

Socio-Economic Status of Female Headed Households in Srinagar City: An Analysis

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Abstract: More than a quarter of the world's poor people live in India and gender-bias against women is deeply ingrained in the society placing female-headed households at potentially a greater risk of poverty. Specifically, poverty measures based on the housing condition and the wealth indices show that female-headed households are less poor than male-headed households. However, based on the standard of living index measure of poverty, female-headed households are marginally poorer than their male-headed counterparts. Thus, studying the relationship between female headed households and socio-economic status in India makes it instructive and important from both an academic and a practical perspective which is the purpose of this study. While eradicating poverty and eliminating gender-bias are issues central to economic development and are intrinsic goals in themselves, these two issues are even more important and challenging in a socially and economically diverse country like India. The objective of this study is to understand the socio-economic status of female headed households in Srinagar city.

Key words: Female headed households, poverty, census, housing, city

INTRODUCTION

It has often been argued that women are a deprived and discriminated lot with limited access to resources (World Bank, 1991). Studies (Barros *et al.*, 1997; Buvinic and Gupta, 1997) have shown that both in developing and developed countries, female headed households have different socioeconomic and demographic characteristics as compared to the male headed households. For instance, Kossoudji and Mueller (1983) and Barros *et al.* (1997) maintain that female headed households have been increasing in rural and urban areas. The literature also argues that these households are more likely to be poor at any point in time, compared to the male headed households (Kossoudji and Mueller, 1983; Goldberg and Cremen, 1990).

Review of research done in the field of economic problems, social and cultural female-headed households and library study shows that valid research in this area is very limited. Range of problems of economic, social and cultural which accept eliminate the presence of family roles for men and the consequences resulting from the subject that in recent years, some research have been allocated to efforts and scientific studies (Nazoktabar and Aliabadi, 2011).

In the field of sociology and social sciences, the experts' views provide proper grounds regarding to the problems of the female-headed households. The adherents of the theory of feminist's poorness believe that the female-headed households confront with problems

like: Having not access to suitable job opportunities, lower levels of education among these female and their children, committing more crimes by the children and poorness in different dimensions of other properties of the families headed by female is that this group of female do not have access to high level jobs (McCoven, 1990).

While there are several studies dealing with poverty in India (Gangopadhyay and Wadhwa, 2004), only a few of them deal with the socio-economic status and characteristics of the female headed households in India (Dreze and Srinivasan, 1995). The findings of some of these studies do not support the international evidence cited above. Visaria and Visaria (1985) report that the proportion of FHHs in India declined marginally in both rural and urban sectors between 1961 and 1971. They, however argue that the two census data may not be strictly comparable. Dreze and Srinivasan (1995) find that FHHs are less poor than MHHs in rural India. The data used by them is the 42nd round (1986-87) of the National Sample Survey (NSS) consumer expenditure data.

Head of household: Defining household headship is difficult particularly when it relates to a woman. The definition most often used in large-scale studies is that of reported headship in which the household member stated by other members to be the household head is accepted as the head (Hossain and Huda, 1995). According to the sociologists, the expression "head of the family" is a descriptive term and the head of family is someone who

has notable power comparing to other members of family. Usually head is the oldest person in the family and he or she undertakes economic responsibilities of family (Brannon, 1999). According to the welfare organization, the female-headed households are the female who undertake material and intellectual livelihood of themselves and family members (Khosravi, 2001). In one classification, the female-headed households have been divided to some main groups: 1st group, families that do not have a man primarily and female because of the husband's death or divorce have been widowed or the girls who have not marry and live alone and undertake the responsibility of the family. The 2nd group, families that the man primarily for these reasons is absent: Emigration, being lost sight, hidden or prisoner, being soldier, etc. In these families, the female are forced to prepare livelihood of themselves and sometimes their children. The 3rd group, the families that the man is in the family but because of being unemployed, disablement, addiction, being soldier, etc., has no rule for providing the livelihood of the family and essentially the female undertake the responsibility of their life and sometimes their children. On the other hand, the study of the family developments in different parts of the world implies that the number of the families headed by female comparing to the whole population have been increased in the past 30 years (Nazoktabar and Aliabadi, 2011).

However, the Office of Registrar General of India has evolved a definition of head of household to streamline the data collection in Census of India 2011. The head of household for census purpose is a person who bears the chief responsibility for managing the affairs of the household and taken decision on behalf of the household. There may be cases where the head of household is away from the family for the entire period of enumeration and therefore is not eligible to be enumerated at the present place of enumeration. In such cases, the person on whom the responsibility of managing the affairs of household rests should be regarded as the head. The data and discussion of the present study is based on this definition.

Female headed households: Women who are usually the bread winners in female-headed households, face gender discrimination with respect to education, earnings, rights and economic opportunities (Barros *et al.*, 1997), making a case for targeting female-headed households to reduce poverty. On the other hand, there are practical issues related to identifying the actual head of the household and female headship is not always correlated with poverty (Buvivnic and Gupta, 1997) which presents a case against focusing exclusively on female-headed households to reduce poverty.

More than a quarter of the world's poor people live in India and gender-bias against women is deeply

ingrained in the society placing female-headed households at potentially a greater risk of poverty. Thus, studying the relationship between female headed households and poverty in India makes it instructive and important from both an academic and a practical perspective which is the purpose of this study. While eradicating poverty and eliminating gender-bias are issues central to economic development and are intrinsic goals in themselves, these two issues are even more important and challenging in a socially and economically diverse country like India (Rajaram, 2009).

Social and cultural motives in India also restrict women's access to work and education and hence women do not participate in labor market as freely as men do (Dreze and Sen, 1995; Dunlop and Velkoff, 1999). Moreover with ideologies entrenched in patriarchy, women's access to family inheritance and productive assets is limited or absent (Agarwal, 1998). In addition, several practices and customs are still prevalent in India that symbolize the subordination of women to men, making gender-bias against women an intrinsic social issue as well. Thus, socio-economic gender bias against women in India places female-headed households at a greater risk of poverty where women are the primary earners. Consequently, many studies in India show that female headed households are poorer compared to male-headed households (Dreze and Srinivasan, 1997; Meenakshi and Ray, 2000; Gangopadhyay and Wadhwa, 2004).

Households with single women as the head can potentially face even a higher risk of poverty because of the cultural and social stigmas attached to their marital status. For instance, a widow or a divorcee does not participate in many social functions and festivals because people perceive her presence as inauspicious (Rajaram, 2009).

Srinagar City: Srinagar is the first metropolis and fastest growing city of Jammu and Kashmir State. Since, the beginning of this century Srinagar City has recorded a slow but consistent increase in its population and has shown marked variation from decade to decade. During first 3 decades (1901-31), it recorded a steady increase in population which grew 2.9% in 1911, 11.4% in 1921 and 20.16% in 1931. During the same period, Srinagar experienced a moderate spatial growth, its size increased from 12.80-14.48 km² only. Since 1931, population growth of the city has been subjected to the stresses and strains of slow increase and a haunting experience of stupendous growth. Currently, the population of Srinagar City is 12, 34, 245 (Census of India 2011). The number of females per thousand males in Srinagar during 1971 census was 852 which increased to 870 in 1981, 834 in 2001 and 877 in 2011. The child sex-ratio (0-6 years) was 918 in 2001 and 868 in 2011 which clearly indicates the demoralizing

scenario of the city so far as gender sensitization is concerned. There has been remarkable increase in literacy rate in Srinagar City since, 1961. It has increased from merely 21.51% in pre-independence period (1941) to 32.03% in 1971 and 38.75% in 1981. In 2001, the literacy rate of Srinagar City was 65.19 while as in 2011 it was recorded as 71.38. For males, it was 74.40 in 2001 and 78.11 in 2011 while as for females the literacy rate was recorded as 54.03 in 2001 and 63.72 in 2011 (Census of India 2011). According to Census of India 2011, Srinagar City is possessing 2,57,721 census houses with 17,873 lying vacant while as 239848 stand occupied. As such the data reveals that 93.06% of the total houses in Srinagar are occupied compared to 6.94% which are lying vacant. The occupied census houses are shown to have varied use. Out of the total number of 2,39,848 occupied houses, 1,52,983 are used for residence, 2441 for residence-cum-other use, 42,693 for shop/office, 1,356 are used for school/college, 1,352 are hotels, lodge or guest houses, 366 have the usage of hospital/dispensary, 3,575 are meant for factory, workshop or workshed, 2,417 are found to be places of worship, 27,287 have other non residential use and 5,378 were found occupied but locked (Census of India 2011). This clearly signifies the diversity of the housing patterns of Srinagar city.

The total number of households living in Srinagar City according to census 2011 is 1,64,758. Among the total number of households, 1,62,365 are typically meant for residential purpose while as 2,393 are of residence-cum-other use. The condition of the census house wherein the households are putting in is found to be varied. As is revealed by figure 574.63% of the houses are in good condition whereas 23.22% are in livable condition and 2% houses are found to be in a dilapidated condition (Census of India 2011).

MATERIALS AND METHODS

Since, this study tries to discover data and information by which variables can be described and explained, consequently the study is largely based on the secondary data collected in Census of India 2011 in Srinagar City. Based on the data collected in Census of India 2011 while taking into account various variables related to housing and the related conditions, the present study attempts to analyze and interpret it in order to highlight the conditions of the female-headed households in Srinagar City.

RESULTS AND DISCUSSION

According to Census of India 2011, 10,602 households have been revealed as female headed households in Srinagar City while as in the state of Jammu

and Kashmir 1,58,673 households have been found to be female headed. Following is a brief discussion on the results revealed from Census of India 2011 related to the housing conditions and other socio-economic status of the female headed households in Srinagar City.

Housing conditions: Housing occupies a most important place in the problem of welfare of people. It is matter of utmost importance in the social welfare of all societies. Unsatisfactory housing conditions are given as a major cause of juvenile delinquency and the wrecking of marriages (Clarke, 1953). Social welfare is deeply concerned with adequate housing, next to food and clothing, housing is one of the basic necessities of human beings particularly for the maintenance of family life (Friedlander, 1957). The decent homes standard is the primary indicator of the standard of one lifestyle. Poor households are no more likely to live in a non-decent home than richer households.

The housing conditions of female headed households in Srinagar City are not better than the other households both in the Srinagar City and elsewhere.

In Srinagar City, as Table 1 reveals, housing condition of the female headed households is quite

Table 1: Female headed households by predominant materials

Materials	No. of households	Percentage
Wall of house		
Grass/Thatch/Bamboo	20	0.19
Plastic/Polythene	29	0.27
Mud/Unburnt brick	925	8.72
Wood	162	1.53
Stone not packed with mortar	193	1.82
Stone packed with mortar	60	0.57
G.I./Metal/Asbestos Sheets	85	0.80
Burnt brick	8,348	78.74
Concrete	658	6.21
Any other	122	1.15
Total	10,602	100.00
Roof of house		
Grass/Thatch/Bamboo/Wood/Mud	209	1.97
Plastic/Polythene	32	0.30
Handmade tiles	87	0.82
Machine made tiles	7	0.07
Burnt brick	21	0.20
Stone/Slate	120	1.13
G.I./Metal/Asbestos sheets	9514	89.74
Concrete	466	4.40
Any other	146	1.38
Total	10,602	100.00
Floor of house		
Mud	1,245	11.74
Wood/Bamboo	204	1.92
Burnt brick	67	0.63
Stone	91	0.86
Cement	8,860	83.57
Mosaic/Floor tiles	119	1.12
Any other material	16	0.15
Total	10,602	100.00

Census of India 2011

diverse. Houses are found to be made of varied material thereby depicting the multiple layers of the houses headed by women. It is revealed that 11.74% households have used mud to floor their houses, 8.72% have used mud while making walls of the houses. Even though if on the one hand 83.57% of the households are found to have used cement on their floor, 78.74% have used burnt bricks to make the walls of their houses but it does not hide the picture of the hundreds of houses which highlight the poor conditions of the households.

Ownership status of houses: Ownership of the house and number of house and number of house are another measure of one's status. Table 2 reveals that majority of the households, i.e., 96.71% are living in their own property while as 2.57 are live as tenants. Besides 0.72% are putting up in other types of accommodation like those of paying guest accommodations. Majority of those who live in rented accommodation are found to be in one or two dwelling room.

Size of the households: It is generally believed that poor people have large families. Mortality rates among the poor can be expected to be high. Hence, it is high fertility which is assumed to be responsible for large families among the poor (Krishnaji, 1980). Poverty studies on India have tended to ignore the question of economies of household size in consumption. Traditional analyses of poverty and welfare are conducted on a per capita basis wherein households whose per capita incomes fall below a pre specified norm are identified as being poor. This approach ignores the fact that household members cooperate with each other and thereby get more out of their household incomes than would be possible if members operated as individual households (Meenakshi and Ray, 2000).

Table 3 reveals that 25.94% of the households possess 6-8 members while as 942 families, i.e., 8.89% households have 9 members or more than that thereby highlighting the burden of the female heads. Even 4.56% households are found to be occupied by a single member which highlights the case of divorce, widowhood, late marriage or separated and the security issues related to the gender.

Households by number of dwelling rooms: The status of a household is determined by its size and size of the house is determined by the number of rooms in it. The distribution of households by the number of rooms occupied by them reveals the quality of housing and overcrowding or inadequate housing situation. Table 4 divulges that 9.96% of the female headed households have only one room to share while as 19.02% live share

Table 2: Female headed households by ownership status of houses

Ownership status	No. of households	Percentage
Owned	10,253	96.71
Rented	273	2.57
Any other	76	0.72
Total	10,602	100.00

Table 3: Female headed households by size of the household

Household size (persons)	No. of households	Percentage
1	483	4.56
2	982	9.26
3	1,615	15.23
4	1,927	18.18
5	1,903	17.95
6-8	2,750	25.94
≥9	942	8.89
Total	10,602	100.00

Table 4: Female headed households by number of dwelling rooms

No. of rooms	No. of households	Percentage
No exclusive	369	3.48
1	1,056	9.96
2	2,016	19.02
3	2,414	22.77
4	1,735	16.36
5	838	7.90
≥6	2,174	20.51
Total	10,602	100.00

Table 5: Female headed households classified by source and location of drinking water

Variables	Within premises	Near premises	Away	Total No. of households
All sources	10034 (94.64)	438 (4.13)	130 (1.23)	10602 (100)
Tap water from treated source	8351 (78.77)	251 (2.37)	50 (0.47)	8652 (81.61)
Tap water from un-treated source	1612 (15.20)	131 (1.24)	59 (0.56)	1802 (17.00)
Covered well	10 (0.09)	3 (0.03)	6 (0.06)	19 (0.18)
Uncovered well	2 (0.02)	0 (0.00)	0 (0.00)	2 (0.02)
Hand pump	38 (0.36)	3 (0.03)	0 (0.00)	41 (0.39)
Tube well/borehole	21 (0.20)	2 (0.02)	1 (0.01)	24 (0.23)
All other sources	0 (0.00)	48 (0.45)	14 (0.13)	62 (0.58)

Census of India, 2011

2 rooms. It is pertinent to mention here that 3.48% households do not possess any specified room to live.

Facilities available

Source and location of drinking water: The source and supply of water constitutes one of the significant components of urban services. To ensure efficient water supply to Srinagar city, three sub-divisions of Public Health Engineering Department have been created. As per the official records, whole city receives water through piped water supply. No other source is available to the common people. Besides throughout the decade of 2001-11, the supply has been constant, i.e., 36.92 mg/L, although there has been remarkable increase in the population (Public Health Engineering Department, Division Srinagar). However, the empirical figures of the Srinagar City in relation to female headed households reveal some different picture.

Table 6: Female headed households by availability of bathing facility and type of drainage connectivity for waste water outlet

Variables	No. of households having bathing facility within the premises			Waste water outlet connected		
	Yes					
	Bathroom	Without roof	No	Closed drainage	Open drainage	No drainage
Total	10321	124	157	4604	4894	1104
Percentage	97.35	1.17	1.48	43.43	46.16	10.41

Census of India, 2011

In a metropolitan city like that of Srinagar wherein in tap water from treated source should have been made available to whole population, surprisingly, only 81.81% of the female headed households avail such facility. Even the information in Table 5 reveals that 17% female headed households receive tap water from untreated source.

Bathing facility and type of drainage connectivity:

Srinagar city, once known as the Venice of the East, ranks at 420 among the 423 cities of the country in Sanitation thereby achieving the distinction of being the 4th dirtiest city of India as per the recent survey conducted by the Urban Development Ministry. Srinagar City of had no underground sewerage system till 1960s except in few areas. Besides this, only houses of few elite and some institutional buildings had their septic tanks. Rest of the city had country type disposal system with human waste directly going into underground trenches into different water bodies. The city is now managed through its elaborate network of sewer lines in the form of trunk sewers, lateral sewers and house connections spread over >10 zones that collects millions of litres of raw domestic sewage on daily basis for treatment through STPs (Sewerage Treatment Plants) augmented by IPS's (Intermediate Pumping Stations) at various locations (Table 6).

Table 6 reveals that majority of the female headed households avail the bathroom facility, although 1.17% households lack such facility. The information in Table 6 also reveals that only 43.43% female headed households avail the facility of closed drainage for the waste water while as 46.16% avail open drainage facility thereby depicting the negligence of the administration on one side and the poverty of the households on the other side. Even the information revealed highlights that 10.41% households headed by women lack any drainage system.

Availability of separate kitchen: A household which shares its dwelling room with kitchen/cooking place will have a level of welfare somewhat lower than that of a household which has a separate room/place for cooking. Sharing a dwelling room with kitchen can affect the welfare of the household in following possible ways:

Table 7: Female headed households by availability of separate kitchen

Variables	No. of households	Percentage
Total	10,602	100.00
Cooking inside house	10,436	98.44
Has kitchen	10,236	96.55
Does not have kitchen	200	1.89
Cooking outside house	134	1.26
Has kitchen	119	1.12
Does not have kitchen	15	0.14
No cooking	32	0.30

Table 8: Female headed households by availability of type of fuel used for cooking

Fuel	No. of households	Percentage
Fire-wood	410	3.87
Crop residue	59	0.56
Cow-dung cake	62	0.58
Coal, lignite, charcoal	2	0.02
Kerosene	712	6.72
LPG/PNG	8,779	82.81
Electricity	258	2.43
Biogas	280	2.64
Any other	8	0.08
No cooking	32	0.30
Total	10,602	100.00

Census of India, 2011

- It reduces the living space available to the household
- Cooking involves emission of smoke (and more so in rural areas where people do not have access to cleaner fuels) which can cause/aggravate health problems among the members of the household
- It becomes difficult to maintain hygiene in cooking which may further cause health problems

Table 7 shows the data of female headed households of Srinagar City for the availability of a separate room for kitchen.

Table 7 reveals that a major portion of the female headed households, i.e., 96.55% have proper kitchen inside their home while as 1.89% cooking inside home and 0.14% cooking outside house lack any facility of kitchen. Usually in cities, a modern residential kitchen is typically equipped with a stove, a sink with hot and cold running water, a refrigerator and kitchen cabinets arranged according to a modular design. Many households have a microwave oven, a dishwasher and other electric appliances and even though a major portion of the female headed households own a kitchen, however 410 households, i.e., 3.87% still use firewood while as 6.72% utilize kerosene to cook. Crop residue is also used by 59 families (Table 8).

Table 9: Female headed households by availability of assets in female headed households

Variables	No. of households	Percentage
Total No. of households	10,602	100.00
Radio/transistor	8,012	75.57
Television	9,556	90.13
Computer/laptop		
With internet	804	7.58
Without internet	967	9.12
Telephone/mobile phone		
Landline only	754	7.11
Mobile only	7,563	71.34
Both	1,389	13.10
Bicycle	2,156	20.34
Scooter/motorcycle/moped	2,013	18.99
Car/jeep/van	1,612	15.20
Households with TV, computer/laptop, telephone/mobile phone and scooter/car	999	9.42
None of the above mentioned assets	268	2.53

Census of India, 2011

Availability of assets: Standard of living is usually associated with the level of wealth, comfort, material goods and necessities available. In recent years, a literature on assets and poverty traps in developing countries has emerged with two distinct strands (Table 9). The first of these strands takes a micro-economic perspective and uses household-level panel data on asset holdings to distinguish between structurally and stochastically poor households and to identify whether a 'bifurcation point' exists at which asset holdings (usually defined in terms of an index of physical productive assets) tend toward high or low level equilibrium (Carter and May, 2001). The second strand takes a more macro-economic and system dynamics perspective and examines whether low-level equilibrium are consistent with the divergence of living standards between regions and countries and to what extent this is associated with adverse geography (Bloom *et al.*, 2003).

Table 9 reveals that 2.53 female headed households lack any kind of assets including even radio or mobile phone. Only 75.57% households own a radio while as 90.13% own a television. It is interesting to note that in a city like Srinagar only 7.58% female headed households own a computer/laptop with internet connection. Only 20.34% households own a bicycle.

CONCLUSION

As the physical conditions for the family, the dwelling has a part to play in the social interactions among the family members and in the family relationships with the world outside. The results provide evidence that the female headed households in Srinagar city depict a diverse picture in relation to their socio-economic status. Undoubtedly majority of the households are living in good conditions, however the picture of social exclusion

get more evident. There are lot of families in Srinagar City which still live in dilapidated conditions. In some of the households, problems in terms of the space and the physical conditions provided by the housing unit persist. Dilapidated socio-economic conditions are a direct cause of distorted personality and antisocial behaviour but deficient housing does contribute to probability of illness and home accidents. However, the problems poverty lurks beyond the sanitary and structural deficiencies of dwellings. Self-respect is eroded and cynicism fostered, largely because substandard housing is located in decayed neighbourhoods inhabited particularly by female headed households who have to face the additional brunt of prevailing patriarchy in the society.

These results do offer an important suggestion to policy makers. Policies targeting specific population groups in pursuit of reducing poverty could prioritize the target groups based on the population that is counted as poor under most measures of poverty. This requires policy makers to first identify poor people based on more than just one measure of poverty.

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