### Problems Faced By Children of Female Headed Households

A Dissertation Report Submitted To the University Of Kerala in the Partial Fulfilment Of The Requirement For The Award of Degree of

MASTERS OF ARTS DEGREE EXAMINATION IN SOCIOLOGY

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#### **DECLARATION**

I, Anju T, do hereby declare that the Dissertation titled

"*Problems Faced By Children of Female Headed Households*" is based on the original work carried out by me and submitted to the University of Kerala during the year 2015- 2017 towards partial fulfillment of the requirement s for the Master of Arts Degree Examination in Sociology. It has not been submitted for the award of any Degree, Diploma, Associate ship, Fellowship or other similar title of recognition before any University or anywhere else.

Thiruvananthapuram

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12<sup>th</sup> August, 2017

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#### **CERTIFICATE OF APPROVAL**

This is to certify that the work embodied in this dissertation entitled "*Problems Faced By Children* of *Female Headed Households*" has been carried out by Anju T of Fourth semester, Master of Sociology student of this college under my supervision and guidance, and that it is here by approved for submission.

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#### **ABSTRACT**

This study examines the problems faced by children of female headed households, and the Kunnathukal Panchayat of Trivandrum district is the region of study as the number of Female Headed Families is high in that area. The study was conducted by interviewing the children and taking into consideration, various aspects such as age of the correspondent, sex of the correspondent, religion, educational background, family details, category of the family, residential status, nature of housing, land ownership details, economic status, occupational details of the family, educational details of the family and whether help is available for studies, livelihood details, scholarship details, and security concerns.

In this research, the researcher focuses deeply on the problems faced by the children of female headed households. Upon the analysis of data, the findings drawn are ; the children are facing educational backwardness, financial crisis, lack of social acceptance, social stigma, and feeling of insecurity.

The results indicate that the problems of the children of female headed households can be greatly reduced if the Government implements proper schemes for them and monitors that all the eligible children of female headed households get enrolled.

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# **INTRODUCTION**

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Family is an important unit of society. The household is regarded as fundamental social and economic unit of society. Transformation of the household form, therefore, has impact of the aggregate level of a country. For instance, changes in household composition and structure have an impact on the distribution of goods and services, and on the planning of the public institutions, requirements for schools, housing and health infrastructure.

In recent decades the new form of households emerged. House headed by women have become more significant phenomenon worldwide in the last half of 20th and 21st century (Baros and Fox,1997). In 1960 only 9 percentage of families with children in India were headed by none married women,by 1999 the members was over 20 percent. The gender of the head of the household is one of the most important characteristics of the household.

Women household are headed by women, it is generally hypothesized that these household are more likely to be economically deprived and to lack the proper emotional environment for phychosocial development in children.

Parents represent a very crucial factor in the education of children. Their actions or inactions determine whether children go to school or not. Similarly, their presence or absence determines to a large extent what resources are available for children's education, the choice of the quality of education offered and supervision and hence the general outcomes of educational endeavours.

One of the primary functions of the family involves providing a framework for the production and reproduction of persons biologically and socially (Frank Richard in 1999).

As the recently released Socio Economic and Caste Census (SECC) points out, most of the 12.8% of rural households headed by by women have a monthly income less than Rs.5,000.

#### STATEMENT OF THE PROBLEM

Family is a mediating system between person and the society. Persons and his/her families are interdependent. In simple terms, family is a social group characterized by common residence, economic cooperation and reproduction. It includes adults of both sexes, at least two of whom maintain a socially approved sexual relationship, and of one or two children (Murdock,1949).

Family is the primary unit of all societies. Family as an institution take care of all needs of the individuals in it especially the children. parent -child relationship has a very important role in the overall emotional, psychological development of a child. Having a proper family environment is necessary for the proper growth of a child. Both father and mother have definite role to be fulfilled in a child's life.

Father is generally considered as bread winner and as a figure giving feeling of 'being secure', while mother as the care giver. Absence of anyone has a strong impact on the emotional, and psychological dynamics in a family. Any household headed by 'women' is called Female Headed Households (FHHs). According to the census data, the percentage share of such type of families is about 15% in the year 2011. The magnitude of female headed households is likely to be much larger than actually recorded in the census.

The main reasons that are often noted for the emergence of female headed households are the circumstances like widowhood, desertions, divorces, non-marriages etc. In FHHs, a women head is supposed to act as:

- (i) A chief bearer
- (ii) A chief professor
- (iii) A chief earner
- (iv) A chief decision maker (Tripathy,2005)

The Times of India on 3rd March 2015 has reported that Kerala has a significant percentage of female headed households. Kerala has slightly higher proportion of FHHs (16%) compared to the national average (7.5%). In Kerala, Trivandrum has the proportion of widow population (social official sit, social Justice Department). Kunnathukal panchayat has a significant percentage of women headed families.

In the present scenario, the researcher seeks to look at the problem faced by the children of widows in the Kunnathukal panchayat in Trivandrum district.

#### SIGNIFICANCE OF STUDY

Children's development is directly related with national development. The effective management and development of children's resources i.e., their abilities, interests, skills and other potentialities are of paramount importance for the mobilize and development of human resources. Family is an important structure of every society and has always been a type of interest to the discipline of sociology. Present study is indeed having a lot of significance and academic value in the light of various substantial academic and social relevance. At the present stage, the major issue that Kerala is facing, is the problem of divorce. As a result of this issue, the number of Female headed households is increasing in a substantial rate, and is hindering the overall development.

A proper family structure is important for the development of a child. No specific studies have been conducted about the problems of children of widows, in Kerala especially in Kunnathukal panchayat. Thus this study has its own relevance.

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## **REVIEW OF LITERATURE**

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The term head of the household is used to cover a number of different concepts referring to the chief economic provider, chief decision maker, and the person designated by other members as the head, etc. the focus changes depending on the specific circumstances of the country. Generally, the definitions of head of household reflect the stereotype of the man in the household as the person in authority and bread winner. And even where the definition is adequate, criteria used by interviewers are often vague and leave room for subjective interpretation (Headman et al, 1996:64).

In the social milieu of patriarchal developing country like India, female enters into the labor market mostly to ensure survival of household. In other word, in the patriarchal society, the females are not the primary earner in the family but contributors in the household income. Further, they only enter into the labor market to save the household at the risk of not meeting the basic minimum economic needs of the family. As females are less equipped with skills of income generation such as education, they are not able to take up a better job in labor market, their mobility to search job at various work place is also restricted, several times they are less preferred at work place in comparison to their male counterparts and they get lesser wage or salary for same work. Thus it makes a household vulnerable to shock of poverty and risk of survival if it depends primarily upon female earner.

In the context of Indian society, the head of family is the bread winner and prime decision maker of a household. National Family Health Survey (NFHS) publishes data on headship based on self-reported survey, which is primarily used in this analysis. For further analysis of socio economic deprivation of a household, the low category of standard of living (SLI) is considered as indicator of poverty. While discussing the characteristics of female headed households in most orthodox patriarchal Indian society the different phenomena are recoded. Such as although a woman may in principle be the head and the prime bread winner, the husband or any other male member could have all the decision making power within the household. Buvinic and Gupta (1997) argue that in developing countries, owing to strong patriarchal values, households are more likely to be classified as male-headed when in reality they are female-headed.

The proportion of female headed household is increasing in India. It is 9.2 per cent, 10.3 per cent, 14.4 per cent for the subsequent data collected in NFHS I (1992-93), II (1998-99) and III (2005-06) respectively. The states, where the proportion of female headed household is higher than the national average, are Goa (25.3%), Bihar (25.0 %), Kerala (24.6 percent),

Meghalaya (22.1 %), Tamil Nadu (20.2 percent), Nagaland (19.9 %), Himanchal Pradesh (18.6), Manipur (17.3 %), Mizoram (15.9 %), Karnataka (15.8 %), Uttarakhand (15.7 %), West Bengal (15 %), Andhra Pradesh (14.9 %).

An attempt has been made to focus on the Problems faced by children of Female Headed Households in general as well as to enquire about the emotional needs, issues of livelihood and security concerns of these children in particular.

Over the decades there have been significant changes marked in the developing countries of the world. Such changes are due to rapid growth of population, urbanization, spread of literacy, exposure to the media of mass communication etc.

The 2011's Census revealed the gloomy picture of life in Female-headed households. They revealed that, not only there are a lot of female headed households in India , but the widows in Female headed households are mostly young mothers.

Min Zhan and Michael Sherradel "Effects of mother's assets on expectations and childrens' educational achievements in female headed households". Mother-only families have become increasingly common during the past three decades. Whereas in 1960 only about 9 percent of families with children in India were headed by non-married women, by 1999 the number was over 20 percent (Indian Bureau of the Census, 1961;2000). In the meantime, female-headed households consistently comprised a large proportion of poor households. Throughout the 1980s and 1990s, female-headed families with children were five times more likely to be poor than two-parent families with children

Being raised in a single-parent family has been associated with negative socio emotional outcomes for children (McLanahan, 1997), negative educational outcomes being one of them. Compared with children from two-parent families, children raised in single-parent families have been shown to have lower test scores, lower school attendance, fewer years of schooling and higher rate of dropping out of high school (Astone & McLanahan, 1991; Hauser & Featherman, 1976; Hauser & Pang, 1993; McLanahan & Sandefur, 1994). Educational achievements is one of the best predictors of factors such as occupational status and earnings that contribute strongly to a child's future economic well-being (Haveman & Wolfe, 1994; McLanahan & Sandefur, 1994).

It is important to examine intergenerational effects of parental characteristics on children's schooling in these families. Although most researchers would agree that children of female-

headed households are more vulnerable, not every child from these families has low educational achievement.

While it is well documented that parental income has positive effects on children's wellbeing, fewer studies have analyzed the role of parental assets, especially among low-income families. Most existing studies that examine intergenerational effects of assets have focused on educational achievements of children. For example, Alwin and Thornton (1984), using data from an 18-year (1962-1980) longitudinal study of white families and children in the Detroit metropolitan area, find positive and significant effects of a measure combining income and assets on the amount of completed schooling. Similarly, a study using the PSID by Hill and Duncan(1987) reports that parental income from assets is positively and significantly related tocompleted schooling.

Kumari [1989] argues that female-headed households in India have been generally neglected by development planners and constitute a separate category of project beneficiaries which deserves 'a special place in all development programmes'. Several remedies are suggested: strengthen-ing female-headed households' inheritance rights; income generation activities should be designed and targeted for female-headed households; improved access to credit; training to improve human resource capital; and collective organisation and action are considered as important components of a strategy for female-headed households.

Female headship is supposed to be a transitory phenomenon and is differentiated from its counterparts by its socio economic and demographic features such as marital status, household composition, dependency ratio, educational level, sources of income etc.Studies have shown that, both in developing and developed countries, FHHs have different socioeconomic and demographic characteristics as compared to MHHs (Barros, Fox and Mendonca, 1994; Buvinic and Gupta, 1997). Elizabeth Arias and Alberto Palloni (1996) in their study on — Prevalence and Patterns of Female headed households in Latin Americal reveals that despite some differences across countries, there are remarkable similarities in the age patterns and levels of female headship as well as in the patterns of effects of important characteristics such as marital status, education of the woman, poverty level and urban-rural residence. By the same, the residential arrangements of female headed households that are composite or extended rather than nuclear. Data also reveal that there is an increased tendency for widows and divorced women to head their own household. If this characteristics

remained invariant in years to come we will see a large increase in the total proportion of female heads as the population ages and as marriage disruptions become more prevalent. The increase, however, will not come from the ranks of younger women who are unmarried or in consensual unions, but from among those who are older and who have experienced some time within a marriage.

Ranjay Vardhan (1999) in his study on \_Female Headed Households in Patriarchal Society' found that majority of the household heads tend to be those of widows followed by women who assume headship due to divorce and desertion which is rising in recent years in our society. Migration for employment of men not only to the other parts of the country but also to the other countries is also emerging as an important reason for the emergence of such households. K. Shanthi (2000) in her study on —'Growing Incidence of Female Household Headship: Causes and Cure'l found that the incidence of dejure female headedness is high among low income group. Compared to dejure female head, defacto female heads are socially well off and enjoy high status.

McLanahan Sara (1983) in her study on —Family Structure and Stress: A longitudinal comparison of two parent and female headed families identified three types of stressors: the presence of chronic life strain, occurrence of major life events and absence of social and psychological supports and concluded that single female heads with children experience more stress than their married male counter parts in all the three areas and suggests that the higher incidence of major life events experienced by male heads is primarily a function of marital disruption process rather than a characteristic of the state of single parenthood Sarah et al. (2006) study on —Divorce Leads to Poor Psychological and Physical Health inWomen revealed that divorced women have a higher susceptibility to chronic illness, especially over a period of time compared with married women.

Cheryl A et.al (1980) in their study on —Managerial Behavior and Stress in Families Headed by Divorced Women<sup>II</sup> say that Female-headed families are vulnerable to high levels of stress following divorce. A framework is proposed which conceptually links economic stressors and family management patterns and concluded that stress can be created or reduced by systems external to the family and by the family's internal managerial behavior. Sheryl L. Olson and Victoria Banyard (1993) in their study on "Stop the World So I Can Get off for a While": Sources of Daily Stress in the Lives of Low- Income Single Mothers of Young Children<sup>II</sup> found that interaction with children was the most pervasive source of stress, followed by the social interaction with adults and demographic variables like maternal work status and age. Ongoing financial stress represents one powerful source of stress for single mothers and has been shown to contribute to their elevated rates of distress and disorder relative to married mothers (Brown & Moran, 1997; Hope, Power & Rogers, 1999). Stress for single mothers also extends beyond financial problems to include a variety of stressors associated with the demands and pressures of parenting alone (Avison, 1995). Poor persons are at greater risk of exposure to stressors associated with unstable employment, difficulties with children, and poor access to health care (McLeod and Kessler 1990).

Carol J. Erdwins et.al (2001) studied the relationship of social support, role satisfaction, and self-efficacy to measures of role strain was explored in a sample of 129 married, employed women with at least 1 preschool-aged child. Self efficacy in work and parental roles proved to be a significant predictor of these women's work family conflict and role overload, respectively. In addition, satisfaction with their child care was related to significantly less anxiety about being separated from their young children. Spousal and supervisor support also accounted for significant variation in work family conflict, but the impact of organizational support on role conflict was fully mediated by job self-efficacy. The neo-liberal restructuring of market sectors, including the transition of socialist countries, increasing family break-up, the growing involvement of women in the informal economy, and lack of kin-related support as a result of migration, conflicts and similar events negatively affected the well-being of women (Chant1997; Moghadam 2005; Bridge 2001). Naomi Hossain and Samiha Huda (1996) in their study on \_Problems of the Women Headed Households' reveal that there are identifiable processes by which women become household heads. Social factor such as purdah remains an important constraint for such women and few allowances seem to be made due to their position as household heads. Such constraints further inhibit their chances of finding employment. Poverty is the most pressing problem. Women household heads are very likely to lose control of any land or assets they may have inherited. Access to employment is another severe problem, as there are few jobs available to them and they are relatively unskilled.

Nidhi Kotwal and Bharti Prabhakar (2009) in their study on —Problems Faced by Single Mothers<sup>||</sup> aims to study the problems faced by single mothers i.e. social, emotional and economic from a sample of 50 single mothers by snowball sampling technique. The result shows that financial problem was the main stressor for majority of the single mothers. The emotional life of the single mother was also affected by their single status. Majority of the single mothers reported that they felt lonely, helpless, hopeless, lack of identity and lack of confidence. In social sphere majority of single mothers tried to avoid attending social gatherings and had changed their dressing style, due to depression they had developed poor food and eating habits. Majority of the single mothers found it hard to maintain discipline among the children due to absence of male members. The mothers complained about loneliness, trauma and depression and found it difficult to handle the responsibility of childcare and to establish a routine for their children.

Shubhashis Gangopadhyay and Wilima Wadhwain (2003) in their study named —Are Indian Female-Headed Households More Vulnerable To Poverty point out that not currently married FHHs appear to be more vulnerable to poverty. This is not because their heads are females, but because their heads have less education. Since education is the result of decisions made in the household, this suggests a gender disadvantage that is perpetrated within the household.

Some of the studies have shown that women headed household is in poor economic situation (Peters, 1983; Varley, 1996). The explanation for poor condition of female headed households is given by Desai and Ahmad (1998) that, female heads are at disadvantage because of their low access to job marked due to less education, mostly engaged in low wage jobs, vulnerability to child care demands.

Dreze and Srinivasan (1995) used NSS data from rural India to compare the equivalencescale adjusted household per-capita expenditures of male and female headed households. They found that for reasonable choices of equivalence scales, there is no evidence that female-headed households are poorer. Makatjane (1990) also showed that there is no evidence to assume that female-headed households are poorer. There exists some evidence of thelinkages between poverty and female-headedness in India (Visaria and Visaria, 1985; Parthasarathy, 1982). The existing literature suggests that female-headed households relative to male-headed households have poorer survival chances, given their lower control overland resources and their greater dependency on wage income, their highe rate of involuntary unemployment, and lower levels of education and literacy of the household heads (Agarwal, 1999;Verghese, 1990; Shanti, 1994;Lingam,1994). Swarup and Rajput (1994) show that in India, lack of access to family property and assets, and deficient micro-credit facilities contribute to the poor economic conditions of female-headed households. Dreze and Srinivasan (1997), on the other hand, find no evidence that female headed households or widows in rural India are significantly poorer compared to male headed households, based on standard head count ratio, which measures the number of people living below the poverty line. However, their results change when accounting for the average households size and child-adult ratio. They use the NSS data for the year 1986-87 and show that the per capita consumption expenditure is significantly lower in households with widows compared to others. Their results however are not sensitive to the choice of poverty line.

Meenakshi and Ray (2002) find that female-headed households face a greater risk of being exposed to poverty in the presence of size economies and child-adult ratio. Size economies refer to the economies of scale that a household can achieve when household size is large. They use the Indian expenditure and employment surveys to demonstrate that the sensitivity of the poverty rate among female-headed households with respect to household size differs across states and regions in the country. Gangopadhyay and Wardhwa (2003) use NSS household data for the years 1987-88, 1993-94, and 1999-00 to demonstrate that female-headed households are poorer than male-headed counterparts. They identify two channels through which gender bias operates in India – work place discrimination and intra-household discrimination. Unisa and Datta (2005) found that female headship is showing positive influence on health of women, education of children and autonomy, and it has negative relationship with economic conditions.

Ramaprasad Rajaram (2009)in his study on —Female-Headed Households and Poverty: Evidence from the National Family Health Surveyl estimates whether female-headed households are poorer than their male-headed counterparts, using household data from the National Family Health Survey (NFHS) for the year 2005-06. The study uses poverty measures that reflect on people's permanent income such as housing condition, wealth index and standard of living index, and argue that these measures could be more informative about the chronic living condition of people than the official measure based on consumption expenditure. Employing probit and logit estimations, the results from the analysis provide evidence that the relationship between female-headed households and poverty depends on the choice of poverty measure. 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, femaleheaded households are marginally poorer than their male-headed counterparts. Robert T. Jensen (2005) considers the issues of intra household allocation are essential for assessing individual well-being, especially for the elderly. While this has been widely appreciated in economics for some time, very little is done about it in practice, and most studies focus only on household per capita measures in assessing living standards. This observation also has implications for studies on the relationship between SES and health. Further, the results also show that the relationship between SES and health or nutrition in India is more complex than simply the purchasing power potentially implied by income or expenditure; in particular, other factors, such as the treatment of individuals within the household, mediate this relationship. In particular, the study find that widows are much better off in forward caste households when measured in terms of per capita expenditure, but when BMI is used as a crude proxy for consumption of the elderly, forward caste persons are no better off than lower caste households, suggesting the share of household resources is not well proxied by expenditure per person.

The social environment like inferior social position, lack of power, economic hardships single responsibilities of managing their households along with chronic life events like absence of spouse either by divorce or through a more complicated series of transition like separation, widowhood or migration causes psychological stress among women.

Lorraine Davies et.al (1997) in the study on -Significant Life Experiences and Depression among Single and Married Mothers examined the relationship among early family adversities, depression and family status using a sample of single and married mothers. Regardless of whether they are never married or separated or divorced. Single mothers report high life time and 1-year prevalence rate of depression than married mothers. By examining the connection among adversities, depression episodes and family status the study demonstrates the importance of early adversities according to marital status. Specifically, higher rates of depression among single mothers are due, in part, to a greater likelihood of early child hood adversities which then increase the risk for early onset of depression, increasingly ,women whose childhood have been relatively free of adversities are more likely either to report no depressive episodes or to have a later on set of depression. There latter trajectories are more common among married than among single mothers. A substantial body of literature shows that single mothers suffer disproportionately higher rates of major depressive disorder and substantially elevated levels of psychological distress, compared to married mothers (Cairney et al. 2003; Davies, Avison et.al 1997). This multiplication of stressful events and chronic stressful conditions can, in turn, have a powerful negative effect

on mental health (McLeod 1999), in additional to (and Independent of) financial status Across a wide variety of populations and contexts, social support has been found to have both direct positive effects on psychological well-being and to have moderating effects that reduce the detrimental consequences of stress (Turner and Turner 1999). Heather A. Turner (2006) in her study on — Stress, Social Resources and Depression among Never-Married and Divorced Rural Mothers" examines the impact of several domains of stress on mothers' depression, potential buffering effects of social resources. Findings highlight the importance of multiple forms of stress exposure, showing independent significant effects of lifetime adversity, recent life events, and chronic stressors on current depressive symptoms

Willicox (2003) in a study on —The Effect of Widowhood on Physical and Mental Health, Health Behavior and Health Outcome, found that women who were recently widowed reported substantially higher rates of depressed mood, poorer social functioning and lower mental health and physical functioning than women who were widowed more than a year Single mothers tend to suffer from a feeling of rootless ness and lack of identity after divorce/widowhood. This is especially true of women whose identity was formerly associated with that of their husbands. In many women, feelings of guilt, shame, resentment, anger and anxiety about future are so dominant, that they bring out personality changes Nidhi Kotwal and Bharti Prabhakar (2009). Employed mothers also experienced significantly less psychological distress which was partially mediating by their lower financial stress (Heather A. Turner, 2006). A substantial body of literature shows that single mothers suffer disproportionately higher rates of major depressive disorder and substantially elevated levels of psychological distress, compared to married mothers (Cairney et al., 2003; Davies, Avison & Alpine, 1997). Poor women in rural areas, particularly those who are young and unemployed, have also been shown to have high levels of depressive symptoms (Hauenstein & Boyd, 1994) and women who are receiving welfare report elevated rates of Major Depressive Disorder (Jayakody, Danzinger & Pollack, 2000). Ongoing financial stress represents one powerful source of stress for single mothers and has been shown to contribute to elevated rates of distress and disorder in this population (Brown & Moran, 1997; Hope, Power & Rogers, 1999). Several studies show that stress exposure, including ongoing parenting and financial stress, explains a substantial portion of the mental health gap between married and single mothers (Avison, 1995, Cairney et al., 2003).

Research on the social distribution of stress generally identifies an inverse relationship between core dimensions of social status (i.e., education,occupational status, and income) and stress exposure (McLeod 1999). Family-to-work conflict was longitudinally related to higher levels of depression and to the incidence of hypertension (Frone, (1997).Work family conflict has been linked to psychological distress (Burke, 1993; Frone et al., 1994; Hughes and Galinsky, 1994). In the absence of husband a woman feels isolated (Jetley, 1987; Bose 2000).

Bharat (1988) carried out a study of single parent families in Bombay slum in 1986 majority of them being widows. She found that absence of male spouse led to a sharp fall in the income level of the family. She further noted that the emotional problems of single mothers were not due to the absence of the spouse per se but due to resulting socio-economic hardships and anxiety regarding children's future.

Elizabeth C Cooksey (1997) in her study on -Consequences of Young Mothers' Marital Histories for Children's Cognitive Development paid attention to adolescent parents and their children stems, in part, from a concern over potentially missed opportunities and hence curtailed achievement for young parents and a worry that this will increase the odds of poor developmental outcomes for children Using data from the National Longitudinal Survey of Youth focuses on marital histories of young mothers and whether the family structure into which children of young mothers are born and the stability of that arrangement during the child's life affect his or her academic abilities during early school years. Results suggest children of young mothers are affected by marital histories, although children born and raised within continuously married families do not always show significantly better academic outcomes. Non marital childbearing is negatively associated with cognitive performance but affects children primarily through human, economic, and social resources. Barbara Bilge and Gladis Kaufman(1983) in their study on Children of Divorce and One-Parent Families: Cross-cultural Perspectives" viewed cross-culturally and found that one-parent family is neither pathological nor inferior. Children in such families often do not suffer from economic or psychological deprivation. Whether or not the single-parent household becomes a personal or social disaster depends upon the availability of sufficient material resources, supportive social networks, and the tenor of culturally-structured attitudes toward it.

Jane D. McLeod et.al (1994) evaluate race differences in the processes that link poverty and single parenthood to anti social behavior, drawing on conceptual models that link structural conditions to children's well-being through the mediating influences of parental distress and unsupportive parenting. On the basis of data from the 1988 Children of the National Longitudinal Survey of Youth data set, we find that the total effects of poverty and single

parenthood on parenting practices, and of parenting practices on antisocial behavior, do not differ significantly by race.

Jeanne Brooks-Gunn and Greg J. Duncan (1997) in their study on — The Effects of Poverty on Childrenl focus on a recent set of studies that explore the relationship between poverty and child outcomes in depth. By and large, this research supports the conclusion that family income has selective but, in some instances, quite substantial effects on child and adolescent well-being. Family income appears to be more strongly related to children's ability and achievement than to their emotional outcomes. Children who live in extreme poverty or who live below the poverty line for multiple years appear, all other things being equal, to suffer the worst outcomes. The timing of poverty also seems to be important for certain child outcomes. Children who experience poverty during their preschool and early school years have lower rates of school completion than children and adolescents who experience poverty only in later years.

Timothy J. Biblarz and Greg Gottainer (2000) in their study on —Family Structure and Children's Success: A Comparison of Widowed and Divorced Single- Mother Families" argues that compared with children raised in single-mother families created by the death of the father, children raised in divorced single-mother families have significantly lower levels of education, occupational status, and happiness in adulthood. Yet divorced single mothers are not significantly different than their widowed counterparts in child rearing, gender role, and family values and in religiosity, health-related behaviors, and other dimensions of lifestyle. However, relative to widowed single mothers, divorced single mothers hold lower occupational positions, are more financially stressed, and have a higher rate of participation in the paid labor force. We speculate that the contrasting positions in the social structure of different types of single-mother families may account for observed differences in child outcomes. That is the attainments of children from widowed single-mother families are approximately the same as those from two-biological-parent families, and they are substantially higher than those of children from divorced single mother families.

Panda (1997), On the basis of primary data collected in a rural setting in the state of Orissa, an attempt has been made to compare the socio-economic status of male- and female-headed households. Subsequently the differences in the use of resources (time and money) between male-headed and female-headed households have been analysed. Finally, the study explores the relative well-being of the children between the two groups, i e, to what extent female

headship influences children's access to social services, and children's actual welfare outcomes, measured in terms of health and education, indicators. The results suggest that poverty and female headship are strongly linked in rural Orissa. The results further suggest that the use of resources are significantly different between the two types of households and the comparison of household expenditures indicates that, female-headed households spend relatively less on higher quality food items such as meat, vegetables, milk and other dairy products. Finally the findings show that children in female-headed households are disadvantaged both in terms of access to social services and actual welfare outcomes.

Using nationally representative data from rural India, this study contributes to the limited literature on the educational outcomes of children living in female-headed households. Those heads can be either widows or married women; unlike most prior studies, this one controls for such heterogeneity by separately analyzing data from the two types of households. Like earlier studies, it compares the absolute differences in children's schooling outcomes across household types. Unlike earlier studies, however, it also attempts to quantify the relative improvements in children's schooling outcomes within different households that correspond to marginal improvements in households' educational and economic status. Finally, using household fixed effects, it investigates the differences in the schooling outcomes of boys and girls across the different household types. The findings concur with those of recent studies in other South Asian countries. Controlling for family background, in absolute terms, children in widow-headed households are no worse off than are those in male-headed households, and children in households headed by married females may enjoy even better schooling outcomes. It is in widow-headed households that a marginal gain in the household's condition is reflected most positively in the children's schooling outcomes. Moreover, these households do not discriminate between boys and girls (Chudgar, Amita, 2011).

Over the past decade, an increasing amount of attention has been paid to the widespread threat of paternal deprivation, including various forms of father absence, nonparticipation, neglect, and rejection. Paternal deprivation has been linked to a number of psychological difficulties in both sons and daughters (Angel & Angel, 1996; Biller, 1971, 1974, 1982; Demo & Acock, 1996). A study using a nationally representative sample of 6,287 children

ages four to eleven years old indicated that children in single-parent homes are more likely to experience emotional problems and use mental health services than children who live with both parents (Angel & Angel, 1996).

The most frequently mentioned cause of paternal absence occurs when a father is away due to career demands, or divorced from the child's mother. For those children who are dealing with a temporary loss, such as one due to career relocation, fewer negative effects have been attributed to father-absence (Adams, Milner, & Schrepf, 1984; Blankenhorn, 1995; Hetherington, 1972; Horn, 2002; West, 1967). However, in the case of divorce or death, a more serious impact has been found on the child's emotional development (Horn, 2002; Steinberg, 1989).

As a recent final report to the National Commission on Children points out that when parents divorce or fail to marry, children are often the victims. Children who live with only one parent, usually their mothers, are six times as likely to be poor as children who live with both parents. (Horn, 2002). In addition, some researchers have found that children are more likely to suffer more emotional, behavioral, and intellectual problems resulting in a higher risk of dropping out of school (Barber, 2000; Biller, 1971, 1974, 1982, 1993; Biller & Solomon, 1986), alcohol and drug abuse (Barber, 1998; Blankenhorn, 1995; Kalb et al., 2001), adolescent pregnancy and childbearing (Barber, 2000; Blankenhorn, 1995; Hetherington, 1972; Kalb et al., 2001), juvenile delinquency (Barber, 1998; Biller, 1971, 1974, 1982, 1993; Biller & Solomon, 1986; Blankenhorn, 1995; Hetherington, 1971; Kalb et al., 2001; Popenoe, 1996a), mental illness (Barber, 1998; Kalb et al., 2001), and suicide (Biller, 1974) when the father is absent. Alongside the growing numbers of absent-fathers in our society, some people are asking, —Does absent-fatherhood cause social problems such as poor academic performance, increased teen pregnancy, or higher unemployment (Horn, 2002, p.5)? One way of testing this and questioning the impact of absent fathers on families and children is to control a study statistically. Sara McLanahan and Gary Sandefur reported their results in Growing up with a Single Parent (1994), using a regression analysis to remove the effects of all of the nuisance variables except income. With race, parental education, number of siblings and place of residence statistically controlled, they found that children living with only one biological parent were six percent more likely to drop out of high school, girls were nine percent more likely to become pregnant as teens, and young men were 11% more likely to be unemployed. When parental income was controlled, the risk of these social problems declined by approximately one half in each case. According to these results, reduced income in single parent, compared with two-parent homes, accounts for half of the increased risks of school dropout, pregnancy, and unemployment.

Children who become father-absent before the age of five suffer more debilitating intra psychological interpersonal difficulties than do children who become father-absent after the age of five. For children who become father-absent before the age of five, the effects seem to be more profound and long-term Consequently, their relationships with their peers can be damaged as well. In a study of 40 middle school boys from a Midwest suburb found that those boys who lived without their father showed a poorer sense of masculinity and had poorer interpersonal relationships than boys who lived with their biological fathers (Beaty, 1995). Johnson (1979) investigated the effects of father-absence due to divorce on adolescent peer relationships and found that there was significance between the father-child relationship and social involvement in both boys and girls. Children who are raised in father-absent homes tend to see the outside world as hostile and threatening, according to Draper & Belsky (1990). Conversely, children who observe a stable cooperative relationship between their parents tend to see other social relationships as potentially altruistic and mutually rewarding. This interpersonal orientation colors the type of relationship, which is possible with the other sex. A lack of positive interpersonal relationships may result in an individual's desire to be isolated from others, and contribute to the participation in delinquent activities (Marcus & Gray, 1998). The more men are absent from home, the more problems besiege modern families. The presence of men has much to offer to children, women and families. Money cannot supplement the psychological yearning of children whose fathers are categorized as -dead beat dad. Recourses cannot offer the emotional needs that children desire during care. Support/ relief cannot cushion the mental trauma created after the man is gone. Therefore, modern strategies and initiatives are to be channeled towards finding a way to lure men "back to the basis" (family). Modern families can do this by removing those modern obstacles that made them to leave in the first place.

The general health situation among women in Kerala shows that the prevalence of acute morbidity and chronic diseases is higher among women than men (Ramanathaiyer and Macpherson, 2000). The hospital records show that the number of women undergoing treatment in Kerala is very high as compared to men. For example, in 1991, 652,425 women as against 7,932,196 men registered as inpatients in the government allopathic clinics in Kerala (Ramanathaiyer and Macpherson, 2000).

The social, economic and human development of Kerala society has not reached a specific vulnerable and often neglected section of the society- the women headed households. Their socio economic, health and demographic status in the society is much worse compared to

other type of households. The female heads and the members of their households face number of difficult socio economic, occupational health and emotional problems in the society. Poverty female headship is strongly associated in Kerala. Even though the female headed households could barely survive the problems through various ways ,they are at most disadvantageous position in terms of almost all the indicators(Shinju.V,2006) Richard W. Franke and Barbara H. Chasinin (1996) in their study on —Female-Supported Households: A Continuing Agenda for the Kerala Model" indicate that female-supported households achieve near equality with their male counterparts. They achieve this near equality despite women's lower wages and their concentration in the lowest paying jobs. The strategies they use include tailoring their household structure to maximize income per consumption unit, making extensive use of Kerala's redistribution programs, and working at unhealthy, unpleasant jobs to earn incomes.

Suresh kumar and Lini (2010)in their study on —nutritional status of women in kerla:a comprehensive study of male and female headed households based on NFHS-(2005-06) has shown that female headed households have higher percentage of under weight, anaemic women and women with low nutrient intake compared to their counter parts in male headed households. Also proportion of children who are stunted and wasted are comparatively high in FHHs compared to MHHs ,It therefore can be concluded that the household headship influences the nutritional status of women and children in Kerala.

Saradamoni. K. (2001) in her study —Kerala Women:Less Than Equals?: reported that women in Kerala, despite many indicators like favorable sex-ratio, literacy, access to education and health care are far from being equal members of the society. The state has witnessed many socio-political changes in the last hundred years. But the period seen as 'progressive' saw the building up of a gendered hierarchy, pushing women to a dependent status. Sheela Varghese (1996)conducted elaborate field surveys in the rural and urban areas of Kerala and found a higher incidence of FHHs, especially among the low income group. Besides the de jure and de facto reasons, females are compelled to assume headship of their households due to the illness and irresponsibility of the adult males. Though some men are healthy and working, they do not contribute to family maintenance due to sheer negligence of household affairs. With the highest rate of female unemployment in the country, lower than average per capita income and lower rate of absorption of job-seekers into the employment stream and the relatively higher rate of FHH the study concludes that female heads of the households live in pitiable condition. Kudumbashree became the lifeline to many of the poor women in the state of Kerala and presents a unique model of participatory development. It has proved without any doubt that women empowerment is the best strategy for poverty eradication Women who were regarded as voiceless and powerless started identifying their inner power, their strength, opportunities for growth , and their role in reshaping their own destiny(V.P Rghvan,2006).

Anant Kumar (2006) argued that self help groups can play a revolutionary role in poverty alleviation and achieving gender equity by empowering women to not only take economic decisions but also through the group activity inculcating in them qualities of teamwork, leadership skills and building their capacities towards generating higher incomes, being independent and so on.

Ajith Kumar and Radha Devi (2010) in their study on Health of Women in Kerala: Current Status and Emerging Issues examine the health status of females in the state of Kerala based on the indicators reflecting the general health status, child health, reproductive health and health of the elderly.. The study finds that females in Kerala compare favourably against India in all conventional health indicators and that the problems related to women's health in Kerala are different from those addressed at the national level. Therefore, priorities, approaches and strategies set at the national level may not be appropriate for Kerala.

A global study puts the potential women headed households in India at 18.7 per cent. This figure is based on the number of widows, divorcees and separated women and does not take into account those who are effective heads of households because of migration of men(Buvinic and yousett, 1978).

Nicholas Eberstadt, In his book, "Where did All the Men Go? (2016)" says that "Female Headed Households are largely associated with deprivation and poverty".(.....//)

Kirti Singh's book "separated and Divorced women in India: Economic Rights and entitlements"-The Increasing number of female headed families is a threat to India.

Leela(1988) pointed out that a married woman might become single due to death, desertion, and divorce or due to an extended period of absence from home by the husband.

A review of the existing literature also exhibits that most of the studies were carried out by foreign researchers and were largely based on secondary data. Such studies are based on written materials and thus, leading to stereotypes about women.

Tripathi and Das (1991) in their study point out that children in our society are subjected to several socio-psychological discrimination. Leela Gulati(1993) focuses on women households in the absence of their male members due to migration to distant for earning the livelihood.

We have adequate studies relating to fertility and family planning, women in informal sector labour market, marital adjustment of women, empowerment etc. Children in modern society have been focused from various dimensions.

A lot of studies were performed about the Female Headed Households and the women in it, but rare is the case of study about the livelihood, educational and the psychological problems of the children in Female Headed Households.

So, my study focuses on to bring out the problems faced by the children of Female Headed Households in all aspects.

Undoubtedly, the study has immense significance to the researchers, policy makers, administrators, sociologist, anthropologists and social scientists in understanding as well as formulating policy paradigms.

# III

# METHODOLOGY

#### Title:

The problems faced by children of female headed households

#### General Objective

To study what are the problems faced by children in Female headed families.

#### Specific Objectives

1) To look at the emotional needs of the children in female headed families.

2) To look at the issues of livelihood faced by these children.

3) To look at the security concerns these children.

#### Research Design

Survey Design

### **Conceptual Defenitions**

#### Household

The basic residential unit in which economic production, consumption, inheritance, child rearing, and shelter are organized and carried out"; [the household] "may or may not be synonymous with family (Haviland, 2003)

#### Female Headed Household

Households where there is male partner is not present, and or where the female head is separated, divorced, widowed or single (Fuwa, 1999).

#### Variables

Female Headedness, Instability of income, feeling of insecurity, loneliness and other psychological problems, social acceptance

#### Data Collection

Primary data collected directly from the children in female headed households.
Secondary data collected from books, journals, magazines.

### Tool of Data collection

Questionnaire

Sampling method

Simple random sampling is used as the sampling frame could be made available from panchayat.

<u>Unit</u>

A child in a female headed household

Universe

All children of Female Headed Households in Kunathukal Panchayat.

Area

Kunnathukal Panchayat

Limitations of the study

Chances of unresponsiveness

## IV

## DATA ANALYSIS AND INTERPRETATION

In this chapter, presentation of data is derived from the field. Data is collected from sixty school going students as well as from the mothers of female headed households whom are available. The data is presented in tables and percentage-wise distributions is also provided using pie-chart, bar diagram...etc; so as to make itself explanatory

### Personal Details

### Table 1.1

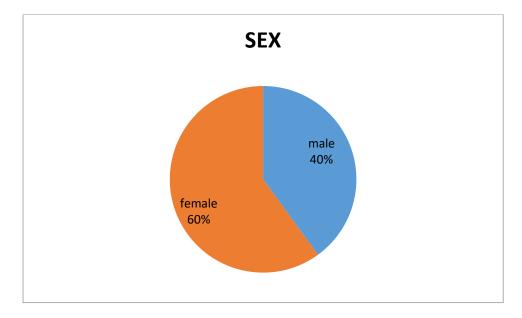
Age of the Respondent

AGE	Frequency	Percent
GROUP		
13 - 15	18	29.9
16-18	15	25
19-21	27	45.1
Total	60	100.0

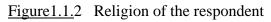
From the table, we can understand that there is a mix of age groups of the children. The largest share of children were from the age group of 19-21 years, constituting 45.1% of the total number of children.

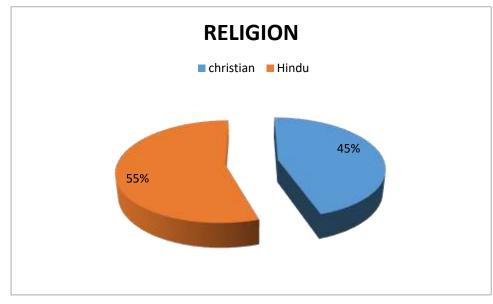
Figure 1.1.1

### Sex



From the figure, it is evident that girl child is more in the area of study, with a gross percentage of 60%.

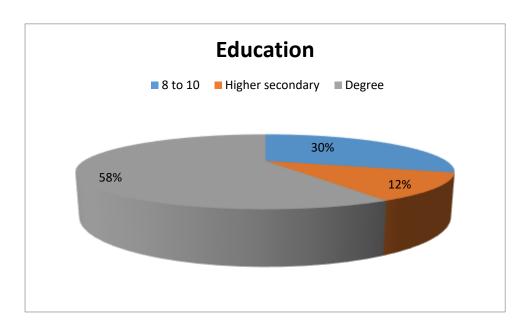




From the above figure, we can understand that most of the families are in Hindu religion, constituting 55% of the total.

### Figure 1.1.3

Educational background of the respondents



From the figure, we can see that most of the children are studying degree having a gross percentage of 58%, and the rest of them are in  $8^{th}$  to  $10^{th}$  standard (30%) and only a few students are in higher secondary(12%).

#### Family Structure

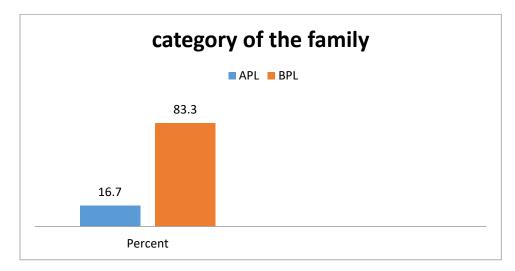
#### Table 2.1

Family Members	Frequency	Percent
Mother	56	93.3
Brother	29	48.3
Sister	42	70
Other Members	7	11.7

From the structure of the family, it is evident that 93.3% of respondents have mother, 51.7% of respondents don't have a brother, 70% of the respondents have a sister and 88.3% of respondents don't have any other members whom are either no more, or not living with them.

#### Figure 2.1.1

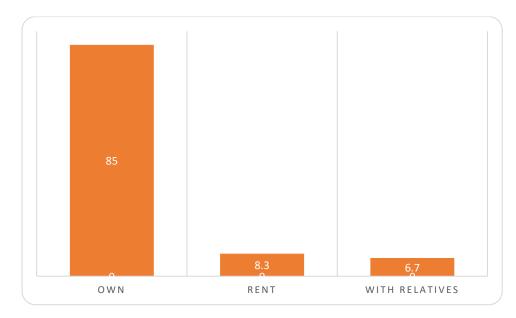
Category of the family



We can understand from the above bar graph that majority of students (83.3%) fall under Below Poverty Level category whereas only a few (16.7%) fall under Above Poverty Level category.

## Figure 2.1.2

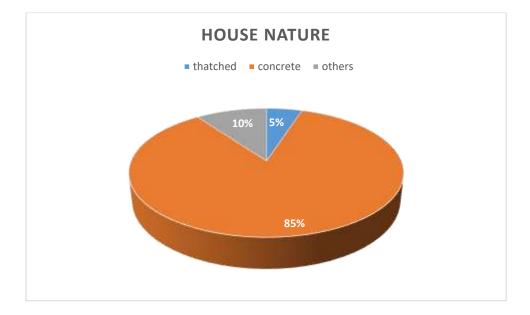
## Residential status



The above figure shows that almost all the students are living in their own houses constituting 85%, whereas some students are living in rental houses (8.3%), and only few students are living with their relatives (6.7%).

## Figure 2.1.3

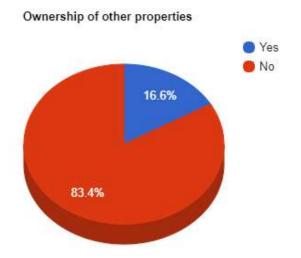
## Nature of Housing



The above figure indicates that almost students are living in concrete houses (85%). Only a few students are living in thatched houses(10%). Students living in other type of houses are just 5% of the total.

## Table 2.1.4

Ownership of other properties



The above table indicates that 83.4% of children don't own any other properties and only16.6% students have other properties.

Table 2.2

Economic Status

Respondent	Frequency	Percent
less than 1000	43	71.7
1001-2000	14	23.3
2001-3000	2	3.3
above3000	1	1.7
Total	60	100.0

It is clear from the above table that 72% students are includes in the monthly income level less-than 1000.But 23% student's family includes in 1001 2000.In addition to only 3.2% students are includes in 2001 to 3000.Only few students are includes in above 3000.

## Occupational Details of the family

Table 3.1 Mother's occupation

Mother's Occupation	Percentage	Salary	Daily / Monthly
Daily wages	41	350 - 600	daily
Home maid	5	2000 - 5000	monthly
Government	5	10000 - 20000	monthly
MGNREGS	28	260	daily
Baby crèche	7	3500 - 5000	monthly
Weaving	2	150 - 300	daily
Others	2	150-500	daily
NIL	10	-	-

We can understand that most of the childrens' mothers' find livelihood in daily wages and 28.3% mothers are earning income from the private sectors. 6.7% mothers are working in weaving and only 5.0% mothers have a government job. 10% mother don't have any job.

Table 3.2

Sister's Occupation

Sister's Occupation	Percentage	Salary	Daily / Monthly
Daily wages	4	350 - 600	daily
Government	1.7	10000 - 20000	monthly
Baby crèche	10.5	3500 - 5000	monthly
Others	20	150-500	daily
NIL	63.8	-	-

From the table, it is evident that most of the children's sister don't have any job.

## Table 3.3

## Brother's occupation

Brother's	Frequency	Percent
Occupation		
Coolie	2	3.3
Servent	1	1.7
Government job	2	3.3
Others	11	18.3
Nil	44	73.3
Total	60	100.0

From the above table, we can see that most of the children's brothers donot have any job.

**Educational Details** 

Table 4.1

Type of school

Type of school	Frequency	Percent
Aided	2	3.3
Unaided	11	18.3
government	47	78.3
Total	60	100.0

The table shows that majority of the students are studying in Government schools and from the remaining, most students are studying aided schools and only a few are studying in unaided schools. Table 4.2

Performance in the examination

Performance	Frequency	Percentage
Failed	10	16.7
Passed	50	83.3
Total	60	100.0

It is evident from the above table that 83.3% respondents had passed in their examinations whereas 16.7% had failed.

## Table 4.3

Availability of educational support

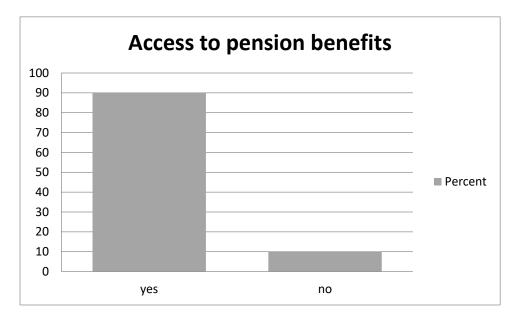
Educational support	Frequency	Percent
yes	14	23.3
no	46	76.7
Total	60	100.0

It is evident from the above table that 76.7% of children don't get any educational support and only 23.3% of children get educational support.

## Livelihood status

## Figure 4.3.1

Access to pension benefits



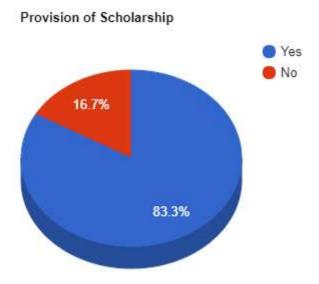
From the figure we can understand that most of the mothers are getting pension.

Table 4.4 Other benefits received by the household.

Benefits	Frequenc-y	Percent
yes	27	45.0
no	33	55.0
Total	60	100.0

The above table shows that 55% of mothers are not getting special benefits from the Government. On the other hand only 45% of mothers are getting special benefits from the Government.

## Figure 4.4.1



The above figure shows that 83.3% of students are getting scholarship. But 16.7% of students aren't getting any scholarship.

Table 4.5

Availability of Special tuition

tuition	Frequency	Percent
yes	14	23.3
no	46	76.7
total	60	100.0

From the table it can be clearly seen that most of the children (76.7%) are not getting any special tuition.

## Table4.6

## Transportation pattern

School bus	Frequency	Percent
yes	16	26.7
no	44	73.3
Total	60	100.0

From the table we can see that most of the children are going by other means.

## Security Concerns of the respondent

## Table 5.1

Life threats faced by the respondents

Threats in Life	Frequency	Percent
yes	16	26.7
no	44	73.3
Total	60	100

From the above table, we can understand that 73.3% of children don't face any threats in life.

## Table 5.2

Prevalence of Insecurity feeling

Insecurity	Frequency	Percent
yes	38	63.3
no	22	36.7
Total	60	100.0

From the above table, we can see that 63.3% of the children feel insecure.

Child's aspect on the ability of mother to look after them

Mother's ability to	Frequency	Percent
care		
yes	12	20.0
no	32	53.3
Only partially	16	26.7
Total	60	100.0

The above table shows that 53.3% of children feel that their mother is not capable to look after them, 26.7% of students feel that their mothers are capable to look after them.only partially, only 20% of students feel that their mothers are capable to look after them.

## <u>Table 5.</u>4

Child's mentality on feeling the absence of father

Feeling the absence	Frequency	Percent
of father		
yes	52	86.7
no	8	13.3
Total	60	100.0

The above table shows that 86.7% of children feel that the absence of their father is a problem for them. But 13.3% of children feel that the absence of their father is not a problem for them.

## Prevalence of Insecurity feeling

	Frequency	Percent
yes	38	63.3
no	22	36.7
Total	60	100.0

The prevalence of insecurity feeling amongst the children is 63.3%, and only 36.7% of students feel secure.

#### Table 5.6

Financial problem faced by the respondent

Financial problem	Percentage
Yes	83.34
No	16.66

The above table shows that almost all students (83.34%) are facing financial crisis.

Table 5.2

Prevalence of anxiety

Anxiety	Frequency	Percent
yes	27	45.0
no	33	55.0
Total	60	100.0

The above table shows that 55% of students are free from the feeling of anxiety and 45% of students are facing anxiety.

## Prevalence of Social stigma

Social	Frequency	Percent
Stigma		
No	23	38.3
Yes	37	61.7
Total	60	100.0

The above table indicates that 61.7% of children are facing social stigma because of the absence of their father .

## Table 5.7

Prevalence of Loneliness among the respondents

Loneliness	Frequency	Percent
feeling		
yes	26	43.3
no	34	56.7
Total	60	100.0

The above table shows that 56.7% of the children aren't facing loneliness.

On the other hand, 43.3% of the children are facing loneliness in their lives.

Prevalence of Depression among the respondents

Depression	Frequency	Percent
yes	31	51.7
no	29	48.3
Total	60	100.0

We can observe from the above table that 51.7% of the children are facing depression due to the absence of their father.

## Table 5.9

Respondent facing issue of neighborhood problems

Neighborhood	Frequency	Percent
issues		
yes	7	11.7
no	53	88.3
Total	60	100.0

It is evident from the above table that 88.3% of the children aren't facing any neighborhood problems. Only 11.7% of students are facing some kind of neighborhood problems.

## IV

# FINDINGS, SUGGESTIONS AND CONCLUSION

4.1 Findings of the study

4.2 Suggestions

4.3 Conclusion

4.4 Limitations of the study

## FINDINGS OF THE STUDY

## FINDINGS ON EMOTIONAL PROBLEMS

- The children in female headed households are unable to study properly due to various emotional issues.
- It was observed that the children had Inferiority complex while conducting interview.
- These children had Shame to face issues and take up new challenges in life.
- The children are not opening up while talking.
- The children had Anxiety about future
- The female head is suffering from depression.

## FINDINGS ON LIVELIHOOD ISSUES

- Financial crisis was making each day hard for female head and this affected the children too in all aspects.
- Malnutrition was observed among the interviewed children.
- The children were affected by various health issues due to unhygienic conditions.
- As the female head has to move on with life, she has to accept any kind of job like coolie, sweeper or in construction sites or other areas.
- In female headed households, if the child is male, he usually is an early dropout from school to search for income.
- Adequate facility not present in house for proper living, not even basic facilities is available to them.

## FINDINGS ON SECURITY ISSUES

- Insecurity feeling is present in both female head and children.
- Financial security is not guaranteed.
- Security concern about life is unpredictable.
- Emotional insecurity was observed in both female head and children.
- The female head as well as children are afraid of Anti socialist group attack and they live in fear each minute.
- 18% of children in a female headed family face problems from neighbours.
- In the case of a female child in a female headed family, the child is scared of second marriage proposals for their mothers.

#### **CONCLUSIONS**

From the study the researcher was able to identity few major problems faced by children of Female Headed families mainly, educational backwardness. The female head of the family has limitations regarding the availability of good jobs;majority of the female head work very hard in small jobs but still the income is not enough to sustain the stability of the family.

Few children had failed in their examinations due to some financial and psychological issues. Also, these children face social issues such as shame and stigma . Majority of children are facing social stigma because of the absence of their father. Such social stigma has reduced their public participation thereby leading to deprivation in many fronts.

Financial crisis is yet another issue these families face. Most children fall under the category of families having monthly income less than Rs1000, which clearly indicates that most of the children are below poverty level this has resulted in to many problems such as educational backwardness, most children either drop out of schools or not continue studies after high school due to lack of financial support. These children also suffer from various health issues such as malnutrition which can also be understood as a result financial crisis that most Female Headed Families suffer because of lack of father as the bread winner, and mothers with their low literacy not having adequate livelihood means. Similar to this is the case of land ownership - most children don't own any other property

From three girl respondents, the researcher was able to understand that early marriage custom still prevails amongst these households, due the financial problems and absence of father, mothers of girl children tend to get their daughters married earlier, as they believe such a step secures their daughters future.

The overall development / cognitive development showed problems – when comparing single headed vs normal family. The female head will be focused on their work so as to get proper income for their family. The female head will be scared to take up new challenges or right decisions in time which can affect the overall development of the family.

The number of school dropouts is high in single headed to normal family as there is financial constraint in the family and the boy child has to quit studies and help mother to earn for their family. In the case of girl child, due to early marriage custom, they wont be able to continue their studies.

Deviant Behaviour is yet another problem faced by children of these households. The deviant behaviour amongst boys is high in single headed family. From the data analysis it was seen that most mothers responded that their son have deviant behavior. Alcohol consumption is the most common deviant behaviour noticed.

Lack of employment makes the female head to join small scale industry works which cannot meet minimum needs of family and they continue to be the vicious cycle of poverty. Most of the mothers find livelihood means in daily wages, and some in small scale works, and the rest are unemployed due to health issues. Only a very small amount of mothers are in Government and private sector, or in a field that has a stable income.

Moving to the psychological and Emotional issues that the children face it was observed that more than half of the children are feeling depression, which clearly intimates that depression level of children is high in female headed households. In addition to that, from the collected data, we can see that most children feel loneliness, almost half feel anxiety. Almost all the children feel insecurity in their lives due to absence of a father figure , only a few feel that they are secure. Majority of children from female headed families feel that the absence of their father is a problem that is affecting them whereas the only a small fraction feel that the absence of their father is not a problem.

When considering the ability of the mothers to look after them, most children feel that their mother are not capable of looking after them only small portion of children feel that their mother are capable of looking after them partially and majority of children feel insecurities in their lives.

In brief, researcher concludes that that when parents get divorced or when one parent is no more, children are often the victims. Children who live with only one parent, usually their mothers, are likely to be poor vs children who live with both parents

Financial crisis, social stigma, lack of social acceptance, depression, lack of infrastructure, malnutrition, insecurity, anxiety and loneliness are the main problems faced by the children of female headed families.

## **SUGGESTIONS**

Although various welfare schemes had been introduced by the Government in various time frames, proper availability of all the schemes, to all the eligible widows / female headed families is not monitored.

The female head is unaware of beneficial schemes available to them due to lack of knowledge.

In cases of female heads who are availing schemes, the procedure is hectic and is difficult for a female to manage work and to repeatedly visit to enrol for the schemes.

If proper educational schemes is made available easily to all the eligible children of female headed families, the burden of female head can be reduced, and in cases where the child is doing part-time job at early age to support the family and for paying educational fees, these scholarships will help the child succeed well in education and ultimately getting him/her a decent job and make the family stable.

More advertisements should be spread across all audio – visual media as well as newspapers regularly to ensure that the unaware female headed families who are eligible for various schemes get the required information about the schemes.

Proper schemes should be effectively implemented by the Government to support marriage of the children in female headed families.

The Government should monitor that all the widows are getting widow pensions regularly.

## LIMITATIONS

- Respondents were not freely opening up about their personal issues.
- Misconception is regarding the research which led to unresponsiveness.
- The researcher had problem getting children as there was difficulty in conducting interview with children due to school timing.

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## <u>APPENDIX</u>

## **1.PERSONAL DETAILS**

- **1.** a.Age :
- 2. b.Sex :
- **3.** c.Religion :
- 4. d.Which standard or grade are you studying :
- 5. e.Mob :

## 2.FAMILY DETAILS

Sl	Relation	Gender	Age
No.			
1			
2			
3			
4			
5			
6			
7			
8			

3.Category of the family ?

APL

BPL

4. Where are you living ?

5.Does your family have an own house ? If not where do you stay - Rent / with relative / others.

6. What is the nature of your house ?

7. Does your family own any land ? How much ?

8. Does your family have any other property, anywhere ?

9. What is the average monthly income of your family ?

300	600	
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## **10.OCCUPATIONAL DETAILS OF THE FAMILY**

Sl No.	Occupation	Income	
1			
2			
3			
4			
5			
6			

## **11.EDUCATIONAL DETAILS**

Sl No.	Education	Type of School
1		
2		
3		
4		
5		
6		

12. Have you ever failed in any grade. If yes, what was the reason ?

13. Who helps in your studies ?

14.Is your mother getting any pension?

15.Is your family getting any benefits from special welfare programmes put-up by the government? If yes, give the name of the programme...

16.Are you getting any educational support from any trust ? If yes, please provide the name of the trust / society.

17. Are you getting any scholarship / fee concession from the school or college management ?

18. Are you going to any special tuition ?

19. Are you going via school bus ?

20. Have you ever experienced any threatening life situations ? If yes, what are they ?

21.In the absence of your father, do you have any feeling of insecurity at home ?

No Yes

If yes, mention them.

22.Is there any other male family member like your uncle available to help you ?

23.Are there any difficulties you experience because your father is not living with you ?

24.Is your mother looking after all your needs ?



25.Do you think that the absence of your father is a problem for you ? If yes, name the problem.

26.Can you mention the major problems that your mother faces because of the absence of your father

27.Do you help your mother in household tasks ?

If yes, what are the great you help

28.Do you face any problems from your neighborhood?

Yes No	
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If yes, name the problems.

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