

# Female-Headed Households and the Ultra poor in Bangladesh

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### Abstract

This report focuses on the magnitude of FHHs among the poorest and examines their socio-economic profile to highlight the distinction between FHHs and the entire sample. Female-headed households (FHHs) are of two types: households without any male adult where female is solely responsible for the well-being of the household and households where a female is the decision maker and receives monetary support from other male members who have migrated out for employment. The first one is defined as de facto and second one as de jure households. The prevalence of FHHs among the ultra poor is calculated at 35%, of them 78% were de facto households. The de facto households were smaller in size, nearly 50% of them were comprised of one member households, 98% were single parent households, three-fourth of them were educationally dark, one-fourth of them did not possess any living houses. One-third of the de facto household heads were either beggars or disabled. The de facto households were economically less well off. Major sources of their income were charity and wage employment. A lower percentage of the de facto households owned any kind of non-land assets, the value of which was also significantly lower than others. On the other hand, the de jure households were relatively more well-off compared to de facto households and on some indicator better-off than others.

## Introduction

Female-headed households (FHHs) are one of the most vulnerable and deprived classes in our rural community. They are formed through historical, social and economic processes. Usually, a female acts as the head of a household in the absence of an adult male income earner. In most cases, they are either widows or abandoned women with minor children or are women with disabled or old-aged husband without any extended family systems. To this is also added another group of households with migrated adult males. Scarcity of agricultural land, lack of employment opportunities in the rural areas, river erosion and increasing population, force the physically active male to migrate, leaving behind the wife/mother in the village to manage their household. As it has been mentioned in many research papers, the main reason for the formation of FHHs is poverty (Hossain and Hossain, 1995, Hossain and Huda, 1995). These are the households who are economically worse-off and isolated from rest of the society.

Regarding the prevalence of FHHs, different estimates came up with different figures, ranging from 7.63% to 15% (BBS, 1995, Hossain and Hossain, 1995, Islam, 1991). Differences in numbers were due to differences in the definitions used. But it was acknowledged by all that these are the households that are economically less well off and that the prevalence of FHHs is significantly higher among the ultra poor who lack education, skill and any kind of productive resources.

This study focuses on the magnitude of FHHs among the ultra poor and then examines their socio-economic profile to highlight the distinction between FHHs and the entire sample. Data used in this report were collected in December 1998 from 1,250 ultra poor households residing in five districts under 25 BRAC's RDP Area Offices. These are the households who were eligible for NGO membership but not participated in the NGO activities. In sample selection the list of all ultra poor households living in the villages of all RDP working areas but not participating in NGO activities prepared by RDP local staff in 1997 was used. The five districts selected for this study were

Comilla, Jamalpur, Faridpur, Rangpur and Bogra where concentrations of the non-participating ultra poor households were highest. From each selected region five Area Offices (AOs) were sampled based on the higher frequency of non-participating households.

In this study, a household is defined to be female-headed in which a female, in the absence of any adult male member, is the main decision-maker within the household and who also very often contributes significantly to household income. FHHs are of two types, one is a household without any male over 18 years of age where a female is solely responsible for the household well-being. In a maximum number of cases these households include widowed, divorced and abandoned women with minor children who are not supported by an extended family system and will have to be managed for sheer survival. The other type includes households where females are the main decision-makers and yet receiving monetary support from the males who are permanent members of these households but have migrated for employment. In this chapter, results have been presented separately for the two types of households to show similarities and dissimilarities between these two. For simplicity of understanding, the first group of households will be defined as *de facto* FHH and the second group as *de jure* FHH following the definition given in a BIDS study (Hossain and Hossain, 1995).

#### **Prevalence of FHHs and the ultra poor**

The proportion of FHHs among the ultra poor is calculated to be 35%. Seventy-nine percent of them were *de facto* FHH and the rest were *de jure* FHH. The highest prevalence was in Bogra (40%), and the lowest prevalence was in Jamalpur (32%). The prevalence of *de facto* FHH was highest in Jamalpur and lowest in Comilla. The prevalence of *de jure* FHH was highest in Comilla and lowest in Jamalpur regions. Comilla is an economically high vibrant area close to Dhaka city, a fact which is likely to influence in temporary migration of the male. It is important to note that no



significant regional differences were found with respect to the prevalence of FHHs, indicating that irrespective of geographic locations, the prevalence of FHHs among the ultra poor is very high (Table 1).

### **Demographic characteristics of FHH**

Average household size of the FHHs was 2.4, i.e., 37% less than that of the total ultra poor households. On an average, a de facto FHH comprised of two members, 87% of which were female. The size of the de jure FHH was 3.8, which was similar to all the sample households. About 53% of the members of de jure FHH were female, which was even lower than the total average. On an average every FHH had 0.52 children below 10 years of age which was about 22% of the total population. On the contrary ratio of the children below 10 to total population was about 27%. As it has been mentioned in chapter two, 28% of the sample households were single member households that constituted 68% of the de jure FHHs. Ninety six percent of the total FHHs had single parents, which was also found to be higher among the de facto households.

Sixty-nine percent of the de facto FHH members were income earners compared to 53% and 66% respectively for de jure and all households. The higher involvement of the FHH members in different income-generating activities contributed significantly in reducing household economic dependency that was found to be almost half compared to that of all population. Within the FHHs, dependency was much lower among the de facto FHH (Table 2).

### **Economic characteristics**

Thirty one percent of the FHHs were absolute landless compared to 22% for the entire population. Among the FHHs, the percentage of absolute landless was significantly

higher for de facto households. In terms of landholding, the de facto households were also in the worst-off position.

Annual income per capita and per household was also found significantly lower for the FHHs. Although household economic dependency was found significantly lower for the de facto compared to the de jure group, the per capita income was found to be significantly lower for the de facto. These results indicate that in the absence of landholding, the low productivity of workers of the de facto households was the main reason for their lower income. The productivity of workers was very much linked with the activities they were involved in, the extent of their involvement, the skill of the workers and demand for the output in the market. Although a higher proportion of de facto households owned any kind of savings, the amount was significantly higher for the de jure group considering all households (Table 3).

## Sources of income

Nearly three-fourth of the de facto households received income from one source whereas dependence on a single source for all FHHs was 63% and 57% for the entire population. Two-thirds of the de jure FHHs received income from two or more sources. The total number of income sources was 1.2 for de facto FHHs that was found to be the lowest. It was the highest for de jure households (Table 4).

Table 5 presents percentage of households that received income from the specific income sources. In this table, multiple responses were included. As it is shown in the table, the dependence on wage employment was found to be 62.4% for FHHs and 67.2% for all population. It was the source for 79% of de jure households. The second highest in terms of percentage of households receiving income from any specific source was charity for the FHHs. Among the total population, 15.3% reported that they received income from begging, income from different safety nets like VGD/VGF cards or help from their relatives. The dependency on charity was found to be highest for de facto households. Only 1.5% of the total sample of households received income from agriculture although agriculture is the main source of income of the rural households. It is important to show that only 4% of households reported that formal job was one of their sources of income, which means that only 4% of the households received some sort of guaranteed income.

## Ownership of assets

It was found that 83% of the FHHs owned any type of non-land assets, compared to 91% of the total population. Like other indicators, the FHHs had a significantly lower status in terms of ownership of any kind of non-land assets, that include ownership of poultry, livestock, big trees and other productive assets, ownership of living houses, ornaments and other types of assets. Within FHHs, the de facto households were in the worst position. Table 6 presents detailed information on ownership of non-land

assets by items and types of households and their total value. It may be noted that 24% of the FHHs were homeless which was 15% for the total population. The percentage of homeless was significantly higher within the de facto group. The de facto households also owned significantly less productive assets and other prestigious items (Tables 6-7).

### **Employment**

Using the definition of the economically active labour force used in chapter 4 we found that nearly 8% of the sample households had no active male and female members, 20% had only female active and 2% had only male active population. The de facto FHHs consist of households without any active population or with only active females. Since majority of the FHHs are fully or partially dependent on female income with fewer assets, it is obvious that female participation in the labour force would be higher for the FHHs. The rate of female participation among the FHHs, which was more than two times higher than the rate among the total population, proves this. This rate was found to be highest in the de facto households. The extent of underemployment for all workers, irrespective of sex was lowest for de facto and highest for de jure households (Table 8).

As mentioned above, more than one-fourth of the de facto households were without any economically active population, which means that these are the households with only older people who are incapable of doing any productive activities. On the other hand, to seek income for survival they had to do something due to lack of any asset. As a survival strategy, many of them chose begging, as shown in Table 9.

### **The state of education**

Two-third of the FHHs were found to be 'educationally dark' compared to half of the total population. The percentage of educationally dark households was significantly



higher among the de facto households which also had a higher percentage of illiterate adults. Although there was no gender variation in enrollment among the population as a whole, enrollment of boys was found to be 4% higher than that of girls within the FHHs. Within the FHHs, enrollment of boys was significantly higher for the de facto and enrollment of girls was higher for the de jure households (Table 10).

## Housing

As mentioned earlier, the incidence of homelessness was higher among the de facto FHHs. Condition of living houses of the de facto households was found to be more vulnerable. Percentage of living houses with tin as roofing material was lower for them. Average value of their houses was also significantly lower than that of the de jure and all FHHs. A higher percentage of de facto FHHs live in *jhupri*<sup>1</sup> (Table 11).

## Food consumption

When asked about the number of meals taken in the last 24 hours, respondents from 18% FHHs stated that they had consumed only one meal. The percentage is significantly higher compared to that of the total population. Proportion of households consuming single meal was significantly higher for the de facto FHHs. Food security is directly related with accessibility of food and the latter is directly related with purchasing power of the household. It has been found that only 11% of the de facto households could afford three meals from their own resources, which was 21% for the de jure households and 17% for the total. It implies that the de facto households were significantly more insecure on food than the rest (Table 12).

## Access to food

Since rice is considered to be the major source of calorie intake for the ultra poor, results on the sources of rice consumed in the last 24 hours indicate that the purchasing power of FHHs was less. The de facto FHHs would be in a worse-off situation if it were considered that in 39% cases they were depended on others' help (Table 10.13).

## Availability of food

Regarding the question whether they faced any food deficit during the last one year, more than three-fourth of the FHHs reported that they experienced chronic deficit which was 21% higher than the percentage among all the ultra poor. Only about one

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<sup>1</sup>*Jhupri is a matchbox type of house made of leaves and polythene.*

percent of the FHHs were in a surplus position compared to 3% of the total population. Among those who were in a break-even position majority were not female-headed (Table 14)

#### **Access to capital and other development services**

A FHH with a little resource base also had less access to capital. As shown in Table 15, only 14% of the FHHs received any kind of loan compared to 24% of the total. The amount received was also found to be lowest for the FHHs. Within the FHHs the de facto households received less in terms of percentage of households and the amount. In spite of huge NGO penetration working with the rural poor women only 11% of the FHHs 15% of the ultra poor were ever members of any NGO. Within the FHHs, NGO membership of de facto households was lowest. One of the reasons for low coverage of the ultra poor might be the faulty design of the programme that is mainly targeted to the moderate poor (Table 16).

#### **Performance of other selected social indicators**

Regarding the possession of a minimum of two pieces of clothing (*lungi* or sari) for each adult male and female, possession of at least one pair of footwear and one piece of winter cloth for each member of the household, results show a relatively poor performance of the FHHs. In terms of minimum clothing for adults, the de facto households were in a worse-off condition compared to the de jure group (Table 17). Results on access to safe water and sanitation also show the poor performance of the FHHs and specially the de facto group (Table 18).

#### **Discussions and conclusions**

Female-headed households (FHHs) are of two types: one is a household without any male adult where female is solely responsible for the well-being of the household. The other is a household where a female is the decision maker and receives monetary

support from other the male members who have migrated out for employment. These are defined as de facto and de jure households respectively.

The prevalence of FHHs among the ultra poor is calculated at 35% and among them 78% belong to the de facto households. No significant regional variation was observed in the distribution of FHHs. FHHs were smaller than the average size of the ultra poor households. Demographic characteristics of de facto households were significantly different from de jure and all households. The de facto households were smaller in size, and nearly 50% of them comprised of single member households. Ninety-eight percent of the de facto households were single parent households, whereas this percentage was 36% for all. Sixty-nine percent of the members of de facto households participated in the labour force and it was 46% among the total population.

The de facto FHHs were economically less well off. Number of landless was proportionately higher among them. They also earned less with their higher rate of participation in the labour force. Although percentage of households with positive savings were higher among the de facto households, the amount of savings was lower than the de jure and all the households

Three-fourth of the de facto households received income from a single source. Percentage of households depending only on one source was significantly higher among the de facto FHHs. Major sources of income for the de facto households were found to be charity and wage employment. The dependence on charity for all FHHs was found to be more than two times higher compared to that of the total population but dependence on others' help among the de jure households was significantly low compared to the total population.

In the ownership of non-land assets and their average value, results show significant differences. Significantly a lower percentage of the de facto FHHs owned any kind of



non-land assets, the value of which was also significantly lower than others. On the other hand, the performance of de jure FHHs was better than the results of total households.

Results on the labour force participation show that more than one-fourth of the de facto FHHs were without any active member and this was significantly higher compared to all FHHs and total households. The labour force participation rate and the extent of employment was higher for the de facto households. Distribution of household heads by their occupation shows that one-third of the heads among de facto FHHs were either beggars or disabled. The number was significantly higher compared to that of any other group. Three-fourth of them were educationally dark, one-fourth of them did not possess any living houses and the percentage of food insecure households were also significantly higher among the de facto group. They had less access to capital and other development services.

Results on the other indicators of human poverty, i.e., possession of basic clothing, use of safe water for drinking and places of defecation, also show lower level of living of the de facto FHHs. On the other hand, the de jure FHHs enjoyed a better level of living compared to total households.

Results presented in this chapter provide the characteristics of the de facto FHHs which are distinct from others. Among the ultra poor, the de facto households were the most vulnerable group who largely depended on others' help. Since a bigger proportion of the de facto households were without any economically active population and majority of the them were educationally dark, no development package without an element of subsidy may be suitable for them.

## References

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Table 1. Prevalence of female headed household by regions (%)

Regions	De facto n=344	De jure n=95	All FHH n=439	All hhs n=1250
Average	78.4	21.6	35.1	100
Rangpur	77.1	22.9	33.2	20.0
Comilla	70.6	29.4	34.0	20.0
Bogra	80.2	19.8	40.4	20.0
Jamalpur	86.3	13.8	32.0	20.0
Faridpur	77.8	22.2	36.0	20.0
Remarks	ns	ns	ns	

Table 2. Demographic characteristics of FHHs

Variables	De facto n=344	De jure n=95	Total FHH n=439	All hhs n=1250
Household size	2.0***	3.8	2.4	3.8
Workers as % of household members	68.8***	57.8	66.4	46.4
Female workers as % of total workers	100	48.0	88.6	61.4
% of single member households	48.0***	-	37.6	27.5
% of single parent households	97.7**	93.7	95.5	35.6
No of children 0-9 years of age	0.47	0.73	0.52	1.04
Economic dependency ratio	85.2**	110.7	90.7	194.7

\*\*\* significant at 1% level, \*\* significant at 5% level

Table 3. Economic characteristics of FHH

Variables	De facto n=344	De jure n=95	Total FHH n=439	All hhs n=1250
Annual income per household	5,347	13,257***	7,111	11,850
Annual income per capita	3,233	3,704*	3,335	3,385
% owned savings	22.3	5.5	15.0	19.0
Total savings including all (Tk.)	87	108	92	187
Amount of land (dec.)	3	6***	4	6
% of landless	33.1*	24.2	31.2	22.0

\*\*\* significant at 1% level, \* significant at 10% level,

Table 4. Distribution of households by number of income source

No of income sources	De facto n=344	De jure n=95	Total FHH n=439	All hhs n=1250
One (%)	73.8	32.2	63.0	57.3
Two (%)	23.4	57.5	32.2	35.4
Three (%)	2.4	9.2	4.2	6.7
Four (%)	0.4	1.1	0.6	0.6
Average no of sources	1.2	1.8	1.4	1.5

Table 5. Degrees of dependence on different sources of income by households type (%).

Types of income sources	De facto n=344	De jure n=95	Total FHH n=439	All hhs n=1250
Agriculture	0.9	1.1	0.9	1.5
Wage employment	57.8	78.9	62.4	77.2
Rural transport	0.3	15.8	3.6	10.3
Begging/VGD/other donations	71.2	7.3	34.2	15.8
Non-agri self employment	11.3	15.8	12.3	19.3
Small business	5.8	21.1	9.1	16.2
Services and others	1.7	5.3	2.5	4.2

Table 6. Ownership of non-land assets (%)

Types of asset	De facto n=344	De jure n=95	Total FHH n=439	All hhs n=1250
Poultry	31.7	47.4***	35.1***	45.8
Cow	1.5	4.2*	2.1***	62.9
Goat	4.4	9.5*	5.5	6.6
Living house	72.7	86.3***	75.6***	85.0
Ornaments (gold/silver)	14.5	18.9	15.5***	35.9
Trees	12.8	20.0*	14.4***	20.5
Others	1.7	12.6***	4.1***	10.6
Total	79.7	92.6***	82.5***	91.3
Total in Taka	1,549	3,500***	1,971***	3,457

\*\*\* significant at 1% level, \* significant at 10% level



Table 7. Ownership of durable consumer and socially prestigious items by land ownership groups (%)

Variables	De facto n=344	De jure n=95	Total FHH n=439	All hhs n=1250
Ownership of bicycle/clock/watch	-	4.2***	0.9	3.4
Ownership rickshaw/van/fishing nets/dhenki/sewing machine	1.5	9.5***	3.2	7.8
Ownership of ornaments	14.5	18.9	15.5	35.9
Ownership of radio/cassette player/TV	0.3	1.1	0.5	1.1

\*\*\* significant at 1% level

Table 8. Labour force participation by type of hhs

Variables	De facto n=344	De jure n=95	Total FHH n=439	All hhs n=1250
% of households with only active male	1.2	7.4	2.5	1.5
% of households with only active female	65.4	2.1	51.7	19.8
% of households with active male & female	6.7	89.5	24.6	71.0
of households with none	26.7	1.1	21.2	7.8
Male participation rate (%)	-	94.2***	72.8***	90.6
Female participation rate (%)	94.5***	62.0	86.1***	40.8
Extent of under (+) /overemployment (-)	+5.7	+16.5***	+8.2	+11.1

\*\*\* significant at 1% level

Table 9. Occupation of the household heads by type of hhs (%)

Types of Occupation	De facto n=344	De jure n=95	Total FHH n=439	All hhs n=1250
Wage employment	50.3	44.2	49.0	55.6
Self employment	8.4	10.5	8.9	20.2
Begging/disabled	32.6***	12.6	28.2	14.3
Others	8.7	32.6***	13.9	9.9

\*\*\* significant at 1% level

Table 10. Educational attainment by types of households

Indicators	De facto n=344	De jure n=95	Total FHH n=439	All hhs n=1250
Enrollment rate (%)				
Boys	59*	40	51	55
Girls	43	55	47	55
% of educationally dark households	73.5***	40.0	66.3	50.2
Adult literacy rate (%)	5.1	15.2***	7.3	11.8

\*\*\* significant at 1% level, \* significant at 10% level,

Table 11. Housing status of different types of households

Indicators	De facto n=344	De jure n=95	Total FHH n=439	All hhs n=1250
Households owning living houses (%)	72.7	86.3***	75.6	85.0
Households of tin roofed houses (%)	42.4	56.1***	45.8	52.1
Average value of living houses (Tk.)	1,561	3,052***	1,929	2,465
Households living in <i>jhupri</i> <sup>a</sup> (%)	7.2	6.1	6.9	4.3

\*\*\* significant at 1% level, \* significant at 10% level,

<sup>a</sup> Matchbox-type houses made of leaves and polythenes

Table 12. Food consumption of different types of households

Indicators	De facto n=344	De jure n=95	Total FHH n=439	All hhs n=1250
No of meals taken				
One	20.6	8.4	18.0	13.4
Two	62.5	69.5	64.0	67.8
Three	16.9	22.1	18.0	18.9
% of household consumed three meals a day from any sources	10.5	21.1***	12.8	16.8
% of household consumed three meals a day from his own sources	5.8	10.5	6.8	10.1
% of households consumed three rice meals	9.9	11.6	10.3	11.4
% of households consumed two rice meals from their own sources	41.6	71.6	48.1	64.6

\*\*\* significant at 1% level

Table 13. Sources of rice consumed of different types of households (%)

Sources of rice acquired	De facto n=344	De jure n=95	Total FHH n=439	All hhs n=1250
Purchased	59.6	84.2***	64.9	84.5
Own production	0.6	1.1	0.7	0.8
Borrowed from others	1.6	1.1	1.4	0.9
Gift/help and so on	38.4***	13.7	33.0	13.9

\*\*\* significant at 1% level

Table 14. Deficit status of different types of households (%)

Food availability	De facto n=344	De jure n=95	Total FHH n=439	All hhs n=1250
Chronic deficit	79.4***	65.3	76.3	62.6
Occasional deficit	9.3	31.6***	14.1	23.1
Break-even	10.5***	2.1	8.7	11.1
Surplus	0.9	1.1	0.9	3.1

\*\*\* significant at 1% level

Table 15. Access to capital of different types of households

Indicators	De facto n=344	De jure n=95	Total FHH n=439	All hhs n=1250
% received any kind of loan	12.5	17.9	13.7	23.6
Amount	2,115	4,679**	2,841	3,653

\*\* significant at 5% level

Table 16. Membership status in different NGOs of different types of households (%)

NGO membership	De facto n=344	De jure n=95	Total FHH n=439	All hhs n=1250
Yes	10.8	12.6	11.2	14.7
No	89.2	87.4	88.8	85.3

Table 17. Ownership of basic clothing of different types of households (%)

Variables	De facto n=344	De jure n=95	Total FHH n=439	All hhs n=1250
Minimum two saris for adult female	68.0	75.8	69.7	79.4
Minimum two lungis for adult male	42.9	56.4	53.6	79.2
Footwear	29.7	26.3	28.9	30.2
Winter cloth	11.0	9.5	10.7	11.6

Table 18. Water and sanitation of different types of households (%)

Indicators	De facto n=344	De jure n=95	Total FHH n=439	All hhs n=1250
Tubewell as source of drinking water	93.6	95.8	94.1	96.0
Types of latrine				
Ring-slab	10.5	16.8	11.8	14.2
Kutcha	36.4	33.7	35.3	33.6
Open space	30.2	37.9	31.9	30.1
Here there	23.0	13.7	21.0	22.1