where the head is widowed, divorced, abandoned or single. But according to the Bangladesh Demographic and Health Survey (BDHS) during 1996-97 about 9 per cent of the rural households are headed by women. However, this figure might be an underestimation of female-headships because of a range of biases in the actual data collection in surveys and censuses. A recent study suggests that in rural India 30 to 35 per cent of all households are headed by women (World Bank, 1991). Similarly, Safilios-Rothschild and Mahmud (1989) have shown that if *de facto* female-headed households are added, then almost one in four of all farm households (and a third of landless households) are actually female-headed. Female-headed households are thus over represented among the landless. The percentage of female-headed households (FHHs) decreases sharply with increasing size of holding (Safilios-Rothschild and Mahmud, 1989).

The economic conditions of female-headed households vary considerably depending on such factors as her marital status, the social context of female leadership, access to productive resources and income, and

the composition of the household. Frequently, female-headed households have a high dependency ratio and limited access to employment and basic services, and consequently all too often, fall below the poverty line, and are disproportionately represented among the poorest of the poor. In Bangladesh, there has been an increasing trend of landlessness along with an increase in the number of poor female-headed households.

Female-headed households can be differentiated by class, age and demographic factors and by the circumstances through which they have become, temporarily or permanently, to be without a male household head. While most FHHs live in an economic condition far worse off than landless male villagers, other FHHs are not necessarily poor, having their own land or living under the patronage of a wealthy male-headed household related to them by kinship. Sometimes the FHHs are "token" household head but important decision making is taken care of by her minor son or other male kin. As Adnan (1989) has pointed out "customary social conditioning" does not prepare rural women for the role of household head.

It should be mentioned that in countries like Bangladesh the household is the basic unit of production, reproduction, consumption and social, ceremonial and political interaction. In rural Bangladesh, the absence of a male head leads to a situation of increased vulnerability for women and their dependents in marginal or landless households. Women also face problems with regard to "cultural resources", in negotiations with community, market and state regarding entitlements.

Women heads are not allowed to participate in the *salish* (village council), negotiate weddings or carry out marketing activities in public. Islam (1991) suggests that while female heads may be freed from male control at the household level, they are often subjected to patriarchal control to a more significant degree at the community level. FHHs in terms of conventional definitions of authority, headship and power moves into a vacuum. Access to resources to women in these circumstances is severely restricted. Islam (1991) highlights systematic prejudice against women in dispute settlement. Fabricated charges of immorality are a common mechanism for disempowering FHHs.

Landless FHHs face the most extreme forms of the problems which poverty brings to all rural women, structured by their class and gender. Many of the specific problems existing for FHHs center on their need for "protection" by a male, which the socially-constructed norms of femininity - imposed both within and by forces outside of the household - so closely depend (see, Mannan, 1989, Kabir, 1991, Hamid, 1992). But whether heads of households, or living in households, there is little doubt that rural women in Bangladesh are poorer than men with regard to all poverty indicators (World Bank, 1992). Similarly, in India it has been found that the percentage of female-headed households is highest among households with the smallest land holdings and that this percentage decreases as the size of the land increases. Also a significantly higher percentage of female-heads of household relative to male-heads have a lower educational level and are illiterate; report unemployment during the reference week; report no participation or no full participation in the labour force, and depend on wage labour versus self-employment in non-agricultural activities (Visaria and Visaria, 1983). A household survey conducted in a district in Andhra Pradesh also showed that much larger percentage of female-headed households relative to male-headed households are below the poverty line and higher percentage of female than male-headed households are among the "poorest of the poor" (Parthasarathy, 1982). Agarwal (1986) has also shown that women and female children bear a disproportionately high share of the burden of poverty.

As already mentioned, FHH is not a homogeneous category, since it contains both poor and rich households. It embodies many contradictions: while it may bring women some escape from male subordination within the household, it also brings a range of disadvantages of its own as women, "freed" from the structures which both constrained and protected them, struggle to secure adequate access to resources, rights and services. "Poor FHHs" are therefore among the most vulnerable sections of rural

population. The Government of Bangladesh is putting a lot of emphasis on rural women's development, addressing the issues of gender discrimination in the society. Poor FHHs are important to any poverty focused development strategy because they highlight - in an extreme form - the problems faced by all women in poor households in Bangladesh.

### ***Classification of Female-headed Households***

Though marital dissolution like death of spouse, divorce, separation or desertion could be the most commonly attributed cause for women to head households, there is growing evidence of various other causes. Buvinic and Youssef (1978) classified three situations in which female-heads emerge: (a) the broad range of domestic situations typically characterized by the absence of resident male-head, viz. widowhood, divorced, separation and desertion, (b) migration of male members for long periods, (c) loss of economic function by resident males due to severe unemployment, disability, illness and male reluctance to accept jobs seen as status reducing, etc.

A fourth situation, discussed here is as much a reason for women-heads to emerge in combination with any of the other three situations - (a) households with no mature sons or (b) sons residing in independent nuclear units. These situations should be necessarily understood within a patriarchal value system where sons are expected to take over the household responsibilities after the father, and further, women are secluded and have limited spatial mobility in comparison to men. The first two categories of women-heads are *de jure* heads and are relatively more 'visible' to planners, census enumerators and researchers than the third and fourth categories where women are *de facto* heads. However, because of anomalies in the enumeration process *de jure* heads are under counted, as observed by Dandekar (1984), in her study of Sugao, a Maharashtra village. The element of 'authority' which exists in the term "head" combined with the cultural conditioning of expecting a head of the household to be a 'male', contributed neglect to the women *de facto* heads who are the chief providers in most of poverty stricken households.

### ***Objectives***

The growing incidence of women-headed households call for a re-examination of the aspects of changing economic systems, the social structural aspects, the family and kinship support systems and their inter-links with women's position. This will provide insight into how women-heads cope with socio-economic situations in the structural context of class and gender hierarchies.

One of the objectives of this study is to look into the changes in household income following marital disruption for mothers through divorce or widowhood. Divorce or widowhood causes a great upheaval in the life of the woman and the condition of the household. The husband's contribution disappears but family expenditure does not go down correspondingly. The house or flat remains the same, and the expenditures for food, clothing and medicare have to be met. One main concern of the study is to look into sources of income of the women after their marriages come to an end and examine the ways in which the women's work activity changes to meet the demand for expenditures on food, clothing and healthcare.

The main objective of the study is to look into the socio-economic characteristics of the FHHs, their survival strategies and problems faced by them. The specific objectives are:

- to examine the prevailing socio-economic condition of the FHHs and their survival strategies;
- to identify the problems faced by FHHs and types of help needed for their survival and empowerment.

The study plans to examine the survival options available to female-heads of households belonging to different land holding groups and the pattern of dependence on other households and mutual support mechanisms employed. It will also assess the social and economic vulnerability of female-headed households vis-à-vis similarly placed male-headed households.

## II. Data, Methodology and Findings

### 2.1 Data and Methodology

Data for the present study mainly comes from a field survey conducted in three villages. Two villages were selected in such a way that they differed as much as possible in their levels of access to infrastructural facilities like electricity, irrigation facility, adopting of High Yielding Varieties and education. We selected Gunaighar village from Debidwar upazila of Comilla district as the modern village for our study. The village is more developed and has better than average educational and other infrastructural facilities. Banguri village from Debidwar upazila of the same district, our traditional village, has the average or national pattern in terms of education and other modernization indices. Both villages are agricultural in nature. In addition, Barichora village from Muradnagar Upazila of Comilla district, in which handloom weaving is the major activity, was selected. We shall call these villages as “A” (Advanced village), “B” (Backward village), and “C” (Craft village) respectively. The number of households in the selected villages were 466 in village “A”, 343 in village “B” and 229 in village “C”.

The survey was carried out in three different phases. Phase 1 involved conducting a comprehensive census of each household in the three villages. Information was collected on household composition and socio-economic characteristics of the household head. In the second phase, a more intensive survey was carried out on all the female-headed households (including some male-headed households) to collect information on household composition, expenditure pattern, sale and mortgage of property, women’s participation in labour force and their attitude towards marriage, dowry and purdah.

There were 1038 households in the study villages. Of them 880 (85%) were male-headed and 158 (15%) were female-headed households. All the female-headed households (FHH) were covered in the second phase. For comparison purposes, from each village one male-headed household was selected against two female-headed households. There were 79 male-headed households (MHH) in our sample from the three villages as against 158 female-headed households. The male-headed households were selected in such a way that they represent similar landholding categories as their female counterparts.

In phase III a number of case studies have been prepared based on in-depth research, somewhat of an anthropological nature. All the case studies are based on major happenings as they occurred to the households over the years since their inception. Information provided by the household head and other members was sometimes cross-checked by discussing with other people from the neighborhood in order to ensure reliability and validity of the information provided. In the case studies, our main purpose was to see the social, economic and political problems (at the local level) faced by FHHs and the survival strategies adopted by them. In doing so, special attention has been given to widowed or other destitute women because these are the women who have always been most pitifully deprived resulting in immense harm to the society.

The concept of headship used in this paper is not rigorously defined in terms of relative ‘bargaining’ position of the various members of the households to uncover the intricacies of gender, intra-household bargaining, and welfare. The importance of ‘bargaining power’ of women in the context of ‘gender gap’ was emphasised by many scholars. However, utmost care was taken while collecting information on headship in the survey. The head of the household, in terms of the usual definition of the headship, is the household member on whom falls the chief responsibility for the economic maintenance of the family. Moreover, *de facto* female heads of household, where male partner is absent temporarily because of migration are limited to only an insignificant proportion of all households in the study area.

Since welfare levels of households are raised by the goods and services they consume, not by income available for consumption, and income data are more prone to errors than consumption data, consumption is used as the measure of welfare rather than income. In fact, the consumption-based measures of welfare

are commonly used by researchers in making poverty assessments. The consumption measures used in this study are comprehensive which includes food consumption (16 items), and expenditures on: clothing, education, health, household maintenance and miscellaneous items. The values for all food and non-food items were annualized by referring to different recall periods for different items and the aggregation of total expenditures was reached. Finally, the household's total consumption is divided by the number of household members to obtain per capita consumption, which is the main indicator of welfare for this study.

Since the children are less 'costly', per capita consumption after adjusting for age-distribution could be a better measure of welfare than per capita consumption. Therefore, we estimated adjusted per capita consumption using adult equivalent scales: we assigned a weight of 0.5 to children under 18 years of age and 1.0 to persons older than 18 years.

In order to measure the differential use of resources between male and female-headed households, two factors, i.e. time and money have been used. To measure time factor we analysed (i) the difference in labour force participation among women of working age (15-59) between women who are heads and who are spouses of heads.

Similarly, in order to examine the money factor, we analysed to what extent male and female-headed households show different consumption patterns. The children's access to social services such as health services (preventive and curative care) and education (enrolment rates in primary, middle and secondary schools) have been examined between the two groups of households. Finally, child welfare outcomes in terms of health (diarrhoea in last four weeks) and education (daily attendance and drop-out rate of children 5-18) indicators have been analysed.

#### *Characteristics of the Study Villages*

Data was collected through a household survey carried out during November 1999 to February 2000 in three villages of the Comilla district, Bangladesh. At the time of our survey, there were 466 households at village 'A', 343 households at village 'B' and 229 households in village 'C'.

Data for this study pertain to 1038 households from the three villages. The study villages are located in Comilla district (two from Debidwar upazila and one from Muradnagar upazila). The villages are typically agricultural in nature, though the craft village has substantial proportion of households with handloom weaving as their main occupation.

The survey utilized a census questionnaire to identify the female-headed households. The household questionnaire was utilized to collect information on socio-economic characteristics and food and non-food expenditures of each household for use as general welfare measure for the households. The children's access to social services such as education and health, and their welfare outcomes was separate module in the questionnaire for which information was sought.

The villages were selected with similar socio-cultural milieu but different levels of development, measured in terms of use of electricity, extent of non-agricultural work and agricultural modernization. Villages were selected so as to be representative of different development pattern found in rural Bangladesh. Access to infrastructural facilities was standardized by selecting villages which were similar to such criteria as transport facilities, availability of school and health services and distance from the nearest town. Interviews took place at the convenience of the respondent, usually at a time when privacy could be maximal.

Topographically the villages are also different. Village "A" is a flood-free highland area, located near the Comilla-Companigonj-Brahmin Baria high way. Village "B", on the other hand, is a flood-affected area. A tributary of the Meghna River passes by village "C". Here land is continuously silted, and the soil is



loam clay. Cropped land at village “A” is more fertile and hence productivity is much higher. The price of land is also much higher. Incidentally, village “A” has very good road communications with the upazila headquarters at Debidwar and with Comilla and Brahmin Baria district towns and with Dhaka City. Village “B” is an inaccessible village which is about four kilometres away from a metalled road. The Comilla-Brahmin Baria bus route, 4 kilometres from the village, provides the connection with the upazila headquarters at Debidwar and other urban centres. The village “C” has the poorest location. It is about 10 kilometres away from the upazila headquarters at Muradnagar and communication is on foot during the dry season and by boat during the rainy season.

Both the modern and the traditional village have access to irrigation facilities – the modern village has access to deep tube-well irrigation which is used for growing high yielding varieties of paddy in the Boro (spring) season, while the traditional village has access to shallow tube-well irrigation for the purpose. Transplanted Aman (summer rice) is not grown at the craft village and instead broadcast Aman (deep water Aman) is grown in the low basin of the village. Transplanted Aman is an important crop at village “A”, sometimes grown with supplementary irrigation from deep tube wells. Village “C”, our craft village, does not have access to irrigation and broadcast Aman mixed with Aus (winter rice) and jute is grown, While village “A” and “C” are flood-free, farmers of village “B” are victims of regular floods of the river Gomti.

The villages are also different in their socio-economic characteristics. The traditional and the modern village have a primary school each and *pukka* mosques. There is a High School and a college at Debidwar about one and a half-kilometer away from village “A”. More than two-thirds of the households at village “A” have electricity, banking facilities, a Youth Club and a Community Centre. In the other two villages such facilities do not exist. In village “C”, the nearest primary school is at a distance of one and a half kilometers. A comparative picture of the three villages is presented in Box 1.

**Box 1:Some Basic Characteristics of the Study Villages**

Facilities in the villages	Modern Village (A)	Traditional Village (B)	Craft Village (C)
1. Electricity	Yes	No	No
2. Rice/Flour Mill	Yes	No	No
3. Nearest Bank	1.5 kms	4 Kms.	6 kms
4. Community Centre	Yes	No	No
5. Youth Club	Yes	No	No
6. Educational Institutions			
a) Primary School	Yes	Yes	No
b) Madrasha	Yes	No	No
c) Nearest High School	1.5 kms	4 Kms.	6 kms
7. Irrigation	Yes(mechanized)	No	No
8. Usual means of communication to the			
a) Upazila HQ	Rickshaw/bus	On foot (boat)	On foot (boat)
b) District HQ	Bus	Bus	Bus

Table 1 presents the distribution of households by gender of head. Among 1038 households in the sample villages, 158 households (15.2 per cent) are headed by females and the remaining 880 households (84.8 per cent) are headed by males. The percentages of female-headed households in the three selected villages do not differ very much, though in the craft village only 12 per cent are female heads while in the modern village the corresponding figure is 16 percent.

Table 2 presents the characteristics of households by gender of head. The findings in Table 2 indicate that female-headed households are over-represented by widows, divorced or separated women. Female heads

are less likely to be literate and they are also less likely to own land compared to their male counterparts. Taken together, all these factors imply that female-headed households are more likely to be poorer than male-headed households are.

The marital status of the heads of the female-headed households is quite different from that of the heads of male-headed households. Male-headed households are about three times likely as female-headed households to be married - 85 per cent as opposed to 33 per cent. Similarly, female-headed households are four times as likely to be widowed compared to male-headed households - 57 per cent as opposed to 14 per cent. Female-headed households are also eight times as likely to be divorced or separated as their male counterparts.

There are systematic differences in the education status of male and female heads of households. More than half (58%) of the female heads do not have any education whatsoever as against 36 per cent of male heads who are illiterate. Only 10 per cent of the female heads have education beyond primary level, the corresponding figure for that of male heads is 25 per cent. The difference in land ownership is also substantial between the male-headed households and female-headed households. While three-fourths of the female-headed households are functionally landless (with up to half an acre of land), the landlessness among male-headed households is 60 per cent. Moreover, mean size of landholdings per household is 1.6 times higher in male-headed households as compared to female-headed households (0.80 acres and 0.50 acres, respectively).

The landholding pattern of the selected villages is shown in Table 3 by gender of household head. The distribution represents two extreme patterns of land holdings three-fourths of the female-headed households are functionally landless as against 60 per cent of the male-headed households. One-fifth of the female-headed households belongs to the marginal land holding size (0.51-2.50 acres) as against one-third of the male-headed households. However, there are some variations in landholding size in the study villages, the proportion of landless households is lowest in village 'B' and highest in village 'A' for male-headed households while for female-headed households the lowest proportion is found in village 'C'.

The average size of land holdings per household in the three selected villages does not differ very much. The average holding for male-headed households is higher in the craft village (0.92 acres) and lowest in the modern village (0.73 acres). For female-headed households, the average size is highest in the craft village (0.63 acres) and lowest in the modern village (0.42 acres). The incidence of landlessness and inequality in the distribution of landholdings are higher in the modern village for both male and female-headed households.

Table 4 shows the occupational distribution of household heads by gender of head. Occupational structure of heads of household differs widely by gender of head. One-third of the female-heads of households are agricultural wage labours compared to 17 per cent of male heads. More than two-fifths (44 per cent) of the female heads do not work and they are just housewives, while 36 per cent of the male heads have farming as their main occupation. However, this does not mean that housewives do not do any work, but because of the prevailing social custom, even if they are managing the household affairs including the family farms, they are not treated as farmers since they themselves do not cultivate the land.

The study villages also differ significantly regarding occupation of household heads. For instance, in village "A" and "B", about a third of the male-headed households have business or service as their main occupation as against one-tenth of the male-heads in village "C". In village "C" 22 per cent of the male-heads and 4 per cent of female heads have "weaving" as their main occupation. Again, 39 per cent of the female-heads in village "C" are self-employed/non-agricultural labour which is three and a half times higher compared to village "A" and "B". Since village "C" has a large cottage industry base, the

employment opportunity for women and girls are higher in village “C” compared to the agricultural village.

The educational distribution of household heads by gender of heads is presented in Table 5. It is clearly evident from the table that there is significant variation in educational level by gender of head. More than half of the female heads (58 per cent) are illiterate compared to only one third (36 per cent) of male heads. Again, only one tenth of the female heads have more than five years of schooling compared to one-fourth of the male heads. However, there are wide variations in educational attainment of household heads in the study villages. The rate of illiteracy varies from as high as 78 per cent for female heads in village “C” to a low of 46 per cent in village “A”. Similar variations in illiteracy are also found for male heads – from 60 per cent in village “C” to 21 per cent in village “A”. In terms of literacy and education, village “C” is the worst where the rates are much lower than the national average.

## **2.2 Characteristics of Female-Headship in Rural Bangladesh**

### *Identifying Female-headed households*

Nearly 15 per cent of households in the selected rural setting in Bangladesh are headed by women. Of these, two-thirds (or 10.2 per cent of all households) are headed by women who are in the oldest generation present in the household and who do not have a spouse in the household. These conform to the most common perception of female-headship. In nearly all of the other one-third of female-headed-households, the woman who heads the household belongs to the oldest generation in the household but does have a spouse present. This is in contrast to the common perception of female-headship. These are the households where the adult is temporarily absent (working in the town or abroad) or with a disabled male-head, whose authority is transferred to the eldest female member, usually the wife.

### *How are Female-headed Households Different?*

Table 6 shows the household size and household composition by gender of head. It suggests the following results:

Female-headed households are smaller than male-headed households. Their household size is 5.13 members, as compared to 6.6 in male-headed households. The smaller average size of female-headed households stems partly from the lesser tendency of women to live in large size households. But more importantly, the fact that most of the female heads are either widowed or divorced it is expected that their household size will be smaller because their childbearing was interrupted prematurely. Of all the large size households (more than 7 members), only 28 per cent are headed by women as against 44 per cent by men. On the other extreme, 15 per cent of female-headed households belong to small size category as opposed to only 7 per cent of male-headed households.

Female-headed households have relatively fewer children, both in terms of the average number of children per household and in terms of the per cent of household members who are children. There is an average of only 0.77 children aged 0-4 years in female-headed households, but 1.13 in male-headed households. Extending the range of children aged 0-9 and 0-17 years doubles and triples the numbers respectively, but nevertheless, maintaining the patterns. Since an overwhelming majority of female heads do not have spouses, it is more likely that they will have fewer children compared to male heads.

Table 7 presents the age distribution of household heads by gender of head. Male heads of household are 3 times more likely than female heads to be over age sixty - 21 per cent as opposed to 7 per cent. They are correspondingly 60 per cent less likely to be under age forty – 36 per cent as opposed to 59 per cent. Female heads of households are much less likely to work than male heads of households – 55 per cent as opposed to 96 per cent. However, occupational structure of heads of household differs markedly by the sex of the head of the household. For instance, female heads are almost twice as likely as male heads to

be self-employed or non-agricultural wage labour - 19 per cent as opposed to 11 per cent. They are also two times as likely to be agricultural wage labourers – 32 per cent as opposed to 16 per cent. Finally, male heads are ten times as likely to be in business or trading or five times more likely to be in service compared to their female counterparts.

This implies lower earnings of female heads of households partly because of more time devoted to domestic work and partly because of non-availability of work as a result of seasonal employment in agriculture. As noted earlier, one-third of the female heads work for agricultural wages, and all of them work for a lesser period. Moreover, earnings from agricultural wages for females are less than males. All these factors imply a markedly different level of earnings between male and female households.

Again, the difference in land ownership is substantial between the male-headed households and female-headed households. Three-fourths of the female-heads are landless compared to 60 per cent of male-heads who are landless. Moreover, mean size of landholdings per household is 60 per cent higher in male-headed households as compared to female-headed households (0.81 acres and 0.5 acres respectively). Even size of landholdings per capita is relatively higher in male-headed households.

There are systematic differences in living conditions between male and female-headed households. When living conditions of the households are measured in terms of household electrification, housing type, number of rooms per household and per capita, and toilet facilities, in all cases male-headed households show a substantially higher living standard than that of female-headed households.

There are also marked differences in the education status of male and female heads of household. Female heads are 60 per cent more likely to illiterate -58 per cent as opposed to 36 per cent. They are also two and a half time less likely to be above the level of primary education -10 per cent as opposed to 25 per cent. Thus differential earnings are likely to be due to inferior levels of formal education on the part of the female heads.

From the above analysis it follows that female-headed households relative to male-headed households are likely to have poorer survival chances, given their lower landholding size and their greater dependency on wage income, their higher rate of involuntary unemployment, and lower levels of education and literacy of the household heads.

The results so far indicate that female-headed households are over-represented by widows, divorced or separated women, are smaller, have less children and have heads who are less likely to be working. When working, they work for a lesser period in a year and in lower category of occupation, and female-heads are less likely to be literate. Moreover, female-headed households are less likely to own land and modern consumer goods and are more likely to be in poor living conditions. All these factors may lead us to believe that female-headed households would be poorer than male-headed households. This issue is discussed in the next section.

### **2.3 Poverty and Female-headship**

A growing body of literature stresses that rural female-headed households are disproportionately represented among the poor. In order to test this proposition, the relationship between poverty and female headship is examined in some detail.

Table 8 presents the monthly expenditure pattern by heads of expenditure and by gender of head. In the household consumption bundle expenditure on food items alone constitute about three-fourths (73 per cent) in the female-headed households and two-thirds (66 per cent) in the male-headed households. In the female-headed households expenditure on clothing accounts for 4 per cent, education 2.5 per cent, health 4.1 per cent, and domestic help/household maintenance 11.6 per cent. The pattern of expenditure is more

or less similar in the male-headed households where 4.6 per cent is spent on clothing, another 4.6 per cent on education, 7.4 per cent on health, and 8.2 per cent on households maintenance. It may be mentioned here that a vast majority of the male-headed households in our sample also belong to the landless category and their expenditure patterns are expected to maintain similar pattern as that of female-headed households.

The fact that food expenditure accounts for a large chunk of household budget in both categories of households suggest that the small percentage spent on health and education may well be that is affordable by the households. To spend more on health and/or education may result in withholding of other subsistence resources. That is, unless their income level rises, increased spending on education or health is not likely to happen.

Table 9 presents the comparison of per capita and per adult equivalent (adjusted) consumption between male-headed households and female-headed households. The mean per capita consumption level in female-headed household is Tk. 288 per month as compared to Tk. 350 in male-headed households. In other words, male-headed households have per capita consumption levels, which are about 22 per cent higher than those of female-headed households. This leads to a strong conclusion that female-headed households are poorer than male-headed households.

When mean adjusted consumption is used, it shows that male-headed households are wealthier than the female-headed households by about 37 per cent (Table 9, right-hand panel). The differences are more when using adjusted mean per capita consumption because male-headed households are more likely to have more children. From Tables 10 and 11 it is evident that female-headed household contain fewer children than male-headed households. For instance, the mean number of children (under 18 years) were 2.33 in female-headed households compared to 3.51 in male-headed households.

#### **2.4 Differential Resource Use**

The analysis in this section concentrates on whether the resources (time and money) available to female-headed households differ from those in male-headed households.

##### *Time Use*

It has already been noted that female heads of households are somewhat less likely to be employed than those of male heads (55 per cent versus 96 per cent). Moreover, female heads work for lesser period and in low category of occupation. Hence, their income-generating activities are lessened. In order to examine whether female-headed households would be constrained in their welfare-generating household non-market activities more than male-headed households, we examine the difference in labour force participation among women of working age (15-59) between women who are heads and who are spouses of heads.

It is found that while 55 per cent of female heads of working age are in labour force, only 25 per cent of the spouses of the male heads are in labour force. Hence, the spouses of the male heads are considerably less likely to be employed than the female heads. Thus the data supports the typical characteristics of male-headed household, I e. the male head works for income and the female partner spends more time on non-market household activities that produce welfare for the family and for the children. In contrast, the typical female head fulfils both the roles, I e. she earns income for the family and spends time for welfare-enhancing activities of the household. Thus, the female head would be constrained for time and money because of this double burden. It means, the difficulty of single-handedly raising and providing for children is much greater in female-headed households compared to male-headed households in similar circumstances.

In the next section, we examine the difference in other resource, i.e. money between male and female-headed households. Specifically, the difference in consumption patterns is analysed between the two groups of households.

### *Consumption Patterns*

Table 8 and 9 show the consumption patterns by gender of household head. It reveals the following conclusions.

There are some differences in percentage share of food and non-food expenditure to total expenditure by gender of the head of the household. In female-headed households share of food-expenditure (73 per cent) is somewhat larger than that (66 per cent) in male-headed households. Therefore, consumption difference might have the most marked impact on child welfare in female-headed households. The female-heads spend 6.6 per cent of the year expenditure on health and education as against 12 per cent by male-heads.

It has also been seen that female-headed households spend 12 per cent of total expenditure for domestic help/household maintenance as against 8 per cent by male-headed households. This can be explained by the fact that female-headed households have to hire more labour for cultivating their land or running family business or other works related to household maintenance, while male-heads themselves perform a significant proportion of these tasks.

On the whole, the evidence so far suggests that female heads use their time differently than other women and that consumption patterns differ between male and female-headed households. The differences are also substantial. In other words, female heads of household have faced tighter constraints on non-market activities. They are also pressed for money. As a result they may not be able to translate their priority for children's welfare. The implications for children's welfare of the difference in time and money use are examined in the next section.

## **2.5 Children's Access to Social Services**

In this section, children's access to social services by gender of head of the household is measured by way of two factors, i.e. health care and education.

### *Health Care*

Table 12 shows children's access to health care by gender of household head. It shows that access to health care by children are significantly different by gender of household head. Among children who were reported to be ill in the last month preceding the survey, 65 per cent of them in male-headed households received some treatment as compared to only 44 per cent in female-headed households.

For children under five years who are reported to be ill in the four weeks prior to the survey period, 70 per cent of them in male-headed households received medical care (curative), compared to 48 per cent in female-headed households. Similar differential in treatment status also persists for older children in male and female-headed households.

These findings suggest that health care for children are much more prevalent in male-headed households as compared to such care for children in female-headed households. Hence, the inequality in health care is observed, regardless of age of children. This can be mainly attributed to the precarious economic condition of the female-headed vis-à-vis male-headed households.

### *Education*

As shown in Tables 13 and 14, while 76 per cent of children in the age group 5-10 years in male-headed households are enrolled in school, only 56 per cent of such children in female-headed households are enrolled in school. When we concentrate on the enrolment of middle (11-13 years) and secondary (14-18 years) age children, marked difference in the enrolment of children is found by gender of the head. When the analysis is performed separately for girls or boys, similar differential in the enrolment of children by gender of the head is found for all the age groups of children.

However, one interesting aspect of the findings is that girls are somewhat more likely to be enrolled in school than boys regardless of the gender of the head. This may be explained by the fact that boys are more needed for helping parents in farm work or in the running of family business while girls help parents mainly in household work. But the major contributing factor for higher enrolment of girls than boys is the provision of stipend for girl students studying at secondary level (class VI to X) which encourages parents to send their daughters to schools. Because no tuition fee is charged from girl students and in addition they received a monthly stipend for attending school.

On the whole, the results suggest that the differences in children's access to curative health services, and primary, middle and secondary education were found to be significant by gender of the head of household. Regarding health care of children, boys access to health services exceed those of girls, regardless of the gender of the head of the household; while the reverse is true for school enrolment (higher enrolment of girls than boys) but the differences by gender of head, still persist. Thus, we found that children in female-headed households of rural Bangladesh are disadvantaged in terms of access to social services compared to children in male-headed household. Since female-headship and poverty are strongly linked and since female-headed household has more time and money constraints, the results are much as expected. The next section looks into the actual welfare outcome of children.

### *Child Welfare Outcomes*

In this section, we explore the children's welfare outcomes by looking for differences by gender of the household head. The analysis is also performed separately for boys and girls.

### *Health Outcome*

The incidence of diarrhoea is a good indicator of how effectively the household produces health. As shown in Table 15, nearly 36 per cent of children under five years of age in female-headed households have an episode of diarrhoea in the four weeks prior to the survey, as compared to only 25 per cent of such children in male-headed households. Moreover, the differences in the episode of diarrhoea among boys as well as girls in the four weeks prior to the survey are also significant by gender of the household head. Another important finding is that girls are more likely to be affected by diarrhoea than boys, regardless of the gender of the head.

### *Education Outcome*

In order to measure education outcome, we consider two measures – daily attendance and drop-out rate. Drop-out rate and low daily attendance are signs of poor educational performance. Moreover, these features are common in rural Bangladesh. Table 16 shows the percentage of drop-outs among children enrolled in school. It reveals that there are no significant differences in the drop-outs among children aged 5-10 and 11-13 (those who are in primary and middle schools) in female-headed households vis-à-vis those in male-headed households. However, the differences are substantial among children aged 14-18 (those in secondary school) between male and female-headed households. The same is true when the analysis is performed separately for boys or girls.

As shown in Table 17, for the sample of enrolled students in primary, middle, and secondary schools, nearly three-fourths of them reported having attended all official school days in the week preceding the

survey in the male-headed households, while the corresponding figure for female-headed households was 62 per cent only.

Full attendance of enrolled children during the previous week varies by gender of children and gender of head. This is true for boys as well as girls in these households. But boys are more likely to be attending the school regularly than girls regardless of the gender of the head for all levels of schooling. Among the enrolled students at primary, middle and secondary level, pronounced difference in school attendance is found by gender of the head.

When we consider all the enrolled students together or separately for boys or girls there are no significant differences in full attendance in the previous week between boys and girls in male-headed households. However, overall, while 76 per cent of the enrolled girls attended school for all the days of the previous week in male-headed households, only 59 per cent of enrolled girls reported full attendance in the female-headed households. In female-headed households, full attendance for boys was 66 per cent as opposed to 59 per cent for girls. Therefore, girls are irregular in attending school, compared to boys irrespective of the gender of the household head.

Table 16 shows the drop-outs among children and mean age at drop-out by gender of the household head and gender of the child. The results suggest that there are systematic differences in drop-outs among all children, boys and girls, in female-headed households vis-à-vis those in male-headed households. Moreover, children in female-headed households drop-out of school 1.7 years earlier than the children in male-headed households. Boys in female-headed households drop out 2.6 years earlier than their counterparts in male-headed households. Girls in female-headed households drop out 0.5 years earlier than their counterparts in male-headed households. The mean age of boys who drop out is nearly 10 years, as contrast to 8.6 years for girls.

In FHH there is an increased necessity for the household to depend upon the labour of children. Because in poor rural households headed by women, children's (especially boys') participation in productive work often constitutes an integral part of the household's survival strategy. Thus, children from FHH are forced to work long hours regularly to provide for the family. This, in turn seriously affects the ability of the FHH to develop its human resources.

The analysis so far indicates that children in female-headed households are disadvantaged in terms of a variety of measures used like children's health status, and educational performance. The present unfavourable welfare outcomes would be undesirable both for present welfare loss and future formation of human capital on which the children will rely in their adult lives. The strong support for the hypothesis that children in female-headed households are disadvantaged compared to those in male-headed households is consistent with the evidence presented in previous sections that poverty and headship are strongly linked, that female-headed households face more time and money constraints and are not able to offset these constraints because their use of resources are less child-oriented, and that their children fare worse in terms of access to social services than children in male-headed households.

The results clearly suggest that poverty and female-headship are strongly linked. Thus, female-headship may be a useful targeting indicator for poverty alleviation in rural Bangladesh. In other words, targeting social programmes to female-headed households will be a successful way of reaching the poor. Moreover, our findings suggest that female heads face more time and income constraints – they use their time differently than other women and consumption patterns differ between the two types of households. The evidence further suggests that children's access to health care, and primary, middle and secondary education in female-headed households are much lower than their counterparts in male-headed households. Finally, the study supports the hypothesis that children in female-headed households are disadvantaged in terms of actual welfare outcomes (education and health outcome). The evidence of



lower welfare outcomes of children in female-headed households is consistent with the findings that (i) female-headed households are burdened by tighter income and time constraints, (ii) that their children are disadvantaged in terms of access to social services and finally, (iii) that female-headship and poverty are strongly linked regardless of the welfare measure used.

## **2.6 Evidence from Case Studies**

In order to understand the dynamics of women's livelihood activities and survival strategies adopted by FHH, we have prepared 15 case studies, 5 from each village. However, we are presenting here the main findings from the case studies.

Among 15 women who were selected for detailed case studies, 3 of them are divorced, two are abandoned and 10 are widowed. One of the abandoned women is childless. Her husband deserted her after eight years of her marriage mainly because she was unable to give birth to a child. Now she is staying in her parental home with her brother. She has adopted a daughter, both the mother and the daughter are VGD card holders. She earns her living through poultry raising and vegetable gardening.

Among three women who were divorced, one was divorced because her husband was pressing her to bring more money (dowry) from her father. Being unable to satisfy her husband's demand she was ultimately divorced (with two minor daughters). She came back to her father's house who was very poor and was unable to provide her (and her daughters) with food and other living expenses. She managed a small loan from a rich neighbour and started selling ordinary things like powder, snow, oil, combs etc. to village women. She is a 'hawker' and earns an income by which she and her daughters are somehow surviving. Three months back, she has sent her eldest daughter (aged about 9 years) to Dhaka to work as a maid in a neighbour's house who is now settled in Dhaka. She is dreaming of good days ahead because she thinks that if her daughter is able to send her money regularly she will invest it in her business which will bring her more money and more profit.

The other two women were divorced because their husbands took second wives (without their permission) and left the village with their wives. The husbands are not maintaining any correspondence with their first wives, nor are they sending them any money. The husbands were landless with only a small amount of homestead land. The wives are staying in their husbands' home with their children and though they are not formally divorced, they considered themselves as divorcees.

From the case histories of ten widowed women (including other 5 cases), we have seen that the main survival strategies open to poor FHHs are: paid household labour, service work, road maintenance, self-employment (husbandry and trading). But these opportunities are still highly limited in rural areas and lead to unskilled positions with existing gender norms. Incomes tend to be lower than for males. Findings from our case studies show that marginal FHHs survive through homestead vegetable gardening (sweet potatoes, pumpkins, mostly for home consumption) and raising livestock, mainly poultry. Wheat is received from the government's VGD programme, which provides relief work opportunities for poor rural women. Short-term credit is usually obtained from relatives. Chilli picking (February-March) and post-harvest operations are the main wage labour opportunities each year. Some jute and aman processing also requires small amounts of labour. But employment options within the village depend crucially on kin contacts. Gleaning fallen aman/boro rice grains and aman root stalks is also a source of resources. Less aman is grown now since there has been an expansion of boro, which has affected the timing of earning opportunities for destitute women. There is a contention that mechanised rice mills have reduced opportunities for poor women to earn an income from paddy husking.

Factors such as the age and demographic structure of a household have implications in different dimensions of the resource profile. Age and the demographic structure of a household have direct implications for the human resource base of the household and also for its social and cultural resource

position. The age of the female 'head' has important implications as to whether the community seeks to impose gender norms concerning her status as a woman. For example, an older woman may face relaxed restrictions on her mobility, *purdah* and labour activities. The demographic composition of a household has implications for both its present income generating and its future activities. The availability of female and male children for household labour tasks helps to determine a household's ability to gain resource entitlements. But also, by interpreting marriages as one set of social resources, then in the face of the dowry system, a FHH which is material resource poor is likely to find it much more difficult to arrange a secure and favourable marriage for a daughter (than would a FHH which has, for example inherited land).

Findings from our case studies indicate that the various sources of income available to the rural poor including the FHHs are : (i) leasing in land, (ii) share-cropping, (iii) cattle-keeping, (iv) wage-labour, (v) running small trading ventures such as opening a tiny shop and finally (vi) migration to urban centres for work in hotels and restaurant; for work as domestic servants or work as rickshaw pullers.

In almost all such activities (except possibly, work as a domestic servant) household with more young males have a decided advantage. This is because the land owner is eager to lease out land or cattle to a household with active males, in the hope of getting higher returns from his land or cattle. Women and girls may find work in the house of a rich peasant for example, after the harvest of the paddy. But the scope of such employment is strictly limited, not very remunerative and the poor households send their girls and women to work for others only when all other sources of earnings are non-existent.

This means that abandoned, destitute or divorced women must have some one to look after them, and in the prevailing rural situation, a son is the most dependable source on whom a woman can safely rely on. With daughters only and no son, the widowed woman passes her days in utter helplessness. A widow, having no grown up son, falls prey to all kinds of suppression, exploitation and forcible occupation of her land by powerful villagers or kinsmen. Until her sons are grown up, she has to fight a losing battle to keep her land intact. In the event a part of her land is snatched away by a villager, she has to knock at every door in quest for justice. And more often than not, she is a loser in the battle, during which period these women and their children must starve or endure extreme hardships. For women belonging to large landowning groups, the situation may be slightly better but the mental agony still remains. These are the women in Bangladesh who have always been most pitifully deprived resulting in immense harm to society and humanity.

The case studies reveal that poor people do not have access to formal financial institutions for loans or to the formal training institutions to raise their skill level. An analysis of the case studies indicate that women are eager to become economically self-reliant. Again, for the landless, assetless rural poor, particularly women, credit plays a central role in improving their socio-economic condition. Our findings show that even a poor and helpless abandoned woman can successfully struggle against poverty provided she receives adequate credit, appropriate training and other support services from the NGO and the group of which she is a member.

**Table 1: Distribution of Households by Gender of Head**

Name of Village	No. of Households	Male-headed households		Female-headed households	
		No.	%	No.	%
Village-A	466	390	83.7	76	16.3
Village-B	343	289	84.3	54	15.7
Village-C	229	201	87.8	28	12.2
All Village	1038	880	84.8	158	15.2

**Table 2: Characteristics of Household Heads by Gender of Head**

Characteristics	Gender of Head	
	Male	Female
<b>Marital Status</b>		
Married	84.8	32.9
Widowed	13.9	57.0
Divorced/Separated	1.3	10.1
<b>Age of the Head</b>		
< 20 years	0.5	1.3
20 - 29	9.4	17.7
30 - 39	26.3	40.0
40 - 49	27.0	25.3
50 - 59	15.5	8.9
60 years and above	21.4	7.0
<b>Education of the Head</b>		
None	36.3	58.2
Primary	39.2	30.4
Middle	15.0	8.9
Secondary and above	9.5	1.3
<b>Ownership of Land</b>		
No cultivable land	26.4	27.2
0.01 to 0.50 acres	34.0	47.5
0.51 - 1.50	27.6	15.8
1.51 - 2.50	6.5	5.1
2.51 - 5.00	4.4	4.4
5.01 and above	1.1	--

**Table 3A: Distribution of Male-headed Households by Land Holding Size**

(Per cent)

Size of land holdings (in acres)	Village-A (N=390)	Village-B (N=289)	Village-C (N=201)	All Villages (N=880)
Only homestead	25.1	19.7	38.3	26.4
0.01-0.50	42.3	29.8	23.9	34.0
<b>Landless</b>	<b>67.4</b>	<b>49.5</b>	<b>62.2</b>	<b>60.4</b>
0.51-1.50	24.6	36.7	20.4	27.6
1.51-2.50	4.9	7.6	8.0	6.5
2.51-5.00	2.8	4.8	7.0	4.4
5.01 and above	0.3	1.4	2.5	1.1
<b>Mean size</b>	<b>0.73</b>	<b>0.92</b>	<b>0.82</b>	<b>0.81</b>

**Table 3B: Distribution of Female-headed Households by Land Holding Size**

(Per cent)

Size of land holdings (in acres)	Village-A (N=76)	Village-B (N=54)	Village-C (N=28)	All Villages (N=158)
Only homestead	25.0	22.2	42.9	27.2
0.01-0.50	52.6	50.0	28.6	47.5
<b>Landless</b>	<b>77.6</b>	<b>72.2</b>	<b>71.5</b>	<b>74.7</b>
0.51-1.50	17.1	18.5	7.1	15.8
1.51-2.50	2.6	7.4	7.1	5.1
2.51-5.00	2.6	1.9	14.3	4.4
5.01 and above	-	-	-	-
<b>Mean size</b>	<b>0.42</b>	<b>0.55</b>	<b>0.63</b>	<b>0.50</b>

**Table 4: Occupational Distribution of the Household Head by Gender of Head**

(Per cent)

Occupational Structure	Village-A		Village-B		Village-C		All Villages	
	Gender of Head		Gender of Head		Gender of Head		Gender of Head	
	Male (N=390)	Female (N=76)	Male (N=289)	Female (N=54)	Male (N=201)	Female (N=28)	Male (N=880)	Female (N=158)
Farmer	35.4	-	36.3	-	35.8	-	35.8	-
Agricultural wage labour	20.0	34.2	10.4	33.3	18.4	25.0	16.5	32.3
Non agricultural wage labour/Self employed	11.0	15.8	9.7	13.0	11.9	39.3	10.8	19.0
Business/Trading	14.9	-	18.0	3.7	8.5	-	14.4	1.3
Service	17.9	5.3	15.9	-	2.0	-	13.6	2.5
Weaving	-	-	-	-	22.4	3.6	5.1	0.6
Housewife	-	44.7	-	50.0	-	28.6	-	44.3
Others	0.8	-	9.7	-	1.0	3.6	3.8	0.6

**Table 5: Distribution of Household Heads by Gender and Education (Years of Schooling)**

Level of Education	Village-A		Village-B		Village-C		All Village	
	MHH	FHH	MHH	FHH	MHH	FHH	MHH	FHH
00	21.0	46.1	40.1	64.8	60.2	78.6	36.3	58.2
1-5	48.7	39.5	34.6	27.8	27.4	17.9	39.2	30.4
6-10	16.1	11.8	15.9	7.4	11.4	3.5	15.0	8.9
10 <sup>+</sup>	14.1	2.6	9.3	00	1.0	00	9.5	1.3

**Table 6A: Distribution of Female-headed Households by number of Members**

(Per cent)

Household Size	Village-A	Village-B	Village-C	All Villages
Single Person	1.3	-	7.1	1.9
Two Person	2.6	9.3	7.1	5.7
Three Person	11.8	1.9	7.1	7.6
Four Person	19.7	18.5	14.3	18.4
Five Person	15.8	13.0	35.7	18.4
Six Person	21.1	24.1	14.3	20.9
Seven Person	9.2	14.8	-	9.5
Eight Person	7.9	11.1	-	7.6
Nine Person	5.3	5.6	7.1	5.7
Ten Person and above	5.3	1.9	7.1	4.4
Mean size	<b>5.17</b>	<b>5.11</b>	<b>5.07</b>	<b>5.13</b>

**Table 6B: Distribution of Male-headed Households by number of Members**

(Per cent)

Household Size	Village-A	Village-B	Village-C	All Villages
Single Person	0.3	-	1.5	0.5
Two Person	2.6	3.1	3.5	3.0
Three Person	6.4	5.9	6.0	6.1
Four Person	13.6	10.0	12.4	12.2
Five Person	17.2	13.8	14.9	15.6
Six Person	18.7	21.5	14.4	18.6
Seven Person	17.7	17.6	14.4	16.9
Eight Person	9.0	8.3	12.4	9.7
Nine Person	6.7	5.9	7.5	6.6
Ten Person and above	7.9	13.8	12.9	11.0
Mean size	<b>6.43</b>	<b>6.84</b>	<b>6.73</b>	<b>6.63</b>

**Table 7: Distribution of Households by Age of the Head**

(Per cent)

Age group	Village-A		Village-B		Village-C		All Villages	
	Gender of Head		Gender of Head		Gender of Head		Gender of Head	
	Male (N=390)	Female (N=76)	Male (N=289)	Female (N=54)	Male (N=201)	Female (N=28)	Male (N=880)	Female (N=158)
< 20 years	0.5	2.6	0.7	-	-	-	0.5	1.3
20-29 years	12.6	10.5	5.9	14.8	8.5	42.9	9.4	17.7
30-39 years	27.4	38.2	22.5	51.9	2.5	21.4	26.3	40.0
40-49 years	27.7	31.6	31.1	20.4	19.9	17.9	27.0	25.3
50-59 years	11.8	7.9	18.7	7.4	17.9	14.3	15.5	8.9
60 years and above	20.0	9.2	21.1	5.6	24.4	3.6	21.4	7.0

**Table 8: Household Expenditure Pattern in the Selected Villages**

Name of village/ Gender of Head	No. of Households	Mean household size	Average household expenditure	% of total expenditure					
				Food	Clothing	Education	Health	Domestic help	Others
Village-A									
FHH	76	5.17	1538.7	72.2	4.2	2.7	4.2	12.3	4.4
MHH	38	5.76	2116.1	63.6	4.7	4.9	8.2	8.8	9.6
Village-B									
FHH	54	5.11	1446.9	73.1	4.1	2.8	4.0	11.3	4.7
MHH	27	6.11	2185.5	65.9	4.5	4.7	7.2	8.2	9.5
Village-C									
FHH	28	5.07	1364.9	76.1	3.5	1.4	3.9	10.1	5.0
MHH	14	6.07	2034.6	72.2	4.6	3.5	5.8	6.7	9.2
All Villages									
FHH	158	5.13	1476.5	73.2	4.0	2.5	4.1	11.6	4.6
MHH	79	5.93	2125.4	65.9	4.6	4.6	7.4	8.2	9.5

FHH = Female-headed Households

MHH = Male-headed Households

Average expenditure is in taka/month

**Table 9: Comparison between Male- and Female-headed Households: Per Capita and Per Adult (Adjusted) Consumption in Selected Villages**

Name of Village	Mean Per capita consumption		Ratio (Pcm/Pcf)	Mean adjusted consumption		Ratio (Acm/Acf)
	MHH (Pcm)	FHH (Pcf)		MHH (Acm)	FHH (Acf)	
Village-A	367.4	297.6	1.23	518.8	380.3	1.36
Village-B	357.7	283.2	1.26	508.7	366.0	1.39
Village-C	335.2	269.2	1.25	478.7	360.5	1.33
All Village	358.0	287.7	1.24	508.0	372.1	1.37

Mean consumption's are in taka/month.

Adjusted consumption is consumption per adult equivalent computed from the following scale: Children 0-17 years old-0.5, 18 and above-1.0.

**Table 10: Number of Children Under 18 years by Gender of Head and Age of Children in the Selected Villages**

Age of Children (in years)	Village-A				Village-B				Village-C			
	MHH(N=38)		FHH(N=76)		MHH(N=27)		FHH(N=54)		MHH(N=14)		FHH(N=28)	
	No. of Children	Mean Children	No. of Children	Mean Children	No. of Children	Mean Children	No. of Children	Mean Children	No. of Children	Mean Children	No. of Children	Mean Children
0-4	45	1.18	60	0.79	31	1.15	43	0.80	13	0.93	19	0.68
5-10	30	0.79	51	0.67	32	1.19	39	0.72	14	1.00	24	0.86
11-13	25	0.66	34	0.45	18	0.67	23	0.43	14	1.00	16	0.57
14-17	28	0.74	26	0.34	17	0.63	20	0.37	10	0.71	13	0.46
All (0-17)	128	3.36	171	2.25	98	3.63	125	2.31	51	3.64	72	2.57

**Table 11: Number of Children Under 18 years by Gender of Head and Age of Children: All Villages**

Age of Children (in years)	No. of Children by Gender of Head			
	MHH ( N=79 )		FHH ( N=158 )	
	No. of Children	Mean Children	No. of Children	Mean Children
0-4	89	1.13	122	0.77
5-10	76	0.96	114	0.72
11-13	57	0.72	73	0.46
14-17	55	0.70	59	0.37
All (0-17)	277	3.51	368	2.33

**Table 12: Treatment status of Children (0-17 years) During Last Month's Sickness by Gender of Head**

Age of Children	Male Head		Female Head	
	% of children sick	% receiving treatment	% of children sick	% receiving treatment
0-4	44.9	70.0	50.8	48.4
5-9	32.9	64.0	35.1	47.5
10-13	24.6	64.3	26.0	31.6
14-17	23.6	53.8	25.4	33.3
All (0-17)	33.2	65.2	37.0	44.1

**Table 13: School Enrolment of Children of Female-headed Households: All Villages**

Age of children(in years)	Boys			Girls			Both sexes		
	Total (No.)	Attending school		Total (No.)	Attending school		Total (No.)	Attending school	
		No.	%		No.	%		No.	%
5-10	54	31	57.4	60	33	55.0	114	64	56.1
11-13	37	18	48.6	36	22	61.1	73	40	54.8
14-17	28	9	32.1	31	15	48.4	59	24	40.7
All(5-17)	119	58	48.7	127	70	55.1	246	128	52.0

**Table14: School Enrolment of Children of Male-headed Households: All Villages**

Age of children(in years)	Boys			Girls			Both sexes		
	Total (No.)	Attending school		Total (No.)	Attending school		Total (No.)	Attending school	
		No.	%		No.	%		No.	%
5-10	37	28	75.7	39	30	76.9	76	58	76.3
11-13	28	21	75.0	29	23	79.3	57	44	77.2
14-17	26	18	64.3	29	22	75.9	55	40	72.7
All(5-17)	91	67	73.6	97	75	77.5	188	142	75.5

**Table 15: Morbidity Pattern of Children 0-4 Years by Gender of Head**

Percent Reporting	Boys		Girls		Both Sexes	
	MHH	FHH	MHH	FHH	MHH	FHH
Diarrhoea	21.1	28.6	29.0	41.9	25.0	35.5
Fever (all types)	25.0	25.0	22.6	29.0	25.0	25.8
Other illness	53.9	46.4	48.4	29.1	50.0	38.7

**Table 16: Drop-outs Among Children by Gender of Head**

Particulars of Drop-outs	Boys		Girls		Both Sexes	
	MHH	FHH	MHH	FHH	MHH	FHH
Percentage of Children who dropped-out	33.3	49.0	36.4	54.4	34.8	49.0
Mean age at drop-out	11.5	8.9	8.8	8.3	10.4	8.7

**Table 17: Percentage of Children with Full Attendance during the Previous Week, Among Children Enrolled in School**

Age of Student (in Years)	Boys		Girls		Both Sexes	
	Male Head	Female Head	Male Head	Female Head	Male Head	Female Head
5-10	85.7	71.0	76.7	60.6	81.0	65.6
11-13	76.2	66.7	73.9	59.1	75.0	62.5
14-17	55.6	44.4	77.3	53.3	67.5	50.0
All (5-17)	74.6	65.5	76.0	58.6	75.3	61.7

### III. Findings from Past Studies

#### *Importance of Female-headed Households*

Since the 1970s, female-headed households have increasingly been recognised in this international development and social science literature. Much of this work was concerned with the Caribbean and with African societies. In Panama, Costa Rica, Morocco, Ghana and Sudan about one third of rural households are believed to be female-headed (Kumari, 1989).

There are many conceptual problems with the “female-headed household” term. It can carry the implication that “lack of male” equals “poor” or “weak”. It can be employed to portray women either as dynamic actors in new structural situation, or as victims. Are FHHs a new form of social organisation in which women assumes new, more assertive roles within patriarchal society? Or are they an indication of social and economic breakdown in which women lose the limited (and restrictive) social protection with which they have traditionally been provided, without being about to find a replacement?

The notion FHH is to some extent in the context of rural Bangladesh an “outsider concept” which may simplify an extremely complex and varied reality. The term “destitute women” has for a long time been used in the context of rural works programmes in Bangladesh as a euphemism for “male-absent households” and is one which brings with it a kind of “romanticised vulnerability”.

Paul Francis noted a growth in numbers of FHHs in Bangladesh and made the following general observations in different sections of the report: (1) Over 15% of rural households are headed by women. These are households where the head is widowed, divorced, abandoned or single. In many other households, the formal male head has migrated in search of employment, leaving a woman with responsibility for the household and for agricultural decision making. If such de facto female-headed households are added, then almost one in four of all farm households (and a third of landless households) are actually female-headed (Safilios-Rothschild and Mahmud, 1989, p-15). (ii) Land is predominantly under the control of men. Although women have the formal right under Islamic law to inherit a share of the property equivalent to half that of their brothers, their insecure position within the household means that they are seldom able to assert their claims to land. FHHs are thus over represented among the assetless: one in four landless households are headed by a woman, compared with 15% of all households. The percentage of FHHs decreases sharply with increasing size of holding, p-16). (iii) Women are active as agricultural labourers. In landless female-headed households, two-thirds of women are thus employed. About half of the married women in landless FHHs work as agricultural labourers, and about one-fifth of women in very small households (i e. less than 0.05 acres). The agricultural wage rate for women is only 48 per cent of that for men (1983-84 Labour Force Survey and Khan and Hossein, 1990, p-18).

#### *Legal and De Facto Heads of Household*

In our survey we have found that 15 per cent of the rural households are women headed. This is consistent with the Agriculture Sector Review (ASR) Survey data (1989) which also show that 15 per cent of all rural households are headed by women and there is a high incidence of female-headed households among the landless, 25 per cent, the incidence diminishing drastically with increasing size of farm holdings. Further, among older rural landless women, the rate of FHHs was estimated to be one-third or more (Safilios-Rothschild and Mahmud, 1989). The relevant findings from ASR study are presented in Table 7.

Legal women heads of households are widowed, divorced, abandoned and single women who support themselves and their dependents. In rural Bangladesh, widowed or abandoned women who are landless may be living in a tiny plot next to a male relative's homestead but they may be financially responsible for themselves and their children. *De facto* women heads of household, on the other hand, are married women whose husbands have migrated in search of employment and they become in fact the heads of the



farm household making all agricultural decisions, hiring labour, selling crops and controlling at least partially, the resulting income.

The agriculture Sector Review Survey of Women's Roles in Agriculture showed that similar to trends observed in other developing countries, when the husband is a migrant, the wife's decision-making power and control over the income from the sale of crops increases. Thus, the large majority of wives of migrant husbands make agricultural decisions (91 per cent), hire labour (84 per cent), sell the crops (66 per cent) and control at least a part of the income from sales (82 per cent). In the rest of the cases, the wife makes the decision, hires labour, and sells the crop with her son and/or male relatives.

When the data on female headship of households is added to the per cent of *de facto* female-headed households created through the husband's migration, the authors find that 26.2 per cent of all farm households are in fact headed by women in that they make all agricultural decisions. The combined per cent of legal and *de facto* households is much higher among the landless and marginal farmers and small holders with less than 0.50 acres, namely one-third of the landless and more than one-fourth of marginal farmers and small holders, are in fact headed by women. The percentage of female-headed households only diminishes when the landholdings are more than one acre and even more drastically when the size is more than 2.50 acres (Table 7).

The authors, based on ASR data, concluded that women are in fact heads of farm households and make agricultural decisions in a much larger number of households than is evident from official statistics, especially among the landless and small holders. This fact has important implications for policies regarding poverty alleviation and employment creation.

There are different views of how development programmes should approach the issue of FHHs. Kumari (1989) argues that FHHs have been neglected by planners and constitute a separate category "...deserving a special place in all development programmes". She suggests that their inheritance rights should be strengthened; income generation activities designed and targeted for FHHs; improved access to credit; training to improve human resource capital and collective organization and action are all important components of a strategy for FHHs.

Ito (1990) argues that since FHHs do not constitute an economically uniform category, they cannot form a suitable "target group" for development assistance "since most development programmes cater to a specific group of people characterised by similar economic conditions, economic disparity among the female heads of household makes them the unlikely target of a specific programme. While most female heads of household live in an economic condition far worse than landless male villagers, other female heads of household are not necessarily poor, having their own land or living under the patronage of a wealthy male-headed household related to them by kinship".

There have long been debates in academic circles over what constitutes a household. "Household" may overlap with "family" to varying degrees. The structure of the household varies substantially across cultures. Its composition changes through time and according to the life stages and social strategies of its member. According to More, however they are defined "... households are important ... because they organise a large part of women's domestic/reproductive labour. As a result, both the composition and the organisation of households have a direct impact on women's lives, and in particular on their ability to gain access to resources, to labour and to income (More, 1988, p.55).

At an analytical level, the household is often claimed as "the basic unit of production, reproduction, consumption, and of social, ceremonial and political interaction" (Jansen, 1983). In rural Bangladesh, it is often defined as the residential grouping centered around the *chula* (cooking hearth) or *ghor* (house). This economic unit may include more than one nuclear family. Alternatively, separate cooking

arrangements may take place if a brother marries and the household is not yet formally divided, or if a widow does not get along with her daughter-in-law. What is significant for our discussion is that local people may include in their definition of the household members living outside the village but whose dependents continue to remain there, with strong economic and psychological ties to the absent member (Ito, 1990).

One of the essential differences between families in industrial societies and those in non-industrial agricultural societies resides in the role of the family in the larger economy. In the agrarian setting, the family is both a reproductive unit and an economic unit. While in the industrial setting, the household works as a reproductive unit but its economic role is split. The family remains a consumption unit but production takes place in separate and distinct institutions. The roles of women, children and the elderly are redefined to correspond with those of a household that is no longer a self-contained economic unit. And because work outside of the family carries a monetary reward, the worth of household works tends to be devalued in the eyes of the society. Income to support the family is earned outside the family unit, which tends to undermine the cohesiveness and interdependency found when the family is functioning economically as a unit.

If a male head is absent, then an important factor is whether or not remitted wages are actually received by the remaining household from the migrant husband (Adnan, 1989). For example, Islam's (1983) study of the impact of male migration on the "rural housewife" focused on families in rural Dhaka District with male members working in the city. Islam interviewed both the central female figure in the household "left behind" (mostly wives) and the male migrant in the city (mostly husbands). She found that most migrants had left because of poor economic status, and worked as wage labour (factory, security, rickshaws, domestic servants etc.) and remitted regular sums to the wife personally or through a kin messenger. Half the men visited their families once a month, a quarter every three months. These families benefited economically, and women, while still within extended households experienced certain positive status benefits.

The wider structural context in which FHHs are set is important in determining both internal and external relationships for that household and may in the end be more important than the presence or absence of certain members. A widowed landless FHH in rural Bangladesh is likely to be in a position of increasing vulnerability and impoverishment, while a relatively wealthy FHH, in which the husband has migrated to Kuwait and remits money regularly, may be experiencing upward social and economic mobility.

There is an argument that FHHs may be increasing disproportionately among poorer sections of the community. According to Cain et al (1979), pauperization produces a shift from the extended to the nuclear family which in turn creates more FHHs. Economic hardship may lead to a breakdown in male social obligations and support mechanisms for women leading to more frequent cases of desertion. Ito (1990) shows how even poor households may resort to a strategy to become a FHH, a decision which is heavily influenced by the existence of a wage labour market for women. She points out that many FHHs result from the need for a poor family to mobilise all its members in order to generate income as a survival strategy, rather than simply from weakening bonds of obligation.

Further, despite disadvantaged earning conditions, women in poor households often contribute substantially to family income and at times more than their husbands, even if we take account only of earned income. For instance, on the basis of diaries kept by women of landless and marginal landholding labour households, in 10 sample villages each in Tamil Nadu and Kerala, Mencher (1987); taking the weighted average per village, finds that: (a) Although the wife's earnings from agricultural wage work were typically about half or two-thirds of the husband's, her contribution to household maintenance was greater than his in 6 of the 20 sample villages, equal or close to equal in 5 others, and substantial in the rest. This was also found in two West Bengal villages analysed by Mencher and Saradmoni, 1982. (b)

In all cases the proportion contributed by the wife from her income was greater than by the husband from his typically she contributed over 90 per cent of her earnings, while the husband rarely gave over 60-75 per cent of his, and sometimes even less. (c) The minimum contributed by all household meals was less than by all females in 13 of the 20 villages, although the maximum contributed by all males was typically more. It is noteworthy that these contributions do not include the value of items such as fuel, fodder, food, etc. gathered from the village commons and forests by female members.

It is important to mention here that quite apart from their contributions in terms of earnings, is the sheer time contribution of poor rural women to a complex range of unpaid tasks. These tasks include fetching, gathering, foraging, cooking, processing, conserving, ministering, and the building up of kin networks and inter-household relationship in the village which often prove critical for family survival during periods of food shortages associated with seasonal troughs and even drought (Agarwal, 1988). While not all of these activities can be quantified, time allocation studies from across the country yet show that women of this class put in long hours of work, often longer than by men, especially but not only when domestic work is counted (Sen, 1988; Dasgupta and Maiti, 1986).

Essentially, therefore, women of poor rural households (whether male or female-headed) bear a significant responsibility for family subsistence. However the fulfillment of this responsibility is strongly constrained not only by the noted unequal sharing of household resources, but also by their unequal access to earning opportunities and to agricultural land, and by the decline in common property resources and forests.

In her study, Ito (1990) also describes the "last resort" strategies open to poor FHHs, which accepted the need for gleaning and alms collection for survival (alms collection being distinguished from begging). Prostitution is also a possible strategy, which has been more documented in urban than rural areas.

Urban migration is a strategy open to poor FHHs but as such has been little documented in the literature. The study made by Siddique et al. (1990) interviewed 75 FHHs in Dhaka in 1986. They present the stories of women driven from the rural areas by the "push" of increasing poverty. Their plight had continued in the city, where they received no relief from government or NGOs. Twenty one women interviewed had come to the city alone. They were "push" migrants, with little or no links with their villages. Wage labour was undertaken in the form of domestic housemaid work, breaking bricks or informal sector petty trading.

### ***Gender Division of Labour***

The social system in Bangladesh is patriarchal and, therefore, fosters women's dependence on men. Traditionally, women's activities are limited within the household campus and since birth they are primarily trained to perform the role of a docile daughter, a compliant wife and a dependent mother (Chaudhury and Ahmed, 1980). From the early childhood, the girl is trained to fit into the only socially acceptable role that of a wife and mother (Jahan, 1975). The majority of women are married by age 18 and a good marriage is regarded as the goal of a woman's life. For women, early and frequent pregnancies are a way of life and bearing and rearing children becomes the main purpose of their lives.

Because of prevailing socio-cultural reasons, rural Bangladesh is also characterized by marked sexual stratification. The mobility of rural women is strictly influenced and curtailed by the practice of *purdah*, that is, the traditional seclusion of women. The overall low level of economic development, strong cultural norms defining the role of women, sex segregation and the structures of *purdah* have all combined to exclude women from all the important sources of wage employment and income generation, including the cultivation of their own land (Cain, 1979, Mahmud, 1996). Although women perform tasks that can be done at home, such as seed preservation, grain storage, post harvest processing of paddy and wheat, poultry raising, livestock care, kitchen gardening, cooking, cleaning and child rearing; none of

their work is considered productive and they remain economically dependent on their male kin. (Abdullah and Zeidenstein, 1980; Cain, 1979; Khuda, 1980; Mannan, 1988; Greeley, 1982; Farouk and Ali, 1975, Hamid, 1989, 1994). Bangladeshi women do have a share in the tasks that help agricultural production, but their role in the earning of the family income is never recognized. As Papanek has put it, farming is a 'two person' occupation where the wife's role is non-paid and non-recognized (Papanek, 1973).

Because her very real contributions to the family's economic well-being are ignored, because her labour is unpaid and unseen, her status is correspondingly the lowest. Thus, a woman spends her life as a dependent. First, she is dependent on her father, then on her husband and finally on her son(s). According to Ellickson, women in Bangladesh are raised as dependents and learn to fear independence. The only relatively independent women are the middle-aged or elderly widowed, divorced or abandoned women without sons to support. "Here is a sad and desperate independence" (Ellickson, 1975). If one visits a Bangladesh village, one finds the women still confined to the house and farmyard. Again, only the poorest and thus most despised go to work in the fields. They are prisoners in their own homes, allowed only to thresh and husk rice, but never, as in China, to share in the work of transplantation, harvesting or irrigation.

Only faced with extreme poverty and destitution are women driven to seek employment outside the home. In his study village, Cain (1979) has found a very high participation ratio among female-headed households – 91 per cent against a national (rural) average of less than 5 per cent. Here again, most women face strong opposition both from relatives and the community, and stand to lose their esteem and prestige in the society (Marum, 1981). Women's efforts to support themselves (and their children) are further constrained by the fact that, unlike Africa, Sri Lanka and some parts of India (Dyson & Moore, 1983; Burfisher & Horenstain, 1985), women in Bangladesh, are for the large part, excluded from participating in field operations, even in the cultivation of their own land and there is still no established wage market for the jobs women specialize in (Mahmud and Hamid, 1990; Mahmud, 1996).

The central argument here is that the practice of anti-female bias in almost all spheres of life (education, health and nutrition, income earning activities, etc.) and the concept of woman as a dependent without independent rights is further compounded in certain categories of women, particularly those women who are widowed and divorced or abandoned by their husbands.

According to the 1991 census of Bangladesh, more than a quarter of the women aged 45-49 years are either widowed or divorced and one out of every ten women in the age group 35-39 years are either widowed or divorced. The dissolution of marriage either by divorce or by the death of the husband has disastrous consequences for the family. Widowed, divorced or destitute women, without grown up sons to take care of the family, very often find it difficult to maintain the family and fight a losing battle to save their land and property. In her endeavors to solve her multifarious problems, a widowed or divorced woman will inexorably drive herself into landlessness and indebtedness and this pauperization process will accentuate in the future until her sons (if she has any) are grown up and become earning members of the family (Mannan, 1989, Cain, 1978, 1979).

Rural women are the mainstays of small-scale agriculture, farm labour force and day to day family subsistence. The dual burden of women's market and non-market work is demonstrated by the findings that while men spend 23 per cent of their time to market work (agricultural and non-agricultural) and only 2 per cent to non-market work, women spend 23 per cent of their time on non-market work and another 9 per cent on market work (Hamid, 1994). Hamid (1994) has shown that of the total time spent on work, 53 per cent is contributed by women and 47 per cent by men. This is so because although women contribute only 25 per cent of the total time spent on market work as against 75 per cent by men, their contribution to non-market work is a staggering 89 per cent compared to only 11 per cent by men. The same study also found that women's contribution to national income is 25 per cent as against 75 per cent by men.

But if non-market work was included in national income estimates, women's contribution is 41 per cent and men's 59 per cent.

Another study found that women's contribution to earnings account for about half of household cash income (Mahmud and Mahmud, 1989). In Bangladesh, one-half to two-thirds of women from landless households work as wage labourers. Other estimates indicate that women represent 21 to 54 per cent of all wage labourers in rural areas (Mahmud and Mahmud, 1989). Again, in rural Bangladesh, 25 per cent of landless households are headed by women, compared to 15 per cent in the total rural population. Women working as agricultural wage labourers are often the main or the sole income earners in landless or near landless households.

Women from extreme poor households make the highest contribution in terms of time to market work indicating that poverty is a major incentive for women to enter the labour market. But women always receive lower wage compared to men. Female/male wage ratio is 0.50 in the formal sector 0.60 in the non-agricultural sector, and 0.66 in the agricultural sector (Hamid 1994). This indicates an under valuation of women's skills in all sectors of the economy. Evidence on differential wage rates between women and men in the urban labour market is shown in Table 1 (Majumder and Mahmud 1994). Hamid (1994) found that there was only marginal difference in the wage rate of women and those of children indicating that women's skill level was held at par with that of children.

Tables 2 to 6 will throw some light on the types of activities women generally perform and the extent of their work. Women spend 5.57 hours on subsistence activities and housework while men devote a little more than half an hour on such work. Women from non-poor households spent the longest time on subsistence activities and housework. In the case of men however an opposite trend is observed, their participation in non-market work drops as the household condition improves. This indicates that when a household is able to afford it, hired help is used to substitute male family labour rather than female.

Expenditure saving activities such as repair and maintenance of dwellings and repair of tools and equipment are performed largely by the 10-64 years age group because children lack the skill and the elderly lack the stamina and energy required for such activities as mud-plastering dwellings. Women perform 97% of all housework, and the time spent on home and family care increases as the economic condition of the household improves.

Again, while subsistence production is the highest for men and women from extreme poor households (Tk. 110 and Tk. 187 respectively), production from housework is the highest for women from non-poor households (Tk. 4802). Active age women have the highest production from subsistence (Tk. 166) as well as from housework (Tk. 5604) but elderly women's contribution to housework is as high as Tk. 2449. The girl child's non-market production exceeds that of the active-age male by as much as 400% (Table 6).

### ***Feminization of Poverty***

In Bangladesh not only are women as a group likely to be poorer than men, but more women than men are falling into the poverty trap under the existing discriminatory socio-cultural norms and practices. The prevailing socio-cultural norms (*Purdah* for example), discrimination in employment and the notion that women's income is secondary and complementary have not only aggravated the poverty situation in Bangladesh, but also led to a sharp rise in the proportion of women among the poor.

Of the approximate 55 million Bangladeshis currently below the poverty line, defined as 2,122 calories/person, the 'poorest of the poor' and the most vulnerable are the women, particularly divorced, separated, abandoned and widowed women, who are simultaneously and commonly heads of a sizeable number of households (World Food Programme, 1990). Poverty is not only a state of deprivation but also

a state of vulnerability. For the female half of the population, vulnerability is, perhaps, an even more central dimension of the poverty experience. Women now comprise the largest share of those living below the poverty line, who are some 51 per cent of rural population (World Bank, 1990).

The BIDS survey of the 62 villages finds that the bulk of the poor households belong to the land-poor category. Functionally landless households contain 65 per cent of the poor, while the marginal landowners contain 21 per cent. Most of the poor women belong to the functionally landless households. In occupational terms, the poor are concentrated among the labour households, 85 per cent of whom falls within the poor category. The incidence of hardcore poverty, however, is greater among agricultural labour households compared to non-agricultural labour households.

The burden of poverty was observed to fall disproportionately on women. On average, it was seen that women has a nutritional intake which was only 88 per cent of men and their wage rate was only 46 per cent that earned by men. Only 29 per cent of females were found to be literate compared to 45 per cent of males.

While 8 per cent of male-headed households fell within the hardcore poor, the corresponding figure for female-headed households was found to be 33 per cent. Female-headed households (defined as those with no male members over 18 years of age and where all decisions are taken by women), on average, enjoyed an income which was 40 per cent below that of male-headed households in 1988-89. Thus, female-headed and female managed households represent the most vulnerable social groups within the rural society.

These households face a deteriorating situation with 21 per cent of them having less land now than 10 years ago. There are many widows, divorced and abandoned women who do not get the support of the extended family. Most of these households are single member or nuclear type, consisting of only one member (i.e., the woman herself) or the women with her minor children (BIDS, 1992). It appears that in the last few decades, the number of such households has increased.

### ***Women and the Poverty Process: The Rise of the Female-headed Households***

It has been argued that absolute poverty in Bangladeshis (in the causal sense) is the absence of entitlement to the social product other than those based on unskilled labour power (Kabear, 1989). Her study identified two distinct processes by which women become impoverished. Women can become poorer with the rest of the households through a deterioration in its total 'package of entitlement', in which case women's interests are interdependent with 'the collective interest' of the other family members. The other process is the breakdown of the family unit itself with its systems of rights and obligations upon which they critically rely. Thus women's impoverishment may be linked to the general impoverishment of the household or to the disintegration of the 'core' family unit and the loss of male support.

The study also identifies the process by which the poor begin to slide into greater poverty. The deterioration or loss of the household's entitlement to the social product is likely to be met by a series of adjustments which either help to return the household to its former position or push it along a downward spiral of poverty, depending on the successes or failure of the adjustment efforts. The final stages of impoverishment are characterized by desertions and crisis migrations along with the visible breakdown of the family unit with its system of rights and obligations. Able bodied male earners are likely to be the first to abandon the family unit, leaving women to look after the very young and very old. Thus, a group of female-headed households comes into existence to struggle relentlessly against endless wants with nothing in their possession but labour power. The sudden death of the husband or the adult male earning member of the household may also bring about such a situation. These households may be termed as *de jure* female-headed households. On the other hand, the *de facto* female-headed household is the one where the male-head of household normally work and lives outside the village. In the absence of the head or any close male relation (i.e. father, son) between 18 to 70 years, the adult female member is taken as

the head of the household. The female-headed household earns an average monthly income which is 55 per cent of that earned by the average household and the *de jure* female-headed household's average monthly income is 42 per cent of that earned by an average household (BIDS Survey, 1989).

**Table 1: Average Monthly Pay and Daily Works Hours by Type of Employment in an Urban Area, 1991**

Type of Employment	Average daily working hours		Average monthly income (Taka)	
	Women	Men	Women	Man
Professional	5.4	7.6	2054	3988
Public Sector Service	8.1	8.6	2378	4145
Private Sector Service	8.0	9.8	3706	5881
Bank/other Institute	4.7	9.8	2337	7075
Business	3.7	9.5	2331	10731
Business in own Home	10.0	5.0	943	2110
Factory	6.0	9.2	885	3708
Day Labour	7.3	9.9	665	2823
Skilled Labour	--	11.1	--	3510
Domestic Service	9.4	8.1	589	1141
All Types	9.9	9.3	1321	4620

Source: Majumder and Mahmud, 1994

**Table 2: Time Allocation of the Rural Population**

Sector	Time in hours per day per capita			
	Male	%	Female	%
Agriculture	3.34	14	1.34	6
Non-agriculture	2.05	9	0.66	3
Non-market	0.58	2	5.57	23
Bazaar	0.55	2	0.02	1
Study	1.74	7	1.49	6
Leisure	2.53	11	2.25	9
Personal	13.32	55	12.69	52
Total	24.02	100	24.02	100

Source: Hamid, S., 1994

**Table 3: Percentage Distribution of Work Time in Rural Bangladesh**

Category	Operated land (acres)	Household size	Market		Non-market		Total	
			M	F	M	F	M	F
<u>Household poverty level</u>								
Extreme	0.83	5.7	73	27	12	88	45	55
Moderate	1.13	6.3	77	23	10	90	49	51
Non-poor	2.21	6.5	76	24	10	90	48	52
<u>Age group (years)</u>								
5 - 9	--	--	65	35	25	75	44	56
10 - 64	--	--	76	24	9	91	47	53
65 +	--	--	83	17	19	81	63	37
Average	1.46	6.0	75	25	11	89	47	53

Source: Hamid, S., 1994

**Table 4: Time Allocation to Non-market Work in Rural Bangladesh**

Category	Hours per day per capita												
	Subsistence <sup>1</sup>		House Work								Total non-market		
	M	F	M	F	M	F	M	F	M	F	M	F	
<u>Household poverty level</u>													
Extreme	0.48	0.79	0.12	0.19	0.00	0.24	0.02	2.78	0.09	1.45	0.70	5.45	
Moderate	0.26	0.68	0.14	0.19	0.00	0.23	0.03	2.88	0.13	1.41	0.56	5.40	
Non-poor	0.22	0.68	0.12	0.18	0.00	0.24	0.03	2.98	0.13	1.60	0.50	5.70	
<u>Age group (years)</u>													
5 - 9	0.32	0.45	0.04	0.09	0.00	0.04	0.04	0.44	0.11	0.50	0.50	1.52	
10 - 64	0.31	0.79	0.15	0.22	0.00	0.30	0.02	3.53	0.12	1.76	0.60	6.59	
65 +	0.14	0.36	0.04	0.03	0.00	0.04	0.09	1.43	0.24	0.97	0.52	2.84	
Average	0.31	0.72	0.13	0.19	0.00	0.24	0.02	12.91	0.12	1.51	0.58	5.57	

Source: Hamid, S., 1994

<sup>1</sup> Subsistence work is used synonymously with own account primary production categories of the 1990 revised SNA. Here however it refers to production that is not included in national income accounts of Bangladesh such as gathering fodder, fuel and house building material.

**Table 5: the Value of Non-market Work**

Category	Percentage distribution of non-market production					
	Subsistence		House work		Total	
	M	F	M	F	M	F
<u>Household poverty level</u>						
Extreme	110	187	109	4337	219	4524
Moderate	50	154	176	4560	226	4927
Non-poor	41	125	170	4802	211	
<u>Age group (years)</u>						
5 - 9	57	109	144	951	201	1060
10 - 64	63	166	147	5604	210	5770
65 +	102	104	363	2449	465	2553
Average	64	154	155	4611	219	4765

Source: Hamid, S., 1994

**Table 6: Contribution of Non-market Production by Age Group**

Age group (years)	Percentage distribution of non-market production		
	Male	Female	Total
5 - 9	16	84	100
10 - 64	4	96	100
65 +	20	80	100
Total	5	95	100

Source: Hamid, S., 1994



**Table 7: Legal and De facto Rural Female-Headed Households by Size of Cultivated land**

Size of Cultivated Land	Legal Female-headed Households	De facto Female-headed Households*	All Female-headed Households
Landless	25.0	8.5	33.5
0.01-0.04	16.9	7.8	25.4
0.05-0.24	17.5	13.0	30.5
0.25-0.49	15.0	12.7	27.7
0.50-0.99	10.7	8.7	19.4
1.00-2.49	7.8	6.5	14.3
2.50 and over	4.9	3.7	8.6
All Sizes	15.1	9.4	24.5

Source: ASR Women in Agriculture Census, 1988, Safilios-Rothschild and Mahmud, 1989

\* The per cent of de facto female-headed households was calculated as 91 per cent of the households with migrant husbands in which the wife makes agricultural decisions (see text).

#### IV. Discussion

Findings from our study indicate that FHHs are frequently handicapped in their ability to provide for consumption needs and attain economic security. Because the absence of a male bread-winner limits their flexibility to meet basic needs through the sharing of domestic and market activities. FHHs in rural Bangladesh are more prone to poverty than other households, and a higher proportion of FHHs are in the lower income strata and relative to MHHs, FHHs have a poorer set of survival chances. The disadvantages faced by the FHHs arise because of the following:

- (a) Less control over land resources;
- (b) Greater dependency on wage income;
- (c) Higher involuntary unemployment;
- (d) Lower education/literacy level of head;
- (e) Higher age of head, often over working age;
- (f) Smaller amount of available household labor.

Even amongst the very poor, the case can be made that FHHs are a more marginalized group. Two important issues related to female-headed households in rural Bangladesh have emerged. First, that female-headed households are more poverty-prone (i.e., are more likely to be landless or land poor) than male-headed households; second, relative to male heads of households, a higher percentage of female heads depend on wage labor.

One of the factors underlying the high percentage of female heads, and women workers generally, who depend on wage labor is the process of land alienation experienced by women. Customary law dictates that widows cannot exercise control over their legal share of their husband's property. But even where customary law allows widows to claim her inheritance, so long as she has children and resides in her husband's village, evidence suggests that widows (especially those without grown up sons to help manage the farm) often forfeit their legal share due to farm management problems. Because widows, and female heads of households generally, are not perceived by the agricultural establishment to be cultivators in their own rights. Women are often not able to leverage credit and inputs to cultivate and are forced to sharecrop or mortgage out their land (often to the husband's brothers). Because daughters generally marry out of their natal villages, young unmarried women most often forfeit their share of the father's inheritance to their brothers in exchange for an expected degree of social security should they be widowed or divorced in the future.

In general, women are much more disadvantaged in their access to employment and earnings than men, for a number of reasons:

- (a) lesser job mobility due to their primary and often sole responsibility for childcare, the ideology of female seclusion and sexual division of labor;
- (b) more limited access to information on job opportunities due to lower literacy levels, lesser access to mass media, and less interaction with the market place;
- (c) confinement to casual work in agriculture, only men being hired as permanent laborers – a feature that appears to be related, among other things, to the need for permanent workers to substitute for family men in ploughing, in market transactions (buying inputs, selling products), and in night operations (irrigation, guarding crops), that is, in work from which women tend to get socially excluded.
- (d) lower payments often even for the same tasks, made possible by the ideological assumptions (usually shared by both employers and workers) that women's earnings are supplementary to the family or that women are less productive than men.

Female-headed households (FHHs) are clearly the worst affected by the noted gender biases in employment and wages and, in general, are found to have much less access to and control over land, greater dependency on wage labor for employment, a higher incidence of involuntary unemployment, and a lower level of education and literacy than those headed by men.

Poor FHHs are therefore vulnerable to a number of structural risks, associated with their survival strategies. A reduction of a household's assets, which include 'claims' (from kin, neighbors, patrons, the government) increases a household's vulnerability. The importance of 'cultural resources' in negotiations with community, market and state regarding entitlements must be given due consideration. It should be emphasized that in rural Bangladesh, the absence of males reduces the household's effectiveness 'to claim' (making it poor in earning people) and usually leads to a situation of increased vulnerability for poor women and their dependents in landless or marginal households. In rural works programmes, it has been found that widows are seen as having higher status than abandoned or divorced women and therefore have better access to services and opportunities. The central problem faced by poor FHHs in rural Bangladesh is how to rebuild the asset status of rural communities in both tangible and intangible assets.

Looking at the social and cultural resources of households, another important set of factors is the range of contacts the household can utilize among kin and neighbors. Networks of patronage and reciprocity are vital resources in rural Bangladesh. As has been noted in our case studies, a household with a migrant male may successfully locate the FHH within a tightly constructed set of "surrogate headship" arrangements with other male relatives taking over the absent husband's responsibilities. Market contacts and links with out-of-village institutions are also critical to FHHs survival strategies. It has been found that the physical exclusion of women from key markets and market places may lead FHHs to become involved in more brokered market relationship than men.

Legal rights for FHHs are a vital area of concern and this should form an integral part of any future government policy directed at FHHs. For example, women need to gain access to reliable assistance in defending against the loss of their property. There is an important advocacy role for NGOs in relation to areas such as this.

From our findings it is apparent that poverty is more pronounced in FHHs compared to MHHs. They are found to depend heavily on wage labour, have lower levels of education and less land than other households. Most of the female heads were willing to work even outside the home. So initiative can be taken for creating the opportunity of paid employment. The facility and size of loan to women according to their needs for productive purposes should be increased. Access to credit needs to be made available to

women not just for low profit sex stereotyped activities but for all types of profitable self-employment. Credit must be accompanied by training for economic development as well as social development.

The process by which the household becomes FHH is also important. For example, if it is imposed by circumstances such as death or desertion, a woman's chances for remarriage will be influenced by her resource base, access to legal services, age and health status. Some households may quickly regain a male head, others may continue with a female head. In general, FHHs face problems in cultivating their land, marketing their products and buying and selling their land. The younger the age of the female head, more problems she will have to face including the risk of sexual harassment by powerful village leaders or by male kin.

Findings from our case studies indicate that widowed, divorced or destitute women, without grown up sons to take care of the family, very often find it difficult to maintain the family and fight a losing battle to save their land and property. In her endeavours to solve her multifarious problems, a widowed or divorced woman will inexorably drive herself into landlessness and indebtedness and this pauperization process will accentuate in the future until her sons (if she has any) are grown up and become earning members of the family.

The weakness of women's land rights results in an inability to use land as collateral to obtain access to credit. Social and cultural barriers, women's lower educational levels relative to men, and their lack of familiarity with loan procedures may also limit their mobility and interaction with predominantly male credit officers or moneylenders. These are some of the aspects that need to be properly addressed in any policy aimed at improving the socio-economic condition of female-headed households in rural Bangladesh.

## Appendix

**Table A. 1: School Enrolment of Children of Female-headed Household: Village-A**

Age of children(in years)	Boys			Girls			Both sexes		
	Total (No.)	Attending school		Total (No.)	Attending school		Total (No.)	Attending school	
		No.	%		No.	%		No.	%
5-10	23	15	65.2	28	19	67.8	51	34	66.7
11-13	18	9	50.0	16	11	68.7	34	20	58.8
14-17	14	3	21.4	12	5	41.7	26	8	30.8
All(5-17)	55	27	49.1	56	35	62.5	111	62	55.9

**Table A. 2: School Enrolment of Children of Male-headed Household: Village-A**

Age of children(in years)	Boys			Girls			Both sexes		
	Total (No.)	Attending school		Total (No.)	Attending school		Total (No.)	Attending school	
		No.	%		No.	%		No.	%
5-10	15	13	86.7	15	14	93.3	30	27	90.0
11-13	12	10	83.3	13	12	92.3	25	22	88.0
14-17	13	11	84.6	15	13	86.7	28	24	85.7
All (5-17)	40	34	85.0	43	39	90.7	83	73	88.0

**Table A. 3: School Enrolment of Children of Female-headed Household: Village-B**

Age of children(in years)	Boys			Girls			Both sexes		
	Total (No.)	Attending school		Total (No.)	Attending school		Total (No.)	Attending school	
		No.	%		No.	%		No.	%
5-10	19	11	57.8	20	10	50.0	39	21	53.8
11-13	11	6	54.5	12	8	66.7	23	14	60.9
14-17	8	4	50.0	12	8	66.7	20	12	60.0
All(5-17)	38	21	55.3	44	26	59.1	82	47	57.3

**Table A. 4: School Enrolment of Children of Male-headed Household: Village-B**

Age of children(in years)	Boys			Girls			Both sexes		
	Total (No.)	Attending school		Total (No.)	Attending school		Total (No.)	Attending school	
		No.	%		No.	%		No.	%
5-10	15	10	66.7	17	12	70.6	32	22	68.8
11-13	8	6	75.0	10	8	80.0	18	14	77.8
14-17	8	5	62.5	9	7	77.7	17	12	70.6
All(5-17)	31	21	67.7	36	27	75.0	67	48	71.6

**Table A. 5: School Enrolment of Children of Female-headed Household: Village-C**

Age of children(in years)	Boys			Girls			Both sexes		
	Total (No.)	Attending school		Total (No.)	Attending school		Total (No.)	Attending school	
		No.	%		No.	%		No.	%
5-10	12	5	41.7	12	4	33.3	24	9	37.5
11-13	8	3	37.5	8	3	37.5	16	6	37.5
14-17	6	2	33.3	7	2	28.6	13	4	30.8
All(5-17)	26	10	38.5	27	9	33.3	53	19	35.8

**Table A. 6: School Enrolment of Children of Male-headed Household: Village-C**

Age of children(in years)	Boys			Girls			Both sexes		
	Total (No.)	Attending school		Total (No.)	Attending school		Total (No.)	Attending school	
		No.	%		No.	%		No.	%
5-10	7	5	71.4	7	4	57.1	14	9	64.3
11-13	8	5	62.5	6	3	50.0	14	8	57.1
14-17	5	2	40.0	5	2	40.0	10	4	40.0
All(5-17)	20	12	60.0	18	9	50.0	38	21	55.3

**Table A. 7: School Enrolment of Children in Selected Villages by Sex of Children And Gender of Head**

Age of children (in years)	Boys		Girls		Both sexes	
	FHH	MHH	FHH	MHH	FHH	MHH
5-10	57.4	75.7	55.0	76.9	56.1	76.3
11-13	48.6	75.0	61.1	79.3	54.8	72.2
14-17	32.1	64.3	48.4	75.9	40.7	72.7
All(5-17)	48.7	73.6	55.1	77.3	52.0	75.5

**Table A. 8: Distribution of Households According to Family Size**

Family Size	Gender of Head			
	Male		Female	
	No	%	No.	%
<b>Village-A</b>				
Small (1-3 members)	36	9.2	11	14.5
Medium (4-6 members)	193	49.5	43	56.6
Large (7+ members)	161	41.3	22	28.9
Sub-Total	390	100	76	100
Mean Size		6.43		5.17
<b>Village-B</b>				
Small (1-3 members)	26	9.0	6	11.1
Medium (4-6 members)	131	45.3	30	55.6
Large (7+ members)	132	45.7	18	33.3
Sub-Total	289	100	54	100
Mean Size		<b>6.84</b>		<b>5.11</b>
<b>Village-C</b>				
Small (1-3 members)	22	10.9	6	21.4
Medium (4-6 members)	84	41.8	18	64.3
Large (7+ members)	95	47.3	4	14.3
Sub-Total	201	100	28	100
Mean Size		<b>6.73</b>		<b>5.07</b>
<b>All Villages</b>				
Small (1-3 members)	84	9.5	23	14.6
Medium (4-6 members)	408	46.4	91	57.6
Large (7+ members)	388	44.1	44	27.8
Total	880	100	158	100
<b>Mean Size</b>		<b>6.63</b>		<b>5.13</b>

**Table A. 9: Distribution of Households by Land Holding Size: Village-A**

Land Holding Size	Gender of Head			
	Male		Female	
	No	%	No.	%
<b>i) Landless Households (0-0.50)</b>	<b>263</b>	<b>67.4</b>	<b>59</b>	<b>77.6</b>
- Only homestead land	98	25.1	19	25.0
- Up to 0.50 acre of land	165	42.3	40	52.6
<b>ii) Marginal Households (0.51-1.50)</b>	<b>96</b>	<b>24.6</b>	<b>13</b>	<b>17.1</b>
- 0.51- 1.00 acre of land	61	15.6	12	15.8
- 1.01 – 1.50 acre of land	35	9.0	1	1.3
<b>iii) Medium Households (1.51-5.00)</b>	<b>30</b>	<b>7.7</b>	<b>4</b>	<b>5.3</b>
- 1.51 – 2.50 acre of land	19	4.9	2	2.6
-2.51 – 5.00 acre of land	11	2.8	2	2.6
<b>iv) Large Households (5+ acre of land)</b>	<b>1</b>	<b>0.3</b>	<b>-</b>	<b>-</b>
v) All Households	390	100	76	100
<b>Mean Size</b>		<b>.53</b>		<b>.42</b>

**Table A. 10: Distribution of Households by Land Holding Size: Village-B**

Land Holding Size	Gender of Head			
	Male		Female	
	No	%	No.	%
<b>i) Landless Households (0-0.50)</b>	<b>143</b>	<b>49.5</b>	<b>39</b>	<b>72.2</b>
- Only homestead land	57	19.7	12	22.2
- Up to 0.50 acre of land	86	29.8	27	50.0
<b>ii) Marginal Households (0.51-1.50)</b>	<b>106</b>	<b>36.7</b>	<b>10</b>	<b>18.5</b>
- 0.51- 1.00 acre of land	70	24.2	7	13.0
- 1.01 – 1.50 acre of land	36	12.5	3	5.6
<b>iii) Medium Households (1.51-5.00)</b>	<b>36</b>	<b>12.5</b>	<b>5</b>	<b>9.3</b>
- 1.51 – 2.50 acre of land	22	7.6	4	7.4
-2.51 – 5.00 acre of land	14	4.8	1	1.9
<b>iv) Large Households (5+ acre of land)</b>	<b>4</b>	<b>1.4</b>	<b>-</b>	<b>-</b>
v) All households	289	100	54	100
<b>Mean Size</b>		<b>.92</b>		<b>.55</b>

**Table A. 11: Distribution of Households by Land Holding Size: Village-C**

Land Holding Size	Gender of Head			
	Male		Female	
	No	%	No.	%
<b>i) Landless Households (0-0.50)</b>	<b>125</b>	<b>62.2</b>	<b>20</b>	<b>71.4</b>
- Only homestead land	77	38.3	12	42.9
- Up to 0.50 acre of land	48	23.9	8	28.6
<b>ii) Marginal Households (0.51-1.50)</b>	<b>41</b>	<b>20.4</b>	<b>2</b>	<b>7.1</b>
- 0.51- 1.00 acre of land	25	12.4	2	7.1
- 1.01 – 1.50 acre of land	16	8.0	-	-
<b>iii) Medium Households (1.51-5.00)</b>	<b>30</b>	<b>14.9</b>	<b>6</b>	<b>21.4</b>
- 1.51 – 2.50 acre of land	16	8.0	2	7.1
-2.51 – 5.00 acre of land	14	7.0	4	14.3
<b>iv) Large Households (5+ acre of land)</b>	<b>5</b>	<b>2.5</b>	<b>-</b>	<b>-</b>
v) All households	201	100	28	100
<b>Mean Size</b>		<b>.82</b>		<b>.63</b>

**Table A. 12: Distribution of Households by Land Holding Size: All Village**

Land Holding Size	Gender of Head			
	Male		Female	
	No	%	No.	%
<b>i) Landless Households (0-0.50)</b>	<b>531</b>	<b>60.3</b>	<b>118</b>	<b>74.7</b>
- Only homestead land	232	26.4	43	27.2
- Up to 0.50 acre of land	299	34.0	75	47.5
<b>ii) Marginal Households (0.51-1.50)</b>	<b>243</b>	<b>27.6</b>	<b>25</b>	<b>15.8</b>
- 0.51- 1.00 acre of land	156	17.7	21	13.3
- 1.01 – 1.50 acre of land	87	9.9	4	2.5
<b>iii) Medium Households (1.51-5.00)</b>	<b>96</b>	<b>10.9</b>	<b>15</b>	<b>9.5</b>
- 1.51 – 2.50 acre of land	57	6.5	8	5.1
-2.51 – 5.00 acre of land	39	4.4	7	4.4
<b>iv) Large Households (5+ acre of land)</b>	<b>10</b>	<b>1.1</b>	<b>-</b>	<b>-</b>
v) All households	880	100	158	100
<b>Mean Size</b>		<b>.72</b>		<b>.50</b>

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