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Struggles and Social Supports of the Female Heads of Households in Bangladesh

Habib, Tanzima Zohra

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Tanzima Zohra Habib

Department of Social Work

University of Rajshahi

Bangladesh

Abstract

This study sets forth to uncover the struggles of the female heads of the households as well as their provision of social supports which helps them to adopt with the constraints resulting from the change of household headship according to their class positions and places of living in Bangladesh context. The study included 22 purposively selected female heads from one urban and two rural communities in Rajshahi – a northwest district in Bangladesh. Data comprise with the voices and real life experiences of the female heads. Using a semi structured interview guide, qualitative in-depth interviewing technique was employed to gather the detailed life story of the women household heads. To generate themes, qualitative thematic analysis technique was used to analyze the interview texts.

From the findings, it appears that the dissolution of marriage, either by the death of husband or divorce or separation, is the main reason for the development of (*de jure*) female headships irrespective of economic class and place of living. Only in few cases, situations like husband's out-migration, disability and/or inability to earn an income thrust the (*de facto*) headship on the women. The study indicates that no women, regardless of their class positions and places of living, take the charge of household headship willingly. However, the experiences of the female heads vary in terms of the constraints they face and the social supports they receive regarding their economic class and the place of living and the routes through which they become the household heads. The study reveals that the female heads from poor class are facing both financial and social constraints whereas the better off female heads are mostly freed from both financial and social constraints. The study also explores that the female heads in rural areas are less likely to face constraints like worry for the safety

of the child, and men's indecent behaviors, and difficulties in making important decision than the women who live in urban areas. In terms of social support, the female household heads are not appeared to differ much according to their class positions and the places of living. However, the study indicates that the *de jure* female heads generally lack social supports like the feelings of security as to the presence of a husband.

In conclusion, the study provides a rich qualitative data set on the struggles and social supports of the female heads which offers important theoretical contributions and practical implications for social work policy and practice. It is expected that the findings of the current study would expedite the understanding of the emerging needs of the female headed households.

(430 words)

Struggles and Social Supports of the Female Heads of Households in Bangladesh

By

Tanzima Zohra Habib

A thesis submitted in fulfillment of the requirements for
the degree of Doctor of Philosophy
at the University of Rajshahi

June 2015

Declaration

I declare that this thesis represents my own work, except where due acknowledgement is made, and that it has not been previously included in a thesis, dissertation or report submitted to this University or to any other institution for a degree, diploma or other qualification.

Signed.....

Tanzima Zohra Habib

Table of Contents

| | |
|----------------------------------------------------------------------|--------|
| Abstract | i |
| Declaration | iv |
| Table of Contents | v |
| Acknowledgement | viii |
| List of Abbreviations | ix |
| Chapter I: Introduction..... | 1 |
| 1.1 Background of the Study | 1 |
| 1.2 Purpose of the Study | 5 |
| 1.3 Significance of the Study | 6 |
| Chapter II: Literature Review | 8 |
| 2.1 Introduction..... | 8 |
| 2.2 Conceptual Issues of Female-headed Household | 8 |
| 2.3 Routes to Female Headship | 11 |
| 2.3.1 Widowhood, Divorce, or Separation | 12 |
| 2.3.2 Out-of-Wedlock Motherhood | 13 |
| 2.3.3 Consensual Relationships and Polygamous Marriages..... | 13 |
| 2.3.4 Sex-specific Migration and Male Unemployment..... | 14 |
| 2.3.5 Husbands' Disability or Unwillingness | 15 |
| 2.3.6 Landlessness and Disruption of Traditional Family System | 15 |
| 2.3.7 Female Labor Force Participation..... | 16 |
| 2.4 Social Vulnerability and Social Support among Female Heads | 18 |
| 2.4.1 Social Vulnerability of the Muslim Women Heads | 19 |
| 2.4.2 Social Support of the Female Heads | 24 |
| 2.5 Factors Influencing Vulnerability and Social Supports | 25 |
| 2.4.1 The influence of Economic class | 26 |
| 2.4.2 The Influence of Geographic Locations | 27 |
| 2.5 Research Gaps in the Previous Studies | 28 |
| 2.6 Research Questions | 30 |
| Chapter III: Conceptual Framework | 32 |
| 3.1 Introduction..... | 32 |
| 3.2 Theoretical Perspectives | 32 |
| 3.2.1 Social Role Theory | 34 |

| | |
|----------------------------------------------------------------------------|----|
| 3.2.2 Theories of Social Support..... | 37 |
| 3.3 Conceptual Framework..... | 41 |
| Chapter IV: Research Methods..... | 44 |
| 4.1 Introduction..... | 44 |
| 4.2 Study Design..... | 44 |
| 4.3 Sites under Study | 45 |
| 4.4 Selection of Study Participants | 45 |
| 4.5 Data Collection: In-depth Interviewing | 47 |
| 4.6 Data Analysis | 49 |
| 4.7 Ethical Issues | 50 |
| Chapter V: The Routes to Female Headship..... | 52 |
| 5.1 Introduction..... | 52 |
| 5.2 Routes to female headship | 52 |
| 5.2.1 De Jure Female Heads | 53 |
| 5.2.2 De Facto Female Heads | 57 |
| 5.3 Discussion and Conclusion | 58 |
| Chapter VI: Struggles of the Female Heads | 61 |
| 6.1 Introduction..... | 61 |
| 6.2 Constraints Related to Work..... | 61 |
| 6.2.1 Low Wage or Insufficient Income | 62 |
| 6.2.2 Overburdened by Workload..... | 64 |
| 6.2.3 Unsuitability of Work Hours | 65 |
| 6.2.4 Dissatisfaction with the Job | 67 |
| 6.3 Problems in Child Rearing..... | 69 |
| 6.3.1 Lack of Time for Taking Care of the Children | 69 |
| 6.3.2 Worry about the Safety of Children..... | 70 |
| 6.3.3 Difficulties in Controlling the Child..... | 71 |
| 6.4 Feelings of Shame and Embarrassment to go in Public for Daily Work ... | 73 |
| 6.4.1 Men's Indecent Behavior..... | 75 |
| 6.4.2 Negative Views towards Mobility of Women | 77 |
| 6.5 Feelings of Insecurity..... | 79 |
| 6.5.1 Feel Unsafe and Scared to Live Alone | 79 |
| 6.5.2 Provocative Male Behavior..... | 80 |
| 6.6 Hardship in Managing a Family Alone..... | 83 |
| 6.6.1 Difficulties in Making Important Decision..... | 83 |

| | |
|---------------------------------------------------------------------------------------------|-----|
| 6.6.2 Lack of Confidence in Dealing with Financial Matters..... | 84 |
| 6.6.3 Feelings of Emptiness and Uncertainty | 85 |
| 6.7 Social Stigma for Playing the Role of Female Heads of Households..... | 87 |
| 6.8 Conclusion | 91 |
| Chapter VII: Social Supports of the Female Heads | 93 |
| 7.1 Introduction..... | 93 |
| 7.2 Informal Support..... | 94 |
| 7.2.1 Emotional Support | 94 |
| 7.2.2 Instrumental Support..... | 104 |
| 7.3 Formal Support | 112 |
| 7.4 Discussion and Conclusion | 114 |
| Chapter VIII: Conclusion and Recommendation..... | 116 |
| 7.1 Introduction..... | 116 |
| 8.2 Summary of Study Findings | 116 |
| 8.3 Discussion of the Study Findings | 117 |
| 8.3.1 Routes to Female Headship | 117 |
| 8.3.2 Struggles of the Female Household Heads | 120 |
| 8.3.3 Social Supports of the Female Heads | 124 |
| 8.4 Contributions and Implications..... | 126 |
| 8.4.1 Theoretical Contributions | 126 |
| 8.4.2 Practical Implications and Recommendations | 130 |
| 8.5 Limitations and Future Research Directions..... | 134 |
| 8.6 Conclusion | 136 |
| References..... | 137 |
| Appendices..... | 151 |
| Appendix 1: Interview Guide..... | 151 |
| Appendix 2: Qualitative Tables of Narrative Analysis Showing the Themes and Sub-themes | 154 |

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List of Abbreviations

| | |
|------|-----------------------------------------------|
| ACD | Association for Community Development |
| ASA | Association for Social Advancement |
| BBS | Bangladesh Bureau of Statistics |
| BMRC | Bangladesh Medical Research Council |
| FHHs | Female Headed Households |
| MHHs | Male Headed Households |
| NGO | Non-Government Organization |
| TMSS | Thengamara Mohila Sabuj Sangha (Women's Club) |
| UN | United Nations |
| USS | Urban Social Service |

Chapter I

Introduction

1.1 Background of the Study

In many low-income countries, the given consideration of society on the male-headship of households as a normal phenomenon renders female-headed households an unusual, isolated and underprivileged category (Chant, 1997). It is often assumed that families, whether nuclear or extended, are headed by men and rely primarily on a male breadwinner for economic support. However there are also many households all round the world that are headed by women. In recent years the number of female-headed households (FHHs) has been growing rapidly across the world, including countries with very different socio-economic backgrounds and cultural traditions. The rise of FHHs is usually explained by socio economic factors which cause family dissolutions, such as divorce, separation, widowhood, male or female migrations and so on. Although the incidence of female headship is becoming a common feature of most of the countries, and it has an increasing trend, the different contextual facets of female household headships are rarely discussed in the popular social science literatures while their patterns and experiences of female headship are likely to be different in different countries and even different in the regions of the same country.

Bangladesh is known to be one of the poorest countries in the world and Bangladeshi women are considered as poorest among the poor (Mannan 2000). They are not only poor, but also prejudiced by customs and beliefs, and are struggling against the patriarchal dominance of the society. The situation becomes worse for women who are the head of households. In Bangladesh, about 15.4 percent of the households are headed by women (Bangladesh Bureau of Statistics [BBS], 1996),

though it is assumed that the actual proportion could be around 20-30 percent (Afsar 1996; Ministry of Women and Children Affairs, 1998).

Kabeer (1994) asserts that women are becoming more vulnerable as men increasingly abandon their families in the face of poverty. The familial support system is being eroded and female headed households are expanding due to increasing numbers of divorces and desertions as men move away in search of employment (Islam, 2007). The dissolution of marriage, either by divorce or abandonment or by death of the husband, has disastrous consequences for the family. A large number of widowed, divorced or destitute women, without grown up sons or male family members, become heads of the household and very often find it difficult to maintain the family. In many cases, death of an adult male earning member, who may be a relative other than husband in some households (such as father/brother), may also bring about such a situation of female headship.

The female heads of households usually experience an atypical situation due to the change of household headship. The end of marriage can lead to social rejection, which may have serious social and economic consequences for the families. The female heads may experience not only the loss of support from the male members, mostly the husband, but also an economic breakdown due to the absence of the main breadwinner. Previous studies showed that women who head households are worthy of especial attention because they are triply disadvantaged: they experience the burdens of poverty, gender discrimination and lack of support as heads of households (Jazairy *et. al.*, cited in Bavinic & Gupta, 1997). The female heads of households in Bangladesh also seem to face these triple disadvantages. Absence of male heads leads to increase vulnerability for women and their dependents in FHHs in Bangladesh. Women may also face problems with regard to cultural resources, negotiations with

community and the economic market. In Bangladesh, more women than men are falling into the poverty trap under the existing discriminatory socio-cultural norms and practices. The prevailing socio-cultural norms in Muslim society (e.g. “purdah” – the veiling and seclusion of women), lack of employment opportunity, discrimination in employment and the notion that women’s income is secondary/complimentary, may also lead to a sharp rise in the proportion of women among the poor.

In many countries in the world, the female headed households (FHHs) are over represented among the poor. A number of studies investigated the association between female-headed households and poverty (e.g., Pressman, 2002; Quisumbing et al. 1995; Buvinic and Gupta, 1997; Barros, Fox & Mendonka, 1997; Fuwa, 2000; Klasen, 2000; Hamdok, 1999; Mencher, 1993; Lewis, 1993). But poverty is not the only characteristic of FHHs. A body of studies revealed that the FHHs are not only economically disadvantaged but also disadvantaged by various social and cultural factors like education, access to services and ownership of land and assets (Mencher, 1993; Lewis, 1993; Mannan, 2000). However, the situation of FHHs from a broader perspective (including economic, social and cultural) has been relatively ignored in the previous studies, although this point of views is important to look into the experiences of female headship, especially when female-headed households are often reported as experiencing predicaments such as poverty and social vulnerability. There is also a lack of research that has extensively studied struggles and experiences of the female heads, the extent of social support available to them and the societal attitude towards them.

Besides, the FHHs are not a homogeneous group. FHHs are not exclusively located among the poorer section of the population but are also found amongst wealthy families (Lewis, 1993; Barros, Fox & Mendonka, 1997; Fuwa, 2000). FHHs

can be segregated according to their socioeconomic status, ethnic and religious background, geographical region and routes through which they became female heads. In other words, the experiences and struggles of female heads and the social support available to them may vary depending on their socioeconomic status, routes to female headship (by widowhood, divorce, separation) and the geographical region (rural or urban) where they live in.

For instance, at one level, higher economic status may likely to equip women with greater capacity, at least financially, to raise children alone or to live independently; at another, higher-class position may make this difficult in social terms (Chant, 1997). In the context of Bangladesh, notions of self-respect and female propriety among middle class women may also inhibit women's ability to engage in activities that would ensure their survival (Kabeer, 1994; Gardner, 1995). Whereas, under conditions of extreme poverty, the social constraints on women's work is likely to be less binding and therefore poor women may increasingly seek work outside the household domain (Lewis, 1993). Apart from social constraints, the availability of social support for the female heads could also vary according to their economic status and the routes through which they become the female heads (Ruwanpura, & Humphries, 2004). Further, factors like employment opportunities and mobility of women may vary according to the geographical regions (rural/small town/industrial city) that can shape the constraints and extent of social support of the female household heads.

Therefore, policies and social interventions should be concerned with and sensitive to the diversity among female heads across class and geographical regions. However, cross-class and cross-regional comparisons of female headship remain very rare. Having viewed the above, how the combined effect of economic class and

regional variables on different groups of women, who have become heads of their households, shape their struggle and extent of social support in a Muslim society like Bangladesh, will form the basis of this study. The main objective of the research is to explore the socioeconomic and cultural constraints faced by the female heads of households, their survival strategies, and the nature and types of social supports available to them as to their economic class, geographical regions and routes to female headship. This study also explores the possible commonalities among the situations of these women due to the discriminatory gender and patriarchal practices prevalent in Bangladesh society.

Since gender relation is inherently dynamic – context and time specific, this study investigates the female headship issue from a social constructionist vis-à-vis gender perspective, considering how these female heads internalize and challenge gender in relation to their class position, ethnic/religious identity, and residential location. In short, the study takes an in-depth look at the constraints, struggles and social supports of the female heads of households in Bangladesh.

1.2 Purpose of the Study

The main objective of the current study was to explore the constraints experienced and social supports received by the heads of female-headed household in Bangladesh while also taking into account their social class positions and geographical locations of residence. Specifically, the study aimed:

1. to identify various types of female headship as to the routes leading to the headship in both rural and urban communities in Bangladesh;
2. to explore the constraints faced by the female heads in relation to the routes to headship, class positions, and geographical locations; and

3. to document the social supports received by the female heads as to the routes to headship, class positions, and geographical locations;

1.3 Significance of the Study

Apart from the significant incidences of FHHs and their increasing concerns among social researchers, there is a lack of comprehensive understandings about the struggles and social supports of the FHHs in Bangladesh. Inconsistence in data across studies was also obvious. In general, there is a lack of studies analyzing the struggles and social supports of the female household heads in Bangladesh, though an understanding of which is imperative for the women's empowerment, safety and wellbeing. It was apparent that besides being predominantly quantitative in nature, previous studies mostly depicted the poverty situation among the FHHs. However, these studies mostly considered the income poverty while the other aspects of poverty like social and cultural aspects are rarely studied. Previous studies were also limited in many ways as they hardly studied struggles and experiences of the female household heads, the extent of social supports available to them and the societal attitude towards them, particularly in Bangladesh. Further, the heterogeneity among the female heads in terms of their marital status, economic class or place of residence has also been a relatively less studied area. The current study is an attempt to fill up these study gaps.

While previous studies on FHHs are mostly based in rural areas, the current study further included the socio-economic characteristics and problems of FHHs in urban areas. In order to have a better understanding of the struggles and survival of the female heads, the current study also attempted to explore the phenomenon in relation to the networks of the FHHs across different economic classes and places of living from a more holistic perspective.

The current study is one of the first efforts toward understanding the struggles and experiences of the female heads and their support networks to provide insights about their specific needs and resources and to encourage social work practitioners to reach out to this marginalized group. Being female heads in a male dominant society and living without male partners, the female household heads can be considered as population-at-risk for whom social workers should engage in advocacy and services for the welfare of the FHHs. Therefore the current study is imperative for social professionals to attune appropriate policy and practice toward the unique needs of the female heads as well as to ensure the betterment of the FHHs.

Chapter II

Literature Review

2.1 Introduction

This chapter presents the review of literatures on gender and development studies to document the present pictures of the constraints, struggles, and supports of the female heads of households in Bangladesh. The aim of this literature review was to assess the state of knowledge on gender and female headed households, based on relevant studies. With regard to women's changing roles, this literature review discusses issues related to female headship, their constraints and struggles, and social supports as to their social class and geographical location of residence. The research questions are spelled out with a focus on the research gap identified. Finally, a conceptual framework to be followed for the current study is developed.

2.2 Conceptual Issues of Female-headed Household

Chant's (1997) study on female headed households (FHHs) in developing countries generally identifies a large number of conceptual problems in defining both the household and headship issues. Households can be defined literally in terms of shared shelter and cooking arrangements. Conventionally, the household head is regarded as the dominant earner and decision maker who has regular presence in the household. However, most of the census data did not take into consideration this as they defined FHHs based on household 'self-reporting'.

Many empirical studies have defined FHHs by using two criteria: breadwinning and decision making. The head of the household is either classified as the person earning the major income, or who has most influence over family decision, or both. As for breadwinning, question may arise when the biggest earning members

do not contribute much of their income for household production or do not play a particularly active role in the family. The latter criteria may be problematic, since it may be ambiguous for which type of decision should be referred to, or when decisions are made jointly. Moreover, in many cases there is no one sole person who actually fulfills all these roles in the household.

Another widely utilized definition in surveys is the person recognized by other household members as the head (Rosenhouse, 1989). More recently, studies have defined the household head as the person working the greater number of hours in the household (Lampietti, 2000; cited in Aritomi & Jayakody, 2005).

To focus on households without men, most national and international data collections concentrate on the formal *de jure* definition and household reports, in which an adult woman, usually with children, resides without a male partner as ‘female-headed’ (United Nations 1991). Still within this formal definition, distinct types of household abound. One useful typology suggested by Chant (1997) includes: lone-mother households, which themselves include various types, depending on the marital status of the female head and her legal and actual relationship with the father(s) of her children; female-headed extended households; and female-singleton households.

But households that have no men present may be only the tip of the iceberg. An alternative strategy, which involves linking headship more explicitly to relative economic contributions, foregrounds the extent to which women are responsible for the maintenance of households or share such responsibility even when an adult male is present, thus alternative term is used as ‘female-maintained’ households (Buvinic & Gupta, 1997).

Another increasingly important complication concerns households that are temporarily without male heads who may have migrated in search of work, leaving their wives as *de facto* female heads. In theory and in empirical work, most attention has been on *de jure* lone mothers who constitute a relatively clear-cut category and usually predominate over other types of female heads. However, when both *de jure* and *de facto* female heads are considered the number of FHHs may vary considerably (Rosenhouse, 1989; Desai & Ahmad, 1998).

The prevalence of female headship varies according to the definition of FHHs. In contrast to the *de jure* FHHs, which are relatively easy to ascertain through use of census or household survey data, *de facto* female headship is more difficult to determine. Desai and Ahmad (1998) suggested some factors contributing to the difficulties to determine the *de facto* FHHs: (1) economic contributions of house work, particularly such expenditure saving activities as collection of firewood and processing of food grains, are rarely seen as being productive; (2) women often work on family farms or in family enterprises, and the income from this activities is usually attributed to a male family member, reinforcing his position as household head; (3) female household headship is often dynamic in nature, with women contributing to a greater proportion of income during economic hardship but relinquishing the job of primary breadwinner to a male when feasible. Thus, cross-sectional measures of female headship often underestimate the number of families who experience female headship at some point in time.

Choice of *de facto* or *de jure* measure of household headship can make a remarkable difference in the percent of FHHs. A study in Peru reports that when using a self-reported (*de jure*) household headship definition, 17 percent of households were classified as female headed, but, when a definition based on whether men or women

work the greatest number of hours in economic activities was used, *de facto* female headship rates increased to 29 percent of all households (Rosenhouse, 1989).

In Bangladesh, there are both *de jure* and *de facto* female heads of households. The *de jure* or legal women heads of households are widowed, divorced, abandoned and single women who support themselves and their dependents. Women who head their households due to male migration or the married women who are financially responsible for their households due to male's disability, unemployment or reluctance to earn a living, are *de facto* female heads. Safilios-Rothschild and Mahmud (1989) found that when the data on *de facto* female heads was added to that of *de jure* female heads created through the husband's migration, the women in fact headed 26.2 percent of all the farm households in which they made all agricultural decisions. Based on an agriculture sector survey in Bangladesh, Safilios-Rothschild and Mahmud, (1989) concluded that women are in fact household heads and make agricultural decisions in a much larger number of farm households than what is evident from official statistics.

Considering the heterogeneity of FHHs in Bangladesh and the ambiguity regarding family decision making process, particularly when Habib (2006) found that majority of the female heads seek support from their male kin or neighbors while making important household-decisions, the conceptual definition of female headed household used in the current study is confined to the households where women are the main bread earners for the family in the presence or absence of their husbands or other adult male members irrespective of their marital status.

2.3 Routes to Female Headship

FHHs around the world differ considerably with respect to the nature of female headship and the routes through which they become female heads. Scholars

suggest that the routes to female headship should be paid close attention for the analysis of the consequences of the female headship (Joshi, 2004). The routes to female headship may influence the economic and social well-being and experiences of the female heads in terms of the constraints they face and the availability of social support. The incidence, patterns and natures of female household headship are strongly influenced by demographic antecedents that vary considerably across countries. This part of the literature review presents in details the varying routes/reasons for the formation of FHHs in developing countries.

2.3.1 Widowhood, Divorce, or Separation

Dissolution of marriage either by widowhood or by divorce, separation or abandonment is the major cause of female headship. Widowhood occurs at both younger and older ages and is often an important cause of female headship, especially in South Asia. Studies also suggest that widowhood is the prime cause of female household headship regardless of cultural and ethnic identities in almost all South Asian as well as in other Asian countries (Ruwanpura & Humphries, 2004; Momsen, 1991). Widowed women constitute the major portion of the female heads in India (Panda, 1997; Tripathy & Mishra, 2005), Bangladesh (Islam, 1993; Mannan, 2000; Joshi, 2004), Malaysia (Omar, Ahmad, & Sarimin, 2005), Philippines (Morada et al., 2001) and South Africa (Posel, 2001).

Women's longer life expectancies than men, early age at marriage and large spousal age difference may contribute to their early widowhood, which often leads to female headship. For instance, in Bangladesh, 52% of girls marry before they reach 15 years of age while average spousal age difference exceeds seven years (O'Connell, 1994, cited in Chant, 1997) and nearly 35% of the women age 45-49 become

widowed compared to only 3% of men (Hamid, 1992). Divorce and separation are also found to be the causes of female headship in many countries like in Brazil and Jamaica (Barros, Fox & Mendonka, 1997; Handa, 1996). Besides, studies showed that in India, Sri Lanka and Bangladesh, desertion also leads to female headship along with divorce and separation (Tripathy & Mishra, 2005; Unisa & Datta; Ruwanpura & Humphries, 2004; Mannan, 2000)

2.3.2 Out-of-Wedlock Motherhood

Single parenthood and out-of-wedlock birth plays an important part in the formation of FHHs in some parts of the world. Although some unmarried mothers maintain close ties to their parents, a large proportion of unmarried mothers often end up becoming household heads with little financial support from their parents. A study showed that the most common route to female headship in urban Brazil is to never marry, as almost 38% of FHHs was consisted by never married women and 30% of them lived with their minor children (Barros, Fox & Mendonka, 1997). In Botswana, a large majority of single women between 20-39 years have children, and constitute a major portion of FHHs (Kossoudji & Mueller, 1986).

2.3.3 Consensual Relationships and Polygamous Marriages

A study of Handa (1996) revealed that women in Jamaica actively choose to live and raise children on their own and therefore FHHs are emerged as response to local social and economic condition. In Jamaica, women tend to engage in visiting relationship, which implies neither legal sanction nor co-residency. Due to the poor economic conditions in the region and resultant high rate of unemployment, males often fail to fulfill his role as economic providers. As a result of the economic

condition and consensual pattern of living, women tend to form FHHs to secure their welfare and that of their children (see Handa, 1996).

Studies also revealed that polygamous marriage is another route through which many women become household heads. Polygamous marriages are common in sub-Saharan Africa, particularly in West Africa, where each co-wife maintains her own household and act as a female head (Desai & Ahmad, 1998).

2.3.4 Sex-specific Migration and Male Unemployment

Absence of a male breadwinner due to unemployment or male migration often leads to female headship. For instance, in countries of eastern and southern Africa, young men were to first accept wage employment on White-owned farms. This led to a sex-selective migration, resulting in a high incidence of FHHs (Desai & Ahmad, 1998). A large proportion of Botswana's male population works in South African mines, leaving behind the women as female heads (Kossoudji & Mueller, 1986). The outflow of Mexican male migrants into the USA also appears to be contributing to the feminization of headship in north Mexico (Chant, 1997).

In countries like India, Sri Lanka and Bangladesh, better employment opportunities in overseas and in other regions pull migrants while economic stagnation pushes them. The migrants are primarily the males who left their wives and children back at home. Though the wives receive remittances from the migrant males, they become responsible to maintain their households while the husband stays far away from the home country. In these countries males' migration to urban areas or to Middle-East countries also acts as a precipitating factor for female headship. In Sri Lanka, the civil war exacerbated male out migration from the Eastern Province,

leaving families headed by women stranded (Gulati, 1993; Ruwanpura & Humphries, 2004; Islam, 1993; Joshi, 2004).

In Latin America, by contrast, rural-urban migration streams have been dominated by women and female heads are more prevalent in urban areas. Studies showed that in most parts of Latin America it is young women who migrate to cities and form FHHs while leaving behind family and kinship networks that once played vital roles in family maintenance and support (Arias & Palloni, 1996).

2.3.5 Husbands' Disability or Unwillingness

Studies also indicated that sometimes women even have to take charge of their households in spite of the presence of an adult male, while the males are either disabled, or unemployed or unwilling to bear the responsibility of the family. An empirical study by Habib (2006) in urban poor communities of Bangladesh found that a large number of female heads were currently married where the husbands were incapacitated for work due to physical disability and some were just unwilling to provide the financial support. In Sri Lanka, researchers also found this specific category of married female heads of household whose husbands still remain in the household but for physical or mental reasons are unable to shoulder the burden of headship (Ruwanpura & Humphries, 2004).

2.3.6 Landlessness and Disruption of Traditional Family System

It is often argued that problems of growing landlessness and the disruption of traditional systems of family governance have led to an increase in the number of women who are abandoned and forced to fend for themselves. Historically, household headship and property ownership have been very much connected (Chant, 1997). For

instance, in a patriarchal society like Bangladesh, usually males own the land and ownership of land is strongly related to headship of household. In the absence of land, the authority derived from ownership of household land by men become nonexistent. As a result, the emergence of women as heads of household may be facilitated. Women of the landless households could enter the labor market to earn a living, which often leads to female headship (Islam, 1993). In addition, due to the disruption of traditional family system, nowadays deserted, divorced or widowed women and women whose husbands are incapacitated for work can no longer fall back upon the kin group. They somehow find their own means of subsistence and have to take charge of their households.

2.3.7 Female Labor Force Participation

Further, female labor force participation has been highlighted as one of the major correlates of female household headship. It is obvious that female heads of households need access to income generation to survive as independent units. In other words, due to the access to the labor force, women may feel that they can break marriage, particularly the abusive one (Kabeer, 1994), which could lead to female headship. As Safa points out for Puerto Rico: 'it would appear that paid employment, while not precipitating marital breakdown, at least enables the woman to leave an unsatisfactory marriage by providing her with an alternative source of income' (Safa, 1995, p.83, cited in Chant, 1997).

From the above, it can be seen that the causes of becoming female heads vary by countries. In South Asia and African countries, dissolution of marriage either by death of husbands or divorce, separation or abandonment and male migration seem to be the prime causes of female headship. In contrast, in the Latin America and

Caribbean countries, out of wedlock motherhood and female migration are the factors that contribute to the female headship. Unlike some Asian countries (e.g., India, Bangladesh), countries in Africa and the Caribbean (e.g., Botswana, Jamaica), greater freedom of women in terms of sexual relations and the weakening responsibility of men for the support of women aggravates the greater incidence of female household headship. This indicates that the incidence of female headship varies by sociocultural and economic conditions of a country.

The economic conditions of the FHHs are likely to depend on the routes through which the household became female headed (Desai & Ahmad, 1998) and the response of the society towards the female head also depends on the routes to female headship. While the women heads who are widows, are respected and supported by their kin and community in Sri Lanka, divorced and separated women heads are not (Ruwanpura, & Humphries, 2004). In Vietnam, households headed by widows are more likely to receive priority support from the government (Aritomi & Jayakody, 2005). Whereas, in India, widows are considered inauspicious and a widow female head finds it very difficult to survive (Mencher, 1993). However, the presence of an unemployed male in the household restricts a woman from receiving support from her relatives (Handa, 1996).

Therefore, there is a relation between the constraints faced, the extent of social support and the routes through which the women become female heads. In Bangladesh, there is little research exploring the social support received by women heads and the relation between routes to female headship and the extent of social support. The researcher will attempt to fill in the void in the existing literature by analyzing the relation of routes to female headship and the constraints faced and social support received by the female heads.

2.4 Social Vulnerability and Social Support among Female Heads

Female headship may lead to social vulnerability, particularly in a patriarchal society, where social and cultural restrictions often limit women's ability to elevate their economic position. The position that female heads occupy in a society is important as it affects their economic and social status and overall well-being. The ideological and social dimensions of female headship are still a less studied area. While numerous studies investigated the association between female headship and poverty, a very few of them dealt with discrimination and social marginality experienced by the female heads. However, gender-based discrimination faced by the women in FHHs is another important aspect of poverty though very few studies in Asia investigated this social aspect of poverty.

Female heads of household are burdened with significant responsibilities for family subsistence and by definition they play the role of main economic providers. However, their ability to fulfill this responsibility is constrained by gender-based discrimination that limits resources and means available to them. These constraints may stem from their gender position and the poor economic condition may aggravate their social marginalization.

In their study of FHHs in five villages of West Bengal, India, Vecchio and Roy (1998) identified bias against female heads of households. The study found that when FHHs and male headed households (MHHs) had a similar resource base, MHHs obtain better opportunities to utilize resources more efficiently than FHHs. Female heads of households appear to earn lower incomes and this may be due to the discrimination. Moreover, the female heads have to contend with social discrimination because of cultural and religious prejudices.

Marital dissolution, either by divorce, separation, desertion or death of husband, is the leading cause of female headship. But unfortunately, the women are often blamed for the breakdown of their marriages. As for example, in India, the community holds the widow responsible for the death of her husband. Due to cultural restraints and social bias, she is often ostracized from ceremonial and social events. Where a woman heads a house because the adult male is either crippled or ill, again the community holds her responsible for her husband's state of health. In the case of separation or desertion, the community considers the woman at fault for the absence of the adult male. When these women become the heads of their households, they often are socially marginalized. Even if a competent woman heads a house, she is often considered a bully. Studied found that the community looks upon the woman head of the female-headed households critically, while the man whom she dominates is seen as henpecked and weak and the husband often loses the respect of his peers (Vecchio & Roy, 1998, p. 82).

Chant (1997) also pointed out that female heads often lack a series of positive images to aspire to, whatever their marital status. While Winchester (1990, cited in Chant, 1997) contends that one parent families face greater social marginalization, it is rare that lone parents escape any element of blame and social stigma. This is particularly true for female lone parents. Lone motherhood is often taken as a signal that women have failed in their primary role.

2.4.1 Social Vulnerability of the Muslim Women Heads

The value attached to women in a Muslim society may increase the social vulnerability of women who head their households. In a Muslim society, the ideology of Islam is used to exert male control and power over women. Men are entrusted with

safeguarding family honor through their control over female members. The honor of the family is believed to lie in the virtue of its women, and men are charged with the role of guardians and protectors. At the heart of a complex system of social arrangements to enforce female virtue—pre-marital chastity and post-marital fidelity—is the institution of '*purdah*' or female seclusion (Kabeer, 1998, p. 101). *Purdah* minimizes women's interaction with men outside the immediate family by confining women to the private sphere of the home. *Purdah* also contains an ideological dimension. It prescribes appropriate modes of behavior for women, expecting them to be modest and submissive. In Bangladesh, religious leaders are influential in determining codes of social behavior in the name of Islam. Particularly in rural areas, women are taught to follow and honor the traditional religious values, and violation of religious norms and practices often met with sanctions by the community (Zaman, 1996).

According to traditional religious norm, a Muslim woman should cover her head and body (wearing a hijab) while moving in public spaces. The mere insistence of the hijab on women by many traditionalizing ulama (religious leader) and activist Islamists challenges the moral autonomy of the individual and reduces the personal independence of Muslim females. Malaysian Islamists claimed that the need to protect women is the main justification and rationale for such restrictive views. This typical mind-set of protecting women is based upon the belief that uncovered and uncontrolled women in society and the public sphere are the cause of social problems such as moral decadence among members of society (Othman, 2006). Dress has become an over determined signifier for the identity of young British Muslim women. For many young British Muslim women, their identities are shaped by familial

expectations of ‘appropriate femininities’, which ensure that the behavior and attire of young women are strictly monitored (Dwyer, 2000).

In Bangladesh, adherence to purdah norms continues to constrain women's public mobility, limiting their choice of enterprise and their ability to carry out transactions in the market place. Limitations on women's physical mobility have confined them to the informal, undervalued and hidden margins of the labor market while the employment options are much broader for men because of the absence of social constraints on their mobility. Men monopolize all socially valued resources and mediate the social order. In return, women can expect male protection and provision. Without such protection and patronage, they would have to face the full range of social sanctions against women on their own, including the threat of male violence (Kabeer, 2001, 1998).

The women who head their households due to absence of a male member not only lose the male protection they are particularly vulnerable to male violence while they move into public spaces for income generation. Rumors of sexual misbehaviors are a common means of discrediting women whose activities take them outside the socially prescribed limits of female roles (Lewis, 1993, p. 31). In urban areas of Bangladesh, though the female heads moves in public places for earning a living, they often endure bad comments from men and tend to be teased, harassed or even exploited (Habib, 2006).

In a Muslim society like Bangladesh, where patriarchy is the norm, female heads of households face discrimination and social vulnerability in various facets of their lives (Lewis, 1993; Islam, 1993; Mannan, 2000; Habib, 2006). In rural areas of Bangladesh, as suggested by Islam (1993), female heads of households are not supposed to work in the field or directly participate in agricultural activities, which is

the common means of income generation in rural areas. They do not have access to organized labor market and their mobility is restricted within the village or the neighboring villages. Normally the female heads tend to keep their economic activities confined to the households or engage in occupations, which can be performed in other households. They cannot engage in marketing activities in public places, rather they entrust marketing to sons, or close male kin, though they often takes a hidden commission.

The primary role and responsibility of Muslim women are in the family, as obedient wives and dutiful mothers and daughters. Women's primary responsibilities are as care-givers, nurturers and service providers for the needs of the male members of her family whose only role seems to be as head or breadwinner of the family. Such a position on women's status and role is characteristic of most Islamic fundamentalists throughout the Muslim world. It is a position based on the widely held assumption that in Islam a woman is considered secondary and inferior or subordinate to men and therefore men are charged with the religious responsibility of protecting and taking care of her basic needs, her life, morality and chastity (Othman, 2006). Research data shows that Pakistani and Bangladeshi Muslim women in UK do not follow the 'white' model of employment behavior, but appear to leave the labor market on forming a partnership, and record very low level of employment after family formation (Dale, shaheen, Kalra & Fieldhouse, 2000). At the end of day it is the men who hold primary responsibility for earning money and the women have primary responsibility for the home and family. When a woman in a Muslim society takes the responsibility of a breadwinner, and runs the family, she often receives negative responses from the society as it is said to be a violation of the traditional gender role of a Muslim woman.

In Bangladesh, female heads endure discrimination at the family and community level for merely being female and heads of the households. They cannot negotiate the marriages of their sons and daughters and are excluded from village councils. Female headship is considered as a necessary evil for which a solution does not exist (Islam, 1993). Habib (2006) argues that while female heads can employ some autonomy in spending and decision-making in the absence of male heads in the households, they hardly can enjoy their status due to financial and social constraints. This finding is also echoed by Chant (1997), as she noted that although there may be a bright side of female headship in terms of its scope of offering potential independence from men, this is usually shadowed by economic responsibility for dependents.

The ways in which Islam operates as a human rights strategy for Muslim women are highly gendered and emerge in contexts constructed by complex gender relations (Brown, 2006). In Bangladesh, Islam as a religion plays a vital role in determining women's rights and obligations. Muslim Personal Laws perpetuate gender inequalities by placing women under the control and authority of men. For example, a wife inherits only one eighth of her deceased husband's property; a daughter inherits only half of a son's share; if there are no male children, a daughter inherits a fixed share and the rest of the estate is inherited by other agnatic relatives (relatives only on the male side of the family), such as a brother or father of the deceased. In brief, under the rules of Islamic inheritance as it is widely practiced, men always inherit more than women (Zaman, 1999).

In Bangladesh, The Muslim Family Laws Ordinance of 1961 governs marriage and divorce. However, Muslim women never enjoy equal rights in marriage and remain vulnerable in marital life. The husband has a unilateral right to divorce without even showing grounds, whereas a woman seeking a divorce has to undergo

extensive and complicated legal procedures, and also suffers social stigma (Zaman, 1999).

The subordinate position of women in Bangladesh has both structural and systemic dimensions (Zaman, 1999). The economic deprivation of women and the patrilineal nature of property relations, including inheritance and ownership, render women exploited and susceptible to male domination. This exploitation is further reinforced in the name of cultural values and beliefs and by the laws and practices of the state, which, in the name of Islam, continue to legitimize unequal rights and discriminatory treatment of women in Bangladesh. The female heads of households in a Muslim society like Bangladesh are a marginalized group in the society and are constrained by both religious values and cultural norms. The patriarchal system and Muslim religious values place them in a vulnerable position not only within the family unit but in the greater societal domain.

There is paucity of research exploring the social vulnerability of the female heads. Though limited research has dealt with this issue, most of them were conducted in South Asian countries. The social and cultural background of South Asia, particularly the male dominance of the society could lead the female heads into a socially vulnerable position. However, how the religious values and cultural norms in a Muslim society like in Bangladesh increase women heads' social vulnerability, is a comparatively a less studied area in the research of FHHs.

2.4.2 Social Support of the Female Heads

Social support is a resource that influences the well-being and the level of social vulnerability of the female heads. A number of studies in different parts of the world at some point of time have observed that FHHs are deprived both on the social

and economic fronts compared to the families of male headed households (MHHs). However, the survival strategy of the female heads is a relatively ignored area in research. Social support i.e., the support from relatives, friends and neighbors can play an important role for the survival and well-being of the female heads in a male dominated society. Though in some studies, importance of support from the natal family and male relatives on the well-being of the FHHs was mentioned (Kossoudji & Mueller, 1986; Mencher, 1993; Aritomi & Jayakody, 2005), there is a limited amount of studies that has broadly studied the extent of social support available to the female heads specifically in Bangladesh.

Mencher's (1993) study in rural India revealed that an important factor affecting the economic well-being of the FHHs is whether there are male relatives in the village who can be trusted. A study in Sri Lanka investigated the social support received by the female heads and the study found that the female heads receive financial and non-financial support from their kin and community and the extent of support varies by both ethnicity and the routes through which they become the female heads (Ruwanpura, & Humphries, 2004; Ruwanpura, 2006). Akinsola and Popovich (2002) identified the importance of instrumental support among the FHHs in Botswana. A small-scale study in the urban poor communities of Bangladesh (Habib, 2006), suggests that a large number of the female heads depend on social support (both tangible and intangible) to survive as women heads in a male dominated society. Here the social support from relatives and neighbors functions as coping assistance for the survival of the female heads.

2.5 Factors Influencing Vulnerability and Social Supports

Though there is a gap in the existing literature that focus on the influencing factors of the social vulnerability and supports of the FHHs, at this point, I speculate

that there might have two main factors that can influence the social vulnerability and the extent of social support of the female heads in context:

1. Economic class position of the FHHs, and
2. Geographical location of the residence of FHHs.

2.4.1 The influence of Economic class

In many countries, one of the most striking features of the FHHs is that they are disproportionately over-represented among the poor. FHHs tend to be poorer as compared to other households (Folber, 1991). An extensive review by Buvinic and Gupta (1997) of studies from Africa, Asia, Latin America, and Caribbean countries suggest that in a majority of the situations, households headed by women are more likely to be poor than households headed by men.

In few Latin American and Caribbean countries, such as Brazil, Jamaica, Mexico, and Panama, households headed by women are often the poorest (Barros, Fox & Mendonka, 1997; Handa, 1996; Chant, 1997; Fuwa, 2000). In African countries like in Zimbabwe, Botswana, South Africa, and Ghana, FHHs has a higher incidence of poverty and deprivation (Hamdok, 1999; Kossoudji & Mueller, 1986; Akinsola & Popovich, 2002; Klasen, 2000; Quisumbing, Haddad, and Pena, 1995). In South Asia, evidences showed a dismal picture of poverty among FHHs (Mencher, 1993; Panda, 1997; Tripathy and Mishra, 2005; Quisumbing, Haddad, & Pena, 1995; Islam, 1993; Lewis, 1993; Mannan, 2000).

However, not all FHHs are poor. Though FHHs are overrepresented among the poor, there are non-poor FHHs as well (Lewis, 1993; Buvinic and Gupta, 1997; Barros, Fox & Mendonka, 1997; Fuwa, 2000). The experiences of the poor female heads are bound to differ from those female heads that are better off. In a patriarchal

society, the poor women heads are likely to face both financial and social constraints. Whereas the female heads, who are better off, may not have financial constraints but they are expected to be confined to home and perform the domestic roles. Therefore, when these women become the breadwinners of the household, they have to move in public places by sheer necessity and are likely to face social constraints like negative social attitude and stigma. Therefore, female heads from different economic class may encounter different types of constraints and may have different experiences in terms of getting social support or support from immediate or natal family members.

So far, little research has been done exploring the relation between economic class and constraints faced by the female heads. In fact almost all the research regarding FHHs explored the poverty issues and studied only the poor FHHs. Therefore, how the female heads from different economic class differ in terms of facing social constraints and getting access to social support remains a less studied area. Hence, the current study is an attempt to fill up this study gap.

2.4.2 The Influence of Geographic Locations

Another factor that is related to the constraints and social support of the female heads could be the geographical location where the FHHs reside. Some factors like availability of employment and mobility of women may vary according to the geographical location (e.g. farming village, small town, industrial city etc.). For instance, there may be relatively more economic opportunities and fewer social constraints on women in urban than in rural areas (Fuwa, 2000). Therefore, the nature of constraints may vary by location. The extent of social support may also vary by rural/urban area of their residence. For instance, in rural areas, women are usually married in nearby villages, so they may have supports from their natal families and

other relatives, and neighborhoods since rural people are supposed to be more cooperative and supportive than urban people (Mencher, 1993). Whereas in towns and particularly in big cities people are more busy and self-centered and thus, even though there might be more economic opportunities for women in urban areas, the level of social support might be much lower in urban than in rural areas (Pena & Lindo-Fuentes, 1998, cited in Fuwa, 2000).

Though a number of previous studies had investigated the FHHs and poverty issues in rural areas (Kossoudji & Mueller, 1986; Mencher, 1993; Panda, 1997; Tripathy and Mishra, 2005; Islam, 1993; Mannan, 2000), only a few studies have compared between FHHs in rural and urban areas. While some studies had focused on the FHHs in both rural and urban areas, they actually investigated only the economic conditions of the FHHs (Barros, Fox & Mendonka, 1997; Fuwa, 2000; Morada et al., 2001). The relative variations among female heads in terms of social constraints and social supports in rural and urban areas are rarely studied.

Considering these above discussed gaps in the existing literature on FHHs, in this study, I intended to explore the contextual variations in the experiences of female heads in terms of their social constraints and social supports in relation to their economic class positions and geographical locations in Bangladesh context.

2.5 Research Gaps in the Previous Studies

One of the major limitations of the existing studies on FHHs is that most of them used secondary survey data which rarely focused on the multiple dimensions of the struggles and supports of the FHHs in low-income countries (Buvinic & Gupta, 1997; Desai & Ahmad, 1998; Morada et al., 2001; Posel, 2001; Barros, Fox & Mendonka, 1997; Handa, 1996; Kossoudji & Mueller, 1986; Loi, 1991; Fuwa, 2000;

Quisumbing, Haddad, & Pena, 1995). Further, the studies were predominantly quantitative in nature, failing to capture the richness and dynamics of female headships. Therefore, it is important to collect primary data and obtain detailed and in depth information about the experiences of the female heads. And a qualitative approach might be more appropriate to be detailed in this regard.

A number of studies investigated the association between FHHs and poverty; however in these studies, mainly income poverty was considered and poverty measurements like total or per capita household income/expenditure was used. Therefore, social and cultural aspects of poverty, in terms of inadequacy of social/cultural resources (e.g., relationships to relatives or other members of the community; women's status in the household etc.) and gender discrimination in access to employment or property rights was seldom explored. It is assumed that, in addition to the tangible resources, social and cultural resources might also shape the struggles and survivals of the female heads. Hence, a study of the FHHs also requires us to push beyond a purely economic approach into addressing less tangible but often equally important types of resources (Lewis, 1993).

Another limitation is that, in most of the previous studies, FHHs was considered as a homogeneous group. Yet there is lack of distinction among different types of FHHs. However, FHHs might not be a homogeneous category. FHHs can be found in both rich and poor segment of the population. FHHs can be further disaggregated by their marital status, household composition, de facto/de jure headship, or the rural/urban area of their residence and the routes through which they become the women heads. These factors could be important sources of variation in terms of the experiences of the female heads. A few studies have investigated the

socio-economic conditions of the FHHs according to the geographical area or rural/urban area of their residence (Barros, Fox & Mendonka, 1997; Fuwa, 2000), economic class (Mencher, 1993) and ethnicity (Ruwanpura, & Humphries, 2004). The diversity among FHHs according to their location of residence, socio-economic class and ethnicity found in these studies suggest that FHHs should be treated as a heterogeneous group and be disaggregated based on the geographic location of residency and economic status for empirical analyses.

In this study, I argued that poverty is not the only constraint faced by the women heads; they also have to deal with the social constraints as women and as heads of the household, particularly in a male dominated society. Therefore, the women heads from the middle or upper socio-economic class are also likely to face social constraints similar to the women heads from the poor class. However, their experiences and struggles could differ depending on their economic class. Female heads of households from different classes and regions (rural/urban) may differ in the process of becoming the women heads, in confronting with social constraints and in receiving formal and informal social support. Therefore, this research aimed to examine the social constraints and social supports of the women heads of households across different classes and geographic regions in the context of Bangladesh which will provide a more holistic picture of the different FHHs.

2.6 Research Questions

The current study mainly proposed two research questions as follows:

1. What are the constraints faced by the female heads of the households according to their – a) routes to female headship, b) economic status and c) geographical location (rural/urban) of the residency?

2. How do the female heads differ in terms of accessing and receiving social supports according to their – a) routes to female headship, b) economic status and c) geographical location of the residency?

Chapter III

Conceptual Framework

3.1 Introduction

This section deals with the theoretical background of the female-headed households. At first I analyzed the theories related to the FHHs in general. After that, I discussed the social role theory in relation to the concept of social support. In this study, I indeed applied the social role theory and the social support concept to explain the experiences of women household heads and drew a framework to understand the interlocking relations among economic class, geographic locations and the constraints and social supports received by the women household heads.

3.2 Theoretical Perspectives

While female headed households (FHHs) are a subject of growing research interest in low-income countries, there are only a few recognizable theories on their development or implication, nor do they have a noticeable place in broader household theory (Chant, 1997). A likely reason for the comparative neglect of FHHs is the traditional emphasis in major theories of household evolution on household size and composition as compared to household headship. Also, the household research mainly explored the transition of large extended household into smaller nuclear structure, usually constructed around a male breadwinner and female home-maker (Wallerstein & Smith, 1992; Young, 1992). Sticher (1990) argued that the mother-child and female headship issues about family structure have rarely been incorporated in most the theories related to household analysis.

According to structural-functionalist approaches, all types of women headed households were subject to being branded as ‘deviant’ from the norm, ‘dysfunctional’

to society and indicative of 'system breakdown'. While very few theories explore the issue of female headship, Marxist and Marxist-feminist scholarship at least generate interest in this and shifted the spotlight away from 'cultural deviance' as a factor explaining alternative household forms, to mode of production and the state. For instance, Blumberg and Garcia's (1977) model of mother-child household identifies conditions which might lead to the formation of lone mother households in capitalist societies. Central to this model is the idea that the formation and endurance of FHHs is linked to the mode of production and political economy of a society. This model seems to represent the only effort to synthesize ideas about the evolution of FHHs into an explicit form (Chant, 1997).

Blumberg and Garcia's model (1977) recognized that household headship is contingent upon economic and political structure. However the weaknesses of this model lie in its exclusive focus on market economies and its inability to explain non-economic forces. As this model emphasized the idea that a society's mode of production is the major determinant of family systems and that family systems are constituted through compromises and negotiations between ideology and economic structure, the model has not been widely used by feminist scholars. Another criticism of Blumberg and Garcia's (1977) model is its neglect of socio-cultural diversity while social and cultural factors like religion, gender ideologies, kinship residence, marriage practices can affect female headship (Chant, 1997).

Regarding theorizing about households, post-modernists have emphasized that households need to be treated as units which have specific symbolic significance in different societies. Thus, instead of seeing households as mere clusters of task oriented activities, which served as places to live, eat, work and reproduce, we must also recognize that they are sources of identity and social markers – located at

structural and cultural meaning and differential power (Chant, 1997; Guyer & Peter, 1987, p.209). However, Chant (1997) argued that while paying greater attention to diverse socio-cultural influences on household formation is desirable, it also renders comparative analysis harder, since ‘meanings’ are not easily dealt with in a generalized or cross-cultural manner. Further, Chant (1997) also asserts that in addition to comparative work, a good theory could also profit from being more inductive, engaging in greater scrutiny of what is going on at the grass roots, and locating itself more directly within in-depth field research among specific populations in particular contexts. The present study basically focused on FHHs from the viewpoint of this statement. It basically identified and critically discussed the social, economic and cultural aspects of female headship across different class and locations in the Bangladesh context.

3.2.1 Social Role Theory

Social role theory was originated as an effort to understand the causes of sex differences and similarities in social behavior. According to social role theory the differences between the behavior of women and men originate in the contrasting distributions of men and women into social roles. Parsons and Bales (1955) proposed the functional analysis of role differentiation in the family. These theorists observed a division of labor between husbands and wives and argued that in a traditional family husband performs the ‘instrumental role’ and wife the ‘expressive role’. This analysis has been justifiably criticized for its assumption that complementary male and female roles are needed to the smooth functioning of society and its lack of emphasis on status and power differences between the sexes (Connel, 1995). Particularly, feminist scholars criticized the instrumental-expressive dichotomy and its implication that

women's sphere should be limited to the home. They argue that the wife's work at home, as well as in the labor market, contributes to the economic well-being of the family (Barret, 1980).

However, in light of Parsons and Bales' (1955) analysis, Eagly, Wood and Diekmann (1993) assume that gender roles reflect a society's distribution of men and women into breadwinner and home-maker roles. They argue that expectations about women and men necessarily reflect status and power differences to the extent that women and men are positioned in a gender hierarchy. Gender roles postulates that cultures feature shared expectations for the appropriate conduct of men and women and that these expectations foster sex-differentiated behavior.

Women and men adjust to sex-typical roles by acquiring the specific skills and resources linked to successful role performance and by adopting their social behaviors as to role requirements. Women and men seek to accommodate to the roles that are available to them in their society and culture by acquiring role-related skills. For example, in the presence of a home-maker provider division of labor, women and girls learn domestic skills such as cooking and sewing, and men and boys learn skills that are marketable in the paid economy.

To the extent that women more than men occupy roles that require predominantly domestic or subordinate behavior for successful, role performance, such tendencies become stereotypic of women and are incorporated into a female gender role. The expectations associated with gender roles act as normative pressures that foster behavior consistent with sex typical work roles. Gender role theory emphasizes that the conventional sex role is the majority case, which renders exceptions as deviance (Stanly & Wise, 1983).

In the context of male breadwinner and female home-maker perspective of gender role, the female who are the breadwinners as well as heads of their household are often viewed as 'deviant'. Indeed, in the United States, Britain as well as in many developing countries, the lone mothers have been subjected to a long history of stigmatization, for their 'deviance' from the ideal/traditional two-parent family norm (Zinn, 1999; Hardey & Crow, 1991). Viewing lone mothers as deviant and as a social threat standpoint, even the policy implications were driven to reduce or eliminate state benefit for lone mothers, since these potentially exacerbate the syndrome (Duncan & Edwards, 1996). This discourse of lone motherhood as a social threat is the reflection of role theory which frequently blames the victims for deviation and seldom blames the system (Connel, 1987).

However, in another discourse identified by Duncan and Edwards (1996), the emphasis lies less with the idea that lone mothers are a threat to society, and more with the notion that they are the victims of wider social and economic forces. The fact that a large number of lone mothers have been married, rather than entering lone parenthood as single women, recognizes this discourse. One view of the 'social problem' discourse is that because poverty is the major cause of the plight of lone mothers, it is widely understood that these mothers' upward mobility through employment should be facilitated. This approach has much in common with anti-poverty policies in the developing countries where women's problems in general and those of lone parents in particular, are seen as being primarily material rather than social and cultural in nature (Moser, 1993).

In the 'social problem' discourse of lone mothers or the women heads, the notion that the lone mothers are the victims of wider social forces could be viewed as the reflection of the social role expectations in the context of male breadwinner and

women home-maker perspective of gender role. Role theory assumes that social and cultural forces define status ranking and role expectations in a particular society. With reference to Bangladesh, Lewis (1993) pointed out that many of the problems female heads of households face are the result of their failure to conform to an ideal of femininity which requires dependence upon a male guardian. This notion is also echoed by Ruwanpura, (2006) as she discussed the social restrictions of the female heads in Sri Lanka where patriarchal values are perpetuated with clearly defined roles and positions for women. Even support for the women heads from their kin and community requires certain standards of gender-based normative behavior. However, what the role theory does not explain is that the role expectation may vary among different social classes. Thus the experiences of a woman head from a lower economic class or status could differ from the experiences of a woman head from upper or middle class background.

In recent decades, feminist writers have begun to grapple with the challenge of understanding complex relationships among gender, social class, sexual-orientation, race-ethnicity, culture, religion, age and disability (Osmond & Thorne, 1993). A study revealed that both culture and class structure shaped African-American women's lives and their family experiences (Collins, 1990). Since African-American women are oppressed by both gender and race, and also by class, feminist thinkers have made a major contribution to feminist scholarship by focusing on the interlocking nature of their different forms of oppression.

3.2.2 Theories of Social Support

An important factor that can shape the experiences and well-being of the women heads is related to informal/formal social support. Social support received by

the women heads may vary according to socioeconomic class and rural/urban areas and could have varied influence on the experiences of the women heads.

Social support is viewed by social researchers as one of the potential keys to wellbeing of individuals, and particularly for those experiencing major life transitions and crises (Caplan, 1974; Cohen & Willis, 1985; House, 1981). For the female heads of households, the change of household headship is a life transition, particularly in Bangladeshi society, where males are the main breadwinners as well as the heads of the households. In most of the cases, dissolution of marriages thrust the headship to the women and they experience an atypical situation due to the change of household headship. To adapt to the newly emerged situations, social support can play an important role for the well-being of the female heads.

Empirical studies suggest that social support is a multidimensional concept. Despite the advances and proliferation of research on social support, there is a lack of consensus with regard to the definition of social support. Therefore, various conceptualizations of social support have been extensively considered in the literature (Cohen & Wills, 1985; House 1981; Turner, 1983; Vaux, 1988). For example, House (1981) regards social support as an interpersonal transaction involving concern, aid, and information about oneself and the environment. According to House and Kahn (1985), social support refers to the functions performed for the individual by significant others, such as family members, friends, coworkers, relatives, and neighbors. Cohen and Wills (1985) broadly define social support as resources or supports provided by others while the sources of support can be formal or informal (Streeter & Franklin, 1992). Informal sources include both individuals and groups who are available to provide support as part of daily living. Contrarily, formal support

includes both agencies and professionals that are formally organized to run aid and assistance to people.

Finfgeld-Connett (2005) analyzed previous literature on the construct of social support and suggested two primary components: emotional social support and instrumental social support. Emotional support is comprised of comforting physical gestures, knowing another is available, contacts by various means, attentive listening, exchange of similar problems, bolstering and reinforcement verbally and nonverbally of positive behaviors, advocacy, and socializing. Instrumental support includes provision of physical goods, services, funds, and shelter by others. Instrumental support also includes informational support, that is, information about services and resources, which is helpful and affirming. Further, neighborhood or community networks, in which linkages are established, provide mutual support, cooperation, and resources (Finfgeld-Connett, 2005; Shulman, 1999). Sometimes perceived support may be highly correlated with wellbeing than actual support. Lieberman (1986) argued that an individual's perception of having a reliable and accessible social network is more crucial in reducing stress-related depression than whether the network is really used. Pentz (2005) found perceived social support as critically important in finding meaning in illness experiences.

The most popular typology of social support comes from House's (1981) work. Reviewing divergent literatures of social support, House (1981) offers four types of support: (a) emotional support – referring to demonstrations of love, caring, esteem, sympathy, and group belonging; (b) appraisal support – referring to affirmation, feedback, and social comparison; (c) informational support – referring to communications of opinion or fact relevant to current difficulties; and (d) instrumental support – referring to actions or materials provided.

The study of social support has been developed primarily from epidemiological data, rather than from a theory (Vaux, 1988). However, symbolic interaction theory can provide some theoretical background for social support research. According to symbolic interaction theory, participation in social relationships, especially in close or intense relationships, affects psychological well-being by providing the individual with stable identities and positive self image (Mirowsky & Ross, 1989). Recently however, social support investigators have been most strongly influenced by stress and coping theories (Dunkel-Schetter, Folkman, & Lazarus, 1987; Lieberman, 1986). In this framework, social support is viewed as a coping strategy in the face of stress (Lieberman, 1986). Likewise, Thoits (1986) conceptualized the function of social support as coping assistance. Folkman and Lazarus (1984) argued that social support is the resources an individual draws on in order to cope and that social support precedes and influences coping. Social support enhances one's coping and problem solving abilities when confronted by stress which in turn decreases emotional problems. The emotional ups and downs appear less severe for those with a strong support structure (Pentz, 2005). Based upon Folkman and Lazarus' (1984) theory of stress and coping, regulating emotions or distress is considered emotion-focused coping, while managing the problems that caused the distress is termed problem-focused coping. Hence it is often hypothesized that controllability of events will predict whether an individual will use emotion-focused or problem-focused coping.

Cutrona and Russell (1990) rightly suggested that, "when an event is uncontrollable, nothing can be done to prevent the event or lessen the consequences, the most important task for the individual is to recover from the negative emotions elicited by the event" (p. 8). They believed that uncontrollable events such as negative

life experiences are best matched with emotional social support (reassurance of caring and concern). On the other hand, when confronted by a controllable event, the individual's goal is to prevent the occurrence or mitigate the consequences. Thus, controllable events require social support that encourages problem focused coping (informational or tangible support).

There are factors influencing social support. House (1981) describes three categories as influencing the use of social support: (a) characteristics of individuals that facilitate or impede the ability to give and receive support, (b) characteristics of relationships that facilitate or impede the success of support, and (c) socio-cultural factors that facilitate or discourage the use of social support. Therefore, the extent of social support received by the women heads will depend on the characteristics of the women (age, marital status, income, educational qualification), the relationships between the women and the support providers, and also on the sociocultural factors like the social attitude towards women heads.

3.3 Conceptual Framework

The current study intended to explore the constraints and the extent of social supports received by the women heads from different economic classes and geographic rural/urban locations in order to examine how the women heads from different classes and regions differ in terms of the constraints and of receiving social support and how the presence or absence of social support influences their struggles and survival. The relation of social support with the routes to female headship will also be explored. In this study, both emotional and instrumental support from formal and informal sources will be considered as social support.

In the light of theoretical discussion above, it was appeared that all types of women headed households were subject to being branded as 'deviant' from the norm.

This gendered branding is probably because, as explained by Eagly, Wood and Diekmann's (1993), gender roles reflect a society's distribution of men and women into breadwinner and home-maker roles. Furthermore, gender role theory emphasizes that the conventional sex role is the majority case, which renders exceptions as deviance (Stanly & Wise, 1983).

In the context of male breadwinner and female home-maker perspective of gender role, the female who are the breadwinners as well as heads of their household are often viewed as 'deviant'. In this study, I assumed that due to the discrepancy between role expectations and role performance, the women heads are likely to face negative life experiences. In Bangladesh, majority of the population is Muslim, and Muslim women are expected to be submissive and confined to their domestic and care giving roles. When a Muslim woman becomes the breadwinner as well as head of the household, she may have to perform roles that are not considered as traditional women's role. Therefore, she is likely to receive negative responses from the society and face financial and social constraints.

The above theoretical discussion also implies that both culture and class structure may shape women's lives and their family experiences (Collins, 1990). According to the social support theory, as explained by House (1981), socio-cultural factors can facilitate or discourage the use of social support. Therefore, the current study conceptualized that the struggles and experiences as well as the extent of social support received by the women heads would be varied according to routes, economic classes, and the locations of residence. The conceptual framework is depicted in a figure to understand the interlocking relationships of the constraints faced by the female heads and the extent of social supports in relation to their economic classes, rural/urban residential locations, and routes to the headship (see Figure 1).

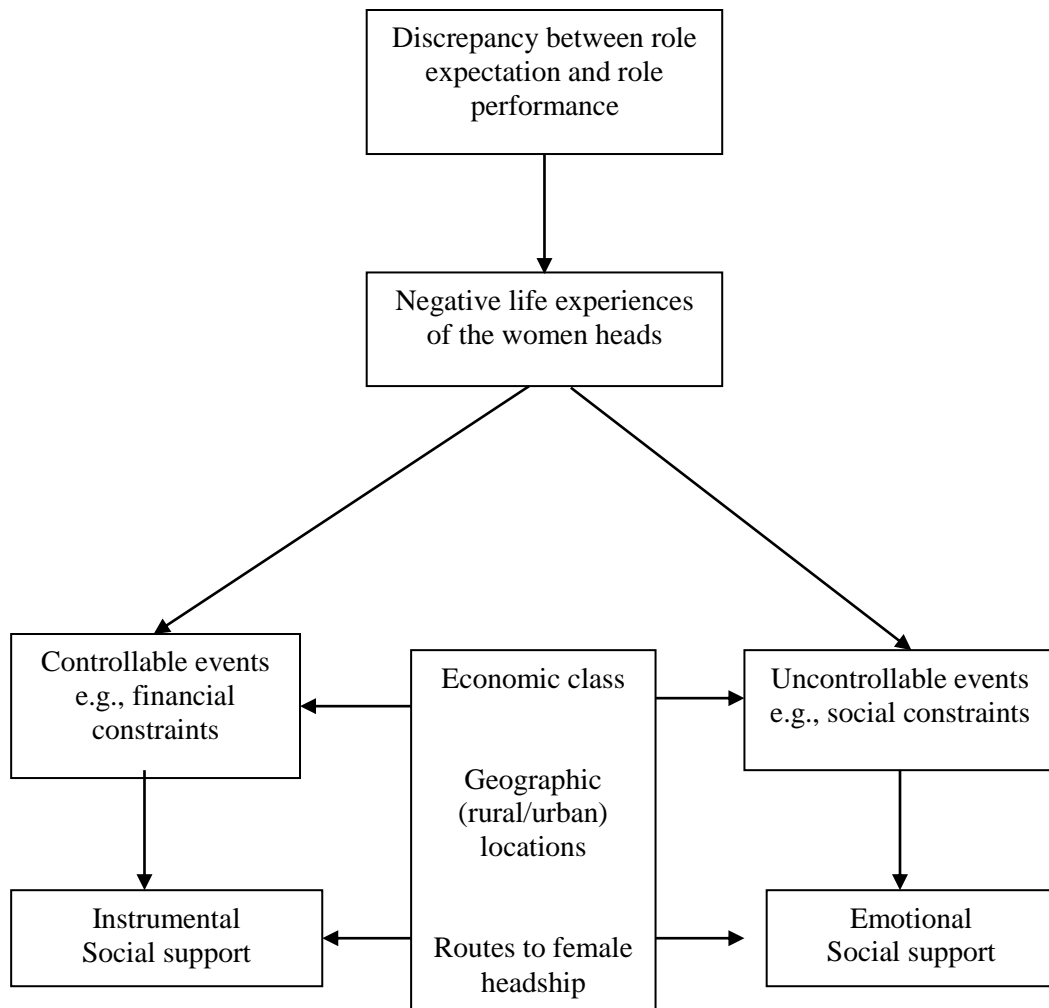


Figure 1: *The interlocking relationships of the constraints and social support of the female heads in relation to their economic class, locations, and routes to the headship.*

Chapter IV

Research Methods

4.1 Introduction

This chapter discusses the research methods used in the current study. The study followed a qualitative methodological approach because it took an in depth look at the constraints and social supports available to the female heads in both rural and urban Bangladesh. Choice of research design, selection of study participants, methods of data collection and data analysis are discussed in details.

4.2 Study Design

This study considered qualitative ethnographic method more appropriate in order to obtain the in depth understanding regarding the detailed life situations of the female heads, their struggles and survival. This is because the research questions posed in this study needed in depth data to be answered. Therefore, a qualitative methodological approach was regarded more suitable for this study.

Scholars like Ramazanoglu and Holland (2002), argued that quantitative methods offer very incomplete interpretations of women's experiences, nuances of meaning, the nature of social relationships, and their shifts and contradictions . Qualitative methods, on the other hand, are supposed to challenge and transform the status quo by providing insights of women's lives from their own perspectives, and access to women's own interpretations of gender relations and to women's voices, especially through in-depth interviews (Hankivsky et al. 2005; Lawson 1995; Reinharz 1993). Although policy makers most often tend to favour research findings of quantitative studies involving large samples, Mulvihill and her colleagues (2001)

accurately noted that quantitative methods often fail to capture the unique and gendered experiences of marginalized people, especially women.

The qualitative researcher is an “*active learner*” who individually collects data, analyzes them, focuses on the contained meaning, and describes them expressively and interpretively from the viewpoints of study participants. In brief, qualitative research is an approach used to discover the nature of human experiences, rather than to verify the predetermined assumptions. Qualitative questions are created to describe experience and meaning from the participant’s perspective. Therefore, qualitative research was considered more applicable in discovering the own perceptions and experiences of the female heads.

4.3 Sites under Study

The study was conducted in both rural and urban communities in a northwest district of Bangladesh, Rajshahi Division. Rajshahi is one of the six administrative regions; and the poorest region in the country. It consists of 16 districts and 128 sub-districts. The total population of Rajshahi is about 35 million and around 29% of them are below the poverty line (World Bank, 2013). There were two study sites – one rural and another urban. The rural study site was located in *Paba*, one of the nine sub-districts in Rajshahi District, whereas the urban site was located in *Raninagar*, one of the wards of the Rajshahi City.

4.4 Selection of Study Participants

Data for this study comprised with the voices and real life experiences of female heads of households from different economic class i.e., with different income level and from different rural and urban location. The sample for this study was the female heads of households, who were financially responsible for running their

family, with minimum age of 21 years, regardless of their marital status. Sample FHHs were taken purposively from different income level and regional contexts like rural villages, and from the city.

Purposive sampling method was employed to recruit the participants in this study. In general terms, purposeful sampling occurs when the researcher selects participants according to the needs of the study. The participants are expected to provide rich information through expression that allows the researcher to learn a great deal about the phenomenon being explored (Ray, 1994). Hence, qualitative studies often follow purposive sampling framework.

Qualitative study is about depth, context and process rather than quantity. Therefore, the purposive sampling method was used to include in the research a small but heterogeneous and diverse group of female heads of households in terms of age, marital status, socio-economic class and rural and urban locations. The sample size of the study was 22 female heads of households. The distribution of the respondents was as follows:

1. Urban area: 14 female heads (12 from the poor class and two from upper socioeconomic class).
2. Rural area: 08 female heads (all from poor socioeconomic class).

In this research, social class was defined according to the income level of the households. As for empirical research, class is perhaps most readily defined in terms of income (Wright, 1979). For the division of economic class according to the income level, the researcher considered an income range for each of the class. Though the participants were quite diverse in nature, it was not possible to recruit the equal

number of the study participants from its different categories. Actually, the FFHs were easy to find from the poor economic class in urban areas. In rural areas, the numbers of FHHs were fewer than urban area, and the researcher could not access any FHHs from rural upper class background. In urban area, it was also appeared to be difficult to access FHHs from upper class background; however, only two female heads could be accessed and they provided sufficient insights.

4.5 Data Collection: In-depth Interviewing

To collect data from the participants, the current study followed in-depth interviewing technique. In-depth interviewing is widely used in qualitative research method. Fontana and Frey (2003) illustrate the in-depth interview as an active and emergent process and negotiated text, the meaning of which is accomplished at the intersection of the interactions between interviewer and interviewee, and shaped by the contexts and situations in which it takes place. In this study, I used in-depth interview enriched with the techniques of ethnographic interview processes. As Sherman (2001) pointed out the purpose and usefulness of ethnographic interviewing: It helped to gather rich, detailed data directly from the female heads in their social worlds with a recognition of the complexity of human experience. I did not want to collect just information from the women but tried to encourage them to tell their stories and accounts of their personal experiences.

The fieldwork was conducted in the year 2013. The interview was conducted in Bangla – the native language of Bangladesh. The interview was designed with semi-structured and mostly open-ended questions for generating ideas and understandings of the experiences of the female heads. Interview questions were developed under three broad domains as the experiences of being the head of the

household, constraints faced by the female heads and social supports available to the female heads (see Appendix-1). While all of the women were asked questions from all three domains, they were not always asked in the same order or with the same emphasis. In other words, the course and focus of the interview varied according to the particular interests and contexts of participant's lives. This flexibility and openness, an important aspect of ethnographic interviewing, was sought to be useful for me to address as well as capture the diverse experiences of the female household heads in the study sample.

Before starting the interview, I introduced myself to the respondents as a university teacher and explained the purpose of the research and the importance of respondent's cooperation. The interview was prolonged and more like a 'conversation' instead of interrogation (Sherman, 2001). The interviews were conducted in one or more sessions and each session lasted between 1 and 1.5 hours long. Verbal agreement was sought for re-contact for further interviewing. With prior permission, the interview was recorded by using voice-recorder. However, when the participant did not want the interview to be tape recorded, I respected her choice and took field notes during the interview. I wrote down the interview in detail immediately after each interview session. When the participant gave consent, interview was recorded and transcribed verbatim, but excluded real names and any other identifying information that might impede on confidentiality. In some cases, the respondents were probed to provide sufficient and complete information. I also emphasized that the field work would not disrupt the respondent's daily lifestyle. To set the appointment time and place of the interview, I always gave preference on the respondent's interest and convenience.

The participants were assured regarding the confidentiality of their information. Only the current researcher would have the identifiable information (e.g. names, addresses etc.) and this will not be released to any other person. Identifiable information will never be used in a publication or presentation. All the identifiable information and research data were coded (i.e. only identified with a code number) at the earliest possible stage of the data processing and analysis.

However, some women seemed to have opened up their hearts and shared their experiences, stories and opinions quite frankly, while others seemed to be more reserved and cautious in expressing themselves. Yet there were some women who seemed to be rather quiet or shy and gave simple or brief answers, particularly from the poor class in rural locations. Though the participants from higher economic status were very difficult to access and so, very few in numbers, they appeared to be more comfortable with the interview and quite expressive in sharing their life experiences. This could be due to the fact, that the higher class participant deemed the researcher as someone from the same status and felt easy to share their life story and that made the data sufficiently rich and in depth.

Time constraint of the respondents was sought as a difficulty for this study. As most of the respondents involved in income generating activities, it was difficult for them to spend time for the interview. To overcome this problem, I conducted the interviews after the women's working period, or when the respondents preferred to be interviewed. At the end of each interview, I expressed my appreciation to the participants for their time and valuable contribution.

4.6 Data Analysis

For analyzing the data collected from in-depth interviews, thematic analysis was used, as thematic approach produced an insightful analysis that answers particular

research questions. Thematic analysis is a method for identifying, analyzing and reporting patterns (themes) within data. Thematic analysis is particularly accessible to the researchers with little experience of qualitative research. It offers a ‘thick description’ of the data set and can generate insights. This method allows for social interpretations of data and can be useful for producing qualitative analyses suited to informing policy development (Braun & Clarke, 2006). Therefore, thematic analysis was regarded suitable for this study.

For the analysis of the data, all recorded interviews were transcribed in Bangla (the native Language of Bangladesh through which the interview was conducted) and later translated into English. Though this was a laborious process, it provided a firmer grip on the interview data. These verbatim transcripts were the ground for the analysis. Essentially, thematic analysis involves identifying themes and sub-themes within the transcripts. After transcribing the data, and going through it carefully, the analysis begins with the searching for meanings and patterns and then the identification of categories or sub-themes, goes to the grouping together into themes, and finally extends to the finding of main themes (see Appendix 2). Throughout this process, the researcher’s familiarity with the transcripts, having carried out the interviews as well as the transcription of the interviews and manual coding of the text, aided her to organize these data into themes (Lapadat and Lindsay, 1999).

4.7 Ethical Issues

The importance of ethical issues has been emphasized in many books regarding social research. The ethical principle governing research is that the respondents should not be harmed as a result of participating in the research, and they should give their informed consent to participate (Bowling, 1997). The participants

have their rights to informed consent and freedom from coercion to participate in social research (Kimmel,1988). This voluntary consent safeguards the freedom of the participant to choose to participate in the research or not, and reduces the legal liability of the researcher. Protecting participant's privacy and confidentiality is a crucial ethical issue in social research. Identifiable information obtained in a social research, for example name, address and telephone numbers of the respondents should not be revealed to others by the researcher. The study was conducted in accordance with the operational guidelines and procedures for research with women recommended by the Bangladesh Medical Research Council (BMRC). All the study participants were informed about the purpose and procedures of the study and their oral consent was obtained before the data collection and audio-recording of the interviews. Written consent was waived because there were many illiterate study participants. The respondents were assured about confidentiality of their identity. It was explained to them that they will not be identified or be identifiable in any way, because the data will be anonymous at the time of analysis.

Chapter V

The Routes to Female Headship

5.1 Introduction

This chapter discusses the routes to female headship in the study samples. The qualitative analysis of the interviews with female household heads in the study area reveals two basic categories of headship: *de jure routes to female headship* and *de facto routes to female headship*. The detailed findings including all sub-categories of the routes to female headship are presented in this chapter.

5.2 Routes to female headship

Route to female headship refers the way through which female household member becomes the head of that household while patriarchal culture expects men to be the heads of household. The routes to female headship may influence the experiences of the female heads in terms of the constraints they face and the availability of social support. Previous studies revealed that widowhood is the prime cause of female headship in Sri Lanka, Bangladesh and India (Ruwanpura & Humphries, 2004; Islam, 1993; Mannan, 2000; Joshi, 2004; Panda, 1997; Tripathy & Mishra, 2005). The current study also finds that mostly the dissolution of marriage by the death of husband leads to the female headship in the sample.

The other causes leading to female headship were divorce and separation. The route through which the female become the head of the household was mainly the dissolution of marriage either by the death of husband or divorce/separation. No female head was found to be never married single women in the sample.

Here, in order to clarify the term ‘female head’, I can refer back to the definition of the female headed households (FHHs) used in the present study. The

definition of FHHs that has been used in this study is confined to the households where women are the main bread earners for the family in the presence or absence of their husbands or other adult male members irrespective of their marital status.

It appeared from the findings of the current study that circumstance like dissolution of marriage either by the death of husband or divorce or separation was the main reason for being the head of the household for the female heads irrespective of their economic class or the place of living. It was also revealed that the poor female heads had no option left except for taking over the responsibility of the family and becoming the head – main breadwinner as well. This is because no relative either from natal family or from the in laws was interested to shoulder the burden of her family. The narratives of the study participants presented the stories of their abandonment that indeed forced them to take charge of the family.

5.2.1 De Jure Female Heads

It was revealed that the foremost route of female headship was the *de jure* headship. The *de jure* female head refers to an woman, usually with children, resides without a male partner as ‘female-headed’ (United Nations 1991). The following story of a 38 year old abandoned female head from urban poor class revealed that how she became the head of the household due to the abandonment by her husband:

“18 years ago, I was married with a rickshaw driver. Our family was running with his income and I was a housewife. When I was pregnant, one day my husband did not come home and from that day he never came back... Later, I heard that he went to India and there he got married. I had to move from my rented residence because

without my husband's income it was not possible for me to run the family. I came back to my natal house and there I gave birth to a son. But my mother was dependent on my brothers and my brothers were not interested to take my responsibility. There was no way for me to earn my livelihood except begging... Even I started to beg in the marketplace with my 18 months old son. Fortunately, one of my rich neighbors lent me some money to start a small business. He also introduced me to a supplier of garment clothes. From that day, I started to sell undergarments from door to door and thus I was able to earn the livelihood and run my family... (Interview No. 11, 2013).

The interviews of 42 years old female head from an urban area also revealed the similar story – same category – as she expressed:

“After my marriage, the family was running with the income of my husband... When my older daughter was two years old, I was pregnant again and became very sick. But my husband or in-laws did not seek any kind of treatment for me. I was forced to go back to my mother's house and there I got treatment. After some days I gave birth to a son but unfortunately he could not survive. After that incident, my husband never made inquiries about my daughter and me... Later I heard that he got married again. I didn't want to go back to him as one of his wives... Rather I started to work as a maid and earn my own livelihood. My brothers were not interested to take the responsibility of me and my daughter... Even they were

unwilling to take care of my mother. So I started my own household with my daughter and my mother (Interview No. 12, 2013).

The category – *de jure* route to female household headship – also emerged from a 35-year old distinct woman – who left her husband due to his irresponsibility towards the family. It could be noted that she was the only woman among the respondents who exposed the courage to leave her husband. She said:

“I stayed with my husband who was a rickshaw driver; he did not give the family expenses regularly ... it was really hard to run the family when there is no regular income. When I was with my husband, I never knew how much he earned ... he never told me ... he just gave the money so that I can arrange the food for the day ... the next day I have to wait for the daily expenditure ... it was so uncertain ... someday he did not give anything and I did not know how to run the family ... you know, it was too tough to endure this uncertainty ... I wanted to get a job so that I can earn by myself ... but my husband did not allow me to get a job ... besides, if I could get a job there, people would say that why the woman get outside for earning despite having a husband ... it is not appreciated, you know ... there were regular confrontation between us ... finally I decided to leave my husband ... I came back to my natal home and found a job ... I started to live separately and became the head of the household ... (Interview No. 5, 2013).

There was also a study participant (P- 14), an abandoned woman from rural poor class, who reported that her husband left her and went away when she was

pregnant. She had to go back to her mother's house but they were also very poor and even did not able to pay for her food. After the birth of her son, she started working as a housemaid and became the main breadwinner of her own household. However, the story differs according to the economic class of the women heads. The female heads from the higher economic class had options to choose – from being dependent on her natal home to running the family by their own. However, in many cases, they prefer the latter and became the household head. A 35-year old female head with a job in a clerical position in urban area elaborated the background of her being the head of the household:

“when my husband died, I was totally helpless ... then my brothers who were financially solvent enough, offered me to stay with them ... but I didn't want to be the burden of others ... rather I sought a job and decided to run my family with my own earning ... (Interview No. 9, 2013).”

Another female head from an upper class household, who was holding a first class position in job, disclosed her story of becoming the female head:

“Before the death of my husband I was staying in a rented floor in my father's flat. When my husband died, my father and brother offered me to merge with them. No doubt it would be easier to maintain the family if I would live with them ... but I preferred to live individually in a separate floor with my son. Now I have to maintain my job and all the household chores by myself ... however it gives me the feelings of self-worth ... I don't want to be a burden of others (Interview No. 10, 2013).”

5.2.2 De Facto Female Heads

The *de facto* female head refers to the woman, responsible for the maintenance of household or share such responsibility even when an adult male is present. From the findings of the study, it was found that the female heads became the *de facto* heads of the households mainly due to the disability or reluctance of their husband to bear the responsibility to run the family, though they were staying in the same households. In the present study, it was found that all the *de facto* female heads belonged to the poor economic class – there were no female head from the higher class who was heading the household despite the presence of her husband. The interviews with a 35-year old female head from an urban poor household visibly revealed this *de facto* category:

“I got married 15 years ago. My husband was a rickshaw driver and our family was running with his income...12 years ago, when I was pregnant, my husband started to take drug and became addicted...He stopped providing the family expenditure and spent all the money to buy his drug. Since then it was very difficult for me to maintain the family...After the birth of my son, my husband gave the family expenditure for a few days. But soon he started to spend all his income for the drug...Even he had been unable to work because of the effect of taking drug. My brothers or in-laws were not financially sound enough to take the responsibility of my family. In this circumstance, I borrowed some money from my neighbors and started a small business. Since then, my family has been running with my income and I have been the head of my family... (Interview No. 13, 2013).”

5.3 Discussion and Conclusion

In terms of the circumstances leading to female headship, the narratives of the female heads didn't differ much in terms of their place of living i.e., rural or urban area. Widowhood, divorce or separation was the leading cause of the female headship no matter where they live in. The similar pattern was emerged from the interviews with the poor women heads that husband's remarriage had turned the circumstances of the respondents' lives and as a result the latter became the main breadwinners of the newly constituted family regardless of their place of living. This could be possible because of the fact that the Muslim law and the existing norms and values accept polygamy. In Bangladesh, The Muslim Family Laws Ordinance of 1961, which governs marriage and divorce, allows men to have up to four wives, provided each wife is treated equally (Qadir, 1968, cited by Zaman, 1999). However, the specific conditions under which polygamous marriages are allowed in the law sought to be rarely followed. In a patriarchal society like Bangladesh, the husband has a unilateral right to divorce his wife without even showing grounds, and this could be a reason for the increasing cases of divorce, separation and abandonment.

There are no sanctions against men who do not support their families and the wives generally move back to their natal home with the child(ren). Further, acceptance of polygamous marriages in Muslim Family laws thrust women in a more challenging and vulnerable position. Significant proportions of these women emerge as female heads, and often find it difficult to struggle for survival. Even though the Muslim Family Ordinance of 1985 states that a husband should seek his wife's consent before remarrying, the researcher's observation is that, the husbands seldom follow this law. Especially, in poor and lower middle class families, where the wives

are mostly uneducated or have a lower level of education, the women are either unaware of this law or they do not have the financial support or courage to take legal action against their husbands for remarrying, without their consent. Therefore, it was sought that women, mainly the poor women, were not able to enjoy the benefit of their legal rights.

A remarkable finding of the current study was that it clearly revealed the dissimilarities between the women heads from poor economic class and the well-off economic class. Though the main route to be the female head was the dissolution of marriage, the situation was different for the women from poor class and the women who belong to the higher economic status. Among the women heads from poor economic class, no one was involved in any kind of economic activities before becoming the head of the household. After the dissolution of marriage, they had to participate in income generation and took the responsibility to run the family. As there was no one from the in laws or from their natal family to take charge of their family, the women had bound to be the head of the household. Therefore, the headship was thrust to them rather being a choice.

On the other hand, it was revealed that the women from higher economic status had the opportunity to choose. Their natal family was willing to bear the family responsibility. However, they select to be the head of the household and run the family all by themselves. This may be because of the awareness of self-dignity they had and the opportunity of having a good job as well. While they had the economic stability, they preferred to be self-reliant. Though there were many hurdles to struggle with, they preferred self-worth than being dependent on others.

The qualitative data not only presented the background stories of the respondents, but also depicted their distressing situations during the transitional

period particularly for the poor women heads. In Bangladesh, daughters are considered as temporary members of their natal family. Once women are married, they are expected to adjust as best as they can with their husband's families. Except in case of abuse, women who stay married are better off than those whose marriages break down (White, 1992). Conventionally a woman looks for support from her natal family, if her marriage gets into difficulty. But in poor families, if a woman returns to her parental home, she may bring shame and often an economic burden. When the woman's natal family is poor or not able to support her, she has little option to survive. Thus, the respondents, who were abandoned or divorced by their husbands, had to become the head of the family as a way to survive.

Chapter VI

Struggles of the Female Heads

6.1 Introduction

The qualitative findings suggested that the women head of the households were struggling with a number of constraints. From the analysis of the interviews of the female household heads, a variety of sub-themes emerged that constituted the major themes as to the constraints of female heads that they face in their daily life. The ranges of constraints and difficulties the female heads are struggling with, which appeared from the vivid interview of the female heads, are as follows:

- a) Constraints related to work
- b) Problems in child rearing
- c) Feelings of shame and embarrassment to go in public for daily work
- d) Feelings of insecurity
- e) Hardship in managing a family alone
- f) Social stigma

The interviews of the female heads indicated that these difficulties took different shape and extent for the female heads regarding their economic status and routes to female headship and sometimes according to the place they live in.

6.2 Constraints Related to Work

The majority of the respondents revealed that the constraints they are struggling with is related to their work and it is almost inevitable for them to work for the earnings as they need to run the family as heads of the households. From the data,

four sub-themes were emerged; and they constituted the main theme ‘the constraints related to work’. The exposition of the following sub-themes will provide the in-depth understanding of the constraints the female heads are experiencing regularly while generating an income for the survival of the family.

6.2.1 Low Wage or Insufficient Income

Insufficient income was found to be the most common and predominant constraint that the female heads were facing. The women head with low economic status had very low educational background as well and were engaged with low income job like working as house maids, small business, agricultural activities etc.

A poor female head, engaged with a small business of selling clothes from door to door in the city, revealed that her income was not sufficient to run the family:

“I sell undergarments from door to door and for that I have to spend 10 hours a day and the whole day I have to walk from one place to another...I walk 10–12 kilometers a day but after all this effort I earn about 1200 Taka per month...moreover, this income is not consistent...sometime I earn more ...sometime less... I am always worried for my insufficient income ... you know, there are so many things to manage and all you need is the money to survive ... ((Interview No. 11, 2013).”

The same sub-theme also emerged from the interviews with another female household head (a 31-year old rural woman) as she exemplified bellow:

“Everyday I work 12 hours, from morning to night... But I get only 850 Taka per month from which I have to pay 400 Taka for my house rent...it’s really difficult to run a family of four members with this small income... (Interview No. 20, 2013)”.

It was also revealed from the interviews that insufficient income was the most severe challenge to the FHHs in the sample. For example, an abandoned rural woman articulated her feelings of helplessness due to her insufficient income:

“...it is not a big problem for me to maintain the family ... only the insufficient income made it difficult ... in spite of working hard, I can earn very less. I work as housemaid and usually I share the food which I get from there with my 4 year old son ... I pay for the house rent and other utilities. When I become sick and cannot go for work, it’s really hard to arrange the food ...but when my stomach remains empty and I have to endure the pain of hunger, I wish my husband was the head of the family... at that time I wish I were not the breadwinner...if somebody else could bear the burden of the family... (Interview No. 14, 2013).”.

The interview of another woman head – a 33 year old married woman living in urban area – revealed the similar sub-theme:

“My day starts at 5-30 in the morning, when it still remains dark...I walk 2 kilometers to reach my workplace. I work in a mess where 14-16 students live together. I have to cook for them, clean the rooms, and

wash their clothes...I work 12 hours a day and 7 days a week and get 1500 Taka per month, which I think is very insufficient (Interview No. 17, 2013)".

A 45-year old woman head whose husband was incapable to work, living in rural area also expressed a similar version of interviews as follows:

"I pick chilies from the chili garden from dawn to dusk ... but I receive only 15 Taka per hour ... and this is only a seasonal job. Even when I work as a day laborer, I get less than a man ... you know, it is so difficult to run the family with this little income ... (Interview No. 8, 2013).

Financial hardship due to insufficient income seems to be the foremost concern of the female heads with low economic status regardless of their place of living. It appeared that the women could not be able to enjoy the status of family head because of their difficulty in maintaining the family with a very low income.

6.2.2 Overburdened by Workload

Overburdened by extreme workload was also revealed as one of the major constraints faced by female household head in the sample. All interviews indicated that this is a problem of all FHHs regardless of their economic status or place of living. A working mother living in the city area, overstrained by workload, was struggling to fulfill her dream:

“I work as a housemaid in 5 different houses, so that I can earn enough money to manage everything ... you know, it’s not just providing the food for us (me and my daughters) ... I have to earn more for my daughters education. My husband does not give a penny for me or my daughters; it is me who is struggling day and night to earn the living. I’ve arranged coaching for my elder daughter who is in class eight and going to sit for a public exam. You know, it needs extra money ... I’ve increased my work to make up this need ... sometimes I feel not to work anymore ... my body aches ... but I have no other choice ... My dream is to educate my daughters ...may Allah bless them so that they would not face the sufferings like their mother ... (Interview No. 4, 2013).”

The interviews with a hardworking 35-year old female head involved in a small business shared her story that how she was overburdened with her work:

“I have to walk a lot for selling the clothes...after working the whole day I feel tired...but still I sit for sewing dresses to earn some extra money...I have no time to rest ...sometimes overload of work makes me sick. But I have to go out for work despite my sickness...at the time of my sickness, I wish there was another person to earn...I would not have to struggle so much (Interview No. 13, 2013).

6.2.3 Unsuitability of Work Hours

The respondents who were working as maids in houses and private student hostels mentioned unsuitable work hours as a major constraint. They had to work 10-

12 hours a day from morning to night with a very short break. Interviews with a 33 years old married woman who was a maid working in a student hostel revealed this sub-theme as she was over burdened with her work as to the long unsuitable working hours:

“In the very early morning (before 6 o’clock) I have to arrive at my workplace [a student mess]. There I prepare breakfast for the students. In my mess, there is no refrigerator. So I have to go to market and buy the fish/meat and vegetables every day. Then I cook lunch for them...At 1:30/2:00 pm I get about 1 hour break. Then I come back home and I have to cook for my family ... in the afternoon I go again and cook dinner for the students...when I come back it’s about 9 o’clock at night...I do not get a chance to do the household chores in my own home ... usually my home remains very untidy ...(Interview No. 17, 2013).”

The interviews of another 38 years old study participant – who is a self employed door-to-door garment product sellers– indicated the same:

“I have to stay 8-10 hours outside home for selling clothes. Sometimes I cannot manage time to come back home for lunch...I have to take lunch in afternoon, sometimes in the evening... (Interview No. 11, 2013).”

In Bangladesh society, when a man earns for his family, he seems to be freed from other family responsibilities like taking care of the child or doing the household

chores. Rather, as a breadwinner, he gets respect and enjoys leisure while staying at home. However, when a woman earns the money for the family, she also has the responsibility to care for the child and all the household chores like cooking, washing etc. In case of the female heads, they are not only the breadwinner, but also responsible for every other thing including care for the child, household chores and also the necessary shopping for the family. As there is no other person in the family to share the work, the female heads in this study found it very difficult for them to juggle between their work and household chores simultaneously. They reported that they could not be able to manage household chores or keep their house tidy and clean as other simple housewives used to do.

6.2.4 Dissatisfaction with the Job

Dissatisfaction with job was revealed as another challenge that FHHs face in their livelihoods. This low job satisfaction was found as a major constraint related to spontaneous participation in the labor market by the female heads while they do not definitely like their jobs. For example, a poor female head, working as housemaid in urban area, uttered her frustration about the job she was involved with:

“It is not easy to earn money, you know ... when my husband stopped providing the family expenditure, I had no way except for working as housemaid. You know, I have passed S.S.C (Secondary School Certificate). But my education was all in vain ... I had to accept the low paid and disrespectful job like working as housemaid, because that was the only job available within a short time. I have applied for jobs which I came to know from the newspaper advertisement ... but I didn't receive

any call ... I still look for job in the newspapers ... I have to accept my job as housemaid ... may be this is my fate (Interview No. 4, 2013).”

Dissatisfaction with job was not always found related to income level. Interviews with a woman head – who used to earn a handsome amount of money per month – expressed that she was not satisfied with the job and therefore she could not be able to enjoy her job status led to a denial of self-development:

“My husband was a physician and his earning was enough for running the family and I was satisfied being a housewife ... I never had to worry about the financial stability ... when my husband died, and I decided to work, I had to join a clerical position to earn the livelihood. Actually, the officials from the institution where my husband worked, offered the job for me in the same institution ... I had to accept the job as I need it urgently ... but it was difficult for me to adjust with the post of a lower divisional clerk ... if my husband was alive I never joined this post, rather I preferred to be a school teacher (Interview No. 9, 2013).”

The female heads of households experienced consequential problems due to the change of household headship. Adverse situations like death of a husband, abandonment or a husband’s disability suddenly thrust the headship on them. The female heads experienced not only the loss of support from the husband, but also an economic breakdown due to the absence of the main breadwinner. To overcome the situation, they needed to engage themselves in income earning. However, the work

which met the urgent need for earning an income was itself appeared to be a problem in the lives of the female heads in the sample.

6.3 Problems in Child Rearing

In Bangladesh, motherhood is regarded as the primary gender role of women. Women are perceived as the ‘natural’ caregivers and nurturers of life. Therefore, women have to bear the sole responsibility for the care of family members. As female household heads, the study participants were the main financial contributors of the family and, at the same time, the primary caregivers of their children. Whilst earning their livelihood they could not be able to avoid the responsibility as mothers. Three sub-themes emerged from the interviews developed the main theme ‘problems in child rearing’ which was quite commonly expressed by the study participants. To expound this theme, the three sub-themes are provided in-depth depictions as follows where the narratives described the variety of problems encountered by the female heads in taking care of children.

6.3.1 Lack of Time for Taking Care of the Children

The women household heads participated in the study were mostly constrained by time for taking care of their children as well as for governing them in a proper way. The interviews of a 42-year old female head, working as housemaid in the city, expressed her frustration regarding rearing her only child as follows:

“Every day I work 10 hours outside the home and there is nobody to look after my daughter... When I work outside, my daughter has to stay in our neighbor’s or relative’s home. Sometimes they do not treat her

very well...but I have no choice...I got her admitted in a school, but when she was in class five, she stopped going school...I wanted to make her educated but I couldn't give her time and company, as I have to spend most of my time outside home... (Interview No. 12, 2013)."

The sub-theme 'lack of time' was similarly emerged from the following interviews of a 43 year-old female household head who was constrained by time in child rearing though she was having a good job and was financially well-off:

"You know, sometime I feel guilty that I am not spending enough time for my only son ... he complains why I do not fetch him from school when he sees his friends' father/mother fetch them from school ... I have to stay at my office from 9 am. to 5/6 pm. It's been even late sometime... this year my son will going to sit for a public exam ... I am wondering how would I manage time to help him with his study ... after I return from the office I have to do the cooking and other household chores ... I've been so tired after working the whole day ... it's been difficult for me to monitor his study ... (Interview No. 10, 2013)."

6.3.2 Worry about the Safety of Children

The interviews with female head working mothers further indicated that all the women were very much concern about the safety and security of their children especially when they had to leave their young children alone at home. A 35-year old working lone mother uttered her dissatisfaction in taking care of her son:

“I have to spend 8-10 hours outside for selling clothes. My son stays home alone all the day...when he was 4 years old, one day, while I was not at home, he was about to drown in a nearby pond...one of my neighbor saved him fortunately...even now my son is not attentive in learning ...all the day he loves to move around here and there...plays with others...as there is no one to govern him... (Interview No. 13, 2013).”

A 42-year old urban female head who had been staying with her only daughter after the separation with her husband also expressed her worry about the safety of her daughter, especially when she had to go out for working outside the home:

“I have to spend 10/12 hours at my workplace (she was working as a maid in a restaurant in the city) leaving my only daughter at home. Usually my neighbors take care of her ... but now I become worried about her as she is growing up ... she turns 14 this year ... and you know, the people around could be provocative ... how would I save her from the greedy eyes of mischievous people ... I try to instill the cruel picture of the world to make her prepared for the reality (Interview No. 2, 2013).”

6.3.3 Difficulties in Controlling the Child

Another major challenge of the female head working mother is the difficulties in controlling their children while they hardly have time to take proper care of their children. A 33-year old woman who had a teen-age son further expressed her

gendered thinking about her ability as she believed that her children became out of control because of the absence of a male head in the family:

“My son became disobedient because there was no male head in the household... He was not afraid of me and didn’t obey me... I could not control him... first, he stopped going school ... then he started to work in a garage but he does not give me the money, rather he spoils the money with his friends... mingles with miscreants ...I am always worried about him ... (Interview No. 17, 2013).”

The interviews with a 35-year old highly educated woman head (having a MS Degree) that was rather solvent with her own income also revealed the same as she felt the absence of the guidance of father in nurturing her children:

“when my husband died, I felt that how could I bring up my sons ... who will teach them good English, which their father was very good at ... when my elder son was at class nine, I felt again the absence of his father while choosing among Science, Arts and Commerce for my son ... you don’t know, so many times I felt helpless in bringing up my sons in the absence of their father ... I feel worried of my elder son who is now 18... would I be able to control him in future... (Interview No. 9, 2013).”

In a patriarchal society like Bangladesh, men are perceived to be the ‘natural’ heads of the households and the male heads usually have the control not only over the family property but also over the children. In traditional male-headed households,

usually women remain under the domination and guardianship of men, who may be a father, husband, adult son or any other male member of the kin group (Islam, 1993). When women become the heads of the households either by divorce, abandonment, or death of husbands, it becomes difficult for them to maintain the domination and guardianship over the children.

From these narratives, it appears that the respondents were experiencing immense difficulties in terms of juggling between paid work outside their home and responsibility in taking care of their children, in addition to doing the domestic chores. Also from their responses it seems that they found it quite difficult to bear this dual responsibility. On the one hand, the poor women heads could not bring up their children properly due to their inadequate income, and on the other, the women heads with economic stability, could not take care of their children for lack of time. Besides, the most of the study participants generally felt a worry about guiding their children, particularly the growing sons. The constraint like trouble in rearing the children was common for the women heads irrespective of their place of living. No matter where they live in, the women heads as well as working mothers were struggling with caring for their children properly.

6.4 Feelings of Shame and Embarrassment to go in Public for Daily Work

In Bangladesh, women face inequality in nearly all aspects of life and occupy an inferior position in family and community. In a traditional society like Bangladesh, women's mobility is strictly restricted by the society, in the name of religious norms ('purdah' for example). Women are expected to remain at home doing the domestic chores (Zaman, 1996). Usually, women depend on males for the outside activities, because women's movement in public places is restricted and viewed negatively by the society. The poor female heads are the worst victims of this gender discrimination

by social norms at the community level. When women become the heads of the households due to some adverse situations, they almost inevitably face an economic breakdown due to the absence of the main breadwinner. The change of headship also brings the loss of social and emotional support from the relatives and neighbors and adds the social stigma for dealing, as female heads, with the traditionally considered male activities outside home.

In Bangladesh, the primary role of women is to be a mother and their work is subsumed within the family context. However, after divorce, abandonment, or death of husbands, the respondents had to break the traditional seclusion despite the resistance from their relatives, because the relatives were either not able or reluctant to take the financial responsibility for the family. In the circumstances they are enforced to move outside the home for meeting the family expenses.

The study explored that when women become heads of their households they need to take the role of breadwinners and move outside their home for the purpose of income generation and also to do necessary shopping. The respondents from poor economic class were appeared to be engaged in income earning activities including selling clothes from door to door, and working as day laborer; and thus they had to move in public places. Even the respondents, who worked as maids in houses and mess halls, had to walk a long way to reach their workplaces. They could not afford the transportation cost and avoid walking on the crowded roads. The respondents' feelings of shame and embarrassment were expressed as a main theme which was organized on the basis of the following two sub-themes.

6.4.1 Men's Indecent Behavior

This sub-theme was emerged from the interviews of almost all female household heads in the sample. For example, a 34 year old female head who was abandoned by her husband experienced men's indecent behavior as follows:

“While going out of the home for daily work, several times I became the victim of men's indecent behaviors ...I feel very uneasy walking on the road or going to market places as people pass awful comments towards me ... I can hear ‘are you alone?’ or sometime like ‘may I join you?’ ... I just pretend not to hear anything ... But I have no way to avoid it...sometime I can't control my tears ... it is my fate to endure all these disgraceful feelings ...only the ill-fated women are abandoned by husbands and shoulder the burden of family ... (Interview No. 18, 2013).”

Another respondent, a 38-year old woman head of a household, doing small business, also experienced indecent behavior of men as she expressed:

“I have to move here and there for selling the goods...when I walk on the road people pass comments on me... ‘how long will you go alone? Let me join you’ ... I keep silence ... they often insult me as I move in public places in spite of being a woman...in the beginning I felt very shy to move in public places, but I was bound to do this to continue my

business...now I have accepted it and do not get upset anymore ...

(Interview No. 11, 2013).”

From the interviews, it was furthermore sought that the women themselves perceived moving in public spaces as disrespectful. A female head working as housemaid expressed her feelings of shame while moving in public places:

“I work as a maid and often I have to go to market to buy vegetables and groceries for them ...when I go to market, men stare at me...I feel very shy to move in front of the snooping men...at that moment I wish I had not this responsibility, then I would not have to face this shameful situation... (Interview No. 16, 2013).”

Interviews with another woman also supported the same sub-theme. For example, the 48 year old widow female head living in a village, who involved in sewing *kantha* (clothes) while staying at home expressed her views as she believed that going outside of home boundary for earning an income is not honorable for a woman, as she stated:

“Is it respectful for a woman to go outside for earning? I prefer to stay at home and uphold my honor to others ... yes, it is difficult to run the family with limited income ... but it’s better than losing your respect from others ... (Interview No. 21, 2013).”

In a patriarchal society like Bangladesh, women, especially the poor, who are responsible for earning the livelihood, have to endure and cope with additional stress and harassment due to their work outside home. Kabeer (1994) suggested that the women who move in ‘public spaces’ are regarded to be disobeying the borders of female propriety; and therefore they are to be teased, harassed or assaulted. The observations of the current research seem to support her statement.

6.4.2 Negative Views towards Mobility of Women

In the current study samples, women heads from rural areas did not experience any indecent behavior by men but they used to face negative remarks or views from their both male and female neighbors. Actually the rural people stay close with their relatives and the single women usually depend on their relatives or neighbors for the necessary extra-house activities. When they go to the market alone, neighbors pass negative comments, “is it fair to go market place for a single woman? Why didn’t you tell your uncle (neighbor) to buy things for you?” But a 42-year old female household head living in a rural area stated that depending on others to carry out these tasks is not a positive experience always:

“Sometimes the thing which they (relatives/neighbors) bought from market is not according to my choice ... so, sometime I go to the market by myself. But you know, I just try not to look at anybody and do not talk to any one ... I pass them bending my head ... (Interview No. 7, 2013).”

The above experiences were shared by mostly the poor rural women heads in the sample. The experiences described by the respondents revealed that because of the

men's licentious behavior like winking, teasing, passing comments (e.g., "Are you alone?" "Can I join you?"), the women felt embarrassed and apprehensive to move in public places. But since they were the main breadwinners of the family, the respondents could not avoid going outside home and had to face the indecent male behaviors. It was also found that the younger female respondents were more vulnerable to such teasing and indecencies.

The female heads with better economic status did not express feelings of shame and embarrassment to go in public places. It may be due to the fact that the dress-up and get-up of these women shows their higher status and the mass people in public places dare to comment towards them. In fact, the financially well-off women heads were educated as well and they were enjoying high status job. The environment of their work places was quite satisfactory. They did not experience indecent behavior from their male colleagues. However, they came across negative views from their male colleagues. A 43-year old female head of household shared her experience as she faced a common gendered view that the women are not suitable for outdoor work, they are better suited for the household:

"In my office, the male colleagues are quite cooperative, however, they have a negative view towards women that women are not good at office work and they tend to avoid extra work ... the males do not understand our situation ... I have to play the dual role of a father and mother as well, and also overburdened with office work and household chores How can I stay extra hours at office like them? Hence, I always try hard to complete my duties so that the male colleagues do not get a chance to bully ... (Interview No. 10, 2013)."

The diverse experiences shared by the female heads suggest that they go through the negative feelings of shame and embarrassment. But, the extent of struggles also appears to be varied by their class position and the place they live in.

6.5 Feelings of Insecurity

From the qualitative analysis, a common theme was emerged as the feelings of insecurity that was widespread among the female heads regardless of the economic class and the place of living. Insecurity was cited by the women heads as a hazard of living alone, or without any adult male member in the family. The following two sub-themes illustrated the situation of the female heads.

6.5.1 Feel Unsafe and Scared to Live Alone

This sub-theme was emerged from the interviews of an abandoned women living with her 15 years old daughter and her mother as she described her feelings:

“It’s very difficult to live alone with only a daughter...I always feel scared to live alone...that’s why I have arranged my mother to live with us. My daughter is growing up... I am also worried about the safety of hers...I wonder if somebody teases or behaves indecently, how can I protect her? If her father was here ...the responsibility would be his... (Interview No. 12, 2013).”

Another 38-year old woman shared the same in the interviews:

“When my husband left me, I was very scared to live alone...now I feel a bit better, because my son (15) has grown up. When my son was younger, I never came out of my room at night...not even for going to toilet... (Interview No. 11, 2013).”

A 42-year old female household head living in a rural area also expressed her feelings of insecurity as she was staying alone in her natal home:

“At day times I remain busy with all the household chores, feeding the cow and the fowl, but when it gets dark I feel lonely and scared ... sometime I hear sound on my tin shade roof ... it's sounds like somebody is throwing small stones on my roof top ... I don't know the reason of that sound but it frightens me ... it may be done by wicked people ... or may be by the evil spirit ... it's been difficult to stay alone without a male member in the house ... therefore, I am planning to adopt one of my nephew... (Interview No. 7, 2013).”

6.5.2 Provocative Male Behavior

The other type of feeling of insecurity was revealed as the provocative male behavior. Not only the abandoned women, but also the other female study participants, even who were currently married during the interviews, indicated about provocative male behaviors that made their life vulnerable to move freely in the public places. For example, a 33-year old woman mentioned her concerns over insecurity before the second marriage:

“After the separation with my first husband it was very hard to live with a 4 year old son...people suspected that I might get involved with illegal profession (prostitution) ...even there were some men who tried to make sexual advances to me...at that time I felt embarrassed and also insecure... (Interview No. 17, 2013).”

It was also revealed that many study participants were harassed by inappropriate suitors, who wanted to marry them without undertaking any responsibility for the family. From the interviews of a 40 year old woman head, it appeared that her feelings of insecurity made her remarry – as she shared her experiences:

“After the death of my first husband I came to the city with my children...at that time I was young and was harassed by many inappropriate suitors who wanted to marry me but not as their only wife! ...either they had other wife/wives or they were very aged...or some were interested to live together with me... In fact, because of this insecurity, I had to marry again ... (Interview No. 16, 2013).”

The interviews of another educated woman revealed that the women head with high economic status also used to face almost similar situation:

“I got unknown phone calls ... sometimes I got phone calls from people (male) I know ... but they don’t have any valid reason to call me, you know, they just want to pass time ... it’s so annoying... sometimes I got

indecent SMS from unknown persons... what do they think of a single woman? Are we that cheap to grab in ... (Interview No. 9, 2013).”

It was also emerged from an interview that high status job and sufficient income could not avert the uncertainty of lonely life:

“Apparently my life is going on normally with me and my only son ... but you know, there is a feeling of emptiness ... sometimes I got phone calls from unknown person who proposed me to marry again It’s so embarrassing ... as my answer is and always will be negative, it does not satisfy the person who proposed At times I could hear the angry and fuming voice from the other side of the phone ... often I just cut the line ... but you know, I am always scared about my son ... when he plays around outside home, I fear if the person denied try to do harm to my son ... this terrible feelings snatched the peace of my life (Interview No. 10, 2013).”

From the interviews cited above, it appears that the lack of male authority makes the respondents feel insecure. The common view of Bangladeshi society is that a woman must live under the shelter of an adult male and this view also reinforces women’s perception of insecurity. The respondents seem to be scared of living alone due to their own attitudes and also due to special circumstances. The insecurity appeared to be a major obstacle for single women to become self-reliant. It was quite common for a single woman to face the rumors about her loss of virtue particularly in low income households. Even any new wealth was commonly put down as earnings

from prostitution. Thus, in a patriarchal society like Bangladesh, a single woman becomes an anomaly and something of a threat. To get rid of this insecurity, some respondents preferred to get married again or to maintain their married life only for the shelter and so called protection of their husbands. For the poor female heads, economic scarcity along with the feelings of insecurity forced them to remarry. The women heads with high economic status were also found to be agonized from these insecure feelings.

6.6 Hardship in Managing a Family Alone

The respondents stated that it was hard to manage the family alone as a female household head. Since taking charge of the household headship, the female heads had to perform such duties which they were not used to. The following three sub-themes elaborated the inconvenient situations of the female heads.

6.6.1 Difficulties in Making Important Decision

This sub-theme was revealed from the interviews with a 38-year old woman who was doing small business. In the interviews, she shared her experiences as she faced difficulties while making any important decision:

“Sometimes it’s very hard to make decision alone ... like when I started the business, I did it according to the decision of my neighbor ... I did not know anything of business ... it was him who encourage me to be self-reliant ... when I need to seek suggestions, I have to depend on my neighbor(s)...now the situation is getting better, because while making an important decision, I can discuss with my son (21). When I was able

to buy a small piece of land, I discussed with my son... but all the money was mine (Interview No. 11, 2013).”

A 48-year old widow female household head similarly articulated her feeling of ‘helplessness’ in taking important family decision as follows:

“when my husband was alive, he used to take all the family decisions ... he arranged two of our daughters marriage and he never asked me anything ... but after his death, when it was time to arrange the marriage of our youngest daughter, I had to depend on my relatives ... I requested my relatives to look for a suitable groom for my daughter ... when they inform me regarding some prospective grooms, I felt shaky ... how could I take such an important decision! ... in that case, I depended on my relatives and my son who was then 14 years old ... (Interview No. 1, 2013). “

6.6.2 Lack of Confidence in Dealing with Financial Matters

This sub-theme “lack of confidence” was revealed for the interviews with a female head, living in a rural area, whose husband was physically disabled, expressed about her feebleness in dealing with financial matters as follows:

“When my husband was able to earn, he had all the responsibilities... he used to give the family expenses by daily basis, at the morning I got the money for the daily expenditure. Now it’s my responsibility to take care of everything ... how to earn money...how to spend...how to run the family

with the limited income... In fact, I was not used to with maintaining all these, especially the financial matters...now it seems really difficult to manage everything alone(Interview No. 8, 2013). “

The interviews of another woman head – who was enjoying a better economic status – also expressed the hazards of managing family alone:

“it’s not easy you know ... there are some work which I was not familiar with ... to pay the electric bills ... buy all the groceries ... now I have to do these all by myself ... even when the television stopped working, it’s me who had to take it to the repair shop ... look at a normal male headed household, all these are male’s responsibility which I am doing alone ... sometime I am wondering how long I have to manage all these alone (Interview No. 9, 2013). “

6.6.3 Feelings of Emptiness and Uncertainty

This sub-theme was revealed from the interviews of a currently widowed female head – once who left her first husband due to his reluctance to give the family expenditure and then had been maintaining the family as head of the household – shared her feelings of uncertainty:

“As I am the only member in my family, my life is just going on with my limited income ... but you know, sometimes I feel the emptiness ... there is no one to depend ... if I do not work who will feed me? Who will take my responsibility? (Interview No. 5, 2013). “

The interviews of an abandoned woman, living alone in her natal home in a rural area, also expressed her feeling of emptiness and frustration as follows:

“When my husband left me, my relatives and neighbors told me to marry again ... but I stuck to my decision of staying alone ... I didn’t want to marry again as I feared the uncertainty of marriage ... who knows it would be a good marriage or not ... but you know, when I think about my life, even now I feel the uncertainty ... at present my life is just going on ... but when I’ll grow old, who will take care of me? (Interview No. 7, 2013).”

The feelings of emptiness and uncertainty were further expressed and elaborated in the interviews of another female head and a mother of two sons, who was economically solvent also as her eyes became wet while talking about the bareness of her life:

“you know, I refused to stay with my brothers when they were willing to take the responsibility of my family ... I preferred to maintain my family with my own income ... now I am running the family and taking care of my sons ... my target is to make them well educated and established ... but you know, there is a vacuum ... when I think about my future, I feel shaky ... you know, I don’t want to stay with my sons after their marriage ... when I will grow old, I don’t want to be a burden of them ... rather I prefer to stay in an old home ... (Interview No. 9, 2013). “

The above interviews suggest that the respondents were not ready to taking up the responsibility of their households all by themselves, as most of them were housewives before becoming the head of the family. When their husbands were responsible for running the family, they did not have to worry about everything and they used to be rather dependent. The situation was all the same for the majority of the female heads irrespective of their economic status, or the place of living. This dependency accompanied by their lack of knowledge and experience about handling the outside activities initially made them less confident to deal with all the family matters as female heads. The data also indicated that, for the poor female household heads, their lower level of education along with the limited relevant knowledge and experience made the situation more challenging for them.

Furthermore, they were inclined to appraise themselves as less able than their male counterparts. They felt less confident in making any important family decision and so they tended to seek advice or suggestions from others. Thus, it appears that despite the freedom from male domination, the female heads tend to depend on others (preferably males) due to their lack of self-confidence resulting from deficiency in knowledge and experience to deal with the outside activities. Their self-appraisal or self-esteem was appeared to be constrained by the common beliefs of inferiority and the subordination of women as well. This doubt of self-efficacy might make them less persistent in their coping effort (Bandura, 1982).

6.7 Social Stigma for Playing the Role of Female Heads of Households

Bangladesh is a patriarchal society and conventionally males perform the role of heads of the households. When women become the heads of the households due to some adverse situations, they face an economic breakdown due to the absence of the

main breadwinner. The change of household headship also brings the loss of social and emotional supports from the relatives and neighbors and adds the social stigma for maintaining the family as female heads, which has been traditionally and widely considered as a male domain in Bangladesh society.

The society perceives women mainly as housewives and dependents, providing at best a minor supplement to the main household income. In Bangladesh, women's work is recognized as fundamental to the home-making activities and is firmly confined within the home boundaries. When women have to go outside for income generation and take the authority and responsibility to maintain the family, they are often viewed negatively by the society. Derogatory attitude of neighbors or relatives and negative societal attitude in general, including criticism and teasing from strangers, were reported by the female heads.

The interviews with a 45-year old female head, who was currently a widow, revealed that her feelings of insecurity and uncertain future were aggravated by the social stigma as to the negative behaviors of her neighbors:

“It is very difficult to understand people's perception ... when I left my husband as he was irresponsible and unwilling to bear the family expenses, my relatives and neighbors appreciated. But when I stick to my decision for leaving my husband forever, they stand against it ... they said after all, he is the husband, so I should forgive him and should go back to him ... they also think that it is not good for a lone woman to be self-dependent ... is it possible to stop people saying this? I have to endure all the negative comments ... it is really tough to survive alone in our society (Interview No. 5, 2013).”

The interviews of another female head, a currently married women head, revealed her experience of social stigma when she was a lone, abandoned woman:

“I know very well how people look critically towards a lone woman ... after the separation with my first husband, I was staying with one of my relatives home and was working as a housemaid ... me and my 4 year old son were surviving with my income ... but people looked at it very critically ... they often passed comments at me ... they said ‘why do you spend so much time outside home? Why do you leave your son at home? Why do you go outside with well dress-up?’ they even said I am not a woman of good character ... it was so stressful for me ... (Interview No. 17, 2013).

A female head with solvent economic status also shared that her neighbors do not appreciate or accept that she was managing life without a male authority:

“While I am running my family with my own earning, bringing up my children alone ... people look at it critically ... you know, they stare at me ... as if I am not doing the right thing ... as a widow they expect me to wear pale clothes ... you know, I don’t feel easy to mix with the neighbors ... usually I avoid going in marriage ceremonies ... you know, a widow is considered as inauspicious in our society... (Interview No. 9, 2013).”

The similar story was also found in the interviews with another widow female head with a sustained income. Her interviews revealed the viewpoints of other neighbors and some relatives as disapproving and impertinent:

“I don’t understand why people look down to a lone woman ... I am surviving with my own income and managing my family by myself ... I don’t depend on others (who talks negatively) ... so, why do they bother ... why do they think that I should not live independently, rather it would be better if I stayed with my parents ... every person could have his/her own choice ... as I have my own ... sometimes I feel so irritated ... but you know, how people think does matter ... I do not wear colorful clothing or jewelry ... you know, it’s not appreciated for a widow to relish ... usually I don’t share my feelings with others ... except for a few very old friends ... I just keep myself busy with my work ... (Interview No. 10, 2013).”

The above expressions revealed that the female heads of households were experiencing social stigma as they are somehow breaking the traditional social norms by managing their family alone as female heads. In a patriarchal society, it is normal for a female to depend on her husband or father, or brother/s. The study revealed that the female heads are struggling with enormous constraints in their everyday life and the social stigma has made their life harder to live alone.

However, in terms of social stigma, the experiences of female heads differ according to the marital status. The female heads, who were currently in marital relation, revealed that they were not stigmatized by the society for managing their life.

This could be due to the fact that the married female heads were living with their husbands who were incapable of earning and managing the family. As the husbands were staying in the same households, the female heads were found to be freed from the stigma of living alone as women heads. Actually, the expressions of the married female heads revealed that they were staying with their husbands who were financially unable or unwilling to bear the responsibility of the family, to get rid of the social stigma of living as lone women. This remarkable finding is discussed in detail in the social support section of the next chapter.

Besides, the widow female heads were found to face fewer stigmas than the female heads who were separated or abandoned by their husbands. While the widows encountered restrictions in different facets of life, the separated or abandoned women heads were blamed for their separation or abandonment. For example, the interviews of an abandoned woman can be noted where she expressed that people generally considered her responsible for her abandonment:

“It’s been so hard to live for a lone women ... people look at it very critically ... they say, it must be my fault, that my husband left me ... now tell me, if my husband leave me, it is me who will suffer the most ... so, why should I cause my husband leave me? People do not understand the difficulties of a lone woman; rather they stare at me as I am managing my life alone and aggravated my sufferings... (Interview No. 14, 2013).”

6.8 Conclusion

From the findings of the current study, it appears that the female heads of households who provide the primary source of support for their families, from different economic class and from different places – rural or urban – they live in, face

severe constraints in different facets of their lives. However, the patterns of struggles are diverse according to the economic class and the place of living.

Although the female heads having higher economic status do not have to struggle with financial problems, they are burdened with work overload and dissatisfied due to not taking proper care of their child. The female heads are struggling with insecurity due to the absence of an adult male member in the household as well as social stigma irrespective of their economic class and the place of living. The study shows that, in a patriarchal society like Bangladesh, the female household heads use to face negative social attitude in general and so fight against the social constraints for being the breadwinner – heading the household.

Chapter VII

Social Supports of the Female Heads

7.1 Introduction

This chapter discusses the study findings of the current study as to social supports available to the female household heads in the sample. As mentioned in chapter III, in this study, social support is viewed as one of the potential keys to wellbeing of individuals, and particularly for those experiencing major life transitions and crises (Caplan, 1974; Cohen & Willis, 1985; House, 1981). For the female heads of households, the change of household headship is a life transition, mainly in Bangladesh, where men are supposed to be the main breadwinners – the household heads. The current study reveals that dissolution of marriages thrust the headship to the women and they experience an atypical situation due to the change of household headship, social supports play an important role in the well-being of the female heads as to adapt with the newly emerged challenges.

Cohen and Wills (1985) have broadly defined social support as resources or support provided by others. According to House and Kahn (1985), social support refers to the functions performed for the individual by significant others, such as family members, friends, coworkers, relatives, and neighbors. This concept has been applied in the present study to understand how the women heads from different classes and the places they live in differ in terms of accessing and receiving social supports and how the presence or absence of social support influences their struggles and survival. The interviews of the study participants reveal that the female heads receive both emotional and instrumental supports from formal and informal sources

which are mostly conformed to the findings of Finfgeld-Connett (2005), Shulman (1999), and Streeter & Franklin (1992).

From the qualitative data it was evident that social support played significant role in the survival of the female heads. However, the female heads differed in terms of accessing and receiving social support and the extent of support was also varied according to the economic status of the women heads.

7.2 Informal Support

As Streeter & Franklin (1992) connotes, informal sources include both individuals and social groups who are accessible to provide support as part of daily living. The data from the current study suggested that the female heads tended to receive social support mainly from the informal sources and it was regardless of the economic status of the female heads as well as their place of living. In this study, it was found that apart from natal family members, the relatives and friends and neighbors were also acted as important informal social networks from which social support was received by the female household heads. Supports from informal sources include both emotional and instrumental support.

The following is the elaboration of several sub-themes emerged as social support received from informal sources by the female heads of households.

7.2.1 Emotional Support

Emotional support is comprised of comforting physical gestures, knowing another is available, contacts by various means, attentive listening, and exchanges of similar problems, bolstering and reinforcement verbally and nonverbally of positive behaviors, advocacy, and socializing (Finfgeld-Connett, 2005). From the present

study it was found that the female heads received emotional support from family members, relatives, neighbors and friends which helped them in adjusting to the adverse situation resulting from the change of household headship.

7.2.1.1 Sympathy and positive appraisal

From the interviews of the study participants, it was found that the place where the female heads were living was either close to their natal home or in-laws and they had been staying in the place for quite a long time. Hence, the women heads were quite familiar with the people around and this familiar environment seems to be a big support for them to survive as female heads. A married female head, whose husband was reluctant to bear the responsibility of the family, mentioned the sympathetic attitude of the neighbors as a support for her struggle as a female head, though not all the neighbors were supportive:

“As I am staying in my natal home and the relatives from my natal families are staying around, it gives me the comfort of living here ... I have been born and brought up here ... I feel easy to move around ... here, everybody is somewhat familiar to me... most of the people staying around understand my situation... they criticize my husband for his irresponsibility towards the family. The people seem sympathetic to me ... but you know, sometime I can hear people saying against me... everybody does not like women working outside... if I come late at home, neighbors talk against it... but I have no other way ... (Interview No. 3, 2013).”

A female head, who was currently a widow, left her husband due to his reluctance for maintaining the family, also reported the same as she came back to her natal home and had been staying there in a separate room. As she said, she found a job in a coaching center and was running her family with her own income:

“It has been possible for me to stay alone and be self-reliant only because I stay here in my natal property and the relatives from my natal family are surrounding here ... though I do not get any financial support from my relatives, I feel secured here ... here if anybody does anything harmful to me, I believe, my relatives will protect me ... in fact, as I was born and brought up in this area, most of the people know me ... and I do not face any threat here ... (Interview No. 5, 2013).”

Positive appraisal from the relatives was also revealed as a category of emotional support as a female head – staying in in-law house – expressed. In spite of being a married woman, she was the main breadwinner as her husband was unwilling to contribute to the family. She lost the support from her natal family but was fortunate to receive the support from the relatives of her in-law family:

“Though I do not get any support from my husband, I prefer to stay here because all the relatives from my in laws stay nearby and they are very sympathetic to me. My brothers are quite well-off, but I did not want to stay with my brothers ... you know, in our society it would not be appreciated if I went back to my natal family ... besides, I got married against the wish of my brothers ... how can I go back and be a burden on

them ... my brother provide some financial support sometime, but it is not regular, and they don't give it very gladly ... and I also don't want to take money from my brother as I could not fulfill their wish ... rather I try my limit best to solve my own problem ... (Interview No. 4, 2013)."

The interviews with a 45-year old female household head also revealed that same category as she expressed her gratitude to her relatives:

"Here, my in-laws appreciate that I did not leave my husband though he does not have any contribution for the family. The relatives are supportive for me but they are not financially solvent enough to provide me ... Though my family is running only from my earnings, I feel good, thinking that the relatives from my in-laws would be helpful in times of crisis ... here I can move freely and go to my workplace ... nobody treats me badly as most of the people here knows me... (Interview No. 6, 2013)."

A female head with stable income also shared the feelings of security and support from her family and relatives, who were staying nearby:

"so far, my family is running smoothly ... usually I do not depend on others for my daily living ... but I know, in times of crises my family and relatives will stand on my side ... in fact, I can remember the support from my family and relatives when my son had an accident ... while playing cricket in the field, my son was badly injured by a cricket ball ... there was a big cut in his chin and there was a lots of bleeding ... I was totally

puzzled what to do ... my brother took him to the hospital ... there one of my cousin was a doctor and he helped a lot in arranging an emergency surgery for my son ... a number of my relatives including my family members, took care of my son ... at that time I felt the need of support and got relived by having the service and support from my family and relatives (Interview No. 10, 2013).”

Similarly, a 42-year old female head living in her natal home in a rural area also expressed the positive attitudes of relatives and neighbors as follows:

“As I am surrounded by the relatives and the neighbors are almost like my relatives, I feel no threat to live here alone ... when I get sick, my sister and her son particularly takes care of me ... one of my nephew help me monitoring the cultivation ...(Interview No. 7, 2013).

Female household head also receive emotional support from neighbors. A female head living in a place for quite a long time, which was neither her natal home nor the home of in-laws, also mentioned the assistance from her neighbors:

“I have been staying in this place for 13 years; here everybody is quite familiar to me. As my neighbors are quite good and supportive as well, I feel comfortable to stay here. Even when I become sick, my fictive sister (neighbor) comes and takes good care of me. As there is no one to depend in my family I depend on my neighbors ...When my daughter will be

married off, I will be staying in the same place... (Interview No. 2, 2013).”

The above stories revealed that the female heads hardly received instrumental support from the relatives or neighbors, but the positive appraisal from the relatives and neighbors – as a support for them – give them comfort.

7.2.1.2 Feelings of security due to the presence of husband

The findings also indicate that in a patriarchal society like Bangladesh, women usually depend on men for security and protection. In spite of being the household heads, the women could not be able to provide the security for themselves and their grown up daughters. Rather they depend on their husbands, who were incapable to provide the family financially, but their presence gave the currently married women an emotional comfort as to the protection of the family.

For example, a 32-year old currently married female household head, whose husband was reluctant to contribute financially for the maintenance of the family, expressed her feelings of security due to the presence of her husband:

“Usually my husband stays at home ... but he does not fulfill any duty to the family, I feel secured that he stays at home at night ... you know, if he did not stay at night, people, especially the relatives, would look at it critically ... it is not good and even safe for a woman to stay without an adult male member in the family ... my husband does not give me financial support, but I feel safe and secured as he is staying with us ...

that is the reason I don't want him to leave me... rather I somewhat endure him ...(Interview No. 3, 2013)."

The following interviews of this woman revealed that in spite of being the breadwinner of the family, she endured the authority of her husband who not only was unable to provide the family fiscally but also snatched the money from her.

"I work as housemaid in nearby houses ... actually my husband does not allow me to work far from home ... once I got an offer of a job with more salary, but the work place was a market, quite far from here ... but my husband forbid me to join ... he said, I can work only nearby houses where people know me ... I've accepted his decision just to avoid confrontation with him ... what's the benefit of ruin the peace of the family (Interview No. 3, 2013)."

The interviews with a 35-year old woman further revealed the same:

"My husband does not provide the family expenditure ... it is me who earn the income and run the family ... but my husband takes money from me to buy drugs ... of course I don't want to give him the money which I earn by the sweat of my brows, but I do ... I don't want my husband to leave me ... nor I have a plan to leave him ... ya, he is not financially responsible ... but he may protect us from social harm... ...(Interview No. 13, 2013)."

A middle aged (P-15, 49 year old) married woman disclosed that though her husband was disabled due to age and could not do any duty to the family, she felt safe and secured because of his presence. She articulated that:

“Though he cannot work anymore and rather dependent on me, I feel good that he is still here ... sometimes, when it’s difficult to manage the family alone, I at least can discuss with him ... people know that I live with my husband ... (Interview 15, 2013)”.

The story of another married woman revealed the harsh reality of life regarding the societal view towards men’s domination and value in a patriarchal society like Bangladesh. In the interviews, he shared her stories as follows:

“The place where I live was my husband’s property which he got from his father; but he wanted to sell the land to get money to buy drug ... that piece of land was the only property we had! In this situation, I had arranged money from my natal family and bought the land ... now I am the owner of the land and I am staying here with my daughters. My husband is also living here, in the same house, but in a separate room. Actually I do not consider him as a member of my household ... he is living by himself and I am living by myself ... (Interview No. 4, 2013).”

Her story further revealed that how the mere presence of an adult male in the household made the female feel secured:

“ I do not get any kind of support from my husband rather I suffered ... sometime he steals things from my house and sell them out to buy drugs ... you know, drug addict people become so desperate and they can do anything to get money for drug ...however, though my husband does nothing for me actually, but his presence gives me the feeling that I am not alone; I am a married woman ... he stays in a separate room in the same house, in the other room I stay with my daughters ... I feel safe that an adult male is in the house... ...(Interview No. 4, 2013).”

From the story depicted above, the presence of an adult male member in the household seemed to be a significant social support for the female heads. The respondents were born and brought up in a male-dominated environment and were used to adjusting to man's authority and perceived themselves as inferior to men.

The findings from the present study suggest that the respondents seemed to be accustomed to living under the shelter and protection from men. Because of the prevailing cultural norms of remaining under the domination of men, the married respondents tended to keep their marriages for the sake of security and status despite the reluctance of their husbands to provide the family expenses. From the findings of her study, Pryer (2003) also argued that violence against women within marriage was frequent and was tolerated to gain some protection from other men. Thus it appears that the female heads are protected from harassment from other males, but at the same time may be exploited by their husbands.

7.2.1.3 Sharing with others

When surrounded by enormous problems, some female heads shared their problems with their neighbors or relatives and these helped them to ventilate their stress. For example, the story of a female head indicated this as follows:

“When I feel exhausted, I go to one of my neighbors who is also a female head and managing her family by her income ... we share our sorrow and distress ... I go to her because I think she can understand my situation as she is also facing same sort of difficulties ... we can’t do much for each other but by sharing our distress we feel good ... (Interview No. 6, 2013).”

The study also explored that sharing is less likely to happen in middle/upper class female heads to cope with distress rather they just keep the sorrow with themselves. Neighbors and relatives (except for the very close one) do not seem to be a big support for them. Or, may be the female heads are less likely to depend for the support of their neighbors. As a woman expressed:

“While I am running my family with my own earning, bringing up my children alone ... people look at it critically ... you know, they stare at me ... as if I am not doing the right thing ... as a widow they expect me to wear pale clothes ... you know, I don’t feel easy to mix with the neighbors ... (Interview No. 9, 2013).”

Another widow female head from the upper class, staying with her only son, expressed the emotional support she used to receive from her friends as follows:

“you know, I don’t want to share my feelings with my relatives or neighbors ... rather I pretend to be very happy and satisfied with my life in front of them ... although, I know they talk about my lonely life in absence of me ... they just think of my life as ‘not normal’ ... several times some of my relatives and neighbors tried to convey the message to me that I should marry again and live a normal life ... so, usually I tend to avoid them ... umm, I share my feelings with a few friends who are very close to me for a very long time ... from my childhood actually ... sometimes when I feel very exhausted and sort of frustrated of my life, I talk to them ... in fact, they can understand my feelings and also accept or support my decision of staying alone ... I feel good talking with them ...
...(Interview No. 10, 2013).”

7.2.2 Instrumental Support

Instrumental support includes provision of physical goods, services, funds, and shelter by others. Instrumental support also includes informational support, that is, information about services and resources, which is helpful and affirming (Finfgeld-Connett, 2005). The findings from the present study revealed that apart from emotional supports, the female household heads also received different types of instrumental support such as goods and services, financial help, help in rearing the children, informational support and in some cases, support like providing job.

7.2.2.1 *Physical goods and services*

The respondents, particularly the poor female heads received financial help and sometime physical goods from their relatives and neighbors. These instrumental supports helped them in their crises and facilitated their journey as female heads. The following narratives of a urban woman refer to the social support of some poor female heads which abetted them in their struggle with financial crises:

“When I encountered difficulties, particularly financial crisis, I initially went to my brothers. But they did not help me ... actually they are not financially stable enough ... rather I got support from my uncles (from natal side). They supported me in times of financial crisis ... in times of religious ceremony they give me clothes ... I feel grateful to them ... (Interview No. 3, 2013).”

A 38-year old woman head from an urban poor social class also shared her stories as follows:

“My brothers and sisters live near me, but I never got any help from them...however, I have some rich neighbors who often help me by giving financial support from their *jakat*. Besides, I seek their suggestions to take any important decision ...when I failed to submit the registration fees for the Secondary School Certificate examination of my son, one of my kind neighbors gave the money for the registration and my son was able to attend the exam... (Interview No. 11, 2013).”

The story of another poor woman head living in a village also revealed the same as she described her situation:

“I always try to keep good relation with my neighbors. Sometimes they call me to do some household work when their maids are absent... .. I try to do any kind of unpaid work for them...As they help me in my crisis by lending money, giving their used clothes ... they also give me money as ‘jikat’ ... I got good suggestions or moral support from them... ..(Interview No. 22, 2013). “

A female head with better economic status revealed her positive experience regarding the support from the colleagues of her deceased husband:

“After the death of my husband one of the biggest problem was the loss of financial support ... as I decided not to stay with my brother and rather to be self-reliant, a suitable job was a crying need for me ... in this case the institution where my husband worked, particularly the colleagues of my deceased husband appeared as a big support for me ... actually I got the job in the same institution where my husband worked, due to the cooperation of the higher authority of that institution ... getting the job at that time, was like the solution of the biggest problem ... it not only solved the financial crises, but also gave me the courage to run the family by myself ... (Interview No. 9, 2013).”

In view of the above interviews, it is apparent that the poor respondents tend to be dependent on kinship links for basic survival. The support of their relatives and neighbors seemed to be particularly important at their crisis time. Some poor female heads maintained good relations with their relatives or neighbors, especially the rich and influential, through offering loyalty and unpaid labor in return for the protection and assistance in times of crisis. Thus, a social support system was found to be a significant factor to contribute to their survival.

7.2.2.2 Support for rearing the children

As the female heads were the main breadwinners, they have to go for work leaving their children at home. While earning for running the family, the female heads could not look after their children properly and fulfill the duty of a mother. Lack of time for taking care for the children was mentioned by a number of women as a constraint and to surmount the situation, they tended to depend on family member or neighbor for the care of the children. For example, an urban poor woman head who was staying in her natal home shared her stories as follows:

“My mother stays with me. We have been staying in my natal home from the beginning of my married life ... When I work outside my mother takes care of my children ... as my mother stays at home she can take care of the house and my children as well(Interview No. 3, 2013).”

Another working mother having a daughter articulated the support from her neighbor regarding child care. She mentioned that even she spent money from her

little income for the support from her neighbor and this reciprocity of support helped her to manage the family. She shared her stories as follows:

“I made fictive relation with one of my neighbors. I call her sister and I depend on her for taking care of my daughter while I stay at my workplace ... for this support I give her financial support ... and in return she takes care of my daughter ... I get relieved for her support.....(Interview No. 2, 2013).”

She further revealed that

“I don’t have any financial support from my neighbors ... rather I pay them in return of taking care of my daughter ... my family is going on with my petite income ... But the truth is, I needed the support from my neighbor and this was more helpful for me than any financial support”...
...(Interview No. 2, 2013):.

The exchange of support was also mentioned by another female head who was abandoned by her husband, as she told her stories as follows:

“When my husband left me, first I went to my natal home in the village ... but my brothers did not receive me gladly ... there I gave birth to my daughter ... after a couple of months, my brothers denied to take the responsibility of me and my daughter ... I had to take the decision to come back to the city and started to work ... I have arranged my mother to stay

with us ... as she was not treated very well either by my brothers, she agreed to come with us ... when I go for work, my mother takes care of my daughter ... she also does some household chores as I do not have time to do that... (Interview No. 12, 2013).”

A female head, having a high ranking job and quite solvent economic status, also depends on her family member for taking care of her son as she said:

“As I have to go to my office, I have to depend on my family members for taking care of my son ... though I have a maid in my home and she can take care of my son as well as gives him company, I actually be assured that my parents, who live in the ground floor in the same flat, are there in case of any emergency ... and I also feel relived... (Interview No. 10, 2013).”

From the above interviews, the study explored that having the support from family member or neighbor in taking care for the children; the female heads could avail the job and be able to earn a living for the survival of the family.

7.2.2.3 Informational support

This category was also revealed from the interviews of the female heads in the sample. It was found that informational support from neighbor was crucial as expressed by a woman whose husband was incapable to work due to sickness:

“When my husband could not go for work and he totally stopped earning, I became very worried to think about how to run the family ... his income was the only support for us ... then I took the decision to work ... while I was looking for a job and told my relatives and neighbors for any information regarding job ... at that time one of my neighbor inform me about this job and she took me to the manager of the company ... after listening to my helplessness, he then let me join the company ... though the salary is not much, this job gives me the opportunity to run the family ... I will be always grateful to my neighbor for her assistance ... sometime I depend on my neighbor for going to visit the doctor ... you know, I don’t feel confident to visit the doctor alone... ..(Interview No. 6, 2013).”

Another female head – a 45-year old woman head – mentioned her dependence on others for information related to job:

“Usually I got the information regarding any vacancy for job from others ... the women who work as maids let me know where I can get work as a maid ... one of my neighbor told me about a vacancy in a coaching center and then I got the job there as an office peon ... this job is better than a maid’s job ... and I am grateful to my neighbor for her support... (Interview No. 5, 2013).”

7.2.2.4 Going for debt

The data from the present study revealed that the female heads from poor economic status was struggling with financial crises due to their insufficient income.

As the main breadwinner, they had to run the family with the inadequate income and often the respondents resorted to borrowing as a way of coping for survival. The provision for debt seemed to be a support for the female heads who were struggling with financial crises as stated by a woman head as follows:

“In times of financial crisis, like to pay for the doctors or medicine, I have to spend extra money, but you know, there is shortage of money for other necessary things ... in such condition, usually I buy the necessary things by keeping the balance due from the grocery shop, saying the salesman to pay the money in the next month ... as we are quite familiar here, the salesman does not wrangle ... sometimes I could repay the money, but in the same month, I need to take things again by debt ... you know, this process goes on and on ... there is no end of this... ...(Interview No. 3, 2013).”

Another woman head also shared similar story as follows:

“It’s very difficult to run the family with 800 Taka only that I earn by working as a maid, from which I have to spend 450 Taka for house rent ... I get two meals from the house where I work, but it is only sufficient for one person ... I have to share the meal with my son ... I often buy things from the nearby shop on credit ... or I borrow money from my relatives ... Sometimes I have to pay the due grocery bills by borrowing money from my sisters or by keeping the house rent unpaid(Interview No. 14, 2013).”

Another story of a currently married female household head, revealed the same sub-theme as follows:

“Oftentimes, my monthly expenditure exits the monthly income ... in this situation I depend on my relatives for owing money ... and that is how I manage ... you know, sometime I wonder, at least there is someone from whom I can borrow ... (Interview No. 6, 2013). “

7.3 Formal Support

According to Streeter & Franklin (1992) formal support sources include both professionals and agencies that are formally organized to provide aid and assistance to people. Sometimes the female heads receive both formal and informal support. Formal support mainly includes the support they get from NGOs through the opportunity to start a small savings. A woman told her story:

“When I came from my village, I started to live near to my relative, because I was totally new in the city...since then she has been giving me the support... at that time I felt helpless in a new city...she helped me to seek a job... I depend on her for any suggestion; she also lends money in my crisis... I have joined an NGO (TMSS) according to her suggestion and started a small saving ... (Interview No. 19, 2013).”

The interviews of a female head also revealed the same sub-theme as she started a savings in a local bank and feels better as it may help her in future crises:

“I have a small savings ... this is for the marriage of my daughter ... though it is quite difficult to save from my insufficient income, I try my best to deposit some money to continue the savings ... you know, I do not expect that my relatives would contribute financially in times of crises ... so, I have to think about my own future ... I am carrying on this savings so that it would help me in times of my daughter’s marriage ... I feel better when I think about the savings ... you know, this is like an assurance for me ... (Interview No. 2, 2013).”

Another study participant – a 34-year old female head – had also joined an NGO and started a small savings there as she told her story:

“I became a member of ASA (Association for Social Advancement). I had borrowed money from there and returned the money by installment. I used that money to repair my house...it really helped me a lot...now I have started a savings of 100 Taka per month in ASA, so that I can use this money for future crisis ... (Interview No. 18, 2013).”

From the findings it was found that only the female heads living in urban areas got a chance to receive some kind of formal support. Female heads from rural areas lack this opportunity to get formal support from any NGOs. Though some participants got formal support, it was limited to some small savings or a loan from NGOs. However, having a savings account does not seem to be a support for the female heads with solvent economic status. As their income was quite handsome, they did

not perceive the savings as a support. No female head was found to receive help – other than savings – from any formal social welfare organization. Previous studies also suggested that the FHHs are overrepresented among the hard-core poor and they are one of the most vulnerable groups who are struggling with both financial and social constraints in Bangladesh (Islam, 1993; Lewis, 1993; Mannan, 2000, Pryer, 2003; Habib, 2006).

7.4 Discussion and Conclusion

The above stories voiced by the respondents revealed that the change of household headship propelled them into severe crisis. The imposition of household headship causes economic collapse and a loss of support. Financial constraints like inadequate income, lower wages and social constraints like insecurity, exploitation and sexual harassment thrust them to an inferior position. The female heads tended to depend on social supports which helped them in their struggles for survival as female heads in a male dominated society.

The findings from the current study indicated that the female heads mostly depend on supports from informal sources regardless of their economic status and place of living. However, it also revealed that the sources of support differ among the female heads depending on their social class positions. Female heads from the middle/upper class tend to depend on their close family members and friends whereas the female heads from the poor class mostly depend on their neighbors. This may be due to the fact that the poor female heads have the relatives who are poor alike and are not financially able to help the female household heads.

The extent of support also varied regarding the social class. The female heads from upper class who are mostly educated, are more likely to live the life by their

own. They seldom seek help or support from others. The female heads with financial stability are more likely to depend on emotional support like sympathy or positive appraisal from the relatives. Whereas, the female heads from poor class are susceptible to depend on both emotional and instrumental supports.

On the other hand, female heads from poor class express different perception regarding the support from others. In fact, they rarely enjoy the real support from their neighbors or relatives, but they have the feeling or satisfaction that ‘they are with us’ ... they would be helpful or supportive at the time of crisis.

Sometimes perceived support may be highly associated with wellbeing than actual support. Lieberman (1986) argued that an individual’s perception of having a reliable and accessible social network is more important in reducing stress-related depression than whether or not the network is actually used. This perceived support networks is found among the female heads belonging to low income group regardless of the place of their residence. Both in rural and urban areas, the study revealed that the female household heads felt better off staying in the community in which they have relatives or people they know for long times.

Chapter VIII

Conclusion and Recommendation

7.1 Introduction

In this chapter, the findings of the current study are summarized and discussed according to the themes reflecting the struggles and supports of the female household heads in Bangladesh. It also discusses the theoretical contribution and practical implications of the findings. Finally, it indicates the limitations of the study as well as provides the recommendations for future studies.

8.2 Summary of Study Findings

The current study sets forth to uncover the struggles of the female heads of the households as well as their provision of social supports which helps them to adopt with the constraints resulting from the change of household headship. From the findings, it appears that the dissolution of marriage, either by the death of husband or divorce or separation, is the main reason for the development of (*de jure*) female headships irrespective of economic class and place of living. Only in few cases, situations like husband's out-migration, disability and/or inability to earn an income thrust the (*de facto*) headship on the women in Bangladesh. The study also indicates that no women, regardless of their class positions and places of living, take the charge of household headship willingly. However, the experiences of the female heads vary in terms of the constraints they face and the social supports they receive regarding their economic class and the place of living and the routes through which they become the female heads. For example, while the *de jure* female heads are struggling with constraints related to work, problems in child rearing, feelings of shame and embarrassment to go in public for daily work, feelings of insecurity, hardship in

managing a family alone, and social stigma; the *de facto* heads are found to be freed from some constraints like feelings of shame and embarrassment, feelings of insecurity, hardship in managing a family alone, and social stigma. In terms of the class position, the study further reveals that the female heads from poor class are facing both financial and social constraints whereas the better off female heads are mostly freed from both financial and social constraints. In terms of the place of living, the study explores that the female heads in rural areas are less likely to face constraints like worry for the safety of the child, men's indecent and provocative behaviors, and difficulties in making important decision than the female heads those live in urban areas. In terms of social support, the female household heads are not appeared to differ much according to their class position and the place of living but the study indicates that the *de jure* female heads lack support like the feelings of security due to the presence of husband.

8.3 Discussion of the Study Findings

8.3.1 Routes to Female Headship

Regardless of their place of living, the findings from the study suggest that circumstance like dissolution of marriage either by the death of husband or divorce or separation was the main reason for being the head of the household for the female heads irrespective of their economic class or the place of living. However, the situation was different for the respondents depending on their economic class. The respondents with poor economic status had bound to be the head of the household as there was no one from the in laws or from their natal family to take their liability. In contrast, the female heads from the higher economic class had options to choose –

from being dependent on her father and/or brother or running the family/household by their own.

This pattern was oblivious among the poor women heads that husband's remarriage had turned the circumstances of the respondents' lives regardless of their place of living. This could be possible because of the Muslim law and the existing norms and values that accept polygamy. In Bangladesh, The Muslim Family Laws Ordinance of 1961, which governs marriage and divorce, allows men to have up to four wives, provided each wife is treated equally (Qadir, 1968; Zaman, 1999). In a patriarchal society like Bangladesh, the husband has a unilateral right to divorce his wife without even showing grounds, and this could be a reason for the cases female headships as to divorce, separation and abandonment, which have consequences for the women.

This is possible because, in Bangladesh, there are no sanctions against men who do not support their families and the wives generally move back to their natal home with the child(ren). Further, acceptance of polygamous marriages in Muslim Family laws thrust women in a more challenging and vulnerable position. Significant proportions of these women emerge as female heads. Even though the Muslim Law states that a husband should seek his wife's consent before remarrying, the husbands seldom follow this law. Especially, in poor and lower middle class families, where the wives are mostly uneducated or have a lower level of education, the women are either unaware of this law or they do not have the financial support or courage to take legal action against their husbands for remarrying, without their consent. Therefore, it was sought that women, mainly the poor women, were not able to enjoy the benefit of their legal rights.

A remarkable finding of the current study was that it clearly revealed the dissimilarities between the women heads from poor economic class and the well-off economic class. Though the main route to be the female head was the dissolution of marriage, the situation was different for the women from poor class and the women who belong to the higher economic status. Among the women heads from poor economic class, no women had work experiences before becoming the head of the household. After the dissolution of marriage, they had to participate in income generation and took the responsibility to run the family. As there was no one from the in laws or from their natal family to take charge of their family, the women had bound to be the head of the household. Therefore, the headship was thrust to them rather being a choice.

On the other hand, it was revealed that the women from higher economic status had the opportunity to choose. Their natal family was willing to bear the family responsibility. However, they select to be the head of the household and run the family all by themselves. This may be because of the awareness of self-dignity they had and the opportunity of having a good job as well. While they had the economic stability, they preferred to be self-reliant. Though there were many hurdles to struggle with, they preferred self-worth than being dependent on others.

The current study not only presented the background of the FHHs, but depicted their distressing situations during the transitional period particularly for the poor women heads. In Bangladesh, daughters are considered as temporary members of their natal family. These findings are consistent with the study of White (1992) that showed that once Bangladeshi women are married, they are expected to adjust as best as they can with their husband's families. Except in case of abuse, women who stay married are better off than those whose marriages break down (White, 1992).

Conventionally a woman looks for support from her natal family, if her marriage gets into difficulty. But in poor families, if a woman returns to her parental home, she may bring shame and often an economic burden. When the woman's natal family is poor or not able to support her, she has little option to survive. Thus, the respondents, who were abandoned or divorced by their husbands, had to become the head of the family as a way to survive.

From the narratives of the participants, it was also found that some women had been acting as female heads of households while they remained married or lived with their husbands. These stories revealed that their husband's disability, or even in some cases reluctance in taking the responsibility of the family, thrust the headship on them leaving them as *de facto* female heads. Previous studies also showed this specific category of female heads whose husbands still remained in the household but for physical or mental reasons are unable to shoulder the burden of headship (Ruwanpura & Humphries, 2004; Habib, 2006).

8.3.2 Struggles of the Female Household Heads

The current study shows that the women head of the households are struggling with enormous constraints. The constraints consist of six major themes and 14 categories as follows:

The most common constraints the female heads were facing appeared to be the constraints related to work and it was irrespective of their economic class or place of living. This theme was revealed from four categories such as *low wage or insufficient income*, *“overburdened by workload”*, *“unsuitability of work hours”*, and *“dissatisfaction with the job”*. These findings support the studies of Folber (1991) and Buvinic and Gupta (1997) that show that financial hardship due to insufficient income

seems to be the foremost concern of the female heads with low economic status regardless of their place of living. The current study further revealed that the female heads were overburdened by workload as they were responsible for both earning an income and doing all household chores. The current study also explored that the female heads were dissatisfied with the work hour as it starts in early in the morning and ends at evening, which was very unsuitable for particularly a woman who has other family responsibility as a mother and home maker as well. The present study furthermore indicates that the female heads were dealing with the ‘problems in child rearing’ and this theme was mainly emerged from three categories such as: *lack of time for taking care of the child and to govern them properly*, *“worry for the safety of the child”*, and *“difficulties in controlling the child”*. It was revealed that the female heads were unable to take care of their child due to insufficient time and also failed to govern them properly.

It was also appeared that the female heads were subject to be constrained by the feelings of shame and embarrassment as they used to suffer from *“societal negative view towards mobility of women”*, and *men’s indecent and provocative behaviors*. The women’s embracement regarding their mobility is discussed in previous studies (Zaman, 1996; Kabeer, 1998) that argued that traditional gender norms restrict women’s mobility in Bangladesh and thus women are expected to remain at home doing the domestic chores. Even though, the current study noticeably revealed that the female heads with better economic status are seldom ashamed and embarrassed to go in public places. This is because education and economic security can afford women to contest the social norms.

Feeling of insecurity was another challenge faced by the women heads in the sample. Two categories namely: *“feel unsafe and scared to live alone”* and

“provocative male behavior” developed this theme. It was revealed that the female heads were likely to be sexually harassed or appeared to be threatened due to the provocative male behavior. Previous scholarships (Kabeer, 2001, 1998) indicated that, in a patriarchal society like Bangladesh, women are viewed as ‘sex-object and sexual property’ of men and thus they are suggested to live under the shelter of adult men and resulting a single woman is not only viewed negatively but also prone to sexual harassments by male. However, the current study further emphasized that female heads from both poor and high economic status were found to be threatened of provocative male behavior.

However, from the findings it also appeared that the female heads differed according to the routes to household headship in facing challenges like *“feel unsafe and scared to live alone”* and *“provocative male behavior”*. The study revealed that the *de jure* female heads are likely to feel insecure and experience the social stigma of living alone i.e., without the male shelter, while the *de facto* female heads, through retaining their status as married women, receive a positive view from their relatives, neighbors and society as a whole and combat their feelings of insecurity. For this so-called security and status, some women tend to keep their marriages despite the husband’s reluctance to earning for the family, or even the physical abuse. From the findings of her study in Dhaka slums, Pryer (2003) also argued that violence against women within marriage was frequent and was tolerated to gain some protection from their men. Thus it appears that married female heads are protected from harassment from other males, but at the same time may be exploited by their husbands.

The present study also suggests that female heads use to face hardship in managing a family alone which is emerged from three different categories such as *“difficulties in making important decision”*, *“lack of confidence in dealing with*

financial matters” and “feelings of emptiness and uncertainty”.. Managing household alone was revealed as a common constraint faced by the female heads as the women were all housewives before becoming the female heads and they were accustomed to be dependent on their husbands for financial matters and other extra-household activities as well. Therefore, the female heads experienced sort of inconvenience in managing the family all by themselves. In Bangladesh women are expected to be dependent and under the control of men. Because of this societal view, the female heads also perceived themselves as inferior and subordinate to men, and comprehended the agony of their life.

The final constraint of the female heads appeared in the study was social stigma. In Bangladesh, males are considered as the ‘natural’ heads of the household and women’s work is recognized as fundamental to the household and is confined within the home. When women have to go outside for income generation and take the authority and responsibility to maintain the family, they often viewed negatively by the society. This finding is supported by other studies (Vecchio & Roy, 1998; Chant, 1997) as they revealed that the female heads often experience derogatory attitude of neighbors or relatives and negative societal attitude in general, including criticism and teasing from strangers, as they break the rule by managing their family alone. However, in terms of social stigma, the current study further revealed that the experiences of female heads differ according to the routes to headships. The female heads who became the heads of the households due to the marital dissolution either by separation, abandonment or death of husband and were living without an adult male member in the family were more likely to face the social stigma compared to the female heads who were currently living with their husbands who were unable or unwilling to bear the family responsibility. This pattern is possible because in a

patriarchal society like Bangladesh women are supposed to live under the control of men and therefore, due to the absence of an adult male member in the family, women are subject to socially stigmatized.

8.3.3 Social Supports of the Female Heads

The findings from the study suggest that, though the female heads face enormous constraints in fulfilling the responsibility as heads of the household in a male dominated society, social support plays an important role for the well-being of the female heads. From the study it was found that the female heads depended on both emotional and instrumental support from formal and informal sources. However, the findings suggests that the women heads from different classes and regions differ in terms of accessing and receiving social support and the extent of social support also vary according to the routes they become the female heads.

The current study reveals that the female heads receive social support mainly from the informal sources and it was regardless of the economic status of the female heads as well as their place of living. Supports from informal sources include both emotional and instrumental support.

It was found that the female heads of households received emotional support from family members, relatives, neighbors and friends. Three categories were emerged under the theme emotional support such as: “*sympathy and positive appraisal*”, “*feelings of security due to the presence of husband*” and “*sharing with other*”. It further shows that the familiar environment seemed to be a support for the female heads. In fact, the female heads preferred to live either in their natal home or in the place of their in-laws for the sympathy and positive appraisal from them which made the respondents feel better in adapting to the stressful role of female heads. In a

patriarchal society like Bangladesh, the married respondents tended to keep their marriages for the sake of security and status despite the reluctance of their husbands to provide the family expenses because of the prevailing cultural norms of remaining under the domination of men. The female heads also tend to share their distress and sorrow with their friends and neighbors. Previous studies indicated that the role of the female heads appeared as against the mainstream and while playing the role of household head despite being a woman, the female heads felt depressed and exhausted (Mencher, 1993). The current study also revealed that sharing the tough feelings with nearest persons made the female household head feel better in Bangladesh context.

The study reveals that, besides emotional support, female household heads also receive instrumental support (Akinsola and Popovich, 2002) such as “*physical goods and services*”, “*support for rearing the children*”, “*Informational support*”, and “*going for debt*”. The study explores that the instrumental supports like financial help and physical goods from relatives and neighbors helped the female heads, particularly the poor one in their crises, and facilitated their journey as female heads. It was also found that by having the support from family member or neighbor in taking care for the children, the female heads could avail the job and be able to earn a living for the survival of the family. “*Informational support*” indicates that the female heads with low educational background depend on their neighbors for information regarding job, which help them to find a job and earn a living. The other instrumental support “*going for debt*” states that the provision for debt seemed to be a support for the female heads who were struggling with financial crises due to their insufficient income.

The study further reveals formal support system that mainly includes the support the female heads get from NGOs through the opportunity to start a small savings or a loan from NGOs. However, having a savings account does not seem to be a support for the female heads with solvent economic status. As their income was quite handsome, they did not perceive the savings as a support. No female head was found to receive help from any formal social welfare organization.

8.4 Contributions and Implications

This study was conducted to bridge the data gap with new knowledge about the struggles and social supports of the female household heads in relation to their economic class position, rural/urban location of living as well as the routes to female headship in Bangladesh context. Based on the qualitative findings of the current study, this section presents some relevant theoretical contributions and practical implications for social work practice and social policy.

8.4.1 Theoretical Contributions

The present study attempted to focus on FHHs to identify and critically discuss the social, economic and cultural aspects of female headship across different class and locations in Bangladesh context. Indeed the study was to enrich the existing knowledge regarding FHHs in general and the struggles and social support networks of the female heads in particular, by being more in-depth and explorative and engaging in analysis of what is going on at the grass roots level.

As Blumberg and Garcia's model (1977) was criticized for the assumption that household headship is mainly dependent upon economic and political structure, and the ignorance of socio-cultural diversity, the present study conforms to the fact that

the formation of FHHs could be a response to the contextual and cultural factors. Indeed, it appeared from the findings of the current study that circumstance like dissolution of marriage either by the death of husband or divorce or separation was the foremost reason for being the head of the household for the female heads irrespective of their economic class. The findings also suggest that husband's remarriage had turned the circumstances of the respondents' lives and as a result, the latter became the main breadwinners of the newly constituted family. The possible explanation of the situation could be the acceptance of polygamy in the Muslim law and the existing norms and values in society. In fact, the Muslim Family Laws Ordinance of 1961, which governs marriage and divorce, allows men to have up to four wives, provided each wife is treated equally (Qadir, 1968; Zaman, 1999). However, there are no sanctions against men who do not support their families and the situation often thrust women in a more challenging and vulnerable position, as female heads in a male dominated society.

The study appeared to be congruent with the 'social role theory'. Though the classic 'role theory' introduced by Parsons and Bales (1955) was criticized by feminist scholars for the assumption of division of labor between husbands and wives, i.e., the instrumental-expressive dichotomy and its implication that women's sphere should be limited to the home (Barret, 1980); the present study suggested that in a patriarchal society like Bangladesh, the role division between husbands and wives still exists. Findings of the study provided support for Eagly, Wood and Diekman's (1993) theorization that gender roles reflect a society's distribution of men and women into breadwinner and home-maker roles. The findings conform to the fact that women and men sought to accommodate to the socially acceptable roles and the recognition of conventional sex role renders exceptions as deviance (Stanly & Wise, 1983). In fact,

the narratives of the female heads participated in this study revealed the inconveniences of being the head of the household where male is normatively considered as the household head.

In the context of male breadwinner and female home-maker perspective of gender role, the female who are the breadwinners as well as heads of their household are often stigmatized and viewed as 'deviant'. The story of the female heads not only revealed the negative attitudes of the relatives and neighbors towards them, the women themselves perceived moving in public spaces for earning an income as men's job and so, as disrespectful for women. However, the in-depth narratives of the female heads also uncovered the fact that the experiences of the female heads differed regarding their social class position as well as the location of their residence and the routes through they became the female heads. These findings appeared to be congruent with the recent feminist thinkers and showed how the women's experiences are shaped by their class position and other socio-cultural factors like place of living and the routes to female headship (Osmond & Thorne, 1993).

Further, the present study attempted to understand how the women heads from different classes and the places they live in differ in terms of accessing and receiving social supports and how the presence or absence of social support influences their struggles and survival. The narratives of the participants in the study revealed that the female heads receive both emotional and instrumental supports from formal and informal sources which are mostly conformed to the findings of Finfgeld-Connett (2005), Shulman (1999), and Streeter & Franklin (1992).

The in-depth stories of the participants uncovered that in dealing with the negative life experiences which was beyond control, the female heads received emotional support like 'sympathy and positive appraisal' and 'sharing with others'.

Besides, in mitigating the controllable events like financial constraints or problems in rearing children, the female heads tended to depend on instrumental support such as 'physical goods and services', 'support for rearing the children', 'informational support' or 'going for debt'. They received these supports from family members, relatives, neighbors and friends, which helped them in adjusting to the adverse situation resulting from the change of household headship. The above findings provided support for Cutrona and Russell's (1990) theorization of social supports in relation to the different life situations.

The study findings also appeared to be harmonious with House (1981) regarding the influencing factors of social supports as it showed how the female heads differed in accessing and receiving social supports in relation to the characteristics of the women and other socio-cultural factors like marital status or the routes to female headship, income or economic class position, and the rural/urban location of living.

From the above discussion, it appeared that the conceptual framework that was made to understand and explain the struggles and social supports of the female heads (see Figure 1, p. 40), sought to be appropriate in depicting the diverse experiences of the female heads in relation to their class position, rural/urban location of living as well as routes to female headship.

This study thus signified the importance of viewing the female heads of households as a heterogeneous group with diverse experiences in terms of struggles as well as social supports despite having some commonalities. The findings of the study offered a more complex understanding of the female headship issue regarding their struggles and social supports in relation to their class position as well as place of living and the routes to female headship.

8.4.2 Practical Implications and Recommendations

There are certain important practical implications of the current study for social work practice, for the development agencies as well as for social policy and planning.

The current study offers empirical knowledge about the experiences of the female heads of households from different class positions and locations which could provide useful insights for the social workers and policy makers to have a better understanding about the diverse needs and the support networks of FHHs in Bangladesh, and will be useful to identify those FHHs, who are particularly vulnerable. In fact, more organized efforts are required to assess the needs of the female heads. A greater understanding of the constraints, needs and the support networks of the female heads could contribute to the effective design of social work interventions for this marginalized group.

From the findings of the study, it appeared that the female heads are struggling to perform the role of main breadwinners in a patriarchal society like Bangladesh, where men are expected to be the household heads. Women faced difficulties in making important decision and lack of confidence in dealing with financial matters and the management of the family as female heads. The female heads often perceived themselves less able to manage the family alone. To provide adequate help for the female heads, social work intervention programs can be developed to pay more attention in building their personal resources. The research findings could be useful for social and developmental agencies working for the improvement of women's conditions and will be helpful in developing social interventions for this disadvantaged and marginalized group.

The study implies the significance of identifying the strengths and resources of the women heads and their environment and provides scope for the social work practitioners to develop interventions. In helping the female heads, a strengths-based perspective (Saleebey, 2002) could be applied, because this perspective views community as a resource that could provide work and opportunities to help these kinds of marginalized groups. Moreover, with a person-in-environment focus, the strengths perspective could combine ecological theory and locate the female heads within the environment which includes the family, community and society.

The strengths perspective considers a person's well-being to be largely determined by the resources of community and informal supports. Strengths perspective views people holistically in the context of their social environment. The in depth information of the female heads' economic, social and demographic data as well as the extent of social support will help the social worker understand women heads' current situations as well as overall social environment. In the strengths perspective (Saleebey, 2002), discovering, developing and building on person's internal and external resources is the focal point. With a person-in-environment focus, strengths perspective will be useful to identify the women heads' innate ability along with informal and formal support systems in the community as external resources.

A strengths perspective leads one to view the community in its broadest sense as a reservoir of untapped potentials and possibilities (Kisthardt, 1992). As the strengths model considers people's informal and formal support systems as resources, the findings of the current study will provide important understanding of the women heads' environmental resources, which will be useful for appropriate social work interventions based on strengths perspective.

It appeared from the findings that though the female heads from urban settings received formal support limited in small savings through some NGOs, the female heads from rural areas lack this opportunity. These findings could be useful in drawing attention of the social and developmental agencies working for the improvement of poor women's conditions in both rural and urban settings. Since currently there is no program targeting the FHHs and their development by any of the social service agencies in Rajshahi city, this research can draw such organizations' attention to the needs of FHHs. Some government (Urban Social Service Program [USS]) and non-government organizations (Association for Social Advancement [ASA], Thengamara Mohila Sabuj Sangha [TMSS], Association for Community Development [ACD]) are known to run programs, which include training for tailoring, weaving or making handicrafts, giving loans for small businesses, saving schemes for future crisis and the like, for the development of poor women in Rajshahi city. The beneficiaries of these programs are mainly poor housewives, and these programs help them to earn some supplementary income. These programs allow women to play their domestic roles as housewives and also to earn some extra money and financially contribute to the well-being of their families. But the female heads have the sole responsibility to earn enough to run their families smoothly; hence these programs do not seem to provide enough to meet the familial needs fully. Therefore, the programs run by the government/NGOs do not appear to be helpful for the female heads. More comprehensive training, educational programs and more remunerative self-employment schemes are needed to be targeted at the female heads.

This study has highlighted the constraints faced by the female heads; the findings of this study can provide useful insights about the situations and needs of FHHs that could be helpful to design intervention plans for the development of this

disadvantaged group. The findings regarding social supports received by the female heads revealed that they tend to depend on their relatives or neighbors for necessary information, advice or financial and moral support. Thus the absence of organizational support is noticeable. The government or non-government social agencies should create women's organization that would target training in leadership and other specific career-related skills for the female heads. By actively participating in various organizational activities, the female heads can achieve confidence and leadership skills, which ultimately would enable them to deal confidently with outdoor business matters and to take part in the public spheres and activities.

The organizations should also provide childcare services for the female heads, as they need to spend long hours in working outside the home in order to meet the family expenditure leaving their children unattended. If the children of the FHHs could access the opportunity to be educated and skilled, they would, in time be able to provide financial support, and increase chances of upward mobility for the family. Besides education and training program, the organizations need to provide opportunities for the development of the children of FHHs by meeting their behavioral and emotional needs through social work intervention.

This study was also aimed at informing the policy makers about the special situations of FHHs in Bangladesh. It is important that more remunerative employment opportunities be provided for the female heads who are struggling with financial constraints due to the lack of better paying employment. The social agencies should be encouraged by appropriate social policy to provide work particularly for the female heads. The necessary funding should also be provided in the national budget for launching special education and training programs for the female heads to improve their skills and abilities so that the female heads would be more able and confident to

perform the role of main breadwinners. Further research should highlight the lack of fit between the circumstances and constraints of the female heads, and the organizational support for them. Both general macroeconomic policy and specific micro-level interventions should be aware of predominant gender discriminations against, and be concerned about the specific needs of, the female heads.

It appeared from the current study that it is men, who usually maintain extra familial matters, and participate in public affairs. So, women who head their households in these communities, have little experience and few skills to manage societal or outdoor dealings and activities. Moreover, because of their lower level of education, they also have less access to information. Hence, the female heads are unlikely to know about the available development programs or resources. Therefore, in launching any non-formal education or training program for the female heads, the agencies should keep in mind that the information about the program should reach the target group. Further, constraints on women's time (as most of them are already engaged in work) and mobility, and educational background of the women – all have to be taken into consideration in the design and location of training programs for the female heads.

8.5 Limitations and Future Research Directions

The findings of any qualitative study often have limited scope for generalization because the goal of such research is rather to provide context specific detailed information about human experiences and phenomena of a relatively small sample. Hence, the findings of the current study could be flawed by lack of generalization. However, the rich detail and contextual information regarding the female heads provided in the present study will enrich the existing knowledge

regarding FHHs in general and the struggles and social support networks of the female heads in particular.

Further, although the sample was quite diverse in terms of the participants' age, marital status, place of resident, educational and income status, the sample size might be regarded as quite small, as the sample comprised 22 participants. Particularly the female heads with high income and social status was difficult to access. They also tend to be more protective in sharing their personal struggles as compared to the female heads with low income. Hence, I could interview only two women heads with upper class position. However, a very friendly relation was built with them later and they were sought to be quite expressive afterwards.

Most of the interviews were conducted in the respondents' homes. This made the respondents feel comfortable and free to talk about their life. However, relatives and neighbors were often curious observers while interviewing with the female heads from poor economic status. Sometimes they tended to interrupt the interview. To manage the situation, I requested them to let the respondent speak for herself and directed the questions to the respondent.

It is suggested that more research be conducted on FHHs in Bangladesh, particularly considering their heterogeneity regarding class position, location of residence and routes to headship. Existing research on this vulnerable group has so far focused on the poverty issue of the women heads, particularly in rural areas of Bangladesh. The increasing number of FHHs in urban areas (Afser, 1996; Siddique et.al., 1990) implies the need for further research on FHHs in urban communities. Moreover, there is a scarcity of statistical information regarding FHHs in local and national levels. The current study was an attempt to uncover the struggles and social supports of the female heads through in depth qualitative data from a small sample.

Additional research on a larger scale is needed to gather detailed information about the FHHs. Comparative studies between FHHs and male-headed households (MHHs) could be conducted to further assess and validate the vulnerability of FHHs as compared to the MHHs. It is hoped that this research would provide inspiration for future research about this discriminated and vulnerable group in a larger context.

8.6 Conclusion

This study sets out to explore the struggles and social supports of the female heads in Bangladesh, in relation to their class position, rural/urban location and the routes to female headship. The findings suggest that the experiences of the female heads differed in terms of the constraints they are struggling with and the social support they receive regarding their socio-economic class, place of living and the routes through they became the female heads. As there are paucity of research in dealing with the female headship issue in Bangladesh, and most of them are predominantly quantitative in nature, the current study is one of the very few studies which employs qualitative approach to capture the detailed life situations of the female heads. Along with providing a rich qualitative data set on the struggles and social supports of the female heads, the study offers important theoretical contributions and practical implications for social work policy and practice. It is expected that this study would broaden the potentials of future research directions and expedite the understanding of the emerging needs of the female headed households, so that a community based holistic support system could be incorporated for enhancing the lives of the female heads and also for the overall well-being of the FHHs.

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Appendices

Appendix 1: Interview Guide

Part A: Personal and household information

Interview date:

Location:

Bio-Data

Name

Address

Age: _____ Years.

Religion:

Marital status:

Education:

Occupation (present):

Occupation before becoming the head of household:

Income: _____ Taka.

Household composition

Number of children:

Number of adults:

Adult male member (if any):

Earning member(s):

Financial contribution of other member(s) (if any):

Total household income: _____ Taka.

Number of years in neighborhood: _____ Years.

Part B: Guiding questions

Experiences of being the head of the household

1. Please describe the circumstances that made you the head of the household.
Was it your choice to become a female head or did circumstance force you to head your household? Please elaborate.
2. How is the decision making process in your family and what role do you play in this process?
3. How much control do you have in spending money?
4. How much freedom you enjoy in moving outside your home?
5. Do you have any inherited property? If yes, do you have control over this?
How do you exercise control over the property (land/asset)?
6. Do you have control over your children? Tell me how do you feel about raising your children in the absence of their father?

Problems/constraints faced by the women heads

1. How did you find this job? How satisfied are you with this job?
2. Do you think you have knowledge and information about the outside world?
Tell me how you feel regarding this matter.
3. Do you think you have enough opportunity for employment? Please explain why you feel so?
4. Tell me about your experiences of working outside home as a female in a Muslim society.
5. Do you feel insecure due to living without a male figure of authority? Please explain why you feel so.
6. Please tell me if you have any negative experiences of being a woman head of the household (e.g., derogatory attitude from relatives/neighbors, any sexual harassment/violence)?
7. Please explain if there is a relation between the constraints you face and the routes through which you became a female head (e.g., widowhood/divorce/separation/ abandonment/ husband's disability or unwillingness to work/ husband's migration)

Social support available to the female heads

1. When you have problems, whom would you turn to for help?

2. Do any of these sources of support actually help you?
3. How do/did these sources of support help you?
4. Do you receive support from your family members, friends, neighbors and work place? Do you receive support from any organization?
5. If so, how do you view the support from these sources? And what kind of support do they provide? (emotional, instrumental)
6. How satisfied are you with the support you received?
7. Do you think the support from others help you to cope in your crisis? If so, explain how.
8. Did the support reduce your stress or help to improve your well-being? If yes, please explain how.

Concluding questions

1. What is it like for you to be a female head of the household? Do you feel more empowered, or distressed? Please elaborate why you feel so.
2. What are your future plans?

Probe: regarding yourself (work, marriage etc.)

Children

Household headship

Appendix 2:

Qualitative Tables of Narrative Analysis Showing the Themes and Sub-themes

Table 1: Constraints of the female heads as to their routes to female headship:

| Struggles (Main Themes) | Sub-themes as to the Routes to female headship | | |
|--------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | Widow | Separated/abandoned | Husband's Disability/ Out-migration |
| Constraints related to work | <ul style="list-style-type: none"> – <i>low wage or insufficient income</i> – <i>overburdened by workload</i> – <i>unsuitability of work hours</i> – <i>dissatisfaction with the job</i> | <ul style="list-style-type: none"> – <i>low wage or insufficient income</i> – <i>overburdened by workload</i> – <i>unsuitability of work hour</i> – <i>dissatisfaction with the job</i> | <ul style="list-style-type: none"> – <i>low wage or insufficient income</i> – <i>overburdened by workload</i> – <i>unsuitability of work ours</i> – <i>dissatisfaction with the job</i> |
| Problems in child rearing | <ul style="list-style-type: none"> – <i>lack of time for taking care of the child and to govern properly</i> – <i>worry for the safety of the child</i> – <i>difficulties in controlling the child</i> | <ul style="list-style-type: none"> – <i>lack of time for taking care of the child and to govern properly</i> – <i>worry for the safety of the child</i> – <i>difficulties in controlling the child</i> | <ul style="list-style-type: none"> – <i>lack of time for taking care of the child and to govern properly</i> |
| Feelings of shame and embarrassment to go in public for daily work | <ul style="list-style-type: none"> – <i>negative views towards mobility of women</i> | <ul style="list-style-type: none"> – <i>men's indecent behavior</i> – <i>negative views towards mobility of women</i> | |
| Feelings of insecurity | <ul style="list-style-type: none"> – <i>feel unsafe and scared to live alone</i> – <i>provocative male behavior</i> | <ul style="list-style-type: none"> – <i>feel unsafe and scared to live alone</i> – <i>provocative male behavior</i> | |
| Hardship in managing a family alone | <ul style="list-style-type: none"> – <i>difficulties in making important decision</i> – <i>lack of confidence in dealing with financial matters</i> – <i>feelings of emptiness and uncertainty</i> | <ul style="list-style-type: none"> – <i>difficulties in making important decision</i> – <i>lack of confidence in dealing with financial matters</i> – <i>feelings of emptiness and uncertainty</i> | |
| Social stigma | <ul style="list-style-type: none"> – <i>Social stigma</i> | <ul style="list-style-type: none"> – <i>Social stigma</i> | |

Table 2: Constraints of the female heads of households according to their economic status

| Struggles (Main Themes) | Sub-themes as to Economic class | |
|--------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | Poor | Better off |
| Constraints related to work | <ul style="list-style-type: none"> – <i>low wage or insufficient income</i> – <i>overburdened by workload</i> – <i>unsuitability of work hour</i> – <i>dissatisfaction with the job</i> | <ul style="list-style-type: none"> – <i>overburdened by workload</i> – <i>unsuitability of work hours</i> – <i>dissatisfaction with the job</i> |
| Problems in child rearing | <ul style="list-style-type: none"> – <i>lack of time for taking care of child and to govern properly</i> – <i>worry for the safety of the child</i> – <i>difficulties in controlling child</i> | <ul style="list-style-type: none"> – <i>lack of time for taking care of child and to govern properly</i> – <i>difficulties in controlling child</i> |
| Feelings of shame and embarrassment to go in public for daily work | <ul style="list-style-type: none"> – <i>men's indecent behavior</i> – <i>negative views towards mobility of women</i> | |
| Feelings of insecurity | <ul style="list-style-type: none"> – <i>feel unsafe and scared to live alone</i> – <i>provocative male behavior</i> | <ul style="list-style-type: none"> – <i>provocative male behavior</i> |
| Hardship in managing a family alone | <ul style="list-style-type: none"> – <i>difficulties in making important decision</i> – <i>lack of confidence in dealing with financial matters</i> – <i>feelings of emptiness and uncertainty</i> | <ul style="list-style-type: none"> – <i>lack of confidence in dealing with financial matters</i> – <i>feelings of emptiness and uncertainty</i> |
| Social stigma | <ul style="list-style-type: none"> – <i>Social stigma</i> | <ul style="list-style-type: none"> – <i>Social stigma</i> |

Table 3: Constraints of the female heads of households according to their place of living

| Struggles (Main Themes) | Sub-themes as to the Place of living | |
|--------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | Urban | Rural |
| Constraints related to work | <ul style="list-style-type: none"> – <i>low wage or insufficient income</i> – <i>overburdened by workload</i> – <i>unsuitability of work hours</i> – <i>dissatisfaction with the job</i> | <ul style="list-style-type: none"> – <i>low wage or insufficient income</i> – <i>overburdened by workload</i> – <i>unsuitability of work hour</i> – <i>dissatisfaction with the job</i> |
| Problems in child rearing | <ul style="list-style-type: none"> – <i>lack of time for taking care of the child and to govern properly</i> – <i>worry for the safety of the child</i> – <i>difficulties in controlling the child</i> | <ul style="list-style-type: none"> – <i>lack of time for taking care of the child and to govern properly</i> – <i>difficulties in controlling the child</i> |
| Feelings of shame and embarrassment to go in public for daily work | <ul style="list-style-type: none"> – <i>men's indecent behavior</i> – <i>negative views towards mobility of women</i> | <ul style="list-style-type: none"> – <i>negative views towards mobility of women</i> |
| Feelings of insecurity | <ul style="list-style-type: none"> – <i>feel unsafe and scared to live alone</i> – <i>provocative male behavior</i> | <ul style="list-style-type: none"> – <i>feel unsafe and scared to live alone</i> |
| Hardship in managing a family alone | <ul style="list-style-type: none"> – <i>difficulties in making important decision</i> – <i>lack of confidence in dealing with financial matters</i> – <i>feelings of emptiness and uncertainty</i> | <ul style="list-style-type: none"> – <i>lack of confidence in dealing with financial matters</i> – <i>feelings of emptiness and uncertainty</i> |
| Social stigma | <ul style="list-style-type: none"> – <i>Social stigma</i> | <ul style="list-style-type: none"> – <i>Social stigma</i> |

Table 4: Social supports of the female heads according to the routes to female headship

| Social supports (Main Themes) | Sub-themes as to Routes to female headship | | |
|----------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | Widow | Separated/abandoned | Husband's Disability/ Out- migration |
| Emotional support | <ul style="list-style-type: none"> – <i>sympathy and positive appraisal</i> – <i>sharing with other</i> | <ul style="list-style-type: none"> – <i>sympathy and positive appraisal</i> – <i>sharing with other</i> | <ul style="list-style-type: none"> – <i>sympathy and positive appraisal</i> – <i>Feelings of security due to the presence of husband</i> – <i>sharing with other</i> |
| Instrumental support | <ul style="list-style-type: none"> – <i>physical goods and services</i> – <i>support for rearing the children</i> – <i>Informational support</i> – <i>going for debt</i> | <ul style="list-style-type: none"> – <i>physical goods and services</i> – <i>support for rearing the children</i> – <i>Informational support</i> – <i>going for debt</i> | <ul style="list-style-type: none"> – <i>physical goods and services</i> – <i>support for rearing the children</i> – <i>Informational support</i> – <i>going for debt</i> |
| Formal Support | – Formal Support | – Formal Support | – Formal Support |

Table 5: Social supports of the female heads according to their economic status

| Social supports (Main Themes) | Sub-themes as to Economic class | |
|------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|
| | Poor | Better off |
| Emotional support | <ul style="list-style-type: none"> – <i>sympathy and positive appraisal</i> – <i>Feelings of security due to the presence of husband</i> – <i>sharing with other</i> | <ul style="list-style-type: none"> – <i>sympathy and positive appraisal</i> – <i>sharing with other</i> |
| Instrumental support | <ul style="list-style-type: none"> – <i>physical goods and services</i> – <i>support for rearing the children</i> – <i>Informational support</i> – <i>going for debt</i> | <ul style="list-style-type: none"> – <i>physical goods and services</i> – <i>support for rearing the children</i> |
| Formal Support | – Formal Support | – |