

Managerial problems and coping strategies in female headed households

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Accepted : November, 2008

ABSTRACT

The study on Female headed households : managerial problems and coping strategies was carried out in Assam with 150 female headed households selected through purposive cum random sampling procedure. 'Z' test was computed to study the variation of problems of high, middle and low socio-economic status. It was observed that majority of the respondents belonging to LSES (92 per cent), MSES (88 per cent), HSES (66 per cent) were highly affected by general decline in financial position . A large majority of 74 per cent was always under constant financial precarious situations inspite of coping strategies. Temporal stress as expressed by respondents of middle socio-economic status was relatively high as compared to high and low social economic status. The problem was acute for working women. Further 87 per cent of employed and 69 per cent non-employed female heads were either always or sometimes affected by psycho-physiological components. A meager percentage of the respondents reported to be divorced and separated were affected moderately by social problems. No negative effect on widowed female heads on social life was observed.

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Key words- Female headed households, Fiscal component, Temporal component, Psycho-physiological stress.

An alternate family may be broadly defined as single parent family, childless family and adoptive family, which are different from traditional forms of living. Out of these nontraditional forms of living, single parent families are most commonly found alternate family through out the world. It is almost accepted that everywhere single parent families are headed by women. However, the reasons for women to be single headed are different. In India, widowhood is the main reason for being recognized as single parent. Since women mainly head single parent families, they are also referred to as female headed families. The term "female headed families" is generally used for those families, where the women are the heads of the families by virtue of their main carrier status. The group of women included here are widowed, divorced abandoned, separated single women and women whose husbands have migrated for employment and whose husbands are not economic provider due to unemployment and ill health (Buvinic *et al.*, 1978).

In the context of socio-economic changes, women emancipation and women empowerment, the phenomenon of female headed households is gaining ground in 1970's and able to draw the attention of family sociologists in the last two decade. In India the concept of alternative families in general and female-headed families in particular is reflected through seminar sub-theme, and able to through light upon socio-psychological research. Many pertinent aspects of family living of these households in terms of family dynamics, stress and strain of managing households, coping strategies and level of satisfaction, etc. need longitudinal study for drawing the attention of programme and policy makers as well as

legislators in order to provide security and maximum protection from all directions.

The present study was under taken to find out managerial and social problems of households and coping strategies in terms of fiscal, temporal, psycho physiological and psycho social components and study the variation of the problems in different socio-economic status.

METHODOLOGY

The study was carried out in Assam. Households, which were headed by females, were selected from three socio-economic status *i.e.* low socio-economic status (LSES), middle socio-economic status (MSES) and high socio-economic status (HSES). Desai (1987) scale was used to categorized the different socio-economic status. An interview schedule was prepared, which was pre tested with 15 non-sample households. Statistical analysis in the form of frequencies, percentage, mean \pm SD were used to study the degree of stress. To find out the variation of the problem in the three socio-economic statuses, "Z" test was computed. Findings are presented under four major components that is fiscal components, temporal component, psycho-physiological component and psycho social component. The reference period for the study was from September 1997 to October 1998.

RESULTS AND DISCUSSION

It was revealed (Table 1) that majority of the respondents (58 per cent) belonged to middle aged group followed by old (28.66 per cent) and young aged group (13 per cent). About 54.66 per cent of the respondents had middle level of education (Class IX to XII) nearly 14

Table 1 : Frequency and percentage distribution of respondents by personal characters N-150

Personal characters	Frequency	Percentage
Age		
Young age	20	13.33
Middle age	87	58.00
Old	43	28.66
Education level		
Low level	21	14.00
Middle level	82	54.66
High level	40	26.66
Post graduate	7	4.67
Marital status		
Widowed	130	86.66
Male migration	18	12.00
Spinster	2	1.33
Income		
Low income group	40	26.66
Middle income group	60	40.00
High income group	50	33.34
Employment status		
Gainfully employed	72	48.00
Self employed	15	10.00
Non employed	63	42.00
Socio-economic Status		
High Socio-eco. status	54	36
Middle Socio-eco. status	51	34
Low Socio-eco. status	45	30

per cent had low level of education (up to Class VIII) 26.66 per cent had College level of education (up to graduation) only 4.67 per cent were post graduate. Of the female heads 48% were gainfully employed outside the home. Where as, 10 per cent were self-employed leading to informal petty trades and casual workers. The incidence of widow hood was the main reason of existence

of female headed households (86.66 per cent), followed by male migration and others (12 per cent). Analysis of family income showed that nearly 26.66 per cent belonged to low-income group (Rs .500-Rs 1000), 33.34 per cent found to be financially stable to some extent (Rs.5001). Classification of those households by socio-economic status showed that 36 per cent belonged to high socio-economic status, followed by middle (34 per cent) and low socio-economic status (30 per cent) (Table 1)

Managerial problem and female headed households:

In decision making sphere, it was observed that female heads alone (81 per cent) took most of the decisions pertaining to money matters. In respect of food and clothing, female heads found to be liberal and egalitarian as reported by more than 80 per cent of the respondents. In case of housing and consumer, durable goods, education of the children, future plans and programme, decisions were mostly finalized in consultation with relatives, colleagues and employers. Further, analysis of decision making pattern with the socio-economic status showed that most of the female heads belonging to MSES (85 per cent) and HSES (61 per cent) preferred to take individual decisions. Joint decisions were common in LSES (82 per cent)

Managerial problem and female heads :

Fiscal components:

In the present exchange economy, the financial of a family is an involved and completed process. In case of female headed households, women being the main earner of a family are compelled to shoulder major responsibilities of financing the family at any cost. Perusal of Table 2 revealed that nearly one half of the female headed

Table 2 : Distribution of respondents by the opinion of financial stress N¹=150 (Total respondents), N²= 87 (Employed respondents)

Statement regarding money	Always		Sometimes		Never		Not applicable	
	N ¹	N ²	N ¹	N ²	N ¹	N ²	N ¹	N ²
Difficult to-	100	30	50	50	-	7	-	-
Meet the cost of living	(66.7)	(34.8)	(33.3)	(57.4)	-	(8.04)	-	-
Continue the saving scheme	118	25	32	53	-	9	-	-
	(78.6)	(28.7)	(21.4)	(60.9)	-	(10.3)	-	-
Repay the loan	18	23	98	45	-	-	34	20
	(12)	(26.4)	(65.3)	(51.7)	-	-	(22.7)	(22.9)
Manage money at the time of emergency	41	11	79	54	30	7	-	14
	(27.3)	(12.6)	(52.7)	(62.06)	(20)	(8.04)	-	(16.9)
Manage money for recreational activities/extra curriculum activities of children	91	23	43	59	-	5	16	-
	(60.06)	(26.4)	(28.7)	(67.9)	-	(5.7)	(10.7)	-
Average	73.6	22.4	56.4	52.2	30	6	25	17
	(49.04)	(25.7)	(37.5)	(60)	(20)	(6.89)	(16.6)	(19.5)

Figures in the parenthesis indicate percentage

households (49.04 per cent) always and 37.5 per cent sometimes under went financial stress in general.

On an average, meeting the cost of living (66.7 per cent), continuing the savings scheme (78.6 per cent) and manage money for recreational /extra curricular activities (60.06 per cent) were the financial problems always faced by the female heads. However, financial stress was little less for the households who were employed. Nevertheless 60 to 68 per cent of employed female heads sometimes faced problems in continuing savings scheme; manage money for emergency and extra curricular activities of children.

Financial stress was further analysed by socio-economic status (Table 3), which revealed that almost all the female headed household of LSES highly affected (92.3 per cent) followed by MSES (87.6 per cent) and HSES (66.4 per cent).

Socio economic status	Level of economic stress		
	High	Medium	Least
High socio-economic status	66.4	30.7	-
Middle socio-economic status	87.6	12.4	2.9
Low socio-economic status	92.3	7.6	-

Majority of the respondents, irrespective of socio-economic status perceived simple living as coping strategy to overcome the financial stress. However nearly 21 per cent tried to cope up with the problems by increasing supplying of money resource either by engaging in overtime work or by income generating activities like dress making, poultry keeping, knitting and embroidery etc. during their free time, 49 per cent borrowed as and when required, about 39 per cent adjust monthly expenditure on credit. However a large majority (72 per cent) was under constant financial precarious situation inspite of the coping strategies.

Temporal components:

This covers time of the worker under study. It was observed that in general, employed female heads were experienced more of temporal stress due to scarcity of time. Table 4 reveals that in consequences or majority of these women, reach office in time (85.3 per cent) finishing household work particularly in the morning (78.7%), taking care of children (67.4) per cent and spare time for social work (52.8 per cent) appeared to be everyday problem. It may be due to the fact that for large majority, enjoying the paid helps, equipping the home/work station with time and energy saving gadgets were out of reach. The most common strategies followed by the working female heads to cope up the situation were curtailment of responsibilities to other family members (21 per cent), overlapping of activities (19 per cent) and simplification of household works by using time saving gadgets (4 per cent).

Psychological components:

The total workday of women of female-headed household is normally longer than that of man headed households. Further they are mostly under constant economic pressure. This resulted psycho-physiocal stress on most of female heads. It is appeared in the Table 5 that majority of the female heads, irrespective of employment status were either psychologically disturbed or physically tired. However, stress due to frustration, boredom, tiredness and irritation was comparatively more in case of working women as reported by 61 to 72 per cent of the respondents. It is certainly due to the role conflict resulting for combining households and work related responsibilities outside the home. It may be due to the fact that most of the working women, the feeling of guilt for not doing the justice to both the roles of mother and career women, exert moral and psychological stress.

Analysis of psycho-physiological stress by socio-economic status showed the respondents belonging to

Statement regarding time	N=150 (Total household) N'=87 (Employed female head)			
	Always	Sometime	Never	Not applicable
Find difficult to manage time for doing household works in the morning	54.6 (78.7)	45.4 (21.2)	-	-
Spare time with children	45.7 (67.4)	28.7 (28.7)	2.7 (3.9)	22.9 -
Spare time for social activities	12.00 (52.8)	33.34 (47.2)	54.66 -	-
Reach office in time	39.8 (85.3)	9.2 (14.7)	-	-

Figures in the parenthesis indicate employed women

Table 5 : Percentage distribution of the respondents by the opinion on psycho physiological stress N=150 (Total household) N₁=87 (Employed female head)				
Statement regarding energy	Always	Sometime	Never	Not applicable
Feel tired	46.0 (71.9)	30.7 (29.1)	23.3 -	-
Feel frustrated and bored	43.3 (62.4)	26.0 (33.3)	30.7 (14.3)	-
Get angry and irritated	40.0 (61.3)	21.3 (20.9)	38.7 (17.8)	-
Do not enjoy recreational activities	56.0 (55.2)	13.3 (14.2)	30.7 (30.6)	-
Average	46.325 (62.7)	22.825 (24.375)	30.85 (20.9)	-

Table 6 : Variation of managerial problems in socio-economic status of female headed households				
Socio-economic status	Time	Money	Energy	Social
1. HSES and MSES	0.5	4.26**	2.64	-
2. HSES and LSES	0.5	4.30*	3.20**	-
3. MSES and LSES	0.1	1.00	1.00	2.6

If $Z > 1.96$ there is a variation at 5% significant level,

*Represents significant variation, **Represent highly significant variation

MSES were highly affected (67.3), followed by HSES (49.6). It was interesting to note that respondents of LSES were relatively free from psycho physiological stress. It is mainly due to the fact that due to dearth of knowledge and financial insecurity, this group of people are generally left without any ambition in life. In consequence, they are free from frustration and boredom, which may not be applicable to MSES and HSES.

As far as psychosocial component was concerned, it was observed that, a meager percentage of respondents reported be divorced and separated were affected moderately by social problems. Nearly, 18 per cent experienced loss of social acceptances resulting discrimination, where as, 23 per cent experienced strange social relationship and loss of social status.

Variation of problems:

In order to study the variation of managerial and social problems in different socio-economic status "Z" that was computed (Table 6). It was observed that there was no variation in time management problems. In case of energy and money management problems, variations between HSES with MSES and LSES was highly significant. Regarding societal problems variations was observed between MSES and LSES, but HSES were not affected.

Conclusion:

The number of female-headed households is

increasing in an alarming trend. They are expected to play multiple roles of major provider, protector carrier bearer and decision-maker in the absence of male spouse. But it is observed that normally female heads are less educated with low paid job and as a result of which they are under constant various stresses. This has direct effect on health and well being of the children.

Economic stress that is the root cause of all type of stresses of female-headed households can be reduced to a certain extent by strengthening the economic base through

- Initiating income-generating technology without much sophistication, so that it is within the reach of female heads.

- Providing credit facilities with simple terms and condition in order to attract the female heads towards self-employment.

- Reviewing the various socio-economic programmes such as - IRDP, DWACRE, etc. with a view to provide maximum benefits to these disadvantaged groups.

- Stress due to temporal and physical stress can be reduced by introducing time and labour saving devices.

- The incidences of female head due to male migration may be lowered by providing adequate dwelling units near by industries

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