



# SOCIO-ECONOMIC CHARACTERISTICS OF FEMALE-HEADED HOUSEHOLDS IN PAKISTAN

Baseline Survey, 2009-10



**SPDC**

Gender Research Programme  
Research Report No.3



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## FOREWORD

Social Policy and Development Centre (SPDC) realizing the importance of integrative research initiated a series of Research Reports under its Gender Research Programme (GRP) in the year 2009. The areas identified for research are wide-ranging developmental issues existing in Pakistan that need to be analysed from a gender perspective. The overall objective of the research programme identified will help place gender on the map of policy-making in the country by creating awareness of gender implications of social and macroeconomic policies with a particular focus on women, work, and poverty. It will also help develop quantitative and qualitative data, including gender disaggregated statistics and indicators that will help map changes in gender roles and their access to equal rights and opportunities which consequentially will help bring the much needed paradigm shift in the existing social structures; add to the technical research in Pakistan on the gender aspects of social and macroeconomic policies; and factor in gendered perspectives in 'hardcore' economic issues as well as social 'progress-engine' concepts of development.

The series of Research Reports produced, hopefully, will help open avenues for further research on issues of development, equal opportunities, equitable policies, and other issues of gender equality and equity.

*Socio-economic Characteristics of Female Headed Households in Pakistan* is the third in the series. Being a baseline study, it documents and analyzes the diversity in the characteristics of female headed households and the contextual factors that contribute to their formation. The study assesses the overall well-being of female headed households in terms of their living conditions, employment and income profile in comparison with male headed households. Examining the decision making processes within the female headed households, the study is also indicative of a subtle yet, a definite improvement in the empowerment of females particularly within the female headed households.

SPDC is thankful to the Royal Norwegian Embassy - Pakistan for funding its Gender Research Programme.

**Prof. Dr. Khalida Ghaus**  
*Managing Director*



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## ACRONYMS

AERC	Applied Economics Research Centre
BISP	Benazir Income Support Program
CPI	Consumer Price Index
FHH	Female Headed Households
GER	Gross Enrolment Ratio
GRP	Gender Research Programme
KPK	Khyber Pukhtunkhwa
LHWs	Lady Health Workers
MDGs	Millennium Development Goals
MENA	Middle East and North Africa
MHH	Male Headed Households
NER	Net Enrolment Ratio
NGOs	Non-governmental Organizations
NWFP	North West Frontier Province
PDS	Pakistan Demographic Survey
PRSP	Poverty Reduction Strategy Paper
PSLM	Pakistan Social and Living Standards Measurement
PSU	Primary Sampling Unit
RCC	Reinforced Concrete Cement
SADs	Single Approach Designs
SPDC	Social Policy and Development Centre
UC	Union Council



# EXECUTIVE SUMMARY

## EXECUTIVE SUMMARY

Several commitments and efforts have been made in Pakistan to develop and implement gender sensitive policies and programmes, The results are far from satisfactory. One reason is the lack of authentic and evidence based research on how both men and women are responding to the social and economic conditions in the country, and the extent to which they have been affected by policies aimed towards poverty reduction.

With changing patterns of economic production and social reproduction, there is a need to understand traditional as well as new roles of women in societies such as in Pakistan. In developing countries, female headship of households is a new phenomenon that is largely unexplored and under researched. Moreover, there is not enough understanding of the socio-economic characteristics of female headed households (FHHs) that have the potential to influence development planning and formulation of gender sensitive policies. Information on income and expenditures patterns, social service delivery, education and health status, micro credit facilities and their utilization by female headed households (FHHs) is almost non existent. This study is a step towards filling the vast gap in such information.

The objective of this baseline study is to highlight the contextual factors that contribute to the formation of female headship, and the investigation of their overall well-being in comparison with male headed households (MHHs) and non poor females. In addition, the study examines social service delivery, labor force participation, intra family allocation of resources, and decisions on income and expenditures that affects the overall well-being of FHHs. The research also analyses decision-making and extent of empowerment of female heads, an aspect of women empowerment which has so far received little attention. The survey will be repeated after three years with the same respondents to document the change in the overall well-being of FHHs.

For the purpose of this research, a slightly modified version of the government definition of household headship as 'a person is recognized as head of household who is considered as the head by household members' has been used to include a woman who claims to be the household head herself.

A total of 804 female headed households, and an equal number of male headed households, distributed over the four provinces of Pakistan have been surveyed. The present analysis of female headship has revealed that 242 women out of a sample of 804 (30.2 percent) do not meet any accepted criteria for female headship. Among these 242 women, 77.7 percent of the women are in the married category. These women claimed to be heads of their households despite the presence of their husbands. To maintain the focus of the study such households are categorised as female managed or maintained households. However, since the 'claim of household headship' of these women could not be ignored this category is also included in the analyses.

Female headship has been analyzed along the criteria of age, education, employment, income and empowerment. Of the 804 FHHs surveyed, 509 (63.3 percent) have at least one characteristics of female headship, with age, employment, income and education in that order of priority. Female heads with at least one of the four characteristics and empowerment are 69.9 percent of the total sample.

The comparison of socio-economic characteristics of FHHs and MHHs presents a mixed picture. There are marginal differences between FHHs and MHHs in socio-economic factors such as average family size, dependency ratio, gender wise enrolment rate, nature of occupation, residential status, water supply, sewerage facilities, sources of lighting and phone facilities. However, a comparison of other conditions such as education of family head, level of unemployment, total income and expenditure, nature of employment, standard of living and decision-making authority and empowerment shows that the gap between FHHs and MHHs is substantively high.

Female heads are largely uneducated and lack employable skills (77.8 percent) compared to 13.5 percent of male heads who are uneducated. Only 22.2 percent of urban female heads are employed while 26.9 percent are employed in rural areas. Contrary to the female employment status, the employment rate for male heads is 86.5 percent in urban and 81.1 percent in rural areas.

To analyse the authority for decision making, decisions have been divided into major and minor at household level. Empowerment is viewed as the authority to make major decisions related to issues such as sale and purchase of assets. Minor decisions are considered as purchase of everyday food items for cooking and other household related decisions.

The analysis of empowerment and decision-making at household level has revealed that females as household heads do not have absolute authority on sale and purchase of assets or on taking loans. However, a majority of female heads take decisions related to the health of females, pregnant women and child immunization even in MHHs. About 25.5 percent females in MHHs take decisions on medical treatment of females. Similarly, 49.6 percent females in urban and 53.6 percent females in rural MHHs take decisions on medical treatment of pregnant women and child immunization respectively.

Comparative analysis of the standard of living between FHHs and MHHs highlights some crucial aspects of the level of deprivation. Food poverty is more pervasive in the lowest income groups of FHHs as 45.2 percent urban and 33.5 percent rural FHHs have experience of taking only one meal a day. In addition, 30.2 percent in urban and 37.6 percent in rural FHHs have not had food for the whole day at least once in the last six months. Affordability of education and health expenditures in FHHs in the lower two income quintile are lower than there in MHHs in the same income group. There is a marked difference in the ownership of agriculture land as 88.8 rural FHHs have zero land holdings compared with 69.5 percent rural MHHs.

Comparison of individual and total family incomes and expenditures on a monthly basis, and the types of expenditures shows that FHHs have less income, are unable to spend more on education and health, have less resources available as fall back during financial crises and have a lower standard of living than MHHs.

The average income in urban FHHs is half that of urban MHHs. The rural income differential is even larger. The average income of all employed FHHs is 54.2 percent lower than that of all employed MHHs. With an average family size of 7 persons for both types of household heads, per capita monthly income average is only Rs. 1,094 (urban) and Rs. 569 (rural) for FHHs as compared to Rs. 2,168 (urban) and Rs. 1,418 (rural) for MHHs. This shows the presence of higher levels of income inequality signifying chronic poverty in FHHs where the female heads are the sole bread winners. The differentials are reduced for households where other family members contribute to the total family income.

The research proves statistically that FHHs are more vulnerable than MHHs in the four key variables that define the well-being of a household: per capita income, per capita food expenditures, ownership of assets and empowerment. The results also prove that despite being the heads of households, females lag behind their male counterparts in ownership of assets and empowerment, and the authority and power exercised by female heads at household level is far less than that of male heads. No difference in the mean per capita education and health expenditures implies that intra family expenditure patterns for access to social services is identical in both types of households. There is also no marked difference in the primary enrolment rate for males and females in both FHHs and MHHs, showing no difference in human development.

Perspectives of FHHs are an important finding of the study showing that a significant percentage do not feel family and cultural pressures as household heads. More than 90 percent of female heads feel that their communities are either supportive or have normal behaviour towards them. According to the study, the mobility of FHHs is largely constrained due to limited financial resources rather than the commonly perceived inappropriate behavior of community members or men. More than 60 percent think they have better management skills than men. Perceptions about future living standards presents an optimistic scenario as close to 50 percent hope to have improved living standards over the next five years because of employment for boys and better job opportunities. Any deterioration in living standards of FHHs in next five years would be due to lack of job opportunities and health facilities. However, the remaining half are despondent and feel that with inflation and lack of health and education facilities, their future may be worse.

The gender dimension of poverty is a new area of research in Pakistan. The survey results have developed poverty estimates through a snap-shot of poverty incidence based on the income-consumption patterns at household level. Higher incidence of poverty is witnessed in FHHs compared with MHHs at aggregate level. Out of 804 female headed households 44.15 percent are below poverty line compared with 34.95 percent in MHHs. Regional poverty estimates suggest that rural poverty is more intense for both types of households as 53.47 percent FHHs



and 46.15 MHHs are below the poverty line of Rs. 1286.92 per capita per month. The empirical analysis proves that FHHs in Pakistan are poorest of the poor.

Based on the above findings, the study makes the following policy recommendations:

- Female headed households should be targetted through the existing and new social safety nets to improve and increase transfer of resources.
- The quality of and access to public sector social services such as health, education, sanitation and water supply especially in rural areas should be improved.
- Women representation at local government level should be enhanced so that issues related to FHHs are better understood and integrated into local initiatives.
- Land and resource rights of women should be ensured through schemes of agricultural land entitlement, and training for FHHs in land and asset management. Legal centres should be set up to facilitate women to file complaints related to control of their assets.
- Policies related to education, employment and skill development should take a gender disaggregated approach and should target reduction of poverty in FHHs.
- Current level of inflation, and the law and order situation in the country are affecting FHHs even more severely than that rest of the population. In general, affordability of essential food items needs to be ensured to prevent deepening of poverty especially in rural FHHs.



# CHAPTER 1

## INTRODUCTION

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## CHAPTER 1 INTRODUCTION

No comprehensive research on socio-economic characteristics of female headed households (FHHs) in the context of Pakistan has yet been undertaken. The present study is unique in that it addresses a wide range of issues related to the topic and provides a comprehensive analysis. The study can be considered as pioneering work that analyses the factors determining female headed households (FHHs) in Pakistan, and presents an insight into their functioning and well being.

The primary objective of the study is to analyze and document the diversity in the characteristics of FHHs in Pakistan and the contextual factors that contribute to their formation. It aims to assess the overall well-being of FHHs by investigating questions related to the comparative level of deprivation between poor female headed households, male headed households and non-poor female groups. The study focuses on basic social service/welfare indicators including health, education, nutrition, labor force participation, and living standards among FHHs, and their impact on decision-making processes within the FHHs. Resource allocation mechanisms and relative advantages between boys and girls within the FHHs are also analyzed to present a comprehensive assessment of the role of FHHs in gender parity.

The findings of this baseline study are expected to open a new paradigm for public policy aimed at poverty alleviation that would target improvement in the overall well-being of FHHs in Pakistan. It will be particularly useful for policies aimed at improving gender equity and equality in provision of health and education services. In addition, it is hoped that the study will stimulate further research into the various aspects highlighted and also help break traditional barriers that limit space for women in terms of allocation of resources and decision-making authority. This study will be repeated by SPDC after three years to document the change in the socio-economic characteristics of the same households surveyed in the baseline.

### 1.1. DEFINITION OF FEMALE HEADSHIP

Household headship is assumed to be the position carried by an individual who contributes to family income and takes final decisions related to minor or major family affairs. In some cases age is also considered as a qualifying determinant of household headship especially in culturally bounded societies. In Pakistan, males are often recognized as family heads even if they are minors in the presence of educated, employed or older females. This phenomenon is embedded firmly in the mind-set of the female family members in patriarchal societies. In developed countries, decision-making is the main determinant of headship and is complemented by age, income, education and marital status. In Pakistan, female headship is largely dependent on the socio-cultural norms of a particular geographical area in the country. The four provinces of Pakistan are clearly reflective of inter and intra regional diversity in their patriarchal approach to female headed households.

### 1.1.1. Some Common Definitions of Female Headship

Research on households has attempted to define criteria for identification of the household head. In traditionally patriarchal societies, the task is complicated because women are rarely identified as heads of the household in the presence of a husband or other male relatives, even when they are the main economic providers (Gangopadhyay & Wadhwa, 2003; Morada et al., 2001). Headship is often associated with power and decision-making authority, and women in male-dominated societies have poor bargaining power. Miralao (1992 in Morada et al., 2001: 2) describes the household head as "the *reference person* for obtaining information on the other household members and on the characteristics of the household." Under this simplified definition, the person regarded as the household head does not necessarily bear the economic responsibility.

The problem arises when we attempt to draw conclusions on socio-economic implications of headship based on headship-as-a-reference-point definition suggested above. Mookodi (2000: 3) has noted that the household head, in addition to being a reference person for information on the household, is also responsible for decision-making processes and resource provision within households. Similarly, Rosenhouse (1994) and Buvinic & Gupta (1997) have argued that for the concept of headship to be useful for policy purposes, it must include some dimension of economic support as well as decision-making authority on resource allocation. This implies that there is a difference between *reported head* and *working head*.

Though some studies have distinguished between the two concepts, the discourse is largely on the *reported head* concept i.e. the household head who is recognized as such by other household members. Rosenhouse (1994) has argued that this excludes other aspirants of headship based on important aspects, such as someone who is at the top of the relationship hierarchy in the household, who is present regularly, who has authority and decision-making power, and who provides economic support. Consequently, the term *working head* is often employed as a more practical and effective alternative because it reflects the economic contribution of the household head to the resources available within the house, and consumption of the same by its members. Rosenhouse has assigned the position of *working head* to the person who works the highest proportion of hours over a 12-month period (ibid.: 26). Other studies which make use of the *working head* definition also consider the proportion of hours worked criteria as opposed to income data which is subject to frequent misreporting and omissions. Fuwa (2000: 1520) regards the person who contributes more than 50 percent of the total hours worked by all household members in the week as the household head.

Comparisons of female headship based on different definitions can cause misperceptions and lead to false conclusions about the nature of and trends in FHHs because the number of households identified as female-headed varies, both in aggregate as well as in its spatial distribution. For instance, Rosenhouse (1994) finds that when headship is based on *working head* definition, the number of households in Peru headed by women increases to 33 percent compared to just 17 percent under *reported head*. Many households are economically dependent on women even when a male member is present. Proxies and alternatives to the term

FHHs that encompass the range of household structures dependent on women to a greater or lesser degree, such as: "*female-maintained*," "*female-led*," "*mother-centered*," "*single-parent*," or "*male-absent*" have often been used in literature (see Buvinic & Gupta, 1997: 260). Moreover, it is useful "to distinguish between female-headed households (*residential units*) and female-maintained families (*kinship units*) because a female-headed family may reside as a sub-family in a larger, often male-headed household" (ibid.). Morada et al. (2001: 3) on the other hand have described FHHs as "households where a female adult member is the one responsible for the care and organization of the household or is regarded as head by the other member of the households".

## 1.2. CONTEXTUALIZATION AND UNDERSTANDING OF FEMALE HEADSHIP

There are evidently many different routes into female headship. Gangopadhyay and Wadhwa (2003) identify four different kinds of FHHs comprising of women who are currently married, have never married, are widowed, or are divorced/separated. The last three types of female heads are often described as *de jure heads* (see Sanni, 2006). In the case of a married woman, the husband is usually not living in the same house, hence making the woman the *de facto head* of household (Gangopadhyay & Wadhwa, 2003; also Sanni, 2006). In such cases, major decision-making power often resides with the absent male and the female head will yield this role to the male spouse upon his return or to a male child when he is old enough to be regarded as the head. Furthermore, Mookodi (2000) has observed that such women tend to rely greatly on male relatives for support and representation in public matters. The proxy terms *female-managed* or *female-maintained* may therefore be more appropriate for such households. Sometimes, female headship may be a '*ceremonial*' position as a mark of respect given to older women (Sanni, 2006). This does not necessarily translate into greater bargaining power and decision-making authority for the female head. Other reasons for emergence of FHHs are unemployment of the male earning member due to prolonged and/or permanent illness or disability, out of wedlock children, and sex-ratio imbalances as a result of civil conflicts and war (IFAD, 1999).

Different routes into female headship due to social, economic, and cultural factors therefore result in different configurations of FHHs which make comparisons within and across countries difficult. Joshi (2004: 22) has rightly argued that "analyses of the *consequences* of female headship should pay close attention to the *causes* of female headship". Buvinic & Gupta (1997) also emphasize that programs and policies designed to address poverty of FHHs have to be cognizant of the fluid nature of headship, particularly in cases of *de facto* female headship, which is likely to be transitory and subject to frequent changes.

Most studies have observed an increase in the incidence of female headship across the developing world (Buvinic & Gupta, 1997; Rosenhouse, 1994; Morada et al., 2001; Chant, 2007). The proportion of households headed by women in developing countries is increasing -- approximately 13 percent of all households in the MENA region, 16 percent in Asia, 22 percent in Sub-Saharan Africa, and 24 percent in Latin America are female-headed to some degree (Bongaarts, 2001 cited in Chant, 2007: 2). Whereas, in eastern and southern Africa, between 25 and 60 percent of rural households are headed by women (IFAD, 1999). The reasons for the

relatively high proportion of FHHs include: longer life expectancy of females compared to males which implies that more women will become widowed; economic hardships and fewer work opportunities force more men to seek work outside of their local territory; and increasing number of single mothers due to out-of-wedlock births, marital disruptions and break-up of joint family systems (see Morada et al., 2001: 5; Buvinic & Gupta, 1997: 261).

The diverse structure and features of households headed by women across countries are thus clearly reflective of the contextual factors that contribute to the formation of FHHs. Socio-economic characteristics of FHHs that are commonly studied include variables such as: location (urban/rural), marital status, highest educational attainment, labour force status, occupation, hours of work, type of residence, and average household size and occupancy rate (see Sanni, 2006 on Ibadan; Morada et al., 2001 on Philippines).

Comparison of these characteristics in different settings is also indicative of spatial variations across the rural/urban divide. Most studies find female headship more common in urban areas as compared to rural areas. For instance, Morada et al. (2001) find that 55 percent of all FHHs in Philippines are in urban areas. Joshi (2004: 12) has observed that decision-making in MHHs and different types of FHHs with respect to marital choices (e.g. age and dowry), inheritance, and migration options, has an impact on the socio-economic circumstances of these households. These factors have particular significance in patriarchal societies where descent is patrilineal and most women are married, as in Bangladesh, Pakistan, and India. Female heads are usually found to be older in age compared to male heads and are likely to be currently married or widowed (see Morada et al., 2001; Panda, 1997 on rural Orissa; Rosenhouse, 1994 on Peru). The average household size of FHHs is also smaller in comparison. Most FHHs comprise of four members compared to an average of five to six members in male headed households (MHHs) (Morada et al., 2001; Panda, 1997).

Studies have also found most female heads to be less educated. This is reflected in gender-related differences in employment patterns for male and female heads. Only 22 percent of female heads are literate in Orissa compared to 44 percent among male heads (Panda, 1997), while the number of female heads in Peru who never went to school was three times that of male heads and on average, males received two more years of schooling than females (Rosenhouse, 1994). Similarly, in rural Bangladesh, 58 percent of female heads are illiterate compared to 36 percent of male heads (Mannan, 2000). As an exception, Morada et al. (2001) find that a greater number of female heads in Philippines have attained higher levels of education compared to male heads, but that more female heads also have not finished basic schooling as compared to male heads. In terms of occupation and employment, female heads are usually found in clerical work and the informal services sectors, while male heads are involved in agriculture, animal husbandry, fisheries, and forestry (Morada et al., 2001, Rosenhouse, 1994). Mannan (2000) finds that the primary source of income for FHHs in rural Bangladesh comes from leasing land, share cropping, cattle-fattening, wage labour, and other small businesses.

Rosenhouse (1994: 23) has also observed that in at least 32 percent of Peruvian households, the head does not bear the sole responsibility of maintaining the household (corresponding figures are 29 percent and 44 percent for male and female heads respectively). Similarly, Morada et al. (2001: 17) finds that the co-residential members in FHHs are mostly older, more educated, and economically active as compared to their counterparts in MHHs. Rosenhouse (1994: 33) finds evidence that households which are disadvantaged due to the status of work or educational attainment of the household head are more likely to expand the pool of available labour supply through extended family living arrangements which may include sons or other adult male relatives (also Chant, 2007). Working female heads are also more likely to work longer than male heads and bear the dual burden of housework and out-of-home employment. The *reported head* concept which fails to reflect this thus understates the role of female *working heads*. There is also a tendency to overstate incidence of poverty in households headed by females. Many have thus argued that it is not fair to compare FHHs with MHHs; rather as Chant (2007: 30) suggests, we should compare the socio-economic features of female-heads with the working women members of MHHs.

The bulk of literature on FHHs attempts to explain the incidence of poverty in households headed by women. The 'feminisation of poverty' thesis assumes that women belong to the poorest segment of society, so that households headed by women must inevitably be the 'poorest of the poor'. Further complicating the situation is the 'inter-generational transmission of disadvantage' thesis which raises questions about the well-being of future generations in FHHs. It assumes that the circumstances which disadvantage female-heads compound over time and create future hardships for children in such households (see Chant, 2007 for more on assumptions underlying feminisation of poverty thesis).

There are no conclusive grounds to accept or reject the assertion that female-headship and poverty are positively linked as evidence from research is divided between positive relationship and statistically insignificant relationship. In some cases, there is no relationship found at all (Chant, 2007: 24). Buvinic & Gupta (1997) reviewed 65 studies of which 61 studies related to poverty of FHHs. In 38 out of the 61 studies, they found that FHHs are usually overrepresented among the poor while 15 studies related poverty to a specific type of female headship. In 8 out of 61 studies, no significant relation between poverty and FHHs was found. Household headship, as both Gangopadhyay & Wadhwa (2003) and Buvinic & Gupta (1997) have argued, is more than a reference point for identification of differences between the poverty levels of FHHs *vis-à-vis* MHHs. To this end, past studies provide varying evidence.

Gangopadhyay & Wadhwa (2003) studied poverty incidence by type of household in rural and urban India for 1987-88, 1993-94, and 1999-00. They found the incidence of poverty significantly higher in urban as compared to the rural areas over all three periods as well as a significant difference in the poverty levels of MHHs and FHHs when classified according to marital status. Similarly, Fuwa (2000) finds that FHHs in Panama are on the whole better off than MHHs, although certain types of FHHs are more vulnerable to consumption and non-consumption poverty than others. Panda's (1997) findings from rural Orissa corroborate a positive link



between poverty and female headship (33 percent for FHHs versus 12 percent for MHHs). However, in Gambia, Chant (2007: 46) finds 45.1 percent of all FHHs to be poor compared to 57 percent in MHHs. Corresponding figures for Philippines are 17.7 percent and 30.7 percent for FHHs and MHHs respectively (ibid.: 57). In 9 out of 19 countries in Sub-Saharan Africa, incidence of poverty is lower for the FHHs (IFAD, 1999). In Niger, 55 percent of FHHs are poor as opposed to 64 percent of MHHs while corresponding figures for Ghana are 28 percent and 33 percent for FHHs and MHHs respectively (ibid). Thus, results for India and Panama show that FHHs are less poor than MHHs, while the opposite results are evident in Africa and Philippines.

Many factors that place women at an economic disadvantage as compared to men are responsible for the perception of greater poverty among FHHs. The dependency ratio per worker in FHHs is usually higher compared to MHHs where there may be more than one earning member (Morada et al., 2001). The gender bias against women which may occur in terms of limited access to better paying jobs and opportunities, poor access to physical and financial capital (e.g. land-holding) and fewer investments in human capital (via education and health) means that women and girls have fewer opportunities than men (Gangopadhyay & Wadhwa, 2003: 13; Morada et al., 2001: 4; Joshi, 2004; Mannan, 2000). Panda (1997: 20) finds that three-fourths of MHHs in Orissa owned land to only one-fourth in case of FHHs. In Zimbabwe, FHHs have between 30 and 50 percent smaller landholdings than MHHs with similar figures existing for Malawi and Namibia (IFAD, 1999). The living standard of MHHs (in terms of housing type, housing size, and facilities such as electricity, running water.) is higher and they are also more likely to own modern consumer appliances compared to FHHs. Furthermore, female heads must balance home and work obligations which limit the opportunities open to them for employment and add to time and mobility constraints (Buvinic & Gupta, 1997: 264).

In contrast, Morada et al. (2001: 16) find that Filipino FHHs are not at any significant disadvantage as compared to MHHs and are in fact better off in some cases. This is because FHHs "have smaller household membership which means lesser cost to maintain; reside in urban areas which mean greater access to more amenities and resources; more educated household members which means greater employment and income potential; and more importantly, more members that are economically active which means more income and financial support" (ibid.). Their analysis nevertheless overlooks housing and property (asset) ownership dimensions of headship which has an important bearing on the present and future well-being of household members.

Where female heads are the primary income earners in their family, greater control over incomes and expenditures allows women to exercise their preference in resource allocation decisions. With multiple income-earners in the household, their relative contributions have implications for such decision-making. There is a tendency to associate the 'transmission of disadvantage' from female headship (in terms of poverty incidence) to future generations. Similar to the link between poverty and female headship, past studies provide mixed evidence on the welfare of household members, especially children, in FHHs vis-à-vis MHHs.

Buvinic & Gupta (1997) in their analyses have brought-forward some evidence of "transmission of disadvantage". The analysis undertaken indicates that the issue of headship has some implications for children's nutrition and educational attainment though no conclusive positive and/or negative impact can be determined. Of the 18 studies analyzed on the transmission effect, half were found to have a positive relationship and the rest showed a negative relationship between female headship and nutrition intake. Buvinic & Gupta attribute this to gender differences in decisions about allocation of scarce resources. They observe that "a woman's greater preference to invest in children is more easily realized in a household she leads, where there are no conflicts or negotiations with a male partner over the use of household resources" (Buvinic & Gupta, 1997: 268-9). This may also be reflected in the importance paid to children's education in FHHs. A positive relationship between female headship and education was found in 4 studies, while 6 studies found a negative relationship. In the latter case, children are often forced to drop out of school to enter the workforce for full or part-time work or help out with the housework. Moreover, Joshi (2004) finds that children from widow-headed households in Bangladesh are less likely to have ever attended or been enrolled in school and are more likely to be involved in paid or unpaid employment.

Contrary to popular belief that the female child is at a disadvantage in intra-household resource allocation decisions, Chant (2007) suggested that there may actually be positive discrimination towards the female child in FHHs. This is because women tend to allocate all or most of their earnings for household use as opposed to men who may hold back some for personal expenditures leaving less for wives and children. Women also tend to prioritize the needs of other family members, particularly children, and this inclination to nurture is reflected in their resource allocation decisions (*ibid.*). Past studies, however, have noted that such gender preference in resource allocation decisions tends to break-down as poverty worsens (see Buvinic & Gupta, 1997: 269). Panda (1997) has found that in rural Orissa, in both preventive and curative care, preference for treatment is given to the boy child over the girl child irrespective of the gender of the household head.

The 'transmission of disadvantage' is not just in terms of material deprivations. It also includes the psychological, emotional and social traumas and insecurity that children in FHHs confront (see Chant, 2007: 10). Society's attitude and stereotypes towards children in male-absent families can have a negative impact on the children's well-being. Nevertheless as Chant has pointed out, children in MHHs can be just as deprived as children in FHHs if women have weak bargaining power in decisions about resource allocation vis-à-vis their husbands/partners (*ibid.*: 82). Consequently, the girl child in particular is expected to face discrimination when resources are scarce and men have primary decision-making authority. Also, while children in FHHs may be subject to insecurity and trauma due to absence of a male figure, in MHHs the father is often largely absent from or neglectful of parental duties. In comparison, women and children may be better off in FHHs where there is less insecurity, less threat of physical and emotional violence and less discrimination against the female child (*ibid.*: 35). The heterogeneous nature of female headship results in different configurations of households headed by women that have multifaceted impacts on poverty and inter-generational disadvantage.

### 1.3. DEFINING FEMALE HEADSHIP IN PAKISTAN

In Pakistan, the social composition of households is changing with changes in social, cultural, technological and economic relationships at local as well as global level. Growing urbanization and improved telecommunication systems including cellular phones, satellite TV channels and the internet are the core instruments of this social transition. The social transformation process that was initiated with the migration of semi and unskilled workers mainly to the Arab countries has now been reinforced with cultural globalization. While Pakistani society is still built on the more traditional foundations of tribe, clan and *biradri*, external and internal drivers influencing decision-making, authority and empowerment are posing new challenges to intra family resource allocation. Female headship in Pakistan is thus a complex phenomenon in this dynamic process of social transformation.

It is important to define female headship in Pakistan and to look at this phenomenon through the lens of the cultural and traditional value system that places an aging member of the family, sometimes with no authority and decision-making power, as the household head. This '*ceremonial headship*' is closely linked with possession of assets and inheritance rights which women in Pakistan rarely receive. From an analytical point of view, female headship can be separated from *female-managed* households in which major decisions and authority rest with male members of the family. There is a high probability of having *defacto* and *dejure* household headship in females as the former implies absence of males from the household due to various reasons, and the latter reflect the current marital status of women. Also, economic contribution is an important factor to be considered when determining female headship of households.

One important aspect that is found missing in literature is the '*multiplicity in household headship*' that is based on the concept of partial headship of the household by the female and male members. Thus, minor decision-making and authority over day to day matters may rest with female family members but major decisions and power are in the male domain.

Existing literature in Pakistan, when defining female headship has suggested that *defacto* and *dejure* headship does not really mean that women who are heading the household are empowered in all respects [Bilquees & Hamid (1981), Shaheed (1981) and Abbasi & Irfan (1983)]. In the context of women empowerment at household level, the education and employment of female heads guarantees a change in household perceptions about the status of women in the family.

The number of female headed households is rising in Pakistan, the increase largely attributed to rising economic pressures, intense poverty, changing consumption patterns and decline in the sustenance base that has forced women to enter the labor market and constitute female headed households. The emerging female labor force in Pakistan, though encouraging, is more a causal effect of rising economic poverty than of a conducive social environment based on values of gender equity and equality. Nevertheless, female headed households in Pakistan have the potential to have a positive impact on the overall structure of society by overriding cultural and traditional barriers, improving empowerment and decision-making, recognition of inheritance

rights and exercising authority in marriage, setting intra family expenditure priorities, education of children and taking decision on female health problems.

Of the many perceptions related to the socio-economic characteristics of specific households based on headship, the most common one is that households headed by women are usually the '*poorest of the poor*.' This unfortunately is the case in Pakistan. The incidence of poverty in Pakistan is quite high in FHHs of urban slums as reported by Mohiuddin (1989). Cultural and social traditions further limit the capacity of female heads in Pakistan to impart their duties. The findings on the welfare of household members in FHHs and male-headed households (MHHs) are, however, mixed. Mohiuddin (1989) reports an interesting finding of female headed households having fewer earners as compared to male headed households. This is a situation that brings a double-burden on women and further weakens the already disadvantaged position of women in society. The link between poverty and female-headship has been widely studied in the context of developing countries with varying results, but no research linking intra-household resource allocation and decision-making with incidence of poverty in both types of household headship is available.

An acceptable and plausible definition of female headship in Pakistan needs to be developed within a larger framework addressing the following questions.

- a) Do socio-cultural traditions and religious values influence individual and collective behavior towards females in Pakistan?
- b) In the absence of inheritance rights and ownership of assets, to what extent do women in Pakistan possess an empowered and economically independent status in society?
- c) With a history of marginalization and subjugation, how effective would female headship be in relation to decision-making and empowerment?
- d) Since work done by women is often not recognized, how does a woman who is the sole bread winner or a higher contributor in total family income influence prevalent perceptions about working women? What impact would this have on the overall family structure?
- e) Are rural women more vulnerable compared to their urban counterparts who have greater access to information and justice?
- f) In a class based society, how does one definition of female headship encompass varied factors such as culture, value systems, traditional practices, religion, and ethnic and linguistic divisions?
- g) How important are the female marital status, employment, income, education, and age in determining female headship in Pakistan?

Four categories of marital status are used to define and analyze female headship in Pakistan. The single woman category includes not only the unmarried but also the non-divorced, separated women. The married women category is defined as currently married women living with their

husbands. Women whose husbands are absent temporarily are also included in this category. Widows and divorced women are defined as those not living with husbands.

For the purposes of this research, a slightly modified version of the government definition of FHHs as specified in the Pakistan Social and Living Standards Measurement (PSLM)<sup>1</sup> survey has been used. According to the PSLM definition 'a person is recognized as head of household who is considered as the head by household members.'<sup>2</sup> For the survey of FHHs, if a woman claimed to be the household head, that household has been recognized as headed by a female.

The present analysis of female headship has revealed that 242 women out of a sample of 804 (30.2 percent) do not meet any accepted criteria for female headship. In these 242 women, 77.7 percent of the women are in the married category. A detailed discussion on this issue is presented in chapter 6.

For Pakistan, it is not only the definition of female headship, but also the route taken by women to assume this position which is important. The study establishes a link between socio-economic characteristics at household level and the most common reasons for female headship. It distinguishes between economically active female heads (*de jure*), female headship due to certain events and/or circumstances (*de facto*), and *ceremonial* household headship. This is necessary because resource contribution, decision-making authority and bargaining power are different depending on the route into female headship. The distinction is therefore important for a realistic socio-economic assessment of FHHs in the country. Also, a household is classified as one whose members live together and share meals. A FHHs that exists as part of a co-residential unit constitutes a separate household if it has separate living quarters in which members of the FHHs cook their own meals.

#### 1.4. METHODOLOGICAL FRAMEWORK OF THE STUDY

The study uses a mixed methods methodology that combines both quantitative and qualitative data to analyze the socio-economic characteristics of FHHs in Pakistan. Of the two broad categories of the mixed methods approach, the single approach design (SAD) is used because it employs additional quantitative and/or qualitative strategies to enhance the quality of research. To ensure representativeness and diversity of FHHs in Pakistan, the sample includes respondents from all four provinces of Pakistan

##### 1.4.1. Data from Secondary Sources

The literature review carried out for the research has helped in understanding the diverse interpretations and definitions of female headed households both internationally and regionally. Information on socio-economic characteristics related to decision-making and empowerment of FHHs was collected and reviewed. The sources of literature reviewed include the SPDC library, library of the Applied Economics Research Centre (AERC), library of University of Karachi, various online journals through Blackwell Synergy, Springerlink, and web portals of international journals.

The PSLM survey of 2004-05 was used to calculate the percentage share of female headship in each province. This formed the basis of sample division among the four provinces. According to the PSLM survey 2004-05, only 4816 (6.6 percent) of 73,309 households were headed by females, with Punjab having the highest share of 56.5 percent followed by Khyber Pukhtunkhwa (KPK) with 32.1 percent. In Sindh and Balochistan, the share was 8.7 percent and 2.7 percent respectively.

The district-wise total number of households by male and female headships was also calculated from the PSLM survey 2004-05. The percentage share of districts in the total number of households in each province was calculated to find the concentration of female-headship in a particular district.

### **1.4.2 Primary Data Collection through Field Survey**

A base-line survey was conducted to compare the socio-economic characteristics of FHHs and MHHs. A questionnaire was designed to collect data at household level. The questionnaire covered both quantitative and qualitative household characteristics such as empowerment and decision-making, level of social service provision, total family income, household expenditure patterns, decisions on resource allocations and protection through social safety nets.

The survey was followed by analysing primary and secondary data using quantitative techniques to develop a socio-economic profile of FHHs in Pakistan. A comparative analysis of overall well-being of households headed by females to those headed by males was carried out to assess relative deprivation. This is an approach that facilitates understanding of inter-temporal issues and is recommended for future research endeavors.

The same survey will be repeated with the same households after three years to see the changes in the well-being of FHHs in term of social service provision, demographic change (if any) and poverty along with the over-all socio-economic indicators.

#### **1.4.2.a. Sample Size**

A total of 804 FHHs and an equal number of MHHs in the same vicinity were considered for comparative analysis. As mentioned earlier, the provincial shares of FHHs were taken from the PSLM survey 2004-05 and were further used to calculate the provincial distribution of the total sample size. Following the share composition of PSLM 2004-05, the total FHHs sample was calculated at 453 households for Punjab, 256 households for KPK, 70 households for Sindh and 21 households for Balochistan. The province-wise sample was further rationalized by giving more weight to KPK and Sindh from the total sample of Punjab. The reason for this rationalization was to include the migration effect on female headship particularly in case of KPK, and the diversity that shapes female headship. Thus, the total sample size was 400 households for Punjab, 100 households for Sindh, 280 for KPK and 20 for Balochistan.

The province-wise household sample was further divided in district wise samples on the basis of the share of the district in the provincial total. At district level, the enumeration blocks were

identified by the stratified random selection method ensuring that enumerator blocks covered almost all the district boundaries. The Union Council (UC) was the primary sampling unit (PSU) for both rural and urban areas.

#### **1.4.2.b. Selection of Sample Area**

The criteria for district selection included the geographical spread, level of development/deprivation and percentage share of FHHs in the total number of households in the province. A total of 13 districts were selected from the four provinces of Pakistan. These included districts of Lahore, Faisalabad, Jhelum, Rahim Yar Khan and Bahawalpur in Punjab and Karachi and Khairpur in Sindh. The district of Karachi is in the south of the province, while district of Khairpur has two distinct characteristics. It is geographically located in the north of the province and has medium level of development. In KPK, the districts of Haripur, Mansehra and Abbottabad were identified to represent the Hazara Division while the districts of Peshawar and Nowshera were identified to represent the ethnically dominated Pukhtun population. Because of the small sample size in the province of Balochistan, only the districts of Quetta and Pashin were selected.

#### **1.4.2.c. Survey Questionnaire**

The survey questionnaire comprised eight modules covering various characteristics: household size, employment, decision making, empowerment, assets, income and expenditure. Given the low incidence of FHHs in the survey area as compared to MHHs, a screening of households was conducted to find those households headed by females. This process of screening continued till a FHHs was found. After the completion of the survey questionnaire from FHHs, the survey questionnaire with MHHs was conducted in the same vicinity. Efforts were made to acquire in-depth, comprehensive and un-biased information on the decision-making process, empowerment and level of well-being for FHHs and MHHs in different income brackets.

#### **1.4.2.d. Survey Methodology**

The survey methodology was based on the stratified random and cluster sampling<sup>3</sup> approach that increases confidence in making generalizations to particular sub-groups or areas. The selection of FHHs in a survey area/sub area was carried out through the purposive sampling method.<sup>4</sup> As stated in the preceding section, a screening technique was used for the identification of FHHs and once the survey team had completed the questionnaire from FHHs, the next household was selected for MHHs survey. For each FHH included in the sample, one MHHs in the same vicinity was included as the control group. In each UC, a total of 17 to 18 questionnaires were completed with an equal division between FHHs and MHHs.

Variations in different cultures and traditions in the provinces of Pakistan can only be measured by a rural-urban division of the sample size. The survey tried to capture this variation by including populations living in rural UCs in major urban towns such as Karachi, Lahore, Faisalabad and Peshawar. The urban-rural division of the total sample was 60 percent and 40 percent respectively. The other classification was rural Union Councils (UCs) in the rural taluka of the district.

**NOTES:**

<sup>1</sup> HIES 2004-05 was conducted as part of first round of PSLM survey covering 14,708 household taken as sub-sample of the 77,000 household of PSLM survey. HIES 2005-06, page 1.

<sup>2</sup> HIES 2005-06, Chapter 3, page 13.

<sup>3</sup> In probability sampling strategy, stratified cluster sample design is used to study the population divided into non-overlapping strata and the sample is selected from each stratum independently.

<sup>4</sup> Purposive sampling method is a non-probability sampling technique used to target the group directly.



## CHAPTER 2

### COMPARISON OF SOCIO-ECONOMIC CHARACTERISTICS BY HOUSEHOLD HEADSHIP

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The rising trend<sup>1</sup> of female headship in Pakistan has many contributing factors that need a detailed analysis of household characteristics. A typical household in Pakistan can be classified as a 'joint family structure' in which extended family members such as parents, brothers, sisters, grand-parents, spouses of adult children and their children live together with either a single or sometimes more than one earning members. This is opposite of the 'nuclear family structure' where a family comprises of parents and their children only. Decision-making whether in joint or nuclear family structures is the sole prerogative of male family members and women are often neither consulted, nor do they have a right to give suggestions. Cultural and traditional values have played an important role in determining the status of women in the family. The prevalent patriarchal system has impeded women to participate actively in the economic, social and political spheres of life. In this scenario where the participation of women in social and political processes is poor and their status considered much below that of men, the increase in incidence of female headship requires a detailed examination of the causes and contextual factors in case of Pakistan.

In the analysis that follows the socio-economic characteristics of FHHs and MHHs have been compared by collecting and analysing data on marital status, age, education and relationship with the household head, employment status, nature of employment, income and reasons for unemployment.

## 2.1. FAMILY PROFILE

The decade of the late 1970s witnessed migration of skilled and unskilled workers from rural to major urban centres of Pakistan in addition to migration particularly to middle-eastern countries and generally to western countries in search of employment. The political and economic uncertainties of the mid-eighties and nineties along with new economic globalisation trends are largely said to have increased migration. Globalisation is also perceived to have led to expansion of the informal/non-formal sectors in Pakistan. The migration of male workers from Pakistan could be one of the major causes of the increase in female headship. Subsequent years will show whether the last 10 years spent in fighting the 'war on terror', and the rise in ethnic, sectarian and religious violence in the country has a gendered differential aspect, and whether this could further increase female headship.

### 2.1.1. Average Family Size

Family size is directly proportional to the live birth rate and inward migration at the household level. While population growth rate in Pakistan has come down from an average of 3.2 percent per annum in the decade of 1980s to 2.1 percent per annum in 2008<sup>2</sup>, it is still higher than in other South Asian countries. According to the Pakistan Demographic Survey (PDS) 2006, the average family size in Pakistan was 6.7 in which the average urban family size was 6.5 while the average rural family size was 6.8.

A household is defined as "all those persons who usually live together and share their meals." For instance, a house having two parts inhabited by two brothers would be considered as one household if they take shared meals. This definition is consistent with that used by the government.

Household	Urban	Rural	Total
a. Female Headed Households	6.9	6.8	6.8
b. Male Headed Households	6.9	7.4	7.2
c. Total	6.8	7.2	7.0

Source: SPDC field survey in 13 districts of Pakistan

The average family size in FHHs has been found to be less than that in MHHs. There are multiple reasons associated with the large family size in MHHs. One plausible explanation is the desire to have more boys as the ratio of boy to girl is higher in FHHs when compared to MHHs. The ratio of boys to girls is 1.08 in FHHs and 1.05 in MHHs in an age group of 1-16 years. Another factor contributing to the larger family size in MHHs is the low maternal and infant mortality rate because of higher income and better health facilities.

## 2.2. MARITAL STATUS OF FAMILY HEAD

In Pakistan, marriage is a very strong institution that determines not only the social status of the individual, particularly of the woman, but also carries economic benefits and costs. The common perception is that a married, non-working woman has a higher social and economic status as compared to a single non-working woman. This situation may be reversed in case of working women as after marriage working women contribute to the family income thus reducing her personal disposable income. In case of men, marriage does not distinctly alter their social and economic status.

Since marital status is one of the key variables in determining the rise in female headship in Pakistan, further classification of the 'currently single' category into unmarried, divorced and widow/widower was necessary. Table 2.2 explains some interesting figures for FHHs further classified into rural-urban dimensions. One of the key findings of the survey is that female headship is explained by the large number of widows who make up 38 percent of the total female headed sample. Of these, 21.5 percent are in urban areas and 16.5 percent in rural areas. The table also shows that 58 percent of the total female

	Urban	Rural	Total
<b>a. Female Headed Households</b>			
Unmarried	1.5	1.5	3.0
Married	35.3	22.6	58.0
Divorced	0.5	0.5	1.0
Widow	21.5	16.5	38.1
Total	58.8	41.2	100.0
<b>b. Male Headed Households</b>			
Unmarried	2.0	1.2	3.2
Married	52.5	38.2	90.7
Divorced	0.0	0.0	0.0
Widower	3.5	2.6	6.1
Total	58.0	42.0	100.0

Source: SPDC field survey in 13 districts of Pakistan

headed sample are married women, a finding that is contradictory to the basic assumption that women have less bargaining power in Pakistan. This finding also means that females are heads

of the household in the presence of male members. One reason could be that in these nuclear families the husband is either unemployed or not interested in work. Hence the woman is forced to work and assume the role of household head. In comparison with FHHs, over 90 percent household heads in MHHs are married while only 6.1 percent are widowers.

### 2.3. EDUCATION OF FAMILY HEAD

In most developing countries, the value of education especially for females has not been recognized as demonstrated in the low enrolment ratios and high level of illiteracy in the female population. In Pakistan, low level of economic growth, higher percentage of unemployment and misappropriation in education expenditures are factors that reinforce a general apathy for education, in addition to feudal and tribal cultures and deep rooted patriarchy which have further impeded female education in rural areas. Over the last thirty years, the middle to lower middle income groups have started to recognize the importance of education for men. For girls, the change of attitude is somewhat sluggish.

For a prosperous family, it is imperative for a household head to recognize the importance of education. Literate household heads are likely to acknowledge this more than the illiterate ones.

Table 2.3 presents the literacy rate among the household heads surveyed. The table shows that 57.3 percent of female heads are illiterate while 14.4 percent have completed primary level education. There is a slight difference in the education status of female heads up to middle level in urban and rural areas. Illiteracy figures are the same in both urban and rural households.

The education status in MHHs exhibits a better scenario when compared with FHHs. Table 2.3 shows that 77 percent of male heads are literate compared to 43 percent of female heads. Results from mapping the education-employment link show that a significant percentage of female heads are either blue collar workers or unemployed while male heads have better earning opportunities and higher employment ratios.

### 2.4. AVERAGE AGE OF FAMILY HEAD

The age of family members is taken in complete years. If a person is 45 years 5 months old, the age is taken as 45 years. Similarly, if a person is 66 years and 6 months old, the age of person

	Urban	Rural	Total
<b>a. Female Headed Households</b>			
Illiterate	28.4	29.0	57.3
Literate/Primary	8.2	6.2	14.4
Middle	4.6	2.1	6.7
Matric	8.8	2.1	10.9
Intermediate	4.6	0.2	4.9
Graduate	2.7	1.1	3.9
Masters	1.5	0.4	1.9
<b>b. Male Headed Households</b>			
Illiterate	10.7	12.7	23.4
Literate/Primary	4.7	5.1	9.8
Middle	8.8	7.0	15.8
Matric	13.6	9.1	22.6
Intermediate	6.3	3.0	9.3
Graduate	7.8	3.7	11.6
Masters	6.0	1.5	7.5

Source: SPDC field survey in 13 districts of Pakistan

is taken as 67 years. Children less than one year are taken as one year old. The age of the household head is important from the viewpoint of legitimacy, control and voice in major decision-making. Situations in which parents and grand-parents are 'ceremonial heads' of the family with no economic contribution, are in contradiction with the definitions of household headship. The term 'ceremonial head' is found only in societies where social or religious value systems have strong influence on individuals. In case of a 'ceremonial head', age is the only determinant of the household headship.

Table 2.4 presents the average age of the household head by marital status in urban and rural sample areas. The figures show that the average age of the head in each category of marital status in FHHs is lower than in MHHs in both urban and rural areas except in the unmarried category. The difference in the average age between FHHs and MHHs is more significant in rural areas as compared to urban areas. For instance, the average age of the widow head in rural FHHs is 52.4 years, 8.1 years lower than in rural MHHs in the same category. Except for the widow category, the total average age in both types of households is less than 50 years that indicates that household headship is also determined by other factors such as income, employment and education. There is strong likelihood of the presence of 'ceremonial headship' in the FHHs widow category as the average age in urban areas is 54.3 years while in rural areas it is 52.4 years. The survey results are consistent with the PSLM 2007-08 that shows 69.2 percent of FHHs to be in the age group between 30-54 years while 19.9 percent are in the age group of 55 years and above.<sup>3</sup>

	Urban	Rural
<b>a. Female Headed Households</b>		
Unmarried	37.9	42.3
Married	42.7	40.9
Divorced	35.0	44.5
Widows	54.3	52.4
Total	46.8	45.6
<b>b. Male Headed Households</b>		
Unmarried	37.4	31.4
Married	48.0	48.3
Widower	59.1	60.5
Total	48.3	48.5

Source: SPDC field survey in 13 districts of Pakistan

Household headship by age group is presented in Table 2.5. There is no considerable difference in age groups between FHHs and MHHs. However, early age household headship (15 to 25 years) in FHHs is higher than in MHHs because of divorce and loss of male bread earners of the family which causes younger women to take up the household headship. The ceremonial headship (66 and above) is higher in MHHs as compared to FHHs. This fact is indicative

Groups	FHHs	MHHs	Total
1. 15 to 25 Years	3.5	2.7	3.1
2. 26 to 35 Years	20.0	15.2	17.6
3. 36 to 45 Years	32.6	28.5	30.5
4. 46 to 55 Years	21.8	27.1	24.4
5. 56 to 65 Years	15.3	17.7	16.5
6. 66 to 75 Years	4.6	6.8	5.7
7. Above 76 Years	2.2	2.0	2.1
Total	100.0	100.0	100.0

Source: SPDC field survey in 13 districts of Pakistan

of the traditional role assumed by men in spite of their old age that prevents them from participating in economic activities. It is also reflective of the deeply entrenched patriarchal

system. A large percentage of heads of both FHHs and MHHs falling within the age group of 26-65 years is consistent with the PSLM 2007-08 figures of headship in Pakistan which shows that 81.3 percent of FHHs and 79.3 percent of MHHs are in the age group of 30-64 years<sup>4</sup>.

## 2.5. PERCENTAGE CONTRIBUTION OF FAMILY HEAD IN TOTAL FAMILY INCOME

Determination of economic activity of the household head would help establish the correlation between household headship and income and employment. Household heads have been divided into 3 categories: employed household heads having a monthly stream of income, unemployed household heads looking for work, and household heads who are neither employed nor looking for work. The data of all household heads whether employed or unemployed has been analysed to present a holistic picture of income contribution in total family income. To understand the regional dynamics, the analysis has been conducted on rural-urban basis.

Table 2.6 shows the percentage contribution of household heads to the total family income. It is important to determine whether females as household heads have income support from other family members or if they are the only earning members in the family.

There appears to be a sharp contrast in income contribution between female and male household heads. Over 70 percent of FHHs in both urban and rural areas have zero contribution in the total household income, while 6.5 percent in urban areas and 10.5 percent in rural areas are the sole income earners in the family. For MHHs, only 11.4 percent in urban areas and 17.6 percent in rural areas have no contribution in the total family income. Over 50 percent male heads in both urban and rural areas are the sole bread earners in the family. Lastly, married female heads, i.e. 58 percent of the total sample constitute 20 percent of the total work force, implying that 80 percent of female heads do not contribute to the family income.

There are various reasons for low female contribution to the total family income. The most prominent among these is prevalent unemployment which in turn depends on education and skills. Primary level literacy is the fundamental pre-requisite to acquire some employment related skill, training and technical education. In addition, preference for males in employment opportunities and non-conducive working environment for women, sexual harassment at the

	FHHs	MHHs	Total
<b>a. Urban - Share in Family Income</b>			
Zero Share	76.5	11.4	43.8
1% to 25%	4.7	4.9	4.8
26% to 50%	8.1	15.2	11.6
51% to 75%	3.6	14.3	8.9
76% to 99%	0.7	3.8	2.2
100% Share	6.5	50.4	28.5
Total	100.0	100.0	100.0
<b>b. Rural - Share in Family Income</b>			
Zero Share	71.2	17.6	43.4
1% to 25%	6.2	5.5	5.8
26% to 50%	9.2	13.0	11.2
51% to 75%	2.0	9.7	6.0
76% to 99%	1.0	3.6	2.4
100% Share	10.5	50.6	31.3
Total	100.0	100.0	100.0

Source: SPDC field survey in 13 districts of Pakistan

workplace and non-availability of women friendly transport systems has also prevented women from employment. Poor health and advancing age also prevents a female head from joining the labour force.

## 2.6. DEPENDENCY RATIO BY HEADSHIP

Unlike western countries where the major economic burden of children and senior citizens is borne by the state and the family structure provides marginal income support, the burden of support to children and the elderly in Pakistan falls on families. Social institutions in developing countries such as Pakistan either do not exist or are not strong enough to share the economic cost of dependency of children and senior citizens. Besides very weak institutional capacity, prevalent cultural and religious value systems portray this dependency as a responsibility and duty of the young family members. This also results in a situation where more mouths are fed by only a few earning hands.

The dependency ratio is calculated by extracting the population of children from age 0 to 14 years and elders of age 60 years and above, and dividing it by the working age population from 15 to 59 years. Disaggregated analysis is conducted to show the level of dependency by different classifications in age and by gender. It can be seen from Table 2.7 that the overall dependency ratio in FHHs is 9 percent higher in rural areas compared with that in urban areas. If appropriate policies are formulated and education and training is provided, there is possibility of expansion in the economy with more human resources available between the children age of 6 to 14 in rural areas who would join the labour force. If children in rural FHHs lag behind in education and training, half of this demographic advantage would disappear, negatively affecting the growth of economy substantially.

The figures in Table 2.7 are consistent with the national figures published by the Ministry of Finance, and the Planning and Development Division, Government of Pakistan. According to the Poverty Reduction Strategy Paper-II, in 2006<sup>5</sup> the working age population age (15 to 59) was 57.2 percent while the young age population (0-14) was 36.8 percent and old age population was 6.0 percent. According to this study, for FHHs, the young age population (0-14) is 42 percent and 50.1 percent in urban and rural areas respectively. The figures in this age group for MHHs are 42.2 and 47.4 percent for urban and rural areas respectively. The

difference between the young population in rural and urban areas is consistent with the higher birth rate in rural areas. Old age population for both FHHs and MHHs is 10 percent in the sample surveyed.

	Urban	Rural
<b>a. Female Headed Household</b>		
Children upto 5 years	14.70	16.29
Children between 6-14 Years	27.27	33.83
Female over 60 years	5.94	6.82
Male over 60 years	3.70	3.74
Total	51.6	60.7
<b>b. Male Headed Household</b>		
Children upto 5 years	13.67	16.37
Children between 6-14 Years	28.50	30.98
Female over 60 years	3.59	4.09
Male over 60 years	6.49	6.63
Total	52.2	58.1

Source: SPDC field survey in 13 districts of Pakistan

## 2.7. EDUCATION STATUS AT HOUSEHOLD LEVEL

In the last two decades, Pakistan has shown an improvement in the overall literacy rates. Female and male literacy levels which were 21 and 46 percent respectively in the 1990s<sup>6</sup> increased to 44 percent and 69 percent respectively in 2007-08<sup>7</sup>. Despite this doubling of the literacy rate for both males and females, a large segment of the female population is still illiterate. With increasing poverty in Pakistan and continuing social barriers to female education, one cannot expect a break-through in the near future. The challenges impeding progress are further compounded by high inflation, food insecurity and declining family income leaving limited options for family heads. Somewhat similar to the situation existing in other developing countries the socio-cultural bias along with poverty related compulsions continue to be a source of decline in female enrolment in schools. In coming years, the education level of the family head would be an important indicator that will have an influence in determining the direction of gender specific family priorities for education. This section presents some critical findings on the status of education at the household level by urban and rural classification. It includes enrolment ratios by gender in both FHHs and MHHs, percentage of children not attending the school and reasons for school absenteeism.

### 2.7.1. Enrolment Ratio at Household Level

Despite concrete steps by all three tiers of government to improve the status of education at primary and secondary levels, no evidence of progress has been witnessed in the survey. The benefits of the devolution system on enrolment ratio at primary and secondary levels appear to have been wiped out due to growing poverty and inflation in the country. Although government statistics have shown remarkable improvement in the gross enrolment ratio (GER) from 2001-02 at both primary and secondary levels, there appear to be major gaps when translated into net enrolment ratio (NER).

Household	Urban		Rural	
	Male	Female	Male	Female
<b>a. Female Headed Household</b>				
Primary	36.3	32.7	47.4	34.3
Middle	27.4	40.8	39.0	34.0
Matriculation	53.4	73.1	73.2	53.4
Intermediate	25.0	39.4	32.4	37.0
<b>b. Male Headed Household</b>				
Primary	36.2	42.3	49.1	49.2
Middle	43.2	33.9	61.2	36.1
Matriculation	50.9	58.1	69.6	58.2
Intermediate	27.7	35.6	34.9	45.1

Source: SPDC field survey in 13 districts of Pakistan

The NER at primary, middle, secondary and intermediate level is calculated by dividing the number of total school going children by the total number of children in that age group. For instance, for primary level, children aged 5-9 years attending school are divided by the total population of age 5-9 years. Age groups of 10-12, 13-16 and 17-18 years are taken for middle, secondary and intermediate levels respectively.

The overall scenario of enrolment ratio is quite depressing especially at primary level in urban areas for both types of households. However, the primary enrolment ratio for females in FHHs in



rural areas at 47.4 percent is better when compared with the male enrolment ratio of 34.3 percent. Similarly, female enrolment ratios at middle, secondary and intermediate levels in rural FHHs are higher than those for urban FHHs. From this one may conclude that urban FHHs are biased against the education of the girl-child while rural FHHs give priority to female education as the female enrolment ratios in almost all categories are higher than male enrolment. Another important aspect of the enrolment ratio in FHHs is the percentage of children in matriculation both in urban and rural areas. In rural FHHs, 73.2 percent of females are at matriculation level compared to 53.4 percent in male headed households. In urban FHHs, these figures show a reversed trend of 53.4 percent for females and 73.1 percent for males. Despite having low literacy rate in rural FHHs, higher enrolment of females compared to males and urban females shows the commitment of rural FHHs to avert trans-generational illiteracy in rural females.

Enrolment ratios in MHHs show a mixed trend when compared with FHHs at all levels of education except matriculation in which enrolment in FHHs is higher in both urban and rural areas. Urban female primary enrolment ratio in MHHs and FHHs are 36 percent while the rural female primary enrolment in MHHs is 2 percent points higher than in FHHs. Urban female middle enrolment ratio in MHHs is 43.2 percent that is substantially higher than FHHs in the same category which is 27.2 percent. At intermediate level, a similar pattern of enrolment ratios are found in both MHHs and FHHs by region.

### 2.7.2. Reasons for Not Attending School

There are many reasons why children or young people may not be able to attend school. Table 2.9 summarizes various reasons that impede children from attending school as stated by respondents of the survey. Poverty is cited as the main reason for not sending children for primary education as a large percentage of households (82.0 percent) could not afford education related expenditures. Poverty has also contributed to child labour as 11.0

Household	Primary	Secondary	Intermediate
Education is Expensive	82.0	33.8	32.2
Sickness/Disability	2.3	11.3	4.7
Due to Job/work	11.0	13.8	23.4
Parents Do Not Give Permission	1.8	6.3	6.1
Child Does Not Want to Go School	1.3	22.5	14.0
Other	1.8	12.5	19.6
Total	100.0	100.0	100.0

Source: SPDC field survey in 13 districts of Pakistan

percent of the children at primary level are out of school because of job/work. Parents of 1.8 percent children did not allow children to attend primary school. At secondary level, a large percentage (22.5 percent) of children did not find the curriculum and school activities interesting or useful enough. Increasing expenditure for education is the main reason for school dropout as 33.8 percent households removed their children after primary school. In addition to poor public school infrastructure and lack of facilities, primitive methods of teaching and prevalence of corporal punishment in public schools may also have contributed to the high rate of drop out. Increasing economic pressure has compelled 13.8 percent of children at secondary level to discontinue their education and seek employment or other work. Higher incidence of illness and disability is evident as 11.3 percent of children are out of school either due to sickness or because of permanent disability.

Education in private institutions is expensive compared to the public sector where education is partially or fully subsidized. Parents may not wish to send children to the public schooling system due to the deteriorating quality of education and frequent absenteeism of teachers. It can be seen from the table that 33.8 percent of children at secondary and 32.2 percent children at intermediate levels are not attending school because of un-affordability of educational expense by the parents. A significant number of 6.1 percent children at secondary level still do not have permission to join school.

## 2.8. EMPLOYMENT STATUS

The global economy is experiencing an unprecedented transformation that has had direct impact on the basic structure of national and local economies. Developing countries confronted with multifaceted challenges including changing global geo-political realities are also faced with global recession, higher energy prices, changing inter-state relationships and climate change. The situation in Pakistan has been further compounded with the on-going fight against terrorism, and increasing extremism and militancy in all provinces. The country is facing internal and external threats causing political and economic uncertainties. All these are manifested in low productivity and high unemployment rates at national level. Urban economy has suffered the most in the on-going war on terror. According to the Pakistan Economic Survey 2008-09, urban unemployment rate has increased from 6.66 percent in 2006-07 to 8.52 percent in 2007-08<sup>8</sup>.

With the overall high rate of unemployment, those who are illiterate and/or do not possess other skills are likely to remain unemployed. Table 2.10 indicates the comparative employment situation of female and male heads. Female heads who are largely uneducated and lack employable skills are already a large 77.8 percent compared to 13.5 percent of male heads. Only 22.2 percent of urban females are employed while 26.9 percent are employed in rural areas. Thus the increasing unemployment will exacerbate the situation for women heads of households. Further, a lesser number of female heads would contribute to family income.

Household	Urban	Rural
<b>a. Female Headed Household</b>		
Employment Rate	22.2	26.9
Un-employment Rate	77.8	73.1
<b>b. Male Headed Household</b>		
Employment Rate	86.5	81.1
Un-employment Rate	13.5	18.9

Source: SPDC field survey in 13 districts of Pakistan

Contrary to the female employment status, the employment rate for male heads is 86.5 percent in urban and 81.1 percent in rural areas. Higher literacy, ownership of productive assets, better skills and better chances to get employment even after retirement are a few possible reasons for low unemployment rate for male heads. Employment rates for rural FHHs are 5 percent points higher as compared to urban FHHs. This may be due to the fact that the rural economy is largely based on female labour in the agriculture sector.

### 2.8.1. Households with Means of Livelihoods

With a high unemployment rate in FHHs, the question of the means of livelihood has gained importance. An analysis was conducted by taking the employment earning and other income

support whether in the form of various social safety nets such as Zakat, Bait-ul-Maal, Benazir Income Support Program (BISP) and income support from the extended family at household level. In addition, employment earnings or income support from other family members (outside of the household) was also included in the analysis to measure the sources of livelihood opportunities at the household level.

The analysis was conducted for FHHs only by region because employment rate in MHHs is above 80 percent in urban and rural areas and have a 50 percent share in the total family income.

Table 2.11 shows that 105 urban female heads are employed in comparison with 89 in rural areas. The differential in average monthly income between urban and rural employed FHHs is 58.6 percent and is mainly due to engagement of urban FHHs in higher remuneration occupations such as directors, managers and teachers in comparison with rural FHHs. Zakat, Biat ul Maal and BISP is not a major income support for urban and rural FHHs despite having low levels of income earning in most of the households. Income support from the extended family is significant as 63 urban and 57 rural FHHs received a monthly income supplement of Rs. 3,821 and 2,994 respectively. Income from family members is a major source of livelihood in both urban and rural FHHs. Table 2.11 shows that urban FHHs received income contribution of Rs. 16,947 per month from other family members while the contribution in total family income in rural FHHs is Rs. 11,471 per month.

Household	Urban	Rural
<b>a. Female Headed Household</b>		
Employment of Family Head	105 (1699)	89 (1071)
Zakat	8 (2125)	3 (4333)
Bait Ul Maal	0 -	1 (1000)
BISP	19 (2353)	20 (1300)
Income Support/ Extended Family	63 (3821)	57 (2994)
Family Member Income	722 (16947)	444 (11471)

Source: SPDC field survey in 13 districts of Pakistan

The analysis of means of livelihood shows that rural FHHs have less income compared to urban FHHs. In the income from family member category, though the number of income earners in both urban and rural areas are higher than that of total number of households (722 against 466 households in urban and 444 against 338 households in rural), the average income in rural FHHs is 47.7 percent lower than that in urban FHHs.

### 2.8.2. Employment of Household Heads by Marital Status

After analysing the level of employment by household headship, it would be useful to investigate the relationship between female employment and the marital status. It can be seen from Table 2.12 that female married heads of households in urban and rural areas have the highest employment rate at 12.1 percent in a total employment rate of 22.2 percent and 26.9 percent, respectively. In rural areas, widows as household heads have an employment rate of 13 percent as against 8.9 percent in urban areas. Similarly, 48 percent urban married female heads are not earning income compared to 42.9 percent in the same category for rural areas. Out of 610 unemployed female heads, 27 percent are not employed because of age while 41 percent are

housewives (not looking for work) and 29 percent are still looking for jobs. Table 2.12 also shows a high level of unemployment in widows in both urban and rural areas. Out of 306 female heads who are widows, 28 percent are employed, 40 percent are not working because of age, 2 percent are physically challenged, 29 percent are housewives and only 1 percent are looking for work.

For male heads, the marital status does not have a correlation with employment status. Males, whether married, unmarried or widowers have a high level of employment, unlike the employment status in FHHs.

The high level of unemployment in the married category of FHHs in both urban and rural areas can be classified as volunteer unemployment because 86.4 percent women have to fulfil household responsibilities and are not looking for work outside the home. Unemployment due to age is also found in 11.9 percent women in the married category. In the widow category 54.8 percent are not working because of age and 39.4 percent are housewives. In both categories, these ratios are more or less the same for urban and rural areas.

### 2.8.3. Nature of Employment in Household Heads

The nature of employment is a key variable that provides information on the economic activity of household heads by region. Discrimination, sexual harassment and employment for menial work are some common factors found in female employment in Pakistan. Table 2.13 shows that only 9.9 percent of urban female heads are salaried employees as against 36.5 percent of urban male heads. Daily wage employment is higher in MHHs as compared to FHHs.

With the expansion of micro credit facilities, women's access to credit has increased in rural areas as compared to urban areas. This is borne out from the data which shows that a higher percentage (10.3) of FHHs are engaged in personal business/ partnerships in rural areas. An insignificant employment rates for FHHs have been found in investment and agricultural

Table 2.12  
Employment Level of Household Head by Marital Status  
(Percent)

Household	Urban		Rural	
	Yes	No	Yes	No
<b>a. Female Headed Household</b>				
Unmarried	0.8	1.7	0.9	2.7
Married	12.1	48.0	12.1	42.9
Divorced	0.4	0.4	0.9	0.3
Widows	8.9	27.7	13.0	27.2
Total	22.2	77.8	26.9	73.1
<b>b. Male Headed Household</b>				
Unmarried	2.8	0.6	3.0	0.0
Married	79.4	11.2	76.0	15.1
Widower	4.3	1.7	2.1	3.8
Total	86.5	13.5	81.1	18.9

Source: SPDC field survey in 13 districts of Pakistan

Table 2.13  
Nature of Employment of Household Head by Region  
(Percent)

Household	Urban	Rural
<b>a. Female Headed Household</b>		
Salaried Employee	9.9	9.7
Contractual Work	1.1	1.2
Work on Daily Wages	4.4	5.1
Personal Business/Partnership	6.3	10.3
Investment	0.2	0.0
Farming/Agriculture	0.2	0.6
Unemployed	77.8	73.1
Total	100.0	100.0
<b>b. Male Headed Household</b>		
Salaried Employee	36.5	29.3
Contractual Work	3.9	1.5
Work on Daily Wages	7.7	18.6
Personal Business/Partnership	35.8	22.5
Investment	0.6	0.3
Farming/Agriculture	1.9	8.9
Unemployed	13.5	18.9
Total	100.0	100.0

Source: SPDC field survey in 13 districts of Pakistan

activities. Except for FHHs employed as salaried workers and those who are self employed, all other types of employment would increase the financial vulnerability of FHHs because of insecurity and irregularity of work.

On the other hand, MHHs are mostly engaged in full-time jobs and own businesses or are in partnerships. Better economic environment for business in urban areas is reflected from the data as 35.8 percent of male heads are in personal business or partnership while this ratio is 22.5 percent in rural MHHs. Table 2.13 also reveals higher percentage of daily wage workers in rural areas when compared to urban MHHs. Due to presumably higher land ownership, employment in agriculture is significantly higher for rural MHHs compared to rural FHHs.

#### 2.8.4. Nature of Occupation in Household Heads

Participation of females in the labour force has increased from 18 percent in 2003-04 to 21.7 percent in 2007-08<sup>9</sup>. Though this appears to be a significant improvement, analysis indicates that the increase is largely due to increase in unpaid family workers. The analysis further reveals that 47 percent of women are working in marginal occupations while 31 percent are unpaid family workers. The remaining 22 percent are in paid employment. A further breakdown of employment categories yields the following results.

Among the 10 categories of occupation, three, viz. skilled labour, unskilled labour, and security are marginal occupations in which no regular payment is guaranteed. The watchman/peon category may have regular remuneration but women are under-employed in this category. Cumulatively, urban FHHs constitutes 43 percent in these three categories, with skilled labour having the highest share of 30.3 percent. In rural FHHs, 56 percent of the heads work in marginal occupations with 22.5 percent work as unskilled labour. Interestingly, women are now entering sectors of the economy that are conventionally considered as being a male

domain. Table 2.14 shows that 20.1 percent urban female heads and 16.0 percent rural female heads run their own businesses. Similarly, 1.2 percent of women are working as directors in rural areas, a fact which was unimaginable 30 years ago.

The pattern in each occupation between FHHs and MHHs is almost identical except for the urban household type in the categories of own business, unskilled labour, supervisor and teacher. There is a 7 percentage point difference in own business between MHHs and FHHs, while unskilled labour are 5 percent higher in urban FHHs when compared to urban MHHs.

Occupations	FHHs		MHHs	
	Urban	Rural	Urban	Rural
1. Director	2.1	1.2	1.9	1.5
2. Manager	5.7	3.9	6.5	3.0
3. Teacher	9.3	7.6	6.6	6.8
4. Supervisor	7.1	5.1	10.2	6.1
5. Clerk/Salesman	8.3	5.9	9.1	9.1
6. Watchman/Peon	2.4	2.1	2.1	2.7
7. Skilled Labour	30.3	31.1	26.2	33.7
8. Unskilled Labour	10.5	22.5	6.0	15.9
9. Security Forces	1.6	3.3	2.6	2.3
10. Own Business	20.1	16.0	26.9	18.0
11. Others	2.6	1.4	1.9	0.9
Total	100	100	100	100

Source: SPDC field survey in 13 districts of Pakistan

## 2.9. PROFILE OF INCOME

Household income is the key indicator that determines the economic status of the family. It also indicates the amount of resources available with the household for consumption expenditures. Family income also sets priorities in expenditure patterns as there is a higher possibility of investment in human resources if the family income is high. Family income also interprets poverty and inequality into social dialectics.

There is substantial difference in income of the household head and the total family income. The former equals the earning of the sole bread winner in the family, while the latter represents the total income from more than one earning members. Most researchers have confronted definition problems of household heads when triangulating income from different classifications of earners. For instance, most of the single female earners do not recognize themselves as heads of households and consider unemployed or sick or economically unproductive males of the family as the household head. The survey has tried to remove this inconsistency by considering only those women as household heads who recognize themselves as such. With this definition, other possible characteristics of household heads such as income, employment, education, age and asset ownership become a secondary classification.

To understand the difference between the income of the household head and total family income in FHHs and MHHs, a separate analysis was conducted to show the level of deprivation if the household head income is extremely low, unable even to maintain subsistence. Aggregate analysis or average household income will not reveal the phenomenon of 'survival at margins.' Low levels of employment in FHHs both in urban and rural areas indicate existence of poverty especially in cases of single earning members as shown in Table 2.6. Even with the inclusion of earnings of other family members in FHHs, the situation does not change substantively.

Before analyzing the implications of average income by household headship, it would be interesting to examine the level of income of the 194 employed female heads. The data shows that 7.7 percent of FHHs income is up to Rs. 2,500 per month, 24.2 percent have income between Rs. 2,501 - Rs. 5,000, whereas 16.5 percent have income between Rs. 5,001 - 7,500. This means that 48.4 percent of employed female heads have a monthly income of up to Rs. 7,500 only. This clearly shows the level of poverty in those FHHs where only the head of household is employed.

Table 2.15 shows the mean income of employed household heads in urban and rural areas. Out of 804 FHHs surveyed only 194 heads were employed as compared to 677 male heads from an equal number of 804 MHHs surveyed. The income differential between urban FHHs and MHHs is 50 percent as the average income in urban FHHs is Rs. 7,657 as compared to Rs. 15,173 in urban MHHs. The rural income differential is even larger. The average income of all

Region	Mean Income		Percentage Difference
	FHHs	MHHs	
1. Urban	7657	15173	49.5
2. Rural	3984	9924	59.9
3. Total	5972	13048	54.2

Source: SPDC field survey in 13 districts of Pakistan

employed FHHs is 54.2 percent lower than of average income of all employed MHHs. With an average family size of 7 persons for both types of household heads, per capita monthly income average is Rs. 1,094 (urban) and Rs. 569 (rural) for FHHs as compared to Rs. 2,168 (urban) and Rs. 1,418 (rural) for MHHs. The high income differentials between FHHs and MHHs reveal the presence of higher levels of income inequality signifying chronic poverty in FHHs where the female heads are the sole bread winners.

The situation is relatively better in households where other family members contribute to the total family income. It is apparent from Table 2.16 that income differential between urban FHHs and urban MHHs is 14.7 percent. The dynamics of rural economy for FHHs has narrowed this gap further by 12.5 percent as the average monthly income for rural MHHs is 14,251 compared with Rs. 12,474 in rural FHHs. Income support from other family members in FHHs has thus contributed substantially and prevented them from falling in the poverty trap.

Region	Mean Income		Percentage Difference
	FHHs	MHHs	
1. Urban	18611	21810	14.7
2. Rural	12474	14251	12.5
3. Total	16084	18632	13.7

Source: SPDC field survey in 13 districts of Pakistan

An analysis of the sources of income at household level would help understand the reasons for the differential in economic status in both types of households. It is seen that the FHHs without income support from other family members would remain in chronic poverty and this would further complicate problems at household level. Even with the income support of other family members, allocation of intra family expenditures would require prudent expenditure prioritisation because the long term effects of lower total household income would be greater in FHHs compared to MHHs.

### 2.9.1. Income Groups by Headship

The mean total family income is a useful indicator to understand the income differential by region between FHHs and MHHs. However, average family income does not give information on the concentration of income in different income groups. To simplify the analysis, nine income groups were formed ranging between Rs. 2,500 to Rs. 40,000 and above.

Table 2.17 presents nine income groups of total monthly family income with a urban and rural breakup. Rural FHHs have a higher percentage (13.9 percent) within the lowest Rs. 2,500 per month bracket. Urban FHHs

Occupations	FHHs		MHHs	
	Urban	Rural	Urban	Rural
1. 0-2500	7.2	13.9	4.3	4.1
2. 2501-5000	12.5	19.9	4.7	10.1
3. 5001-7500	11.8	11.2	7.7	16.3
4. 7501-10000	14.0	17.2	15.7	21.0
5. 10001-15000	16.3	15.1	20.6	18.3
6. 15001-20000	11.0	9.1	14.2	12.1
7. 20001-30000	11.4	7.9	13.1	10.9
8. 30001-40000	5.9	2.7	7.1	4.1
9. 40000+	9.9	3.0	12.7	3.0
Total	100.0	100.0	100.0	100.0

Source: SPDC field survey in 13 districts of Pakistan

are also among the poorest since 7.2 percent of households fall into this income group. A lesser number of MHHs fall within this income group (4.3 and 4.1 percent) in urban and rural areas respectively. Similarly, in the income group of Rs. 2,501 to Rs. 5,000, there is a higher percentage of rural FHHs (19.9 percent compared to 10.1 percent in rural MHHs). Cumulatively, the first three income group categories as the 'lower income group' presents an alarming state of affairs in FHHs as far as monthly total household income is concerned. Urban FHHs comprises 31.5 percent households compared to 16.7 urban percent MHHs of the lowest income group category. Similarly, 45.0 percent of rural FHHs live with only Rs. 7,500 per month as compared to 30.5 percent rural MHHs.

Almost half of the households in both categories of female and male headed households with urban-rural dimensions fall in the middle income group (Rs. 7,501 to Rs. 20,000) per month. It can be seen from Table 2.17 that on an average 41 percent of urban-rural FHHs live in the middle income group as compared to 50 percent of the urban-rural MHHs in the same income group category.

The above analysis shows that classifying the total family income into different income groups helps in understanding distributional aspects as well as concentration of income between the two types of households. Average family income in urban-rural FHHs when investigated by income group reveals that 31.5 percent of urban FHHs and 45.0 percent of rural FHHs have extremely insufficient income resources to ensure daily survival for household members.

### 2.9.2. Marital Status and Income Groups by Headship

Having analyzed the household income status by income groups, it is important to assess the vulnerability of household categories in terms of marital status. Table 2.18 shows three income groups by marital status for female and male headed households. As discussed earlier, income groups are formed by merging the three successive income groups of Table 2.17.

Household	Unmarried	Married	Divorced	Widow/ Widower	Total
<b>Female Headed Households</b>					
Lower Income Group	1.6	16.3	0.4	18.8	37.1
Middle Income Group	0.7	27.0	0.5	13.1	41.3
High Income Group	0.6	14.7	0.1	6.2	21.6
<b>Male Headed Households</b>					
Lower Income Group	1.5	19.7	0.0	1.4	22.5
Middle Income Group	1.1	47.1	0.0	2.6	50.9
High Income Group	0.6	24.0	0.0	2.0	26.6

Source: SPDC field survey in 13 districts of Pakistan

The data shows that 18.8 percent widowed female heads have a total family income below subsistence level while 16.3 percent married female heads show signs of deprivation. In comparison with FHHs, married male heads also show income poverty as 19.7 percent households are in the lowest income group with a monthly income of only Rs. 7,500. No significant relationship between the income groups and marital status is obvious in MHHs. The widowed and married female heads constitute 95 percent of the lowest income groups while only 14.7 percent married and 6.2 percent of widowed female heads have an acceptable standard of living.



It is also interesting to note that a higher level of deprivation exists in lower income groups in FHHs in comparison with the same income groups of MHHs.

### 2.9.3. Income Level by Nature of Employment by Headship

An analysis of the composition of income with reference to the nature of employment further indicates the level of poverty and deprivation. Table 2.19 shows that 48.5 percent of all employed female heads in six occupational categories fall in the lower income group. This is in spite of the fact that the group has a 17 percent composition of female entrepreneurs. It can therefore be concluded that their business is not profitable enough to allow them to move to higher levels of income. A large proportion of employed female heads (12.9 percent) are working on daily wages that do not guarantee adequate remuneration. Similarly in the salaried employee

Household	Lower Income Group	Middle Income Group	High Income Group	Total
<b>a. Female Headed Households</b>				
Salaried Employee	14.9	18.0	7.7	40.7
Contractual Work	3.1	1.5	0.0	4.6
Work on Daily Wages	12.9	5.2	1.5	19.6
Personal Business/ Partnership	17.0	10.3	5.7	33.0
Investment	0.0	0.5	0.0	0.5
Farming/ Agriculture	0.5	1.0	0.0	1.5
Total	48.5	36.6	14.9	100.0
<b>b. Male Headed Households</b>				
Salaried Employee	6.1	22.3	11.4	39.7
Contractual Work	0.7	2.1	0.6	3.4
Work on Daily Wages	6.9	6.8	0.9	14.6
Personal Business/ Partnership	5.3	18.2	12.4	35.9
Investment	0.3	0.3	0.0	0.6
Farming/ Agriculture	1.5	2.1	2.2	5.8
Total	20.8	51.7	27.5	100.0

Source: SPDC field survey in 13 districts of Pakistan

category, 14.9 percent female heads are employed but the compensation does not seem to be enough to take the family out of the poverty cycle. In comparison with FHHs, only 20.8 percent of male heads by occupation category are in the lower income group.

Three major occupational categories such as salaried employment, work on daily wages and personal business/partnership comprise more than 90 percent of income groups in both types of household headship. However, the middle and high income groups are dominant in MHHs while the lower income group has the higher proportion in FHHs.

### 2.9.4. Household Headship by Income Quintiles

The overall well being of households in rural and urban areas will be measured by income quintiles. The total family income is divided equally in five income quintiles of 20 percent in which the first quintile ranges from Rs. 0 to Rs. 5,800, the second from Rs. 5,801 to Rs. 9,999, the third from Rs. 10,000 to Rs. 14,500, the fourth from Rs. 14,501 to 24,000 and the fifth from 24,000 to Rs. 275,000.

Table 2.20 shows that 11.9 percent of urban FHHs are in the lowest quintile in comparison with 14.6 percent in rural areas. Overall 26.5 percent of FHHs are in the lowest quintile as compared to 11.6 percent in MHHs. The difference between urban-rural MHHs is not so marked, with 5.3 percent in urban and 6.2 percent of households in rural areas in the lowest quintile.

There are multiple reasons for more than one quarter of FHHs being in the lowest quintile. Urban poverty in FHHs is largely due to the high cost of living that in turn makes education of children unaffordable. For family income support, these children join the informal labour force on minimum wages. High illiteracy and lack of technical education has also reduced income earning prospects for FHHs. For rural FHHs, a shrinking agriculture base is causing rural poverty to increase. Water scarcity, high fertilizer prices, and low rate of returns on agriculture products are some of the factors for higher incidence of poverty in rural area including for FHHs. Even for rural MHHs, a higher percentage is observed for the lowest three quintiles as compared with the upper two quintiles.

Household	Urban	Rural	Total
<b>a. Female Headed Households</b>			
Lowest 20%	11.9	14.6	26.5
Lowest -to-Middle 20%	11.7	8.0	19.7
Middle 20%	9.5	7.6	17.0
Middle-to-Highest 20%	12.2	6.7	18.9
Highest 20%	12.7	5.2	17.9
Total	58.0	42.0	100.0
<b>b. Male Headed Households</b>			
Lowest 20%	5.3	6.2	11.6
Lowest -to-Middle 20%	9.5	12.3	21.8
Middle 20%	11.4	9.0	20.4
Middle-to-Highest 20%	15.4	8.7	24.1
Highest 20%	16.3	5.8	22.1
Total	58.0	42.0	100.0

Source: SPDC field survey in 13 districts of Pakistan

## 2.10. PROFILE OF LIVING CONDITIONS

The overall well-being of households cannot be measured without taking the living conditions of respondents into account. Although education, level of employment, family size, nature of employment and household income are important determinants of well-being, provision of social services such as access to and quality of water supply, sanitation, type of housing structure, electricity are also very significant for the measurement of well-being. In this section, no weights are assigned to the social service provision indicators. The discussion is based on the provision of such services at household level and in some cases by income quintiles.

### 2.10.1. Residential Status by Headship

Housing is the one of the most neglected and a chronic issue in Pakistan. With increasing population, growth in the housing sector remains inadequate. This has affected not only macroeconomic growth but has also become a major social issue. The last two national housing policies (1992 and 2001) do not have a comprehensive framework that demonstrates a serious commitment by any government to provide 'shelter to its citizens.' In the absence of low cost housing, the number of shelter less people in Pakistan is on the rise.

In the national income accounts of Pakistan, the share of ownership of dwellings in total real GDP remains an average of 3 percent over ten years from 1999-2009. A somewhat similar pattern of real growth in this sector has been observed in the last decade that ranges from 3.0 percent to 3.5 percent per annum<sup>10</sup>. With increase in foreign remittances from 2002-03, the demand in the real estate sector has increased substantially, pushing the prices of land and property out of the reach of middle and low income groups.

Three types of housing structures are commonly used in the analysis of total stock of housing in Pakistan. *Pucca* (solid) house are housing units with roofs of reinforce concrete cement (RCC) and walls of solid bricks/blocks; semi-pucca house is a housing unit that has either RCC roof or walls of blocks, and *kucha* (not properly constructed) houses have both roof and walls built of wood/bamboo, stone or some indigenous material other than cement or blocks.

Table 2.21 shows that 70.6 percent of urban FHHs live in their own residential units compared to 76.2 percent of MHHs in the same category. For rural areas, 84.3 percent FHHs and 91.1 percent MHHs own their homes. These percentages have been obtained by dividing the household headship by region by the numbers for the four categories of residential status. Therefore, each of the rural and urban percentages add up to 100.

At the aggregate level, FHHs have 6 percent less ownership of dwellings when compared with MHHs. The analysis shows

that a larger number of both FHHs and MHHs own their homes. The number of households paying rents is higher in FHHs compared to MHHs. In urban areas 24.3 percent of female headed households pay rent while 20.2 percent MHHs have rented dwellings. In rural areas this ratio becomes 7.3 percent for FHHs and 4.1 percent for MHHs respectively. Data collected on the material of roof and walls shows that overall 69.2 percent of residential units have RCC roofs, 15.7 percent have wood/bamboo roof and 14.2 percent have steel/cement roof. The walls of housing units are largely made of solid bricks/blocks (84.4 percent) while 12.4 percent have unbaked bricks/gravel walls and 1.7 percent wood/bamboo walls.

### 2.10.2. Average Number of Rooms by Family Size

Not all the rooms of a house are possessed or used by a given family as more than one household could be residing in one house. Respondents were asked about the number of rooms in-use by the family. Analysis was conducted at an aggregate level to understand the population density per household unit.

Family size is classified as 1-4 persons, 5-6 persons, 7-8 persons and above 9 persons while the number of rooms ranges from 1 to 5 or higher. Table 2.22 shows that 17.4 percent of FHHs live in a one room residential unit compared with 11.9 percent in MHHs. Similarly a higher percentage of 7.5 percent and 6.2 percent FHHs with family size 1-4 and 5-6 respectively live in one room units compared to 4.1 percent and 4.5 percent in MHHs. The table also shows that the number of rooms increases with increase in family size in MHHs as the cumulative effect of more

Household	Urban	Rural	Total
<b>a. Female Headed Household</b>			
Own Residence	70.6	84.3	76.2
Rent	24.3	7.3	17.3
Subsidized Rent	0.8	0.3	0.6
No Rent	4.2	8.2	5.8
Total	100.0	100.0	100.0
<b>b. Male Headed Household</b>			
Own Residence	76.2	91.1	82.5
Rent	20.2	4.1	13.4
Subsidized Rent	1.3	0.3	0.9
No Rent	2.4	4.4	3.2
Total	100.0	100.0	100.0

Source: SPDC field survey in 13 districts of Pakistan

rooms (4 plus rooms) per family size is 33.3 percent in MHHs compared to 23.0 percent in FHHs. In contrast with the earlier findings, cumulative effect of less room (1-2 rooms) per family size is higher in FHHs that is 51.1 percent while in MHHs it is only 39.2 percent. This means there is less room space available per family member in FHHs and most families have only two rooms in possession irrespective of family size that may exceed 9 people or higher. The houses for FHHs are therefore more crowded and less private than those of MHHs.

### 2.10.3. Water Sources by Headship

Water scarcity is increasing in Pakistan mainly because of lack of proper planning to channelize available water in the system. Much of the water is contaminated because of industrial effluents discharged into the rivers, squatter settlements at the river banks and overflowing sewerage lines.

No significant difference in availability of water sources was found between FHHs and MHHs in urban areas except water taps inside the house and water from hand pumps. According to Table 2.23, 42.3 percent of households have water taps inside the house in urban FHHs while 54.5 percent have this facility in urban MHHs. With high user charges on water, it appears that FHHs can not afford to have water supply inside the house and prefer to avail the comparatively less costly or free water available from hand pumps and open and closed wells outside their homes. Water from these sources requires intensive labour for the transportation of water to the house.

In rural areas, households avail multiple water sources including water taps inside and outside the house, hand pumps, water motor/pumps and closed wells. No

Table 2.22  
Average Number of Rooms by Family Size

Household/ Size of Family					(Percent)
	1-4	5-6	7-8	9-high	Total
<b>a. Female Headed Households</b>					
1 Room	7.5	6.2	3.0	0.7	17.4
2 Rooms	8.7	12.9	8.7	3.4	33.7
3 Rooms	6.2	10.1	6.3	3.2	25.9
4 Rooms	3.6	3.9	4.5	1.9	13.8
5 Rooms or more	1.5	3.2	1.9	2.6	9.2
Total	27.5	36.3	24.4	11.8	100.0
<b>b. Male Headed Households</b>					
1 Room	4.1	4.5	2.5	0.9	11.9
2 Rooms	7.1	10.7	6.1	3.4	27.2
3 Rooms	5.7	11.2	6.6	4.0	27.5
4 Rooms	3.4	7.5	4.0	3.2	18.0
5 Rooms or more	2.1	5.1	4.1	4.0	15.3
Total	22.4	38.9	23.3	15.4	100.0

Source: SPDC field survey in 13 districts of Pakistan

Table 2.23  
Water Sources by Household Headship

				(Percent)
	FHHs	MHHs	Total	
<b>a. Urban</b>				
Water Tap (inside the house/ premises)	42.3	54.5	48.3	
Water Tap (outside the residential premises)	4.0	3.2	3.6	
Hand pump	8.7	3.0	5.9	
Water motor/pump	31.9	30.0	31.0	
Closed Well	5.7	4.1	4.9	
Open Well	1.3	0.4	0.9	
Sea/River/Pond	0.2	0.4	0.3	
Water Tanker/Truck	5.9	4.3	5.1	
Total	100.0	100.0	100.0	
<b>b. Rural</b>				
Water Tap (inside the house/ premises)	22.4	26.3	24.4	
Water Tap (outside the residential premises)	17.5	16.6	17.0	
Hand pump	12.7	12.4	12.6	
Water motor/pump	31.1	26.0	28.6	
Closed Well	7.6	8.3	7.9	
Open Well	4.8	4.7	4.8	
Sea/River/Pond	3.9	5.3	4.6	
Water Tanker/Truck	0.0	0.3	0.1	
Total	100.0	100.0	100.0	

Source: SPDC field survey in 13 districts of Pakistan

significant difference is found in the water sources between FHHs and MHHs. However, rural FHHs rely more on motors/pumps in comparison with MHHs.

#### 2.10.4. Sewerage Facilities by Headship

The devolution system set into place in 2001 was able to replace some old infrastructure of waste water disposal in urban and rural areas. Earlier, community demand for better quality waste water disposal system was low due to lack of awareness. With increase in literacy level, availability of information through media and more publicised health messages, the demand for sewerage facilities has increased significantly. This is reflected in the percentage distribution of facilities used at the household level. According to the Pakistan Standard and Living Measurement (PSLM) survey 2006-07, 86 percent of the households in urban areas and 30 percent in rural areas had toilets with a flush system in 2004-05. This ratio has increased to 92 percent in urban areas and 41 percent in rural areas in 2006-07. The number of households using non-flush toilet facility has declined significantly from 20 percent in 2004-05 to 15 percent in 2006-07<sup>11</sup>.

Table 2.24 presents the sewerage facilities by household headship by region. According to the PSLM 2006-07, 27 percent of households in Pakistan do not have toilet facility. In urban areas only 4 percent of households have no toilets while a substantially high 39 percent in rural areas do not have toilets<sup>12</sup>. The survey carried out for this study presents useful data differentiated according to the gender of the heads of the households. Table 2.24 shows that 3.8 percent of urban FHHs have no toilet facility as compared to 1.7 percent in urban MHHs. The usage of flush systems linked with the sewerage system is higher in urban MHHs by 4 percent points than in FHHs. The overall situation of sewerage facilities in urban areas is not very dismal as approximately 96.1 percent of households have a flush system either linked with sewerage pipes or tanks or have open sewers. Only a small percentage of 1.1 percent of households in the sample use either *kuddi* (cemented chair) or a sewage pit.

	FHHs	MHHs	Total
<b>a. Urban</b>			
No facility available	3.8	1.7	2.8
Flush system (linked to sewerage system)	77.6	81.8	79.7
Flush (linked to tank)	8.5	8.8	8.6
Flush (linked to open sewer)	9.3	6.2	7.8
Kuddi	0.2	1.3	0.7
Sewage Pit	0.6	0.2	0.4
Total	100.0	100.0	100.0
<b>b. Rural</b>			
No facility available	14.8	10.1	12.4
Flush system (linked to sewerage system)	30.8	31.1	30.9
Flush (linked to tank)	16.0	18.3	17.2
Flush (linked to open sewer)	29.3	31.7	30.5
Kuddi	2.1	3.8	3.0
Sewage Pit	6.9	5.0	6.0
Total	100.0	100.0	100.0

Source: SPDC field survey in 13 districts of Pakistan

In rural areas, lack of infrastructure is evident from the types of facilities the population uses for toilets. There is no striking difference in the usage of sewerage system with a mix of different types of facilities between FHHs and MHHs. However, lack of toilet facilities for rural FHHs is 4 percent higher as compared to rural MHHs. An equal percentage of households in both FHHs and MHHs has flush systems linked with sewerage pipes and open sewers. Nearly 10 percent of the rural population surveyed has inadequate toilet facilities such as *kuddi* and sewage pit. It

may be concluded that urban households have greater access to proper sewerage facilities in comparison with rural households and the type of household headship does not show a significant differential in their access to this basic service.

### 2.10.5. Energy Sources for Cooking by Headship

Pakistan is a resource rich country but it has not been able to extract these resources for low cost energy provision to its population in general and to its economy in particular. The high cost energy for household consumption has enormous environmental impacts especially in rural areas where wood is used as an alternative source of energy for cooking and heating. Other energy sources are also used.

Table 2.25 shows the percentage of FHHs and MHHs in urban and rural areas using different energy sources. The data shows that there is no significant difference in the source of energy used for cooking in either type of household, but use of firewood and kerosene oil in urban areas is higher in FHHs compared to MHHs. In urban areas 93.5 percent of households have natural gas facility for cooking in comparison to 43.0 percent in rural areas. Various reasons can be cited to explain this variation. Availability, cost effectiveness and cultural and traditional practices are the dominating reasons for low usage of natural gas in rural areas. Other options available for energy source for cooking depend upon the economic status of the household in rural areas. Animal dung (oplay) is largely used for cooking in rural Pakistan. Similarly, dried twigs and coal/coal wood is also used. In conclusion, there is no difference in energy source for cooking in rural areas by type of household but it has sharp contrasts with urban areas where natural gas is predominantly used for cooking.

### 2.10.6. Major Sources of Lighting by Headship

Electricity demand has increased drastically over the last two decades, mainly due to the increasing population, but also with changing weather patterns, changes in standards of living and increase in household disposable incomes. Technological changes such as

	FHHs	MHHs	Total
<b>a. Urban</b>			
Firewood	3.8	2.6	3.2
Natural Gas	91.8	95.3	93.5
Kerosene oil	2.3	0.4	1.4
Coal/Coal wood	0.6	0.2	0.4
Gas Cylinder	1.5	1.5	1.5
Total	100.0	100.0	100.0
<b>b. Rural</b>			
Firewood	45.6	44.1	44.8
Natural Gas	42.9	43.2	43.0
Kerosene oil	0.3	0.6	0.4
Animal Dung (Oplay)	1.2	2.4	1.8
Dried Twigs etc.	3.9	3.6	3.7
Coal/Coal wood	4.5	3.6	4.0
Gas Cylinder	0.9	2.4	1.6
Do Not Cook	0.6	0.3	0.4
Total	100.0	100.0	100.0

Source: SPDC field survey in 13 districts of Pakistan

	FHHs	MHHs	Total
<b>a. Urban</b>			
Electricity	97.7	98.7	98.2
Gas	2.1	1.1	1.6
Firewood	0.2	0.2	0.2
Total	100.0	100.0	100.0
<b>b. Rural</b>			
Electricity	83.4	86.4	84.9
Gas	0.9	1.2	1.0
Firewood	15.1	11.8	13.5
Candle	0.6	0.6	0.6
Total	100.0	100.0	100.0

Source: SPDC field survey in 13 districts of Pakistan

use of computers both in offices and homes have also contributed to the overall increase in the demand of electricity. Water is the major source of power generation and with less water availability due to less rainfall and lack of water storage, the shortfall of power supply has reached to over 40 percent of the total demand. The high cost of electricity due to increase in oil prices in international markets are also compelling both the government and households to look for alternative low cost electricity production. .

The survey results show that in urban areas 98.2 percent of households use electricity as the major sources of lighting compared to 84.9 percent in rural areas. There is a slight difference in rural areas where 83.4 percent of FHHs use electricity as major source of lighting as compared to 86.4 percent in MHHs. Due to un-affordability of electricity charges, use of firewood is higher in rural FHHs compared to that in MHHs. Around 0.6 percent of rural households use candles for lighting. The percentage is consistent for both FHHs and MHHs.

### 2.10.7. Working Phone by Headship

Huge foreign investment in the communication industry since 2001-2002 especially in cellular phones has resulted in the provision of mobile phones at substantially low cost. This has changed the perception about incidence of poverty in Pakistan as per capita use of mobile phone at house hold level is 1.23<sup>13</sup>, which means that for each family there are 1.23 mobile phones available. This has also reduced reliance on land-line phones at the household level that was predominant in the decade of 1990s.

No relationship between the large number of cell phones and poverty in Pakistan was found in the survey. There is a high percentage of households not having any kind of phone facility in both urban and rural areas. Table 2.27 shows that 14.8 percent of urban FHHs do not have any phone facility compare with only 6.7 percent in MHHs. Deprivation of phone facility at household level is evident in rural areas where 27.5 percent FHHs and 20.4 percent of MHHs have no access to phone facilities.

	FHHs	MHHs	Total
<b>a. Urban</b>			
None	14.8	6.7	10.8
Only Landline	1.3	3.4	2.3
Mobile	59.2	66.5	62.8
Both (landline and mobile)	24.7	23.4	24.1
Total	100.0	100.0	100.0
<b>b. Rural</b>			
None	27.5	20.4	23.9
Only Landline	1.2	1.2	1.2
Mobile	62.8	68.3	65.6
Both (landline and mobile)	8.5	10.1	9.3
Total	100.0	100.0	100.0

Source: SPDC field survey in 13 districts of Pakistan

Table 2.27 also shows that 62.8 percent in urban areas and 65.6 percent in rural areas use mobile phones at household level. The large number of users in rural areas may be attributed to the unavailability of land line phones as only 9.3 percent of households in rural areas have both landline and mobile phones compared to 24.1 percent in urban areas. In urban FHHs 59.2 percent possess mobile phones as compared to 66.5 percent in MHHs. A substitution effect is visible from the table as more households are using mobile phones in preference to land line phones.

**NOTES:**

<sup>1</sup> Compendium on Gender statistics 2009 shows that female headship has increased from 7.6 percent in 2004-05 to 9.0 percent in 2007-08. In particular, Punjab and NWFP have witnessed an increasing trend in female headship (Chapter 3, page 23).

<sup>2</sup> Please see The World Bank (2009), World Development Indicators 2009, The World Bank Group, N.Y.

<sup>3</sup> For details please see Compendium on Gender Statistics in Pakistan 2009, Federal Bureau of Statistics, Statistics Division, Government of Pakistan, Chapter 3, page 25.

<sup>4</sup> Ibid.

<sup>5</sup> PRSP-II, Ministry of Finance, Government of Pakistan, April 2007, page 25.

<sup>6</sup> UNESCO, 'Statistics on adult illiteracy': preliminary results of the 1994 estimations and projections, STE - 16, Statistical issues, October 1994.

<sup>7</sup> Pakistan Economic Survey 2008-09, page 159.

<sup>8</sup> Pakistan Economic Survey 2008-09, page 188.

<sup>9</sup> SPDC Annual Review 2007-08, Women at Work, page 9.

<sup>10</sup> Economic Survey of Pakistan 2008-09, Statistical Appendix Table 1.1 page 10.

<sup>11</sup> Pakistan Social and Living Standard Measurement (PSLM) Survey 2006-07, page 65.

<sup>12</sup> Pakistan Social and Living Standard Measurement (PSLM) Survey 2006-07, page 56.

<sup>13</sup> By dividing 24.34 million households with the 20 million cell phones.



## CHAPTER 3

### DECISION-MAKING AND FEMALE HEADSHIP

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Decisions made within families can broadly be divided into the categories of major and minor. In Pakistan, major decisions refer to marriage, sale, purchase and distribution of assets, dispute resolution, household budget, education and health provision to family members and nature and extent of propinquity or detachment in social relations. Minor decisions cover daily household tasks such as cleaning, cooking, laundering, purchase, repair and maintenance of daily-use household and grocery items. In patriarchal societies, all household decisions whether major or minor are taken by the male head. However, in some cases, in the absence of the male head, any other male member in the family is normally authorized to make decisions. Lack of participation of women in decision-making is due to the centuries old subjugation and oppression that has a historical as well as cultural context. This has been compounded by feudal and tribal traditions which impede education of girls. The 'orthodox stature' of women in society often compels them to relinquish their rights for the sake of modesty and respectability and bow to the decisions made on their behalf by men.

The social construct in Pakistan, premised on superstitious and misinterpreted cultural and religious values, has negatively influenced female participation in household decision-making. The value system followed by the people of the geographical area is largely guided by the tribal, feudal and self-constructed-so-called religious norms. These values vary in different social classes, ethnic communities and religious groups of the society. Often women are relegated to a lower status and unable to make decisions related to themselves or to other family members.

Nevertheless, other factors such as changing family structures, economic pressures, education, urbanization and technology are beginning to influence and reshape these practices and norms. Government policies, advocacy by women rights groups and the role of media have augmented the process of recognition of women rights in Pakistan. Though the process of empowerment of women may be considered still very slow, some progress is visible at the society level especially in urban areas. Improvement in female literacy rate and increase in their economic participation has played an important role in narrowing the gender gap and helping to acknowledge the status of women at the household level. Emphasising the importance of education and female labour force participation in decision making, Mubashir & Sultan (1999) argued that "by acquiring education, women are exposed to the outside world, thus improving their perspectives and attitudes. Economic emancipation comes from earning money, allowing them to take control of their lives. In other words, female education and employment provides confidence which in turn allows women to take decisions about the number of children to be produced."

When analysing female headed households, it was important to establish the extent of female participation in decision-making. The economic vulnerability of FHHs in household affairs was measured through data collected on the last debt and borrower. As micro-credit schemes for

women have been established, the role of male family members if the loan is acquired by a female family member was analyzed. An analysis of the family debt was conducted by using income quintiles. To distinguish between major and minor decision-making at household level, a comprehensive framework that would reflect the degree of decision-making in these two categories was established. Allocation of resources and setting priorities at various levels are major components of decision-making. The comparison of FHHs with MHHs in intra family resource allocation and setting gender specific priorities helped in identifying the gaps and impediments confronted in ensuring gender equality in decision-making.

### 3.1 FAMILY DEBT BY INCOME QUINTILES

In Pakistan, the availability of micro credit to women gained momentum during the 1990s in an attempt to replicate the success story of Grameen Bank in Bangladesh. The government initiative remained limited until the establishment of the Pakistan Poverty Alleviation Fund in 1997, when many non-governmental organizations (NGOs) established micro credit schemes by targeting poor and vulnerable women in areas where the government was unable to provide credit facilities. The issues emanating from food insecurity and the higher incidence of poverty among females were partially addressed through improved female entrepreneurship along with various microfinance schemes.

Over the years, with growing food insecurity in rural areas, the demand for microfinance has increased substantially. However, there is lack of evidence on the effectiveness of microfinance in alleviation of poverty in Pakistan. Most of the evaluation revolves around repayment of loans rather than measuring the impact of microcredit in poverty eradication.

There exists a debt-cycle in the rural areas of Pakistan in which households take loans in order to repay the previous loan. This continues till the household is over burdened by debt. It takes years to escape from the debt-trap and normally the debt passes from one generation to another. Debts are often taken from the rich landlords or employer.

Table 3.1 presents the household debt by income quintiles with urban-rural dimensions of female and male headed households. The total family debt as shown in the table is higher in urban and rural FHHs with 35.1 percent and 40.8 percent respectively as compared to 23.6 percent in urban MHHs and 34.9 percent in rural MHHs.

Table 3.1  
Household Debt by Income Quintiles by Region  
(Percent)

Household	Urban		Rural	
	Yes	No	Yes	No
<b>a. Female Headed Households</b>				
Lowest 20%	9.5	10.8	16.0	19.3
Lowest -to-Middle 20%	10.6	9.3	9.4	10.0
Middle 20%	5.9	10.1	8.2	10.3
Middle-to-Highest 20%	5.3	15.4	5.1	11.2
Highest 20%	3.8	19.2	2.1	8.5
Total	35.1	64.9	40.8	59.2
<b>b. Male Headed Households</b>				
Lowest 20%	2.6	6.7	5.9	8.9
Lowest -to-Middle 20%	6.4	9.9	11.5	17.8
Middle 20%	4.7	15.0	7.7	13.6
Middle-to-Highest 20%	6.2	20.4	7.1	13.6
Highest 20%	3.6	24.5	2.7	11.2
Total	23.6	76.4	34.9	65.1

Source: SPDC field survey in 13 districts of Pakistan

In the lowest 20 percent income quintiles, only 2.6 percent urban and 5.9 percent rural MHHs are under debt while corresponding figures for FHHs are 9.5 percent and 16.0 percent respectively. If the first two income quintiles are added for both urban and rural areas by household headship, it presents some interesting results that indicate a high debt burden in urban FHHs (20.1 percent) compared with urban MHHs (9.0 percent) only. The gap of debt burden in rural FHHs and MHHs is 25.4 percent and 17.4 percent respectively.

Household debt in the highest income quintiles in both types of households is marginally different even in urban and rural areas. These are high interest cost loans that have long gestational period of maturity. Only 9.1 percent of urban FHHs households have family debt in the high income quintiles compared to 9.9 percent MHHs. This difference for the highest two income quintiles in rural areas is 7.3 percent for FHHs and 9.8 percent for MHHs.

The data shows that FHHs have more family debt as compared to MHHs. The two lowest income quintiles in FHHs are more vulnerable to financial crisis compared with the same category in MHHs. Table 3.2 presents who was the last borrower and who decided to take the family debt. The predominant role of the husband in FHHs both in urban and rural areas shows that decision-making is not correlated with the household headship in case of females. In urban areas, 36.1 percent husbands in FHHs took the decision about the loan while in rural areas 29.6 percent husbands borrowed loan not necessarily with the approval of female head of the household. Gender biases in favour of the male is visible in loan borrowing as a male member, whether elder son or earning son or brother decides to take the family loan in FHHs. This is in sharp contrast with MHHs in urban and rural areas where 86.4 percent and 89.0 percent of household heads decided about the loan. In MHHs no female except the wife was allowed to take decision about the loan for the family.

Groups	FHH	MHHs	Total
<b>a. Urban</b>			
Household Head	43.4	86.4	60.5
Elder Son	8.4	5.5	7.2
Earning Son	9.0	1.8	6.2
Husband/Wife	36.1	5.5	23.9
Brother	1.8	0.9	1.4
Daughter-in-Law	0.6	0.0	0.4
Mother	0.6	0.0	0.4
Total	100.0	100.0	100.0
<b>b. Rural</b>			
Household Head	55.6	89.0	71.1
Elder Son	4.4	4.2	4.3
Earning Son	7.4	0.8	4.3
Earning Daughter	0.7	0.0	0.4
Husband/Wife	29.6	4.2	17.8
Brother	1.5	1.7	1.6
Brother-in-Law	0.7	0.0	0.4
Total	100.0	100.0	100.0

Source: SPDC field survey in 13 districts of Pakistan

### 3.2 LOAN BORROWING AND REPAYMENT BY HEADSHIP

The person borrowing the loan is not necessarily the one also repaying it. It has been observed that in female headed households the male members of the family put an extra burden on the household budget by imposing loan repayment responsibility on the females of the family. Table 3.3 shows that 74.1 percent of females as household heads repay their own loan in addition to repaying those of the elder son (6.1 percent), earning son (4.8 percent) and husband (6.1

Table 3.3  
Relationship Between Loan Borrower and Person Repaying by Household Headship  
(Percent)

Household	Repayment of Loan							Total
	Household Head	Elder Son	Earning Son	Earning Daughter	Husband/Wife	Daughter-in-Law	No Repayment	
<b>a. Female Headed Households</b>								
Household Head	74.1	6.1	4.8	0.7	6.1	0.7	7.5	100
Elder Son	10.0	75.0	5.0	0.0	0.0	0.0	10.0	100
Earning Son	4.0	4.0	84.0	0.0	4.0	0.0	4.0	100
Earning Daughter	0.0	0.0	0.0	100.0	0.0	0.0	0.0	100
Husband	11.0	2.0	5.0	1.0	74.0	1.0	6.0	100
Brother	60.0	0.0	0.0	0.0	0.0	40.0	0.0	100
Daughter-in-Law	0.0	0.0	0.0	0.0	0.0	33.3	66.7	100
<b>b. Male Headed Households</b>								
Household Head	90.5	3.0	2.5	0.5	1.0	0.5	2.0	100
Elder Son	18.2	81.8	0.0	0.0	0.0	0.0	0.0	100
Earning Son	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100
Earning Daughter	45.5	9.1	0.0	0.0	36.4	0.0	9.1	100
Wife	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100

Source: SPDC field survey in 13 districts of Pakistan

percent). Around 7.5 percent of the loan in FHHs is not being repaid. A similar pattern of loan repayment by different borrowers is also found in the case of FHHs where over 75 percent of borrowers repay their own loan. In FHHs, 75.0 percent of elder sons and 84.0 percent of earning sons repay their own loans, while 60.0 percent of brothers, 10.0 percent of elder sons, 4.0 percent of earning sons and 11.0 percent of husbands repay the loan taken by the female head of the household.

In case of MHHs, a high percentage of household heads repay their own loans (90.5 percent) while 18.2 percent elder sons repay household loans taken by the male household heads. The data shows that the wives of male heads are able to repay their loans themselves without transferring repayment obligation on other family members. The contribution of male heads in the repayment of loans taken by other family members is negligible. No significant contribution of any other family member is found in the repayment of MHHs loan except an exceptionally high percentage of 45.5 percent of earning daughters. It is not surprising to see that in MHHs, female family members are not generally allowed to borrow money. Also, there is a very small percentage of no repayment of loan in case of MHHs in comparison with FHHs in which for each borrower, the no repayment percentages vary from as low as 4.0 to a high of 66.7 percent. Table 3.3 clearly indicates that in female headed households loan borrowing and loan repayment decisions do not have any correlation with the household headship. Gender inequity in household borrowing and repayment is obvious from the large number of male borrowers in FHHs compared to female borrowers.

### 3.3 EVERY DAY DECISION-MAKING AT HOUSEHOLD LEVEL

The majority of women both at societal and household level do not possess decision making authority. Even in areas that are female specific, male dominance and authority do not allow women to make decisions. The common reason cited for this widespread lack of empowerment in women is the co-relation that exists between 'being effective at the household level and the society'. The forced marginalisation and the dependency syndrome largely prevalent among the adult female population in Pakistan is largely a consequence of social and cultural practices, inequitable and unjust policies and ineffective gender specific policies. The chequered history of women empowerment initiatives reflects a compartmentalized approach and a tunnel vision of succeeding governments-where women empowerment is viewed through the prism of economic poverty alone and concepts of social justice and equity and equality are sidelined.

In order to understand the extent of male-female authority in decision-making related to every-day household tasks, the survey questionnaire included a specific question on everyday purchase of food items for cooking. Table 3.4 indicates that 71.5 percent of MHHs in urban areas do not allow females to take decisions on what is to be cooked. Even in urban FHHs, a significant percentage of 6.8 percent male household members intervene in such decisions. In rural areas, male dominance is visible with 75.1 percent male heads taking such decisions. The elder males and earning sons also have a significant share in everyday decision-making in rural FHHs and MHHs.

The findings reflect a society where females do not exercise power even if they head the household because they are conditioned to accept male authority due to the strong patriarchal system.

In response to the supplementary question on whether females are allowed to purchase items without permission, 50.0 percent of women in rural and 40 percent in urban areas responded in the negative. In MHHs approximately 95.0 percent females have to seek consent from the household head prior to the purchase of items in urban-rural areas while approximately 85.0 percent females required permission from household head in urban-rural FHHs. That women have to seek permission to purchase items of daily household use symbolizes male authority even in minor decision-making at household level where women are heading the household.

Table 3.4  
Every Day Decision Making by Headship (Percent)

Decision Maker	FHHs	MHHs	Total
<b>a. Urban</b>			
Household Head	86.9	71.5	79.2
Elder son	1.9	2.1	2.0
Elder daughter	0.6	0.2	0.4
Earning son	2.1	1.3	1.7
Earning daughter	0.6	0.0	0.3
Husband/Wife	6.8	22.7	14.7
With Consent of All	1.1	2.1	1.6
Total	100.0	100.0	100.0
<b>b. Rural</b>			
Household Head	89.7	75.1	82.4
Elder son	3.9	3.3	3.6
Elder daughter	0.3	0.0	0.1
Earning son	1.8	1.8	1.8
Earning daughter	0.6	0.0	0.3
Husband/Wife	3.6	18.6	11.2
With Consent of All	0.0	1.2	0.6
Total	100.0	100.0	100.0

Source: SPDC field survey in 13 districts of Pakistan

### 3.4 MAJOR DECISIONS BY HOUSEHOLD HEADSHIP

Another important aspect that could be a measure of women empowerment is the ownership of assets or the authority to sell and purchase these assets. There is a tradition of employing ways and means to prevent women from inheriting, despite laws. These practices are prevalent particularly in rural areas. A common view held by men is that a woman's share is transferred by giving dowry at the time of marriage. For un-married females, sometimes the assets are transferred in her name without allowing her any control over them.

Women also do not recognize their rights of inheritance entrusted either by the Constitution (Article 24) and Islamic law. This is partly due to the non-compliance of the existing domestic legislation and partly due to the Stockholm syndrome-which creates fear and prevents them from claiming their legal entitlements. Further, in the name of 'honour' and 'modesty', women succumb to the pressure of maintaining 'status quo' whereby they are often forced into submissiveness and subordination. For those who do dare challenge the existing norms, it is the difficult, time consuming and expensive judicial process that inhibits them from following through to obtain their rights.

Table 3.5 shows the proportion of female participation in major decisions such as sale and purchase of assets at household level. Female participation is significantly low in urban areas where only 69.1 percent of female heads can make such decisions compared to 93.6 percent of male heads. It seems that in rural FHHs, only 60 percent of the female heads can take such decisions. The males have more influence: husband (18.6 percent), elder son (2.5 percent) and earning son (3.4 percent), than other females: daughter (0.8 percent), earning daughter (0.4 percent) and daughter in law (0.6 percent).

Unlike urban and rural FHHs, no females in MHHs except a small 2.8 percent of the wives have a say in asset related decisions. Thus, whether a household is male or female headed, the males in the family dominate over decisions related to asset sale and purchase.

Decision Maker	FHH	MHHs	Total
<b>a. Urban</b>			
Household Head	69.1	93.6	81.3
Elder son	2.5	0.9	1.7
Elder daughter	0.8	0.0	0.4
Earning son	3.4	0.6	2.0
Earning daughter	0.4	0.0	0.2
Husband/Wife	18.6	2.8	10.8
Daughter-in-law	0.6	0.0	0.3
With Consent of All	4.4	2.1	3.3
Total	100.0	100.0	100.0
<b>b. Rural</b>			
Household Head	60.4	92.0	76.4
Elder son	9.7	1.2	5.4
Elder daughter	0.0	0.0	0.0
Earning son	10.9	0.0	5.4
Earning daughter	0.3	0.0	0.1
Husband/Wife	16.9	4.4	10.6
Daughter-in-law	0.0	0.6	0.3
With Consent of All	1.8	1.8	1.8
Total	100.0	100.0	100.0

Source: SPDC field survey in 13 districts of Pakistan

### 3.5 DECISION ABOUT EDUCATION

This section presents an analysis of how decisions regarding child education are taken in both FHHs and MHHs. Discrimination against the female child is common especially when it comes to sending her to school. It is important to understand whether this discriminatory behaviour is more dominant in FHHs or in MHHs. The section also highlights household behaviour in terms of gender preference for education in case of financial crisis. Another indicator of gender preference of education is the type of school boys and girls are sent to. Since child labour is common in households, there is a trade-off between deploying the child for house or field work, and sending her/him to school. The data for each question has been analysed by type of household headship with an urban-rural dimension.

Table 3.6 shows that decisions related to education are not the individual choice of female heads in both urban and rural areas. Male members of the family especially husbands, elders and earning sons can unilaterally decide about the education of family children. In urban areas, 69.6 percent female heads decide on education for girls while 68.3 percent decide for boys. In case of urban MHHs, these ratios are 81.1 percent and 82.2 percent respectively. In rural areas, female heads give more preference to girls' education (77.0 percent) as compared to boys (75.5 percent). This shows that women household heads in rural areas give a little more importance to educating their girls as compared to boys.

Decision-Maker	Girls			Boys		
	FHHs	MHHs	Total	FHHs	MHHs	Total
<b>a. Urban</b>						
Household Head	69.6	81.1	75.3	68.3	82.2	75.2
Elder son	3.0	2.4	2.7	3.6	2.4	3.0
Elder daughter	0.6	0.2	0.4	0.8	0.2	0.5
Earning son	4.7	1.7	3.2	4.9	1.7	3.3
Earning daughter	0.4	0.0	0.2	0.4	0.0	0.2
Husband/Wife	14.2	9.2	11.7	15.0	8.4	11.7
No Permitted to Study	0.6	0.4	0.5	0.6	0.2	0.4
Husband & Wife Both	2.3	2.6	2.4	2.1	2.6	2.3
With Consent of All	4.7	2.4	3.5	4.2	2.4	3.3
Total	100.0	100.0	100.0	100.0	100.0	100.0
<b>b. Rural</b>						
Household Head	77.0	86.1	81.6	75.5	86.7	81.2
Elder son	4.8	3.6	4.2	6.3	3.6	4.9
Elder daughter	0.3	0.6	0.4	0.3	0.3	0.3
Earning son	1.8	0.9	1.3	2.1	0.9	1.5
Earning daughter	0.6	0.0	0.3	0.6	0.0	0.3
Husband/Wife	13.0	6.8	9.9	13.3	6.8	10.0
No Permitted to Study	0.6	0.9	0.7	0.0	0.3	0.1
Husband & Wife Both	1.5	0.0	0.7	1.5	0.3	0.9
With Consent of All	0.3	1.2	0.7	0.3	1.2	0.7
Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: SPDC field survey in 13 districts of Pakistan

#### 3.5.1. Education during Financial Crisis by Household Headship

In spite of several other reasons for the high school drop out of children, the current wave of financial crisis, rising inflation and increasing poverty is a major cause of discontinuation of school. For the purpose of this research, it is important to understand whether school drop out is in any way related to the type of household headship or gender of the child.

Table 3.7 shows that in urban areas, 50.7 percent of FHHs would ensure that there is no discrimination between the girl and boy child if a financial crisis hits the family. For urban MHHs this figure rises to 56.0 percent. A large 22.2 percent of FHHs and 17.6 percent of MHHs would



discontinue female education in case of a financial crisis. Only 6.6 percent in FHHs and 10.7 percent in MHHs would do the same for boys. Similarly, the trend of female dropout is more pervasive in rural areas where 35.0 percent of FHHs and 31.7 percent of MHHs would withdraw females from schools if hit financially. Rural household heads seem more biased towards the male child as only 8.2 percent in FHHs and 11.2 percent in MHHs would stop their education. On an average 20 percent of the households have a balanced view regarding child education as both types of households would stop education of both (girls and boys) in urban and rural areas in case of financial crisis.

Region	FHHs	MHHs	Total
<b>a. Urban</b>			
Boy	6.6	10.7	8.6
Girl	22.2	17.6	19.9
Both	20.5	15.7	18.1
None	50.7	56.0	53.4
Total	100.0	100.0	100.0
<b>b. Rural</b>			
Boy	8.2	11.2	9.7
Girl	35.0	31.7	33.3
Both	21.5	21.0	21.2
None	35.3	36.1	35.7
Total	100.0	100.0	100.0

Source: SPDC field survey in 13 districts of Pakistan

The analysis of Table 3.7 projects some important aspects of gender preferences for education. Firstly, the earlier assertion of 'value of female education' in rural FHHs (ref. Table 3.6) is contradictory as a higher percentage of female education discontinuation is witnessed as compared to male discontinuation by rural FHHs. Secondly, in both types of households whether in urban or rural areas, preference for male child education is a higher priority of the household because boys are considered as a future investment in family income while the girl's education would benefit (in case of marriage) another household. Lastly, approximately 50.0 percent of FHHs and MHHs in urban areas did not discriminate between girl-child and boy-child as compared to rural areas where only one-third of the household heads have the same views as in urban areas.

### 3.5.2. Preference for Private Educational Institution by Household Headship

Complementing the gender discrimination aspect in case of a financial crisis is the question about the perceived quality of education. Table 3.8 confirms the assumption that both households would prefer to send the boy to a private school (hence spending scarce resources) and send the girl to a government school where expenses are minimal and the quality is questionable. The boy-child is preferred over the girl-child in both types of households. In urban FHHs, 20.9 percent of household heads would prefer to send the boy-child as against 3.2 percent for the girl child to a private school. Similarly, 17.4 percent urban MHHs viewed boy-child education in private institution preferentially as against only 3.9 percent for the girl child. However, in urban areas,

Region	FHHs	MHHs	Total
<b>a. Urban</b>			
Boy	20.9	17.4	19.2
Girl	3.2	3.9	3.5
Both	61.5	66.1	63.8
None	14.4	12.7	13.5
Total	100.0	100.0	100.0
<b>b. Rural</b>			
Boy	32.9	30.5	31.7
Girl	6.3	3.0	4.6
Both	38.7	44.1	41.4
None	22.1	22.5	22.3
Total	100.0	100.0	100.0

Source: SPDC field survey in 13 districts of Pakistan

approximately 61.5 percent in FHHs and 66.1 percent in MHHs takes an impartial view about education in private institutions.

In rural areas, FHHs view the boy-child as future economic security thus showing their intentions to provide better education facilities in comparison with the girl-child who is always considered a transitory family member. Table 3.8 shows that 32.9 percent of rural female heads would opt for private institutions for the boy-child as against only 6.3 percent for girl-child. Discrimination by female heads in rural areas is evident as 38.7 in FHHs would prefer both for private education as compared to a higher 44.1 percent of MHHs. In addition, only 30.5 percent of MHHs have boy-child preference as compare to 32.9 percent in FHHs.

### 3.5.3. Gender Preference for Work by Household Headship

In the previous two sections, the hypotheses of 'value of education' and 'gender preferences' were tested showing a clear bias toward the boy-child in comparison with the girl-child in both types of households. This bias is more persistent in rural areas when compared with urban areas. In this section, the gender aspect of child labour will be analysed by reviewing data on the household gender preference for work in case of financial crisis. The existing social values and beliefs that allocate the role of the bread earner to males and continue to view women who work with doubt and suspicion are also factors that come into play when households make a choice of work between the girl-child and boy-child.

The data presented in Table 3.9 shows a clear preference to send boys out of home for work. Child labour essentially means the boy-child in Pakistan. It seems that the masculinity aspect is pre-dominant in sending the boy-child to work rather than other work related criteria such as skills, knowledge, punctuality, and hard work. There is no difference in the way of thinking between FHHs and MHHs when it comes to sending children for work. This also demonstrates the mind-set that prevails towards a girl-child in the society.

A small percentage of 18.0 percent in urban FHHs and only 12.4 percent of urban MHHs would send both for work. Approximately 10 percent in FHHs and 15 percent in MHHs are determined not to send children for work. The difference in case of FHHs and MHHs is probably due to the higher levels and incidence of poverty in FHHs who are more adversely affected in case of a declining economy and would be hit deeper in case of further financial difficulties.

Region	FHHs	MHHs	Total
<b>a. Urban</b>			
Boy	67.7	69.5	68.6
Girl	2.7	0.9	1.8
Both	18.0	12.4	15.2
None	11.6	17.2	14.4
Total	100.0	100.0	100.0
<b>b. Rural</b>			
Boy	71.6	73.7	72.6
Girl	3.9	0.6	2.2
Both	12.1	9.8	10.9
None	12.4	16.0	14.2
Total	100.0	100.0	100.0

Source: SPDC field survey in 13 districts of Pakistan

### 3.6. DECISION ON HEALTH SERVICES

The quality of and access to public sector health care services is generally low in Pakistan. The reason for inefficiency and poor quality in health provision is generally attributed to the disparity in the demand and supply mechanisms. In urban areas, despite a high demand, the middle and upper income classes have lost faith on the government health services due to inefficiency and lack of accountability. This has resulted in the shift of demand towards private health care institutions. In rural areas, people normally resort to conventional methods of health practices instead of government hospitals and clinics, thus lowering the demand of health care services substantially. Even where demand is high, the supply of trained medical professionals and necessary supplies is very limited.

Over the last twenty years, however, non-utilization behaviour has changed substantially and now women seek medical treatment even in rural areas where in the past cultural and traditional system did not permit them to do so. The survey conducted has produced some useful data on maternal health, child immunization, female and male medical treatment and gender preference in using health services.

Table 3.10 presents data on decisions related to those requiring medical attention. It can be seen that 82.5 percent of urban and 76.1 percent of rural female heads have decision-making authority related to seeking medical services. In addition, 8.5 percent of female household members in urban areas and 15.1 percent in rural areas can decide about medical treatment for females. Surprisingly, MHHs have a strong influence over decisions related to the treatment of female family members as 71.0 percent in urban while 68.3 percent in rural areas have taken such decisions. Though over 25.0 percent of female family members in urban-rural MHHs have a role in decision-making about females, the concentration of authority in the male head of household for female medical problems highlights the dominance of the male once again.

Region	FHHs	MHHs	Total
<b>a. Urban</b>			
Household Head	82.5	71.0	76.8
Female Household Members	8.5	25.5	16.9
Earning Son	3.4	1.1	2.2
Earning Daughter	0.2	0.0	0.1
Medical Treatment is not Provided	0.4	0.0	0.2
Consensus of Elders	4.0	1.9	3.0
Husband & Wife Both	1.1	0.4	0.7
Total	100.0	100.0	100.0
<b>b. Rural</b>			
Household Head	76.1	68.3	72.2
Female Household Members	15.1	28.7	22.0
Earning Son	3.3	1.5	2.4
Earning Daughter	2.1	1.5	1.8
Medical Treatment is not Provided	1.2	0.0	0.6
Consensus of Elders	2.1	0.0	1.0
Husband and Wife Both	76.1	68.3	72.2
Total	100.0	100.0	100.0

Source: SPDC field survey in 13 districts of Pakistan

The survey findings also show a strong role of the earning son in urban-rural FHHs for the treatment of female family members. Table 3.10 shows that 3.4 percent earning sons in urban FHHs and 3.3 percent in rural FHHs take decisions about the medical treatment of female family members.

Similar questions for male medical treatment were included in the questionnaire to observe the difference in decision-making by different types of household heads. In contrast to female medical treatment, where male members have considerable say, a large number of female heads are not involved in taking decisions about the medical treatment for males even in their own households. Table 3.11 shows that only 75.1 percent urban FHHs and 77.6 percent rural FHHs decided about the medical treatment of male family members in comparison with 91.6 percent in urban MHHs and 91.1 percent in rural MHHs. The role of the earning son is also visible in case of FHHs both in urban and rural areas where in 11.8 percent (urban) and 10.0 percent (rural) households decisions about male medical treatment are taken by the earning son. In rural areas sons-in-law are decision makers in 3.9 percent of rural FHHs.

Region	FHHs	MHHs	Total
<b>a. Urban</b>			
Household Head	75.1	91.6	83.3
Female Household Members	2.5	3.2	2.9
Earning Son	11.8	2.6	7.2
Consensus of Elders	5.7	1.7	3.7
Husband & Wife Both	0.6	0.4	0.5
Son-in-Law	0.2	0.0	0.1
Husband Only	1.5	0.0	0.7
Own Decision	2.5	0.4	1.5
Total	100.0	100.0	100.0
<b>b. Rural</b>			
Household Head	77.6	91.1	84.5
Female Household Members	3.9	3.3	3.6
Earning Son	10.0	3.8	6.9
Consensus of Elders	3.0	1.2	2.1
Husband & Wife Both	1.2	0.0	0.6
Son-in-Law	3.9	0.3	2.1
Husband Only	0.3	0.3	0.3
Own Decision	77.6	91.1	84.5
Total	100.0	100.0	100.0

Source: SPDC field survey in 13 districts of Pakistan

In MHHs, contrary to a higher percentage of female family member involvement in the medical treatment decision-making of females, they have negligible involvement of only 3.2 percent in urban and 3.3 percent in rural areas in the decision-making for male treatment. It may be concluded from the analysis of the two tables (3.10 and 3.11) that though female family members have some authority in decision-making for female medical treatment even in the MHHs, this does not extend to decision-making for treatment of males.

### 3.6.1. Maternal Health and Decision-making at Household Level

Over the years, improvement is visible in the pre and post natal care showing decreasing trends in maternal mortality and infant mortality rates in Pakistan. In 1990, infant mortality rate (per live 1000 births) was 102, declining to 73 in 2008<sup>1</sup>. Maternal mortality which was 500 (per 100,000 live births) in 2000<sup>2</sup> decreased to 276 in 2007<sup>3</sup>. These rates are, however, still one of the highest in South Asia. According to the PSLM 2006-07, 78 percent of births in rural areas take place at home with the help of trained or traditional birth attendants. The reason for this intentional negligence is embedded partly in the customs and practices that they largely continue to follow and, partly in the lack of access to government clinics and high cost of private services.

The survey addressed the issue of maternal health and decision making from two angles. The first attempted to analyse change in behaviour in case of medical attention to pregnant women

at household level both in urban and rural areas and the second, to determine the decision-making authority for pregnant women. Only clinical/medical treatment is taken into consideration. No other method such as homeopathic, hakims, family practices, unregistered birth attendants (dais) have been taken into account. Consultation with lady health workers (LHWs) in a formal setting is considered as medical treatment.

Table 3.12 presents the urban and rural data in both FHHs and MHHs for the treatment of pregnant women. In urban FHHs, all of the sample households allowed women to seek medical attention but in urban MHHs 0.2 percent of females were not allowed to see doctors. Over 95.0 percent females in the surveyed households take decisions related to the medical treatment of pregnant women in urban FHHs. In rural FHHs, the earning son, female family members and elders in the households influence the decision-making significantly. The most striking finding of the survey is that 21.1 percent of pregnant women in FHHs in rural areas are not allowed to avail clinical treatment. Due to family customs and pressures, the rural womenfolk continue to bear the inevitable pregnancy related complications due to non or even wrong treatment.

Region	FHHs	MHHs	Total
<b>a. Urban</b>			
Household Head	74.4	48.1	61.3
Female Household Members	20.9	49.6	35.1
Earning Son	0.8	0.6	0.7
Earning Daughter	0.4	0.2	0.3
Medical Treatment is not Provided	0.0	0.2	0.1
Consensus of Elders	2.5	1.1	1.8
Husband & Wife Both	0.8	0.2	0.5
Total	100.0	100.0	100.0
<b>b. Rural</b>			
Household Head	64.7	38.8	51.6
Female Household Members	9.1	45.6	45.3
Earning Son	1.5	0.6	1.0
Earning Daughter	0.3	0.0	0.1
Medical Treatment is not Provided	21.1	14.8	0.1
Consensus of Elders	1.5	0.3	0.9
Husband & Wife Both	1.8	0.0	0.9
Total	100.0	100.0	100.0

Source: SPDC field survey in 13 districts of Pakistan

In MHHs 49.1 percent (urban) and 45.6 percent (rural) female family members decided about the treatment for pregnant women. Traditional practices for expecting women are evident also in rural MHHs where 14.8 percent women are not allowed medical treatment.

### 3.6.2. Decisions Related to Child Immunization at Household Level

There are no perceived immediate tangible benefits associated with child immunization. There is widespread lack of awareness and even superstition surrounding immunization among a large number of people. In Pakistan, despite free-of-charge vaccination services, child immunization coverage is not adequate as approximately only 75 percent of children aged 12-23 months are fully immunized<sup>4</sup>. Since families do not bear any cost of vaccination, household behaviour and decision-making have become instrumental factors for low immunization coverage.

The survey included questions related to child immunization from the viewpoint of decision-making. It can be seen from Table 3.13 that child immunization is the decision of females in the household structure as 96.2 percent of such decisions in urban FHHs are either taken by the household head or other female family members. This ratio is similar in rural FHHs, indicating better knowledge and understanding of the value of child immunization in the female population.

In MHHs, female participation in decision-making is over 50.0 percent in both urban and rural areas. This reflects the changing role of females in the decision-making process at the household level. Women in MHHs do not control financial assets and are not allowed to take part in major decisions, but are beginning to assert themselves in some decisions related to the future health of the family.

### 3.6.3. Gender Preference of Health Services in Financial Crisis by Household

As seen above, the most obvious discrimination against the girl child exists in choosing to remove the girl from school when a household is hit by financial crisis. Since health is an important issue for human survival, household behaviour in this regard would also determine level of gender equality practiced.

Table 3.14 presents important data on gender preferences in both urban and rural areas. A large percentage of households (both FHHs and MHHs) state that no one would prefer one gender over the other. But in the residual 14-20 percent households, males have a clear advantage over females in being preferred for provision of health services in both FHHs and MHHs. In urban FHHs, 9.3 percent of households would prefer males in comparison to only 1.3 percent females. In urban MHHs, 6.4 percent of males would be

Region	FHHs	MHHs	Total
<b>a. Urban</b>			
Household Head	76.7	47.4	62.2
Female Household Members	19.5	50.4	34.8
Earning Son	0.6	0.6	0.6
Earning Daughter	0.2	0.0	0.1
Consensus of Elders	2.3	1.3	1.8
Daughter-in-Law	0.2	0.0	0.1
Husband & Wife Both	0.4	0.2	0.3
Total	100.0	100.0	100.0
<b>b. Rural</b>			
Household Head	72.5	45.6	58.9
Female Household Members	23.9	53.6	38.9
Earning Son	1.5	0.6	1.0
Consensus of Elders	1.5	0.3	0.9
Husband & Wife Both	0.6	0.0	0.3
Total	100.0	100.0	100.0

Source: SPDC field survey in 13 districts of Pakistan

Region	FHHs	MHHs	Total
<b>a. Urban</b>			
Male	9.3	6.4	7.9
Female	1.3	1.5	1.4
Boys (under 15 years)	1.1	0.4	0.7
Girls (under 15 years)	0.4	0.6	0.5
All of them	86.3	88.0	87.1
None	1.7	3.0	2.3
Total	100.0	100.0	100.0
<b>b. Rural</b>			
Male	11.2	10.4	10.8
Female	1.5	1.2	1.3
Boys (under 15 years)	1.8	2.7	2.2
Girls (under 15 years)	0.6	0.3	0.4
All of them	81.0	80.5	80.7
None	3.9	5.0	4.5
Total	100.0	100.0	100.0

Source: SPDC field survey in 13 districts of Pakistan

preferred over 1.5 percent of females. Similarly, in rural areas 11.2 percent and 10.4 percent males would have an advantage over 1.5 percent and 1.2 females in FHHs and MHHs respectively.

### 3.7. INTRA FAMILY DISTRIBUTION OF RESOURCES

Another essential aspect of gender preference at household level is the intra family distribution of resources. An assessment of this was made during the survey, including the distribution of food and non-food items only.

The only meaningful finding from the data in Table 3.15 is that almost 90.0 percent of the respondents try to avoid discrimination between males and females and boy-child and girl-child but the remaining 10 percent still show gender discrimination. In urban FHHs, 4.3 percent will give preference to male as against only 0.8 percent to females. Similarly, 3.0 percent of rural FHHs will give preference to males as compared to only 0.2 percent to females.

The discrimination among boys and girls is more obvious in rural areas compared to urban areas, where 3.8 percent of rural FHHs would prefer boys over girls, while only 1.2 percent would prefer girls. Likewise, 3.4 percent rural MHHs would give preference to boys as compared to 1.6 percent who would prefer girls.

Region	FHHs	MHHs	Total
<b>a. Urban</b>			
Equally Distributed	92.2	96.2	94.2
Preference Given to Male	4.3	1.5	2.9
Preference Given to Boys	1.5	0.9	1.2
Preference Given to Female	0.8	0.2	0.5
Preference Given to Girls	1.2	1.2	1.2
Total	100.0	100.0	100.0
<b>b. Rural</b>			
Equally Distributed	91.8	90.4	91.1
Preference Given to Male	3.0	3.4	3.2
Preference Given to Boys	3.8	3.4	3.6
Preference Given to Female	0.2	1.2	0.7
Preference Given to Girls	1.2	1.6	1.4
Total	100.0	100.0	100.0

Source: SPDC field survey in 13 districts of Pakistan

**NOTES:**

<sup>1</sup> The World Bank, Data and Statistics, <http://www.worldbank.org.pk/>

<sup>2</sup> World Health Statistics, 2006

<sup>3</sup> From the website of World Health Organization (WHO), Country Profile: Pakistan.

<sup>4</sup> PSLM 2006-2007, page 40.



## CHAPTER 4

### COMPARATIVE ANALYSIS OF HOUSEHOLD STANDARD OF LIVING

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The standard of living at household level is defined and measured in several ways in research literature. Some definitions use the pure economic concept of real income per capita to calculate individual welfare at household level. Others include measurements of material well-being such as house structure, means of transport, machinery and other consumer products. In societies where provision of basic social services is the responsibility of the government, the analysis includes access to and quality of the social service delivery. Possession of assets and food consumption expenditures at household level could also provide meaningful information about the standard of living. However, the most widely used definition is based on the aggregate income and expenditure patterns later converted to per capita figures. Researchers in developed countries tend to use different approaches to measure household welfare, taking advantage of availability of information. In developing countries, however, the most suitable method of living standard analysis has been found to be the consumption based approach. As Deaton and Grosh (2000) argue, "for developing countries, a strong case can be made for preferring consumption, based on both conceptual and practical considerations."

The variables analyzed in this section include information about household income from various sources, consumption patterns, asset ownership, type and characteristics of durable goods and access and quality of social services delivery. These can be considered as proxy variables of living standards from which some inferences can be drawn. A significant addition to the findings is based on the perceptions of households about their living standards over the next five years.

#### 4.1. FOOD CONSUMPTION BY HEADSHIP

Food insecurity in Pakistan is increasing as poverty levels rise. Despite having high real GDP growth of average 5.5 percent to 6.0 percent per annum in the eighties, poverty increased in the following decade as benefits of the high growth rate remained confined to high income groups in the absence of any major structural balance among the three major sectors of the economy i.e., industry, services and agriculture. Growth in the agriculture sector was compromised to achieve the desired level of growth in industry and services sectors. The consequence of this poor economic management is the rising and deepening poverty among almost 65 percent of the population living in rural areas of Pakistan.

The single most significant measurement of food security is food consumption per household or per capita. The rationale of measuring meal in-take per family by income quintile is to understand the severity of the food problem (if any) in different income groups. Such disaggregated analysis would also highlight the differences in food security between FHHs and MHHs within the urban-rural context.

Table 4.1  
Meals Per Day by Income Quintiles by Region

Households	(Percent)							
	Urban - Meals Per Day				Rural - Meals Per Day			
	One	Two	Three	Total	One	Two	Three	Total
<b>a. Female Headed Households</b>								
Lowest 20%	29.2	18.8	52.0	20.3	19.7	11.1	69.2	35.3
Lowest-to-Middle 20%	16.0	27.7	56.3	19.9	13.8	15.4	70.8	19.6
Middle 20%	0.0	13.2	86.8	16.1	0.0	21.3	78.7	18.4
Middle-to-Highest 20%	0.0	15.3	84.7	20.7	0.0	17.0	83.0	16.0
Highest 20%	0.0	9.2	90.8	23.0	0.0	2.9	97.1	10.6
Total	1.7	16.7	81.6	100.0	1.2	22.1	76.7	100.0
<b>b. Male Headed Households</b>								
Lowest 20%	7.0	25.6	67.4	9.2	4.0	16.0	80.0	14.8
Lowest -to-Middle 20%	1.3	28.9	69.7	16.3	2.0	22.2	75.8	29.3
Middle 20%	0.0	17.4	82.6	19.7	0.0	23.6	76.4	21.3
Middle-to-Highest 20%	0.0	8.9	91.1	26.6	0.0	12.9	87.1	20.7
Highest 20%	0.0	13.0	87.0	28.1	0.0	6.4	93.6	13.9
Total	0.9	16.5	82.6	100.0	1.2	17.5	81.4	100.0

Source: SPDC field survey in 13 districts of Pakistan

#### 4.1.1. Meals per Day by Income Quintiles

It has been generally argued that high food prices are the major cause of reduced food in-take at household level in both urban and rural areas. Among the poor in Pakistan, the number of meals has been cut down to two and in some cases one per day. This voluntary reduction in food in-take is a direct consequence of the inability of families to pay the increasing cost of having three meals a day. This hypothesis of low food intake at household level because of non-affordability has been tested in this survey.

The results show an alarming degree of deprivation and impoverishment among a large number of people in Pakistan (Table 4.1). In urban FHHs, 29.2 percent of households barely manage one meal per day in the lowest income quintiles of 20 percent. This situation is better in urban MHHs where 7.0 percent households in the lowest income quintile and 1.3 percent in the middle-to-lowest income quintile survive on only one meal per day. A large percentage of 25.6 percent households in urban MHHs in the lowest income quintile take two meals per day against a relatively smaller percentage of 18.8 percent in urban FHHs. It may be concluded from Table 4.1 that in urban areas, the first two income quintiles (lowest and lowest-to-middle) exhibit relatively high incidence of food poverty in FHHs in comparison with MHHs.

A similar pattern is seen in rural areas, where 80.0 percent of MHHs in the lowest income quintile take three meals per day as compared to 69.2 percent in rural FHHs. Similarly, 16.0 percent in MHHs take meals twice a day as compared to only 11.1 percent in rural FHHs in the lowest income quintile. The incidence of food poverty in rural FHHs is severe as 19.7 percent in the lowest income quintile survive on one meal a day. In rural MHHs, this situation is better as only 4.0 percent take one meal a day.

Comparing the urban and rural difference of food supply at household level, it can be seen from Table 4.1 that rural FHHs in the first two income quintiles are more food deprived as compared to urban FHHs. This is contradictory to the earlier assumption that food security in rural areas is relatively high because food is a local product that may not have as high market prices as in urban areas. High food prices in rural areas have more economic impact in terms of expenditures on meals per day in FHHs in comparison with MHHs. In urban areas, the lowest income quintiles show extreme signs of impoverishment as 45.1 percent FHHs survive on one or two meals per day.

It is important to determine if the food scarcity is occasional or perpetual. This was assessed by investigating the number of times a household skipped meals in a whole day during the last six months. The analysis is confined to the first three income quintiles by types of household located in urban and rural areas. The rationale is obvious as in higher income groups skipping meals for an entire day would be voluntary rather than due to financial constraints.

Table 4.2 depicts the number of times a household has starved over the last six months. In lowest income quintiles, 69.8 percent of urban FHHs and 81.4 percent of MHHs did not experience starvation in the last six months. In both urban and rural areas, a higher percentage of FHHs did not take a meal the whole day as compared to MHHs in all the income categories. For instance, 12.5 percent of urban FHH in the lowest income quintile were unable to have food for a whole day and that happened at least once in last six months. The depth of poverty in FHHs can be seen as 10.6 percent in urban FHHs and 6.3 percent in rural FHHs in the 2nd income quintile

Households	Urban - Income Quintiles				Rural - Income Quintiles				
	1	2	3	Total	1	2	3	Total	
<b>a. Female Headed Households</b>									
One Time	12.5	10.6	1.3	8.6	6.8	6.3	3.3	5.8	
Two Times	6.3	5.3	0.0	4.1	6.0	3.1	1.6	4.1	
Three Times	5.2	2.1	0.0	2.6	6.8	1.6	0.0	3.7	
Four Times	4.2	0.0	0.0	1.5	6.0	4.7	1.6	4.5	
Over Four Times	2.1	2.1	0.0	1.5	12.0	3.1	0.0	6.6	
Never Happened	69.8	79.8	98.7	81.6	62.4	81.3	93.4	75.2	
Total	36.1	35.3	28.6	100.0	48.3	26.4	25.2	100.0	
<b>b. Male Headed Households</b>									
One Time	2.3	1.3	1.1	1.4	4.0	2.0	1.4	2.3	
Two Times	4.7	1.3	0.0	1.4	6.0	6.1	0.0	4.1	
Three Times	0.0	0.0	1.1	0.5	10.0	3.0	2.8	4.5	
Four Times	4.7	2.6	1.1	2.4	2.0	1.0	1.4	1.4	
Over Four Times	7.0	5.3	1.1	3.8	4.0	4.0	2.8	3.6	
Never Happened	81.4	89.5	95.7	90.5	74.0	83.8	91.7	84.2	
Total	20.4	36.0	43.6	100.0	22.6	44.8	32.6	100.0	

Note: 1 = Lowest 20%, 2 = Lowest -to-Middle 20%, 3 = Middle 20%,  
Source: SPDC field survey in 13 districts of Pakistan

have had no food a whole day. This situation is more depressing in rural FHHs where 37.6 percent<sup>1</sup> in the first income quintiles have had to skip having daily meals (once to more than four times) in the last six months. In the same category, 30.2 percent of urban FHHs did not have a single meal in a day. In MHHs, the lowest income quintiles have higher incidence of food poverty as 18.6 percent (urban) and 26.0 percent (rural) did not have any meal in a day 1-4 times over the last six months. The number of times a household missed a whole day meal is higher in FHHs compared to MHHs, showing that food poverty is more severe in FHHs.

Food consumption increases with increasing household income. Table 4.2 shows that in the third income quintile the percentage of households not missing daily meals has increased. Thus, in urban FHHs 98.7 percent and 93.4 percent in rural FHHs in the third income quintile do not fall in the category of the chronically poor. In the lowest-middle-income quintile, the urban MHHs are relatively better off in terms of food availability at household level compared to rural MHHs where 16.2 percent of households did not have a single meal compared to 10.5 percent in urban MHHs. In the middle income quintile, only 4.3 percent of urban MHHs and 8.3 percent of rural MHHs did not eat the whole day.

#### 4.1.2. Consumption of Meat by Household

Household consumption of meat in a week by income quintiles is presented in Table 4.3. This would help develop an understanding of the nutritional value of the food in-take at household level in urban-rural areas of Pakistan. A large 94.8 percent of urban FHHs and 87.2 percent in rural FHHs in the lowest income quintile did not consume meat over one week. Rural and urban MHHs in the same lowest income quintile category are in a similar situation. In the lowest-to-middle income quintile, 30.9 percent of urban FHHs and 39.1 percent of rural FHHs did not consume meat as compared to 28.9 percent in urban MHHs and 29.3 percent rural MHHs.

Table 4.3  
Meat Consumption Last Week by Income Quintiles by Region

Households	Urban - Meat in Last Week				Rural - Meat in Last Week			
	Once	Twice	Thrice	No Meat	Once	Twice	Thrice	No Meat
<b>a. Female Headed Households</b>								
Lowest 20%	2.1	1.0	2.1	94.8	6.0	5.1	1.7	87.2
Lowest -to-Middle 20%	48.9	16.0	4.3	30.9	45.3	14.1	1.6	39.1
Middle 20%	51.3	25.0	5.3	18.4	47.5	19.7	6.6	26.2
Middle-to-Highest 20%	30.6	41.8	18.4	9.2	25.9	33.3	18.5	22.2
Highest 20%	18.3	49.5	30.3	1.8	17.1	60.0	20.0	2.9
Total	29.0	27.5	12.9	30.7	25.7	19.9	7.3	47.1
<b>b. Male Headed Households</b>								
Lowest 20%	7.0	4.7	2.3	86.0	10.0	4.0	2.0	84.0
Lowest -to-Middle 20%	47.4	22.4	1.3	28.9	54.5	15.2	1.0	29.3
Middle 20%	43.5	29.3	10.9	16.3	47.2	20.8	5.6	26.4
Middle-to-Highest 20%	41.1	39.5	13.7	5.6	30.0	42.9	15.7	11.4
Highest 20%	22.9	38.9	35.9	2.3	25.5	29.8	36.2	8.5
Total	34.3	31.3	16.3	18.0	37.3	22.5	10.1	30.2

Source: SPDC field survey in 13 districts of Pakistan

Approximately 50.0 percent of FHHs and MHHs in both urban and rural areas managed to cook meat at least once a week.

There is no striking difference in the food consumption between FHHs and MHHs by income quintiles. There is, however, a visible difference between urban and rural consumption of meat by household type. Households in rural areas whether in FHHs or MHHs show a better consumption pattern of meat in the lowest two income quintiles. This is probably because of availability of meat at lower prices in rural areas where livestock is bred within rural households.

#### 4.1.3. Consumption of Fruits by Household

The health of a family depends on the intake of a balanced diet which includes the necessary number of calories, vitamins and minerals. With the meagre income levels in households as shown in earlier sections, a level of nourishment which is sufficient to prevent incidence of disease especially in children cannot be expected. Malnutrition -- a direct consequence of food poverty negatively affects the performance of society as a whole besides affecting the mental health of a nation -- unable to fulfil its full potential and thereby remaining deprived of development.

Table 4.4 shows the consumption of fruits by household headship by income quintiles. It is evident that fruit consumption is largely beyond the reach of households in the lowest two income quintiles in both urban and rural areas. The situation is more severe in urban and rural FHHs when compared to MHHs as 99.0 percent of urban FHHs in the lowest income quintiles could not afford to consume fruits in comparison with 93.0 percent in urban MHHs in the same category. In rural areas, these percentages are 97.4 for FHHs and 92.0 percent for MHHs respectively. In the lowest-to-middle income quintile, MHH are slightly better off in term of fruit consumption in comparison with FHHs.

Table 4.4  
Fruit Consumption Last Week by Income Quintiles

Households	(Percent)							
	Urban - Fruits in Last Week				Rural - Fruits in Last Week			
	Once	Twice	Thrice	No Meat	Once	Twice	Thrice	No Meat
<b>a. Female Headed Household</b>								
Lowest 20%	1.0	0.0	0.0	99.0	1.7	0.9	0.0	97.4
Lowest -to-Middle 20%	5.3	4.3	1.1	89.4	7.8	4.7	1.6	85.9
Middle 20%	38.2	31.6	9.2	21.1	36.1	27.9	4.9	31.1
Middle-to-Highest 20%	33.7	31.6	19.4	15.3	22.2	40.7	16.7	20.4
Highest 20%	16.5	28.4	53.2	1.8	20.0	45.7	28.6	5.7
Total	18.2	19.0	18.0	44.8	14.5	17.8	6.9	60.7
<b>b. Male Headed Household</b>								
Lowest 20%	4.7	2.3	0.0	93.0	6.0	2.0	0.0	92.0
Lowest -to-Middle 20%	5.3	5.3	1.3	88.2	8.1	3.0	4.0	84.8
Middle 20%	32.6	30.4	12.0	25.0	44.4	19.4	11.1	25.0
Middle-to-Highest 20%	33.9	33.9	23.4	8.9	21.4	42.9	15.7	20.0
Highest 20%	17.6	29.0	50.4	3.1	17.0	31.9	38.3	12.8
Total	21.7	24.2	23.0	31.1	19.5	18.6	12.1	49.7

Source: SPDC field survey in 13 districts of Pakistan

Consumption patterns in the highest income groups in both types of households are similar except for a few exceptions. Urban FHHs in the highest income group has less number of households (1.8 percent) that have not consumed fruits as compared to urban MHHs (3.1 percent) over one week. However, ignoring income quintiles, the overall consumption of fruits is higher in MHHs as compare to FHHs. For instance, 44.8 percent of urban FHHs have not consumed fruits as against 31.1 percent in urban MHHs. Similarly, fruits are not in the consumption basket of 60.7 percent rural FHHs while only 49.7 rural MHHs have not consumed fruits. Un-affordability and spending on the staple food for storage are two possible reasons for low fruit consumption in FHHs.

#### 4.1.4. Affordability of Education Expenditures

For the measurement of household living standards, provision of social services and affordability to pay user charges are important determinants. Affordability varies with the level of income: higher the income, higher the ability to pay. The other aspect of affordability is related to the priority or desire for a particular commodity. Since education is an investment that could bring future prosperity in the family, most of the poor households desire to divert their meagre resources for education of children.

Table 4.5 presents education expenditures among different income groups as an indicator of affordability. It has already been established that FHHs in the lowest income quintiles are the most vulnerable group and are at the lowest end of subsistence. Similarly, FHHs in the lowest-to-middle income group are at the margins of subsistence and can barely afford basic food and other household items for survival. The disadvantaged position of FHHs in the lowest 20 percent is obvious from the data presented since a high 79.3 percent cannot afford education expenditures compared to 62.4 percent in MHHs in the same income group. For the lowest two income quintiles, the mean of un-affordability in FHHs is 72.3 percent showing intense financial instability as compared to 56.9 percent in MHHs. Of those who can afford education expenses, the figure is 62.3 percent in MHHs compared to 48.0 percent in FHHs. In summary, the affordability of education expenditures is low in more than 50.0 percent of sample FHHs partly because of the growing cost of education but mainly because of the spiralling increase in the food prices over the last few years, forcing people to divert income towards essential food items.

Household	Yes	No
<b>a. Female Headed Households</b>		
Lowest 20%	20.7	79.3
Lowest -to-Middle 20%	34.8	65.2
Middle 20%	53.3	46.7
Middle-to-Highest 20%	59.9	40.1
Highest 20%	85.4	14.6
Total	48.0	52.0
<b>b. Male Headed Households</b>		
Lowest 20%	37.6	62.4
Lowest -to-Middle 20%	48.6	51.4
Middle 20%	54.9	45.1
Middle-to-Highest 20%	66.0	34.0
Highest 20%	91.6	8.4
Total	62.3	37.7

Source: SPDC field survey in 13 districts of Pakistan

#### 4.1.5. Affordability of Health Expenditures

Poor hygiene conditions in households cause higher incidence of disease that puts an extra financial burden on the household budget even when health care services are subsidized. In

Pakistan, the rural population is more vulnerable to health care expenditure compared to the urban population because of substantial income differentials and existence of subsidy in charitable hospitals/clinics in urban areas. With increase in prices of pharmaceutical products in Pakistan, one may expect drastic cuts in health care expenditure at household level.

Table 4.6 shows the health expenditures in households by income quintiles. In MHHs, the affordability of health expenditures is higher compared with FHHs (70.5 percent and 48.0 percent) respectively. In FHHs, 41 percent of the lowest and lowest-to-middle income quintiles cannot afford health expenditures, compared with 18.1 percent in MHHs in the same income groups. Middle income groups in both types of households show a mixed trend as approximately 50.0 percent of households could not afford medical expenses. This could be true for those families who have elderly patients and persons suffering from chronic diseases. For higher income groups in both types of household, affordability is not an issue.

Household	Yes	No
<b>a. Female Headed Households</b>		
Lowest 20%	2.5	24.0
Lowest -to-Middle 20%	2.6	17.0
Middle 20%	8.2	8.8
Middle-to-Highest 20%	17.8	1.1
Highest 20%	17.3	0.6
Total	48.0	52.0
<b>b. Male Headed Households</b>		
Lowest 20%	4.7	6.8
Lowest -to-Middle 20%	10.4	11.3
Middle 20%	10.7	9.7
Middle-to-Highest 20%	23.4	0.7
Highest 20%	21.3	0.9
Total	70.5	29.5

Source: SPDC field survey in 13 districts of Pakistan

An analysis of affordability criteria for health expenditures has revealed that in FHHs insufficient resources have caused the living standard to decline continuously. Lack of ability to spend on health would lead to higher incidence of disease which would in turn prevent high income growth that would further deteriorate the well-being of household members.

#### 4.1.6. Resources to Mitigate Unforeseen Circumstances

There is a very narrow gap between household income and expenditures that reduces household savings drastically. According to the Economic Survey of Pakistan 2008-09<sup>2</sup>, national savings that were 20.8 percent in 2002-03 declined substantially in 2007-08 to 13.5 percent due to low growth levels and high inflationary pressure of both domestic and external markets. As real income in Pakistan declines continuously, asset depletion to finance the ever increasing consumption expenditures is likely to occur. Availability of resources to address unexpected needs is therefore unlikely.

Data was collected on resources available with the household heads in the event of unexpected situations. Table 4.7 shows that FHHs have less options available compared to MHHs in unanticipated situations. Urban FHHs are at high risk as 57.5 percent of household heads state that they have no fallback for unavoidable situations. This percentage is even higher than the rural FHHs where 51.0 percent have some resources to avert the catastrophe. On the other hand, urban MHHs have better resources in the wake of crisis: 23.8 percent have their home, 13.7 percent possess jewellery, 8.9 percent have prize bonds and 6.8 percent have vehicles. In



rural MHHs, similar options are available in addition to livestock which is possessed by 14.0 percent of MHHs.

Although the house as a disposable asset is an option for any untoward event, it is often considered as the last resort. If the ownership of a house in rural and urban FHHs is ignored, not much is left as only 22.1 percent and 25.5 percent of households would have some resources for survival during unexpected and difficult times. The assumption that females are not allowed to own land is validated from the table as only 0.4 percent urban FHHs and 0.6 percent rural FHHs have possession of land that could be used in case of an unforeseen need. In contrast 4.1 percent of urban MHHs and 4.7 percent of rural MHHs could use land in a crisis situation.

Household	Urban	Rural	Total
<b>a. Female Headed Households</b>			
Home	20.4	25.2	22.4
Live Stock	0.7	13.2	5.9
Jewellery	9.4	4.9	7.5
Prize Bonds	8.1	2.5	5.8
Vehicle	3.5	4.3	3.8
Land	0.4	0.6	0.5
Nothing	57.5	49.4	54.1
Total	100.0	100.0	100.0
<b>b. Male Headed Households</b>			
Home	23.8	30.3	26.5
Live Stock	0.8	14.0	6.3
Jewellery	13.7	4.7	9.9
Prize Bonds	8.9	2.0	6.1
Vehicle	6.8	4.4	5.8
Land	4.1	4.7	4.4
Nothing	41.8	39.9	41.0
Total	100.0	100.0	100.0

Source: SPDC field survey in 13 districts of Pakistan

At the aggregate level, 54.1 percent of FHHs have no resource as a fallback, compared to 41.0 percent in MHHs. This shows that the level deprivation in FHHs is higher compared to that in MHH. Liquid asset possession such as jewellery and prize bonds is also greater in MHHs. The table also shows that 9.9 percent have jewellery and 6.1 percent have prize bonds in MHHs comparison with 7.5 percent and 5.8 percent in FHHs.

## 4.2. OWNERSHIP OF ASSETS BY HOUSEHOLD HEADSHIP

The standard of living of households is directly related to the ownership of assets. Differences in relation to ownership of agriculture land, houses, business and commercial establishments and land for commercial purposes according to type of headship are presented in this section. For agriculture land any possession below 25 acres is considered as subsistence level. Owners of above 100 acres of agriculture land are considered landlords. For residential and commercial property ownership of up to 120 square yards is considered as subsistence level of housing.

### 4.2.1. Possession of Agricultural Land by Household Headship

In Pakistan, asset possession is largely biased towards males though inheritance rights for women have been recognized in the Constitution of Pakistan and in religious doctrines. State intervention in the distribution of family assets is limited because of two reasons. Firstly, it is considered an intra family decision-making process that allows the household head to distribute assets according to his/her preferences. Secondly, females are neither willing to ask for their legal and religious entitlement, nor do they file suits for their claims. So, the process of asset

distribution marginalizes women by depriving them of their due share in the family wealth. This discrimination is more intense in rural areas where customary practices, including the largely prevalent feudalistic and tribal traditions, illiteracy and lack of resources have deprived women of agriculture land ownership almost totally.

For the purpose of this research it was important to analyse the possession of agriculture land by household headship. Agricultural land is a credible indicator of household living standards and the deprivation of land in rural areas would signify continuity of poverty and deprivation in the long run. The pattern of agricultural land distribution in both types of households will help in drawing comparisons between FHHs and MHHs.

Table 4.8a indicates that in urban areas only 5.1 percent FHHs possess agricultural land compared to 10.7 percent in urban MHHs<sup>3</sup>. Similarly, in rural areas, MHHs occupy more agriculture land compared to FHHs (29.9 percent as against 23.3 percent). It can be concluded that overall, MHHs have a higher level of agricultural land ownership compared to FHHs.

#### 4.2.2. Distribution of Agricultural Land by Household Headship

It has been established in the previous section that rural female household heads are marginally better off than their urban counterparts in terms of agricultural land possession despite a significant difference with the male household heads in urban and rural areas. This section would highlight the actual land ownership in acres by household headship<sup>4</sup>.

Agriculture land ownership has been grouped into a classification based on size. The economic status of farmers generally increases with increase in land holding. Table 4.8b shows that male heads have a higher agricultural land ownership as compared to female heads (23.6 percent and 30.5 percent MHHs in urban and rural areas have land ownership as compared to 5.5 percent FFHs in urban and 11.2 percent FHH in rural areas).

It can be seen from the table that MHHs have a significant percentage of land ownership in all groups of land holding. By contrast, the land holding in FHHs is largely restricted to subsistence

Household	Urban	Rural	Total
<b>a. Female Headed Households</b>			
Urban	24 5.1	449 94.9	473 58.8
Rural	77 23.3	254 76.7	331 41.2
Total	101 12.6	703 87.4	804 100.0
<b>b. Male Headed Households</b>			
Urban	50 10.7	416 89.3	466 58.0
Rural	101 29.9	237 70.1	338 42.0
Total	151 18.8	653 81.2	804 100.0

Source: SPDC field survey in 13 districts of Pakistan

Household	Urban	Rural
<b>a. Female Headed Households</b>		
Zero Land Holding	94.5	88.8
1 to 25 Acres	4.9	8.2
26 to 100 Acres	0.4	1.5
101 to 500 Acres	0.2	0.4
501 to Hi	0.0	1.1
Total	100.0	100.0
<b>b. Male Headed Households</b>		
Zero Land Holding	76.4	69.5
1 to 25 Acres	17.2	26.0
26 to 100 Acres	1.8	0.3
101 to 500 Acres	0.6	1.2
501 to Hi	3.9	3.0
Total	100.0	100.0

Source: SPDC field survey in 13 districts of Pakistan

level of farming as only 4.9 percent in urban and 8.2 percent in rural areas hold agriculture land ranging from 1 acre to 25 acres. Only 0.6 percent FHHs in urban and 3 percent in rural areas have land holdings above 25 acres. In MHHs, these percentages increase to 6.3 and 4.5 respectively. Also in MHHs, a higher percentage of farmers have subsistence land holding compared to the remaining categories as 17.2 percent in urban and 26.0 percent in rural have land ownership of up to 25 acres.

Since the survey was carried out in middle to low income groups, it was not expected that 3.9 percent of urban MHHs and 3.0 percent of rural MHHs would have land holdings exceeding 500 acres. If this large land holding includes unproductive land, one may argue that FHHs both in urban and rural areas are deprived of even the non productive (501 acres and higher) that is found in the case of MHHs.

#### 4.2.3. Land and Property by Household Headship

Other than agricultural land, assets possessed by households include non-agriculture land, built property, commercial land, residential property and equipment and machinery. Table 4.9 shows data on household asset possession by type of headship. Overall the ownership of assets other than residential property is low in both types of households. FHHs are, however, more disadvantaged in ownership rights than MHHs. For example, only 5.3 percent of FHHs own non agricultural land as compared to 10.5 percent of MHHs. Ownership of business establishments, too, is higher in MHHs compared to FHHs in urban areas.

Household Type	Urban		Rural	
	Yes	No	Yes	No
<b>a. Female Headed Households</b>				
Ownership of Non-agriculture Land	5.3	94.7	10.3	89.7
Ownership of Residential Building	70.2	29.8	81.6	18.4
Ownership of Business Establishment	6.6	93.4	2.1	97.9
<b>b. Male Headed Households</b>				
Ownership of Non-agriculture Land	10.5	89.5	11.2	88.8
Ownership of Residential Building	76.0	24.0	89.1	10.9
Ownership of Business Establishment	8.2	91.8	8.0	92.0

Source: SPDC field survey in 13 districts of Pakistan

A similar pattern is found in rural areas in the ownership of non-agriculture land in both types of households. There is a higher differential between rural MHHs and FHHs in ownership of business establishments. Only 2.1 percent of FHHs have their own business compared with 8.0 percent of MHHs.

Overall ownership of residential property is satisfactory in both types of households. However, the proportion of FHHs owning residential property is less than that of MHHs. In urban areas, 70.2 percent of FHHs own their residential building compared to 76.0 percent in MHHs. A similar trend is found in rural areas where a higher (89.1 percent) of MHHs have ownership rights as compared to 81.6 percent in FHHs.

#### 4.2.4. Percentage Distribution of Ownership of Property by Household Headship

The size of the property owned is important to determine its relative value.<sup>5</sup> There is significant variation in the sizes of property owned in urban and rural areas in MHHs except in the 101 to

240 sq. yards category. In FHHs, however, there is no variation in the property ownership up of up to 240 sq. yards. A comparative analysis between FHHs and MHHs gives an insight into the pattern of property distribution. It seems that FHHs in urban areas either have no property ownership or the ownership is largely restricted to up to 240 sq. yards or less. A higher percent of rural FHHs have property ownership in the higher categories i.e. 24.8 percent and 6.3 percent respectively, as compared to only 13.3 percent and 3.0 percent in urban FHHs. The reason could be attributed to the ceremonial ownership of property that is in their name but they are not allowed to make decisions related to it.

Household Type	Urban	Rural
<b>a. Female Headed Households</b>		
No Property	29.8	18.4
1 to 100 Sq. Yards	20.1	20.2
101 to 240 Sq. Yards	33.8	30.2
241 to 600 Marla	13.3	24.8
601 to Hi	3.0	6.3
Total	100.0	100.0
<b>b. Male Headed Households</b>		
No Property	24.0	10.9
1 to 100 Sq. Yards	19.7	16.9
101 to 240 Sq. Yards	33.9	33.7
241 to 600 Marla	16.5	29.9
601 to Hi	5.8	8.6
Total	100.0	100.0

Source: SPDC field survey in 13 districts of Pakistan

#### 4.3. INCOME PATTERNS BY HOUSEHOLD HEADSHIP

As discussed in section 2.9, the total family income is the main indicator of household living standard. Table 4.11 presents a summarised version of Tables 2.15 and 2.16, showing the average total household income by household headship with an urban-rural breakup. Income differential by headship is more pronounced in urban areas as compared to rural areas. The average household monthly income in rural FHHs is Rs. 12,474, 14.2 percent less than that in rural MHHs.

Household	Mean Monthly Income		
	Urban	Rural	Total
<b>a. Female Headed Households</b>			
Total Household Income	18,611	12,474	16,084
Employed Household Head Income	7,657	3,984	5,972
Per Capita Income	3,226	2,336	2,860
<b>b. Male Headed Households</b>			
Total Household Income	21,810	14,251	18,632
Employed Household Head Income	15,173	9,924	13,048
Per Capita Income	3,807	2,328	3,185

Source: SPDC field survey in 13 districts of Pakistan

At a regionally aggregated level, the total household monthly income in MHHs is 15.8 percent higher as compare to that in FHHs. Section 2.9 shows that there is approximately 100 percent difference between the average monthly income of the two categories by region. Out of 804 FHHs and an equal number of MHHs, only 194 (24.2 percent) FHHs are employed while this number is in 677 (84.2) percent in MHHs. The average monthly income in this category is Rs.7,657 in urban FHHs which is 98.2 percent less than that in urban MHHs. Similarly, the average monthly income in rural MHHs is 149 percent higher than that in rural FHHs. To offset the effect of total family size on total household income data on per capita basis shows a 17.9 percent difference between urban FHHs and MHHs. There is no difference in rural per capita income between rural FHHs and MHHs which could be mistakenly considered as a sign of income equality in rural areas. Per capita income calculated at a regionally aggregated level shows that it is 11.4 percent higher in MHHs as compared to FHHs indicating that lesser resources per capita are available in households headed by females.

In the following sections, the average family income from different income sources is presented. Two broad categories covering different income sources of the family are defined to simplify the analysis. One category covers regular income such as employment, business, agricultural income (the income of the last six months converted to monthly income), pension, home remittances and foreign remittances. The second category covers external income support either from non-governmental sources such as the extended family or from government social safety nets such as *Zakat*, *Bait-ul-Maal* and the Benazir Income Support Program (BISP). Other sources of income are recorded in the category of 'others'.

#### 4.3.1. Average Income from Regular Sources by Household Headship

Table 4.12 presents data for each income category and its average monthly contribution in the total household income. The first row of each income category shows the total number of households and the second row gives the mean monthly income.

In the employment category, urban MHHs have a higher average income compared with urban FHHs with a marginal difference in the total number of households. This is in contrast to rural FHHs of which a higher percent receive more income from employment as compared with rural MHHs. At the regionally aggregated level, the employment income of FHHs is 7.4 percent less than that of MHHs.

Out of 804 FHHs, a significant percentage of 38.0 percent (306 households) received income from business operations. The mean income from business in urban FHHs is 9.0 percent less than that of urban MHHs. In rural areas, this trend is reversed. Income from business for FHHs is higher than that for MHHs. The overall mean differential in business income by household headship is not very significant.

Income Sources	Female Headed Households			Male Headed Households		
	Urban	Rural	Total	Urban	Rural	Total
a. Employment	320	204	524	303	218	521
Average Income in Rs.	15,558	14,868	15,289	19,381	12,312	16,423
b. Business	197	109	306	212	128	340
Average Income in Rs.	22,951	15,561	20,319	25,018	13,504	20,684
c. Agriculture	18	52	70	27	65	92
Average Income in Rs.	8,164	8,877	8,694	8,934	10,513	10,049
d. Pension	52	26	78	42	32	74
Average Income in Rs.	4,715	2,727	4,052	5,715	6,081	5,874
e. Home Remittances	8	22	30	6	9	15
Average Income in Rs.	8,000	11,932	10,883	10,883	10,333	10,553
f. Foreign Remittances	25	18	43	9	8	17
Average Income in Rs.	25,320	19,028	22,686	33,333	47,000	39,765
g. Rent of Shop/House	12	6	18	7	4	11
Average Income in Rs.	7,517	4,717	6,583	8,000	8,850	8,309

Source: SPDC field survey in 13 districts of Pakistan

Table 4.12 shows that only 70 households headed by females and 92 households headed by males received agricultural income. However, the households which received agricultural income belong to the subsistence level of land holders. A comparative analysis of agricultural income shows that rural MHHs received 18.4 percent higher income compared with rural FHHs.

For the purposes of this research, pension income has been included in the regular income stream. Analysis shows that the mean pension income in FHHs is less than that received by MHHs especially in rural areas with almost equal numbers of households. Therefore, contribution from pension would be less in total family income in FHHs compared to that in MHHs.

With the shrinking rural economic base, workers have migrated to major urban centres and abroad for employment. Remittances of workers whether inland or abroad are the major source of total family income in Pakistan. The survey shows that out of 804 FHHs only 8 households in urban areas and 22 households in rural areas have received inland remittances. In MHHs, the total number of households receiving inland home remittances is only 15, 50 percent less than FHHs. However, the amount of such remittances is higher in MHHs, except in case of rural FHHs. A similar trend is found in foreign remittances where MHHs have higher mean income compared to that in FHHs despite the latter having a higher number of households. Urban FHHs received only Rs. 25,320 per month from foreign remittances compared with Rs. 33,333 received by urban MHHs. The difference in average income from foreign remittances is more pronounced in rural areas where the average income for MHHs is Rs. 47,000 while FHHs on average received only Rs.19, 028 only.

Another stream of household income is from the rent of shop or house owned by the households in urban and rural areas. Again the average monthly income from rent is higher for MHHs compared with FHHs. This could imply a weaker bargaining power of females even with the status of household head. The difference in average income from rent in urban areas is negligible. The overall average income from rent is 26.2 percent higher in MHHs as compared to that in FHHs.

In summary, the amount in each category of income is less for FHHs as compared with MHHs at a regionally aggregated level.

#### **4.3.2. Role of Social Safety Nets by Household Headship**

In Pakistan, two types of mechanisms for income support have contributed in minimizing the damage of wide spread poverty. The formal mechanism includes various government schemes and programs that are designed to provide relief to the poor in both urban and rural areas. The other is the informal cash and in kind transfers from philanthropists and charity based organisations. The efficiency and ability of social safety nets set up by the government is questionable despite allocation of reasonable resources. The distribution of *Zakat* is often viewed to be controversial and needs to be streamlined and made transparent. The *Bait-ul-Maal* scheme has limited coverage and therefore limited impact on poverty reduction. The recently launched Benazir Income Support Program (BISP) besides being politicized is faced with the issue of sustainability. Its strategy to provide Rs. 1,000 cash transfer to a woman in the family indicates

Table 4.13  
Income From Social Safety Nets by Household Headship

Income Sources	Female Headed Household			Male Headed Household		
	Urban	Rural	Total	Urban	Rural	Total
a. Support from Family Average Income in Rs.	63 3,821	57 2,984	120 3,424	27 7,222	14 2,157	41 5,493
b. Zakat Fund (Govt.) Average Income in Rs.	8 2,125	3 2,667	11 2,273	4 850	2 1,500	6 1,067
c. Bait Ul Maal Average Income in Rs.	0 0	1 1,000	1 1,000	0 0	0 0	0 0
d. BISP Average Income in Rs.	19 3,153	20 1,300	39 2,203	5 1,300	4 2,250	9 1,722

Source: SPDC field survey in 13 districts of Pakistan

a pro-woman approach towards poverty reduction, but inefficiency, lack of proper targeting and poor governance are major limitations in realising the full benefits of the program.

Table 4.13 shows the extent to which households depend on the informal sources of income support as compared to various government programs. The magnitude of support from the family in both types of household is visibly larger than the cumulative support from *Zakat*, *Bait-ul-Maal* and BISP. Over dependence on support from the extended family for household income could be attributed largely to access and reliability of the support system over the complexities of bureaucratic control.

A comparison of FHHs and MHHs shows that in urban areas, FHHs receive on average less family support income than that received by MHHs. In rural areas, the reverse is true with FHHs receiving a higher family income support than rural MHHs.

Only 11 households are beneficiaries of the *Zakat* program in FHHs while 6 MHHs received Rs. 850 per month in urban areas and Rs. 1,500 in rural areas respectively. On an average, the FHHs receive more benefits of the *Zakat* program compared to MHHs. *Bait-ul-Maal* coverage is negligible. Out of 1608 households only 1 received Rs. 1,000 per month from *Bait-ul-Maal*.

The higher figures received through BISP for urban FHHs and rural MHHs probably reflect the cumulative figures for the past 5 months. However, the survey results demonstrate that FHHs have received more benefits from BISP as compared to the females of MHHs that also have high incidence of poverty both in urban and rural areas. The only possible reason for less coverage for MHHs in the BISP is the role of the male head that does not allow women to take advantage from the program.

From the viewpoint of measuring living standards, data on household income in the survey shows glaring differences between FHHs and MHHs in urban and rural areas. Firstly, there is a 98.2 percent difference between the average monthly income of urban FHHs and MHHs if only household head income is taken into account. This gap widens in case of rural areas where the income of female heads is 149.1 percent less than that of rural male heads. Secondly, there is a 14.7 percent difference in total family income between FHHs and MHHs in urban areas while in rural areas this difference is approximately 12.5 percent. Thirdly, a relatively large percentage of

households headed by females (7.2 in urban and 13.9 in rural areas) live with a meagre monthly income of up to Rs. 2,500 compared to 4.3 percent in urban and 4.1 percent in rural MHHs. Households with up to Rs. 5,000 total family income are 19.7 percent (urban) and 33.8 percent (rural) in FHHs compared with only 9.0 and 14.2 percent of (urban) and (rural) MHHs respectively. Although these differentials verify the incidence of poverty in both the categories of households, they show that the standard of living is much lower in FHHs for a larger number of people.

#### 4.4. MONTHLY EXPENDITURE PATTERNS BY HOUSEHOLD HEADSHIP

It has been generally argued that expenditure data is a more reliable indicator for measurement of standard of living at household level compared with income because people are reluctant to reveal their income. Thus it will be useful to look at living standards through expenditure patterns. For the purposes of this research, the consumption basket of goods and services has been evaluated to quantify the differences in well-being between the two types of headships.

Consumption expenditures include food, clothing, rent or house maintenance, expenditure on fuel for cooking, transport and communication, health and education. Other expenditures such as cultural entertainment, personal care, utilities and purchase of furniture or household items are included in total household expenditures. Table 4.14 shows the total expenditures and consumption expenditures by headship with an urban and rural breakdown. The total expenditure in urban MHHs is 3.9 percent higher than urban FHHs that implies a relatively better living standard in urban MHHs. This is further substantiated by the consumption expenditures which are 15.5 percent higher in urban MHH than those in urban FHHs. In per capita terms, urban MHHs spend 4.8 percent more compared with urban FHHs.

Region	Average in Rs.		Percentage Difference
	FHHs	MHHs	
<b>a. Urban</b>			
Total Expenditures	17,668	18,361	3.9
Consumption Expenditures	12,910	14,908	15.5
Per Capita Total Expenditures	3,092	3,240	4.8
<b>b. Rural</b>			
Total Expenditures	10,491	14,254	35.9
Consumption Expenditures	8,055	10,785	33.9
Per Capita Total Expenditures	1,925	2,241	16.4

Source: SPDC field survey in 13 districts of Pakistan

Due to the low level of total income in rural FHH, the gap in expenditure pattern is wider between FHHs and MHHs in both types of expenditures. The percentage difference in total expenditures and consumption expenditures is as high as 35.9 percent and 33.9 percent respectively. Analysis of total expenditures on per capita basis shows a larger gap of 16.4 percent between rural FHHs and MHHs. No obvious reasons can be attributed for such an enormous gap in expenditure patterns between rural FHHs and MHHs.

Total expenditure is the most powerful indicator of household welfare because it can be measured with reasonable accuracy, is easy to interpret and provides a comparative framework of welfare with appropriate household ranking. The overall expenditure pattern obvious from the results of the survey shows that rural FHHs are at subsistence level with a meagre total expenditure of Rs. 10,491 per household. The total household income in rural FHHs is more



dependent on informal channels such as support from family, *Zakat* and BISP. Thus the level of dependence for livelihood is more prominent in rural FHHs compared with urban FHHs. The average per capita total expenditure in rural FHHs is much lower than in urban FHHs. It can be concluded that urban and rural MHHs have a higher standard of living than FHHs. In general, and that urban FHHs have a higher standard of living than rural FHHs.

#### 4.4.1. Average Monthly Expenditures Pattern by Household Headship

The share of food expenditures in total household expenditures has increased substantially due to high food inflation in recent years. Food inflation increased from 2.23 percent in 1999-2000 to 26.61 in 2008-09 (July-April)<sup>6</sup>. This huge jump has put enormous pressure on the meagre budgets of poor families.

The three main components of food, clothing and shelter (residence) have contributed between 60 to 70 percent of the total household expenditures as reflected in the weights<sup>7</sup> assigned in the calculation of CPI. According to the Economic Survey of Pakistan 2008- 09, food has 40.3, apparel and textile has 6.1 and house rent has a weight of 23.4 in the CPI. Over the years, these weights remain more or less constant but minor variations have occurred according to the changes in international prices and domestic production.

It is important to capture and understand the difference in the patterns of household expenditure in different categories by headship. Table 4.15 depicts average monthly expenditures by categories and the percentage difference between MHHs and FHHs. This provides an insight into both the expenditure patterns and the ranking of priorities in both types of households. It can be seen from table 4.15 that there is a 20.5 percent difference between urban MHHs and FHHs in the consumption expenditure on food items. The average monthly expenditure on food items in urban FHHs is Rs. 6,813 which is 38.6 percent of the total average monthly household expenditure. On the other hand, consumption expenditure on food in urban MHHs is Rs. 8,208 that is 44.7 percent of the total household expenditure. In rural areas, expenditure on food in MHHs is 45.5 percent higher than in FHHs, and the share of food expenditure in total household expenditure in rural MHHs is 47.2 percent as compared to 44.1 percent in rural FHHs. Lower consumption expenditure on food in FHHs signals the un-affordability of three meals a day as well as an inability to spend on expensive food items such as meat and fruits.

Region	Average in Rs.		Percentage Difference
	FHHs	MHHs	
<b>a. Urban</b>			
Food	6,813	8,208	20.5
Clothing	2,665	2,542	-4.6
Residence	3,377	3,412	1.0
Fuel for Cooking	524	596	13.8
Transport	1,565	1,645	5.1
Health	1,482	1,588	7.2
Education	2,616	2,957	13.0
<b>b. Rural</b>			
Food	4,624	6,728	45.5
Clothing	1,456	1,960	34.7
Residence	2,043	2,688	31.6
Fuel for Cooking	888	843	-5.0
Transport	1,051	1,158	10.2
Health	1,116	1,123	0.6
Education	1,203	1,641	36.4

Source: SPDC field survey in 13 districts of Pakistan

Consumption expenditure on clothing shows significant variations among the two types of households in urban and rural areas. For instance, urban MHHs spend 4.6 percent less on clothing than urban FHHs. In contrast, in rural areas, MHHs consumption expenditure on clothing is 34.7 percent higher than in FHHs. The share of clothing in household expenditure is 13.8 for rural MHHs, 15.1 percent in urban FHHs and 13.9 percent in rural FHHs (Table 4.16). The higher consumption expenditure on clothing in urban FHHs reflects the higher consumption priority for clothes.

	Urban		Rural	
	FHHs	MHHs	FHHs	MHHs
a. Expenditure Heads				
Food	38.6	44.7	44.1	47.2
Clothing	15.1	13.8	13.9	13.8
Residence	19.1	18.6	19.5	18.9
Total	72.8	77.1	77.4	79.8

Source: SPDC field survey in 13 districts of Pakistan

An analysis of the percentage share of the three main consumption expenditure components in total household expenditures will show the difference between FHHs and MHHs by region. Table 4.16 shows that there is no difference in the monthly average expenditure on residence in urban areas in both types of households. The share of this expense in total household expenditures stands at approximately 19.0 percent. However, there is a 31.6 percent difference between rural MHHs and FHHs on expenditures on residence. As shown in Table 4.15, the average monthly expenditure on fuel for cooking is 13.8 percent higher in urban MHH compared to urban FHHs. However, rural FHHs spend 5.0 percent more on fuel for cooking compared to rural MHHs. The difference in expenditure between MHHs and FHHs is more obvious in transport as rural and urban MHHs spend 5.1 percent and 10.2 percent respectively more than FHHs.

Intra family expenditure patterns by headship can be seen from the average monthly expenditures on the acquisition of social services such as education and health. In earlier sections the survey has shown that FHHs do not spend on education as much as MHHs do. In urban areas, MHHs spend 13.0 percent more than FHHs on education. A similar trend is seen in rural areas where MHHs spend 36.4 percent more compared with FHHs. Health expenditures by headship is equal in rural areas while urban MHHs incur 7.2 percent more health expenditures on compared with urban FHHs.

Mean expenditures in different categories are consistently higher in MHHs both in urban and rural areas. This implies a higher living standard and overall well-being in MHHs compares to FHHs. The reason for a better living standard in MHHs might be attributed to large differences in total household expenditures. This gap is further widened for rural areas.

#### 4.5. MEASURING LIVING STANDARD BY COMPARING MEANS

A simple t-test of equality of means is conducted to show the difference in overall well-being of households in terms of total income and expenditures differential, expenditures on food, education and health, ownership of assets, empowerment and primary enrolment ratio for girls and boys. All variables except ownership of assets and empowerment are taken on a per capita basis.

The statistical technique of using the mean of two distinct variables to measure the difference in overall well-being at household level is simple and widely acceptable. In this case, FHHs have some peculiar socio-economic characteristics that are meaningful only when compared with those in another group i.e. MHHs. The application of a t-test of equality of means would determine the level of significance of the differences in the two types of households.

In the literature of statistics, there are two types of techniques used for hypothesis testing i.e., the confidence interval approach and test of significance approach. The former refers to testing of a hypothesis by using a confidence interval that provides a set of plausible null hypotheses. The latter uses sample results to verify the truth or falsity of the null hypothesis<sup>8</sup>. The test of significance (also called the "t-test") implies that 'null hypothesis is tested from the sample data and t-value provides the basis of acceptance or rejection of null hypothesis.' For this study, test of significance approach will be used to provide statistical significance of the null hypothesis. It may be concluded from the analysis of preceding sections that FHHs are more vulnerable in terms of income, employment, education, ownership of assets, enrolment of boys and girls in schools, and consumption expenditures on essential items such as food and empowerment. Running a test for statistical significance on all these variables would either reject or fail to reject the null hypothesis that 'female headed households are more vulnerable than male headed households.'

Table 4.17 presents the total number of observations (N), difference in mean value of the variables, t-statistics and its level of significance in both types of households. The per capita income and expenditure represents the overall financial status of the household while per capita food expenditure shows the difference in food expenditures between FHHs and MHHs and the existence or otherwise of food poverty at household level. The per capita expenditure on education and health demonstrates expenditure priorities and intra family expenditure allocation in both types of households. Ownership of assets is an important indicator for the measurement of overall well-being at household level and is included here. From the perspective of female headship, empowerment and ownership of assets are important indicators that reflect the authority and power of a woman at household level. Analysis of the survey data presented in earlier chapters reveals

Table 4.17 T-test for Equality of Mean for Overall Sample				
Variables	N	Mean	T	sig.
Per Capita Total Expenditures				
Male	804	2819.8	1.30	0.19
Female	804	2611.9		
Per Capita Income				
Male	804	3185.1	1.94	0.05
Female	804	2859.8		
Per Capita Food Expenditures				
Male	799	1227.1	3.99	0.00
Female	801	1055.9		
Per Capita Education Expenditures				
Male	529	773.7	1.45	0.15
Female	505	680.6		
Per Capita Health Expenditures				
Male	506	238.8	0.75	0.45
Female	512	220.4		
Ownership of Assets				
Male	803	7.5	6.30	0.00
Female	802	6.5		
Empowerment				
Male	804	2.1	5.68	0.00
Female	804	1.2		
Primary Enrolment Rate (Male)				
Male	105	1.1	1.56	0.12
Female	79	1.0		
Primary Enrolment Rate (Female)				
Male	87	1.2	0.71	0.48
Female	77	1.1		

Source: SPDC field survey in 13 districts of Pakistan

that female heads of households are less empowered than their male counterparts but this finding requires confirmation from the t-test. Primary enrolment rate for girls and boys is the key of household analysis from the viewpoint of human development. Statistically significant t-values for these indicators would imply better well being, high human development and financial sustainability in the long-run.

The test for equality of the means was conducted on a total sample of 804 FHHs and MHHs against the hypothesis that FHHs are more vulnerable than MHHs. If this hypothesis is not to be rejected (and therefore is accepted) for every variable in Table 4.17, the average mean value of MHHs would be significantly higher than the average mean value of FHHs with a statistical significance of 5 percent.

In case of per capita expenditure, the mean value difference is not statistically significant that implies a rejection of null hypothesis as there is no difference between the mean values. On the other hand, per capita income shows a significant t-value of 1.94 at a 5 percent confidence interval that means failure to reject the hypothesis. The high t-value suggests that the mean per capita income in FHHs is less than the corresponding income in MHHs. This shows the vulnerability of FHHs in terms of per capita income.

The difference of mean per capita expenditures on food is significant with high t-value of 3.99 that is indicative of higher food expenditures in MHHs compared to FHHs.

Another important aspect of measurement of living standard at household level is the ownership of assets. The assumption of FHHs having less possession of assets is validated from the t-test that shows a significantly high t-value of 6.30. Table 4.17 also shows that FHHs are less empowered in comparison with MHHs as the difference in the mean is highly significant. Empowerment is calculated from different sets of questions in the empowerment and decision-making modules of the survey questionnaire. All the positive replies for heads of household are assigned a value of 1 that are added up at household level to construct an empowerment variable. A high t-value of 5.68 implies that FHHs have less decision-making authority and empowerment compared with MHHs. Primary enrolment rates for boys and girls are not statistically significant that means no difference in the enrolment ratio between FHHs and MHHs.

The above analysis proves statistically that FHHs are more vulnerable than MHHs in the four key variables that define the well-being of a household: per capita income, per capita food expenditures, ownership of assets and empowerment. The results also prove that despite being the heads of households, females lag behind in ownership of assets and empowerment, and the authority and power exercised by female heads at household level is far less than that of male heads. No difference in the mean per capita education and health expenditures implies that intra family expenditure patterns for access to social services is identical in both types of households. There is also no marked difference in the primary enrolment rate for males and females in both FHHs and MHHs, showing no difference in human development.

#### 4.5.1. Measuring Living Standard: Household Headship with Lowest Income Quintile

Another statistical test was conducted to measure the difference in living standard in households in the lowest income quintiles. The primary objective of this analysis is to identify the vulnerability (if any) of FHHs in comparison with MHHs. A t-test for equality of means was carried out against the hypothesis "FHHs in the lowest income quintile are more vulnerable than the lowest income quintile in MHHs." The test was applied on the same variables used in Table 4.17 to examine the results in the lowest income quintiles.

Table 4.18 shows a higher number of FHHs in the lowest 20 percent income quintile compared with MHHs. It has been generally argued that the lowest income quintile represents below subsistence levels and existence of severe food and asset related poverty. The results of the t-test suggest that impoverishment and deprivation is deep rooted in the lowest income quintile FHHs. The level of deprivation in FHHs in the absolute destitute category (lowest 20 percent income quintile) is similar to that in MHHs that may also be confronting challenges of food inadequacy, financial vulnerability and un-affordability of education and health expenditures. Table 4.18 shows that except for per capita income and primary enrolment rate for male and female children, the remaining variables show a large difference in mean values signifying that FHHs in the lowest income quintile are more vulnerable than MHHs in the same category.

A large difference in mean values for per capita total expenditure can be seen from Table 4.18 which also shows a high t-value of 4.02 with a high level of significance. Food poverty in the lowest income quintile is visible in FHHs as 212 households on average spend only Rs. 700.2 per capita per month as food expenditure. This comes to Rs. 23.34 per capita per day which is barely sufficient for one meal. For MHHs, daily per capita food expenditure calculated at Rs. 36.54 is still not adequate for three meals but is better in comparison with FHHs.

The mean difference in human development indicators such as per capita expenditures on education and health are significantly higher in MHHs compared with FHHs. Mean per capita education expenditures in MHHs is Rs. 950.7 as against Rs. 414.3 in FHHs. Higher t-value of 2.89 with significance level at 0 percent has authenticated the low expenditure priorities of FHHs in education.

Variables	N	Mean	T	sig.
<b>Per Capita Total Expenditures</b>				
Male	93	2487.9	4.02	0.00
Female	213	1468.4		
<b>Per Capita Income</b>				
Male	93	721.4	0.88	0.38
Female	213	654.8		
<b>Per Capita Food Expenditures</b>				
Male	92	1096.3	4.70	0.00
Female	212	700.2		
<b>Per Capita Education Expenditures</b>				
Male	39	950.7	2.89	0.00
Female	116	414.3		
<b>Per Capita Health Expenditures</b>				
Male	43	352.2	2.30	0.02
Female	130	166.3		
<b>Ownership of Assets</b>				
Male	93	6.4	4.72	0.00
Female	212	4.8		
<b>Empowerment</b>				
Male	93	2.5	2.02	0.04
Female	213	1.6		
<b>Primary Enrolment Rate (Male)</b>				
Male	14	1.1	0.62	0.54
Female	18	1.1		
<b>Primary Enrolment Rate (Female)</b>				
Male	3	1.7	1.52	0.14
Female	29	1.2		

Source: SPDC field survey in 13 districts of Pakistan

Insignificant t-values for females and males in primary enrolment rate show that education has no expenditure priority for FHHs. A similar trend is found in per capita health expenditures where a high t-value of 2.30 at 2 percent significance level shows the disparity between FHHs and MHHs.

Expenditure priorities between food and non-food items such as education and health are also influenced by the level of empowerment of the heads of households. This is particularly relevant for households in the lowest income quintiles. The significant difference in the mean values for education and health, combined with less empowerment in FHHs proves this correlation.

One must make a distinction between poverty and lack of ownership of assets as it has been generally argued that in the presence of liquid and non-liquid assets a household cannot be classified as poor. All assets have some value of convertibility in monetary terms but not all have the same potential to prevent a household from falling in the poverty trap. Belsky and Calder (2004) believed that "even if households were to liquidate all their assets and use them to repay all their debts, one-quarter of them still would not have enough to cover three months of basic living expenses." In Pakistan, ownership of assets in the lowest income quintiles is largely restricted to livestock and home appliances such as irons, sewing machines, electric fans, radio and television sets. These assets have low market value that could not cover even one month of living expenses of a household. Belsky and Calder (2004) called this 'severe asset poverty in lowest income quintile.'

A statistical analysis was carried out on the sample data to determine which group has severe asset poverty. It can be seen from Table 4.18 that FHHs have significantly higher asset poverty compared with MHHs. An insignificant t-value for the difference in mean value signify that that there is no difference in the level of ownership of assets in the lowest income quintile. A high t-value of 4.72 with significance level at 0 percent suggests that MHHs have relatively better asset possession compared with FHHs.

#### **4.5.2. Measuring Living Standard: Household Headship with Highest Income Quintile**

It is commonly believed that economic status beyond a certain point dissolves the boundaries of caste, ethnicity, gender, and that commonalities in the socio-economic and cultural characteristics lead to reduced gender discrimination in providing health and education, and bias in intra-family expenditure allocation. The rationale for the application of t-test for equality of mean on the highest income quintile was to examine the change in the economic and social status of FHHs in comparison with MHHs in the same category. All the variables were tested against the hypothesis of "FHHs in highest income quintile are more vulnerable than highest income quintile MHHs." The analysis shows no evidence of increased empowerment, power and decision-making authority of females in the higher income groups of the FHHs.

The total number of MHHs in the highest income quintile is 23.6 percent higher than FHHs. Table 4.19 presents an analysis of the socio-economic equality between FHHs and MHHs. All variables show insignificant difference in the mean values except per capita total expenditures and

empowerment. The higher mean per capita total expenditures in FHHs compared to MHHs signify that FHHs in the highest income quintile have better living standards. One of the major findings of the analysis is (even with the household headship and high living standards) that empowerment of female heads is lower than that of male heads, with a t-value 2.42 at 2 percent significance level. This shows that empowerment and decision-making authority in FHHs rests with other family members, possibly a male. Due to the small sample size of primary enrolment rate for females, the difference of the mean could not be calculated. In short, a t-test of equality of mean fails to reject the null hypothesis for the highest income quintile and attributes the same level of living standard to both types of households.

Variables	N	Mean	T	sig.
Per Capita Total Expenditures				
Male	178	4798.4	-1.93	0.05
Female	144	5534.0		
Per Capita Income				
Male	178	7310.2	-1.30	0.19
Female	144	8024.4		
Per Capita Food Expenditures				
Male	177	1831.9	-0.81	0.42
Female	142	1920.8		
Per Capita Education Expenditures				
Male	128	1589.4	-0.12	0.90
Female	105	1612.2		
Per Capita Health Expenditures				
Male	124	366.8	-0.22	0.82
Female	97	383.8		
Ownership of Assets				
Male	177	10.1	0.57	0.57
Female	144	10.0		
Empowerment				
Male	178	1.1	2.42	0.02
Female	144	0.4		
Primary Enrolment Rate (Male)				
Male	18	1.3	1.35	0.19
Female	8	1.0		
Primary Enrolment Rate (Female)				
Male	12	1.0	-	-
Female	10	1.0	-	-

Source: SPDC field survey in 13 districts of Pakistan

## NOTES:

<sup>1</sup> The figure is calculated by subtracting 'never happened' percentage from 100. In subsequent sections where the total percentages are referred, the numbers are obtained from the same calculation.

<sup>2</sup> PES 2008-09, page 15.

<sup>3</sup> After devolution the boundaries of districts were demarcated in such a way that each urban district had rural union councils (UCs). The figures in urban areas in both types of households reflect the rural UCs of the surveyed districts.

<sup>4</sup> Due to the small sample size of 804 per type of household headship and purposive sampling strategy of targeting medium to low income neighbourhoods, agriculture land ownership has not come out significantly.

<sup>5</sup> All the measurements are converted into square yards from Marla for uniformity of scale. Except for the district of Karachi, all transactions of land and property is normally done in Marla. Classification of property into square yards is again based on a scale ranging from minimum living standard i.e. up to 100 square yards to high living standard that is above 600 square yards.

<sup>6</sup> Pakistan Economic Survey 2008-09, Statistical Appendix, Table 7.1(B), page 51.

<sup>7</sup> Pakistan Economic Survey 2008-09, Table 7.3, page 109.

<sup>8</sup> Gujarati, D. N. (1995), Basic Econometrics, p. 124.





## CHAPTER 5

### PERSPECTIVES OF FEMALE HEADED HOUSEHOLDS

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This chapter examines perceptions that exist about female headed households in general at the societal level and within their families in particular and how the latter view, respond and behave with female heads of households. Keeping in view the mobility issues of females, it was important to understand whether financial constraints or community behaviour impact female mobility. It was also useful to determine how female heads themselves view their headship, and how do they see the standard of living in their household five years from now, given the deteriorating social and economic situation in Pakistan.

### 5.1. VIEWPOINTS OF FEMALE HOUSEHOLD HEADS

It would not be possible to classify the opinions and perspectives about FHHs according to the characteristics of female headship, as these are many and include authority, power, age, income and education. The analysis, therefore, was done keeping the female headship constant.

#### 5.1.1. Female Headship in the Social Context

From a social perspective, the most desirable combination of economic growth and political development is achieved by ensuring equal rights to all individuals and ending discrimination based on gender, caste, race and creed. In most of the developing countries, however, there exists a big gap between changes in economic and political spheres, and social development. Higher economic growth with uneven development across sectors has increased inequality across regions and people. Democracy that does not ensure equitable distribution of resources between the rich and the poor can become a tool for increasing disenfranchisement and poverty levels. In most societies, these social problems are further compounded by gender discrimination which persists despite reasonable economic growth and political stability. Discrimination on the basis of gender is the most pervasive among social issues and women are the most affected. Discrimination against women is rampant in Pakistan, and there is a need to understand the extent to which female headship is socially accepted and the perceptions around the phenomenon.

Table 5.1 shows the responses of 804 female heads about pressures from their family and society on the basis of their gender. In urban and rural areas, 78.3 and 81.4 percent responded in the negative respectively. Others cited different types of pressures, such as to accept financial assistance from members of the extended family, rejoin the family unit or accept continuous in-kind support. In urban areas, 11.3 percent female heads are

Region	Urban	Rural	Total
<b>Female Headed Households</b>			
No Pressure	78.3	81.4	79.6
Financial Assistance from Family	4.5	7.5	5.7
Live Together	3.6	5.4	4.4
In-kind Support	11.3	1.2	7.1
Get in Wed-Lock	1.1	1.2	1.1
Poverty	1.3	3.3	2.1
Total	100.0	100.0	100.0

Source: SPDC field survey in 13 districts of Pakistan

pressurized to accept in-kind support from the extended family or relatives whereas only 1.2 percent in rural areas faces such a situation. Some, 3.6 percent of women in urban and 5.4 percent in rural areas are pressured for instance, to live together.

Aggregate figures show that approximately 80.0 percent of the FHHs do not feel victimised or face any social or family pressure on account of their gender. However, 20 percent feel that they are under pressure. About 3.3 percent rural and 1.3 percent urban female heads considered poverty as the major pressure. Only 1.1 percent in urban and 1.2 percent heads reported that they have to face questions regarding marriage from family members and acquaintances. Though a fairly large percentage of female heads did not report any social and family pressure, most of them accepted the presence of a form of peculiarity associated with female headship that would be elaborated in the following sections.

### 5.1.2. Community Behaviour and Female Headship

A common perception is that women often face indecent and offensive behaviour from their own communities. Table 5.2 presents the type and extent of community behaviour among the surveyed sample of the FHHs. Contrary to common perceptions, most of the female respondents reported communities to be cooperative and normal. For 64.3 percent of urban FHHs, community behaviour was cooperative while in rural areas this ratio is 50.8. Similarly, 28.1 percent urban FHHs consider community behaviour as normal with a comparative 38.7 percent FHHs in rural areas.

Region	Urban	Rural	Total
<b>Female Headed Households</b>			
Cooperative	64.3	50.8	58.7
Unduly Cooperative	3.8	4.2	4.0
Sceptical	0.2	0.6	0.4
Harsh	3.4	5.4	4.2
Normal	28.1	38.7	32.5
Don't Know	0.2	0.3	0.2
Total	100.0	100.0	100.0

Source: SPDC field survey in 13 districts of Pakistan

This result may be due to the fact that low to medium income group neighbourhoods are generally helpful with the people with whom they have been living for years. The long term association and neighbourhood bonds are stronger than any inclination towards gender discrimination. However, nearly 4.0 percent female heads reported "unduly cooperative" behaviour of the community members especially from men, and approximately 5.0 percent believed that community behaviour is harsh for FHHs in both urban and rural areas.

### 5.1.3. Mobility of Female Household Heads

In the absence of male support in the family, mobility of female heads is inevitably high compared with females in MHHs. However, they face problems on account of this mobility. There are multiple reasons that affect their movement out of the home and their ability to perform their responsibilities as heads of their families. Table 5.3 shows some major concerns which female heads have when they go out of their homes. A large percentage, 41.1 in rural areas view limited financial resources a major hindrance to their mobility while 29.2 in urban areas face the same difficulty. Other major concerns are community behaviour (nearly 4.0 percent) in urban and rural

areas and inappropriate behaviour of men (nearly 5.0 percent). An insignificant percentage of FHHs viewed transport systems as a major issue of female mobility. For 60.5 percent urban FHHs and 48.0 percent rural FHHs, mobility is not an issue. This reflects changing perceptions about female mobility in Pakistan. Female mobility is limited largely because of poverty and financial constraints, and less as a result of behaviour of men and inadequate transport as is commonly believed.

Region	Urban	Rural	Total
<b>Female Headed Households</b>			
No Issue	60.5	48.0	55.3
Limited Financial Resources	29.2	41.1	34.1
Community Behaviour Serious Issue	3.4	3.9	3.6
Inappropriate Behaviour of Men	5.5	4.2	5.0
Don't Know	1.5	1.8	1.6
Because of Transport	0.0	0.9	0.4
Total	100.0	100.0	100.0

Source: SPDC field survey in 13 districts of Pakistan

#### 5.1.4. Differences between Female and Male Headship

It is interesting to see how female household heads view their headship in comparison with that of males. While statistical inferences from the data can give an assessment of the ways in which FHHs may be better or worse than MHHs, the views of FHHs themselves would add to the knowledge gathered from statistical deductions. Table 5.4 depicts what FHHs think about household headship in comparison with MHHs. A majority of women believed that females have better

Region	Urban	Rural	Total
<b>Female Headed Household</b>			
Income	3.4	2.7	3.1
Better Management	62.6	57.4	60.4
Quality of Life	5.3	3.6	4.6
Decision-Making	10.6	8.8	9.8
Don't Know	11.8	17.2	14.1
Not Better in any Respect	6.3	10.3	8.0
Total	100.0	100.0	100.0

Source: SPDC field survey in 13 districts of Pakistan

management skills than males as is reflected in table indicating that 62.6 percent in urban and 57.4 percent in rural FHHs think so. Similarly, 10.6 percent urban and 8.8 percent rural female heads believe that females have better decision-making skills than males at household level. About 5.3 percent urban and 3.6 percent rural female heads have the confidence that they provide a better quality of life to their family members than male heads. Only 3.0 percent FHHs on average considered household income to be higher in FHHs when compared with MHHs.

A relatively large number of female heads, 17.2 percent in rural and 11.8 percent in urban areas were undecided in assessing which type of household headship is more beneficial. About 10.3 percent in rural areas and 6.3 percent in urban areas believed that FHHs were not better than MHHs. To them female headship is a cumbersome and difficult task that could not guarantee better living standards.

#### 5.1.5. Ranking of Female Headship

The survey also included feelings, such as stress, pain, anxiety, happiness and satisfaction of female heads. It was observed during the field survey that female household heads have strong

opinions about all issues that matter in their households. In short, FHHs are poor but have clarity of thought and ability to voice an opinion. This is, in itself, a stepping stone for greater empowerment, authority and power.

Table 5.5 shows opinions of female heads related to their headship. Some of the results seem to contradict earlier findings about female headship in which there is no apparent pressure on FHHs, community is cooperative and have normal behaviour and female mobility is impeded due to un-affordability. A large percentage of females (58.7 percent in urban and 45.9 percent in rural areas) consider female headship "good" and "pleasant" while 41.0 percent in urban and 53.2 percent in rural areas find the job extremely difficult.

Region	Urban	Rural	Total
<b>Female Headed Households</b>			
Difficult but Good	38.7	33.5	36.6
Extremely Difficult	41.0	53.2	46.0
Pleasant	20.1	12.4	16.9
Don't Know	0.2	0.9	0.5
Total	100.0	100.0	100.0

Source: SPDC field survey in 13 districts of Pakistan

The pattern of responses is similar between urban and rural areas except in one category where 20.1 percent urban females consider female headship a pleasant experience compared to only 12.4 percent in rural FHHs. Others believe that female headship is difficult but good for women. Among urban FHHs 38.7 percent viewed it a difficult but good task in comparison with 33.5 percent rural FHHs. A negligible percentage of 0.5 percent FHHs does not have any opinion about the experience of female headship.

## 5.2. PERCEPTIONS ABOUT THE FUTURE LIVING STANDARDS

The survey covered most of the aspects that determine the overall well-being at household level including aspirations and hopes of female heads. The views of female heads are valuable because they point towards critical shortcomings in the overall socio economic policies that require urgent government interventions. These perceptions also highlight the need for improvement in basic economic and social infrastructure.

An important finding of the survey as is evident from Table 5.6 is that almost half of the FHHs are hopeful and optimistic about the future. In urban areas, 40.4 percent FHHs believe that their households will have a better standard of living five years from now, while 13.7 percent anticipate a much better future. The percentage for rural FHHs is 37.8 and 9.1 respectively. A relatively high 5.9 percent in urban and 6.6 percent in rural areas expect the standard of living of their

Region	Urban	Rural	Total
<b>Female Headed Households</b>			
Better	40.4	37.8	39.3
Much Better	13.7	9.1	11.8
Worse	5.9	6.6	6.2
Much Worse	3.8	2.7	3.4
No change	17.5	13.6	15.9
Don't know	18.6	30.2	23.4
Total	100.0	100.0	100.0

Source: SPDC field survey in 13 districts of Pakistan

households to worsen. A significant percentage of 17.5 percent in urban and 13.6 percent in rural FHHs predict no change in the household standard of living. Simultaneously, 30.2 percent of rural female heads are uncertain on any change in their living standard as compared to 18.6 percent in urban areas who are also ambivalent about the future of the family.

The main causes of pessimism in the remaining female heads are the prevailing economic and social crises in the country. As shown in Table 5.7, about 37.0 percent of FHHs in urban areas consider inflation, job insecurity and rising debts as major causes that would impede improvement in living standards. For 38.7 percent of rural female heads, unemployment is a bigger issue, even more than inflation and insecurity. Another important aspect that is highlighted by rural female heads is the lack of proper medical facilities at the village or town level. About 29.0 percent think that lack of health facilities would reduce the prospect of improvement as high incidence of diseases would not only increase medical expenses at household level but also pose serious threats of having permanent disability or terminal illnesses. For 19.0 percent rural FHHs, inflation and insecurity is a major factor of deteriorating household welfare in the coming years. Lack of education for both girls and boys in rural areas is a major concern for household heads in both urban and rural areas but the gap in perception between education for boys and girls is evident from the responses of rural FHHs (6.5 percent against 3.2 percent respectively).

The analysis of Table 5.7 yields policy implications in terms of economic stabilization and reduction of inflation along with improvement in the law and order situation in the country especially in urban areas. Restoration of momentum in economic growth would create jobs that are presently impeding any improvement in household living standards. There is also need to expand coverage of employment guarantees and youth development schemes especially for females in rural areas. Major shifts of expenditures are required in social sector service delivery, with improvement in access and quality of education and health in rural areas. According to FHHs, without consistent policies that ensure growth prospects in the areas discussed above, household welfare would not be achievable.

	Urban FHHs	Rural FHHs
<b>Improvement Because of</b>		
Boys Employment	38.6	43.1
Girls Employment	4.3	3.9
Better Job Opportunities	47.2	43.1
Better Health Facilities	2.8	5.2
Others	7.1	4.6
Total	100.0	100.0
<b>Deterioration Because of</b>		
Lack of Boys Education	4.3	3.2
Lack of Girls Education	4.3	6.5
Lack of Job Opportunities	34.8	38.7
Lack of Health Facilities	15.2	29.0
Increasing Debt	4.3	3.2
Inflation/Law and Order	37.0	19.4
Total	100.0	100.0

Source: SPDC field survey in 13 districts of Pakistan

## CHAPTER 6

### ANALYTICAL FRAMEWORK FOR FEMALE HEADSHIP IN PAKISTAN: HYPOTHESIS TESTING

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There is a dichotomy in gender disparities and increasing female headship in Pakistan. Besides causing inequity and inequality, gender disparities have had consequential repercussions for social development in Pakistan. Such disparities that are highly pervasive in society and are challenging the social fabric have become even more intense and persistent with the continuous economic decline. As a result, the issue of gender identity has become a theoretical discourse with both poor men and women equally deprived with differences of scale only. The 'identity' crisis assigns a new set of values and roles that challenge past notions of social norms and practices. With the changing patterns of economic production and social reproduction<sup>1</sup>, society is undergoing social transformation with changes in roles and responsibilities for men and women which in turn are challenging the status-quo. Increasing female headship in Pakistan could be viewed in the context of this social transformation process.

#### 6.1. HYPOTHESIS-I: HAVE AGE, EDUCATION, INCOME, EMPLOYMENT AND EMPOWERMENT CONTRIBUTED TO FEMALE HEADSHIP IN PAKISTAN?

To explore the determinants of female headship in Pakistan, a hypothesis that would help establish an analytical framework for female headship in Pakistan will be tested. In addition to the established and verified determinants of female headship in developing countries, the definition problem of female headship in the context of Pakistan also faces the challenge of 'self-proclaimed' female headship. In this research, 30.1 percent of females who claim to be heads of their households have no qualifications of headship as defined, i.e. being the eldest in the family, having the highest level of education, being employed, earning the highest income or being empowered at any scale. In this section, these five qualifications will be tested for the determination of female headship in Pakistan.

The qualifying determinant of age is critical in the context of Pakistan as 'ceremonial headship' and has a direct link with the cultural and religion based-value-system that ignores other widely recognised determinants of household headship such as income, education and employment. Since 57.3 percent of female heads are illiterate, it can be assumed that education will not be a strong determinant of female headship in Pakistan. However, the highest education of female heads in the household is included in the analysis to understand the role of female education in household headship. The level of employment of female heads is low in the sample data of the survey, with a mere 24.1 percent against 84.2 percent in male headed households. This indicates that 75.9 percent of female headship is determined from characteristics other than employment. Income is another important determinant of household headship that again has a very limited role in determining female headship in Pakistan. Out of 804 FHHs only 194 earn employment income while 78 FHHs receive pension from the government. Similarly, at household level only 8.1 percent of FHHs have 100 percent contribution in the total family income. Thus income as one of the crucial determinant of female headship is relatively weak in case of Pakistan.



Empowerment, however, is a strong determinant of female headship in Pakistan As is evident from their self proclamation of headship of their households.

### 6.1.1. Methodology

The methodology of testing the above hypothesis uses the standard mathematical set theory in which a universal set contains all the elements (objects) and has a binary relationship with other sub-sets. In this case, marital status of FHHs is the universal set that has four sub-sets of single, married, divorced and widowed women. Each sub-set has characteristics such as age, education, employment and income. There is a possibility that one sub-set could have overlapping characteristics, for instance a woman could be head of the household because of age but she also has the highest income in the family. To simplify the analysis, each sub-set is tested against the four characteristics i.e. age, education, employment and income. All four characteristics are calculated at the household level in which the characteristics of the head of the household are tested against each qualifying determinant. For example, if other members of the family are below the age of the household head, these observations will stand as valid otherwise not. A similar method is used for the assessment of education, employment and income as qualifying determinants of household headship.

### 6.1.2. Analysis

The traditional characteristics of female headship are presented by the marital status of FHHs in Table 6.1, showing the significance of each characteristic against each type of marital status. It has been shown in earlier sections that 58.0 percent of female heads are married while 38.1 percent are widows. The highest percentage of married females as heads of households is somewhat contradictory to the socio-cultural characteristics of Pakistani society because in the presence of the husband a woman often does not consider herself as the household head. The only possible reason for household headship in case of married females is the temporary absenteeism, inability to provide economic succour to the family or permanent disability or

	Marital Status	FHH by Marital Status (A)	Highest Age in Family	Highest Education in Family	Employed	Highest Income	Total by Characteristics (B)	Difference b/w (A - B)
A	Single	24 3.0	14	7	7	6	17 70.8	7 29.2
B	Married 58.0	466	37	80	97	65 39.7	185 60.3	281
C	Divorced	8 1.0	6	2	5	2	8 100.0	0 0.0
D	Widowed	306 38.1	287	29	85	82	299 97.7	7 2.3
	Total	804 100.0	344 (42.8)	118 (14.7)	194 (24.1)	155 (19.3)	509 63.3	295 36.7

Source: SPDC field survey in 13 districts of Pakistan

chronic illness of the husband or other male members. Ironically, none of the above cited reasons were found in the sample survey. This has necessitated a further investigation into the rationale for women to claim their headship. In case of female headship by widows, the issue has been examined from the viewpoint of age, education, income and employment at household level.

As stated earlier, the marital status of FHHs provides the bench-mark used to derive the total number of FHHs with qualifying determinants of age, education, employment and income. Column B is derived by applying all the qualifying determinants on the total sample of 804 FHHs. The last column shows the difference between FHHs in the total sample and the total number of female headship derived from applying each factor on marital status classification. It is important to note that the total of qualifying factors will not match with the total of column B that encompasses all the characteristics of household headship.

It can be seen from the Table 6.1 that out of 466 married FHHs only 37 females are household heads because of highest age in the family while out of 306 widows, 287 are household heads because of their age. Similarly, 14 single females out of 24 and 6 divorced females out of 8 FHHs qualify for female headship by having the highest age in the family. The second important determinant of female headship is the educational qualification of the household head. The data shows that overall a low percentage of FHHs has the highest level of education in the family. Out of 804 FHHs only 118 (14.7 percent) have the highest education in the family. The issue is particularly chronic in married women and widows where only 17.1 percent out of 466 married female heads and 9.5 percent out of 309 widowed female heads are the most qualified persons in the family. Employment is classified as working for remuneration in the sample survey. Employment of household heads and highest income in the family are taken as separate variables because personal income also includes pensions and other sources of income. The employment variable, already reported in the earlier sections shows employment of 24 percent of female heads. Table 6.1 also shows that only 19.2 percent of female heads have the highest income in the family. There is a possibility of overlapping of characteristics. If a female is the household head by virtue of being the eldest in the family, she may also have the highest education or highest income in the family as well. This anomaly is controlled by adding all the characteristics of household heads and analyzing the transforming of these characteristics into different types of marital status of female heads.

The analysis is conducted on the premise that if female headed households in the different marital status classifications do not have at least one characteristic of age, education, employment and income, they will not qualify as the head of the household. In the single female household head group, 17 out of 24 women have qualified as household heads and the remaining seven have no qualification for household headship. The claim of 466 married females has proved largely inaccurate as 60.3 percent have no standard qualification of household headship. Only 39.7 percent females in this classification have one or more characteristics of the head of the household. Absence of males in the divorced and widowed groups is the 'a priori' assumption that has been substantiated from sample data as all the divorcees have at least one

characteristic of headship. In the widowed classification, only 2.3 percent of the females have no qualification of household headship.

The most important finding of this analytical investigation is the determination of the numbers of female household heads which show conformity with the four characteristics of household heads. This number is 509, 36.7 percent less than the total sample of 804 FHHs. This means that 295 females who claimed household headship did not possess any determining qualification for such a position.

### **6.1.3. Empowerment as a Determinant of Female Headship**

From the perspective of females, the claim of household headship has opened a complex and often contradictory discourse on female empowerment. The fundamental question relates to a female claiming to be the head of her household without any appropriate qualification for the headship. On the other hand, the household headship claim itself manifests the voice of females often linked with literacy, employment or income generation capacity. A female normally assumes that she is empowered if she is literate, employed with reasonable remuneration, or has a recognised status within the family. All these characteristics give power for decision-making. Another source of empowerment for the female is her marital status that also influences decision-making and choice. For instance, the behaviour of a married female living in a joint-family system would be entirely different from the married female living in a nuclear family. The former has less power of decision-making and choice compared to the latter who exercises reasonable freedom. Similarly, the status and circumstances of widows allow them to become more independent in choice and decision-making. By virtue of this independence, widows are considered to be more empowered as compared to other females in society.

It follows that the empowerment of the female as perceived by herself is also an important determinant of female headship. Given the sensitivity and peculiarity of the issue of empowerment, an effort has been made to incorporate empowerment separately in the analysis of female headship determination.

### **6.1.4. Measuring Empowerment**

In the sample survey, there were 12 questions related to decision-making and four related to empowerment. All answers were classified under head of household, male members of the family, female members of the family and husband/wife. The quantum of answers determined the weights of each classification in a question. All the four empowerment related questions were assessed separately with the same methodology. However, higher weights were assigned to empowerment questions when combined with the other set of decision-making questions. Total empowerment was calculated as a function of both empowerment and decision making, for instance, if the total score of empowerment questions was less than 1, this would indicate very insignificant empowerment of the female head of household. This score was taken to be zero. The total score of empowerment was obtained by adding the score of decision-making module with that of the empowerment module provided the score was greater than 1 in the latter. There were two reasons for calculating empowerment using this approach. Firstly, the questions in the

decision-making modules related to daily tasks requiring simple decision making. These questions contained less weight in comparison with the major question of "who decides about purchase/sale of assets, jewellery, land, and livestock". Secondly, the empowerment module controls the decision-making module at household level. For instance, the sample data shows that a female household head is allowed to make decisions about the immunization of children or medical treatment of pregnant women, but she is not allowed to take a loan for the betterment of the family. The type of empowerment in the decision-making module represents the quasi-empowerment of female heads that is converted into full empowerment only when a female can decide about the sale and purchase of assets/land, or obtain and repay loans.

### 6.1.5. Contextualizing Female Headship in Pakistan

In Table 6.2, empowerment of the female head has been analyzed with other qualifying determinants of female headship. Column one is the total number of female heads under different types of marital status. The percentage distribution of each classification is given in parenthesis. Column two represents female heads in different classifications of marital status and highest age combined with empowerment. Columns three to five show how female headship shapes with education, employment and income along with empowerment. Column six presents the number of female heads who possess all the five qualifications such as age, education, employment, income and empowerment. The horizontal total of column two to five will not match with total of column six because of the overlapping characteristics in each column (from column two to five). The bench-mark in this analysis is column one that shows total number of female heads by marital status. Any deviation from the bench-mark figures implies the absence of qualifying determinants of household headship. Column seven shows the difference between bench-mark figures and total number of FHHs with certain qualifications.

It can be seen from the table that in the 'single' classification, only 10 females are household heads because of age and empowerment. Surprisingly, female education and empowerment has

Marital Status	FHHs by Marital Status (A)	Age with Empowerment	Education with Empowerment	Employment with Empowerment	Income with Empowerment	Total by Characteristics (B)	Difference b/w (A - B)
A. Single	24 (3.0)	10	6	5	5	17 (70.8)	7 (29.2)
B. Married	466 (58.0)	32	47	71	50	278 (59.7)	188 (40.3)
C. Divorced	8 (1.0)	6	1	5	2	7 (87.5)	1 (12.5)
D. Widowed	306 (38.1)	243	25	83	78	260 (85.0)	46 (15.0)
Total	804 (100.0)	291 (36.2)	79 (9.8)	164 (20.4)	135 (16.8)	562 (69.9)	242 (30.1)

Source: SPDC field survey in 13 districts of Pakistan

not played an important role in determining their headship in the single classification as headship of only 6 females with education and empowerment has been established.

More vigorous and in-depth analysis is required for the classification of married females that comprises 58 percent of the total sample from the point of view of empowerment. The analysis would reveal whether empowerment has any significant role in the claim of household headship by married females. Table 6.2 shows some astonishing results that contradict claims of many household heads as only 32 out of 466 females possess characteristics of both age and empowerment. Similarly, education and empowerment determine female headship in 47 married females only. Employment of females has shown significant value in the married female classification as 71 females possess characteristics of both employment and empowerment. Income in combination with empowerment has not come out as a significant variable as only 50 females in the married classification qualify as heads of the households with this combination. Combining all the characteristics with empowerment, it is found that 40.3 percent of females have factors of female headship other than age, education, employment, income and empowerment. Alternatively, it may be conclusively stated that these females do not possess the standard four qualifying criteria for headship. One fact that is evident from the study of empowerment in married females is that age, education, employment and income have marginal contribution to female headship as reflected in the low number of household heads in each characteristic. Of the 466 married females, 50.7 are able to qualify for female headship on the basis of empowerment.

In Pakistani society, divorced and widowed women are often placed in a separate category that deprives them of social advantages. Inconsistency in social behaviour compels these women to aim at economic independence. Economic independence has a direct relationship with female empowerment, choice and freedom. This is evident in the sample data which shows that 243 females in the widowed classification are also the eldest in the family along with empowerment. Table 6.2 also shows that empowerment along with employment and income has significantly contributed in the female headship in the widowed classification. On the other hand, education and empowerment has not shown considerable correlation with female headship as out of 306 widows only 25 widows validate the criterion of headship. At the aggregate level, 85 percent of widows with age and empowerment meet the female headship criteria.

One of the objectives of establishing criteria for female headship is to articulate a comprehensive, plausible and evidence-based definition of female headship in the context of Pakistan. The above step by step analysis shows that 69.9 percent of females in the sample data possess one or more characteristics of female headship. The most crucial finding is that age has largely ascertained female headship in Pakistan. Almost 36 percent of female headship is mainly attributed to the age of female. The second most important factor is female employment which is more than 20.4 percent of the headship. The determinant of income has lagged behind employment and contributed to close to 17 percent of female headship. Though education of females is widely recognized as a tool of empowerment and emancipation, its role in determining female headship in Pakistan is restricted to 10 percent only.

At an aggregated level, no explicit characteristics of female headship have been found in 30.1 percent of the females who claimed to be heads. This further complicates the issue of female headship in the context of Pakistan. One may assume that these females could not differentiate between female managed households and female headed households, and thought that they can claim to be heads since they were managing the households.

The relationship between household headship and empowerment in which headship would be determined by empowerment only is critical. Since there is no established definition of empowerment, the problem would affect the contextualization of female headship in Pakistan. Generally, empowerment varies within different social classes of society and its practice depends on the different interpretations. The definition of empowerment must, however, be consistent with the socio-cultural norms that offer choices, resources, power and authority to females.

In the context of Pakistan, a female with no employment income, none or little education and not being the eldest in the family cannot be considered as the household head because empowerment of females in the family is mainly based on these characteristics. Another determinant of female empowerment in Pakistan is ownership of assets. This is often either completely denied to women or they are offered quasi ownership rights in which they cannot make any decisions. A strong patriarchal system and beliefs in family honour often compel females to abandon their rights of asset ownership. In the survey, the question of ownership of assets was asked at household level but not at the individual level and this restricts its use in the model of empowerment measurement. Even if the data were collected at individual level, the inclusion of female ownership of assets may have artificially enhanced the level of female empowerment because in the absence of absolute rights on asset possession, the ultimate beneficiary of asset ownership would be the family, not the female.

One important aspect of defining FHHs in the context of Pakistan is the empowerment of the eldest in the family. Socio-cultural norms in society have placed elders at the top of the hierarchal pyramid even without economic contribution and possession of assets. The empowerment of elders is embedded in the family structure, religious fundamentals and traditional practices that assign extra-ordinary power and authority for decision-making to them. In this model, the female elder contests her stature in the family with the male elder who holds a privileged position by virtue of his age and past economic contribution in the family as well as his gender. However, in the absence of an elderly male, an elderly female becomes the second best choice. The empirical evidence and scientific examination used in the analysis of the survey data show that the phenomenon of age is the single largest determinant of female headship in Pakistan, followed by employment, income and education in that order. However, the factor of perceived empowerment could be beyond age, education, employment, and income, as seen from the 30.1 percent females who have claimed headship of households despite not possessing any of the headship characteristics.

## 6.2. HYPOTHESIS-II: FEMALEHEADED HOUSEHOLDS IN PAKISTAN ARE POOREST OF THE POOR

Poverty is a subject of both contradictory and converging theories. Some theorists and researchers believe in the subsistence level theory where food is termed as the only basic need for human survival. Others argue that essential social services such as education, health, clean drinking water and sanitation are the building-blocks of human existence and progress. The idea to include voice, choice, representation, opportunities and capabilities in the discourse has given an innovative and diverse outlook for a wider understanding of poverty. All these contesting notions invariably converge to the point where human survival in a society of inequality is questioned. Alcock (1997) explains 'it is the issue of definition that lies at the task of understanding poverty, we must first know what poverty is before we can begin to do anything to measure it and before we can begin to do anything to alleviate it.'

To understand poverty in the developing nation context, a theoretical framework that includes both local impediments as well as issues of global political economy is required. Local impediments are mainly in the form of structural deficiencies of the economy and issues related to policy making and implementation, performance of institutions, compliance, rule of law, and socio-political stability. Issues of global political economy which directly affect the 'agency' of social reproduction include business, family and gender relations. Bakkar and Gill (2003) believe that "the making of global society in the twenty-first century will involve the dialectical movement of political forces both locally and globally."

With increasing inter-connectivity of economies, poverty has also become a global instead of a local phenomenon. Currently, there are 963 million people around the world who are living at below subsistence level. The disproportionate share of poverty is borne by women especially in the increasing female headed households in the middle to low income groups of developing countries. Poverty in developing countries can also be viewed from the perspective of foreign policy imperatives. The changing world order in the first century of the new millennium has pushed many developing countries into a vicious poverty cycle due to changes in foreign policy implications. Buvinic (1998) opines that "feminization of poverty should be considered a legitimate foreign policy concern. Because women are increasingly economic actors and heads of households as well as mothers, their poverty slows global economic growth."

Female headship that was an exception in developing countries has risen in the last two decade with increasing economic pressure at household level. Increased participation of females in the labour force is the evidence of women shouldering more economic burden of the family. Recent literature has also established that poverty in its all manifestations exists in households headed by females. The term 'feminization of poverty' suggests that women are disproportionately represented amongst the poor compared to men due to the growth of female-headed households who face gender inequality, disadvantages in terms of entitlements such as restricted access to land ownership, credit and other productive resources, and limited capabilities due to illiteracy and low educational levels (Smajic & Sergio, 2007).

Poverty revisited Pakistan with a high intensity in the decade of 1990s and continues to persist in the first decade of the twenty-first century. Despite some concrete measures for poverty alleviation by the government during 2001 to 2005, the rise in poverty has been witnessed in both urban and rural areas of Pakistan. Empirical evidence of rising poverty (a decline in 2004-05) with regional dimensions is found in a study (Jamal, 2007) that shows urban poverty that was 25 percent in 1998-99 increased to 30 percent in 2001-02. Rural poverty also increased from 32 percent in 1998-99 to 35 percent in 2001-02. However, according to the same study, a decline in poverty has been witnessed at the national level, from 33 percent in 2001-02 to 30 percent in 2004-05. At the sub national level, urban and rural poverty for the same period declined by 2 and 4 percent respectively. In the absence of recent poverty estimates for Pakistan, some inferences can be drawn from the study that includes multidimensional aspects of human life such as education, health, housing, water, sanitation, physical and monetary assets in the measurement of poverty (Jamal, 2009). The study suggests that 54 percent of the population in Pakistan have multiple deprivations, with the incidence of deprivation for urban population at 21 percent and 69 percent for the rural population. The on-going economic crisis at national and international level has eroded the purchasing power of individuals and has culminated in high poverty incidence in countries like Pakistan. It has further aggravated food security problems for impoverished and disadvantage segments of the population especially for women with household headship.

The danger of famine and malnourishment is imminent as according to the FAO<sup>2</sup> report 2008, Pakistan is among the seven countries of the world where majority of the people are either hungry or starving. The report says "vast majority of the world's undernourished people - 907 million - live in developing countries, according to the 2007 data reported by the State of Food Insecurity in the World. Of these, 65 percent live in only seven countries: India, China, the Democratic Republic of Congo, Bangladesh, Indonesia, Pakistan and Ethiopia. Progress in these countries with large populations would have an important impact on global hunger reduction."

The gender dimension of poverty has not been explored in Pakistan to any level of depth. However, some studies have investigated the link between gender inequality and poverty. For instance, Mumtaz (2007) explores the gender-poverty nexus through gender disparities in Pakistan. Chaudhry (2009) studies the gender inequality in education from the point of view of rural poverty and concludes that poverty will likely be reduced in rural Pakistan if the prevalent gender inequality in education diminishes. Khalid and Akthar (2009) estimate and compare the poverty headcount of Female Headed Households in Pakistan by using PIHS 2001-02 and PSLM 2004-05 surveys. The key findings of their paper challenge the 'a priori notion' of poverty in female headed household in Pakistan and view remittances (home and abroad) as a key poverty cushion both in urban and rural areas. The plausibility of these results becomes questionable when gender disparities in social and economic spheres along with cultural and traditional practices in Pakistan are linked with the living standards and quality of life.

### **6.2.1. Poverty Estimates by SPDC**

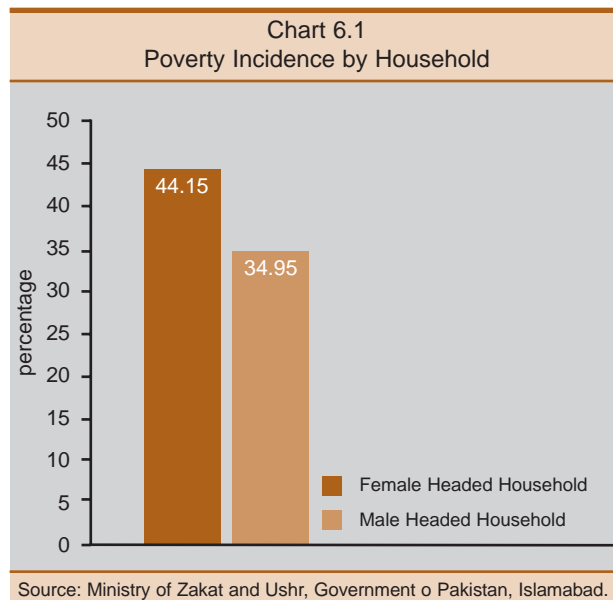
The quality of data and blurred definitions of female headed households have impeded researchers and academicians from estimating overall well-being at household level. The survey



results were used to develop poverty estimates through a snap-shot of poverty incidence based on the income-consumption pattern at household level. The analysis was conducted on a per capita basis to control the household size variation. The poverty line defined in the Pakistan Economic survey 2007-08 as Rs.944.47 per adult equivalent per month for 2005-06 was adjusted for the changes in consumer price index (CPI) in subsequent years. For 2008-09, the poverty line adjusted for inflation has been estimated as Rs.1286.92 per month. The mapping of households below poverty line was carried out by aggregating household consumption expenditures divided by household size to obtain per capita consumption expenditures.

The exercise of mapping poverty incidence in FHHs would provide information about the existing level of income poverty that is often criticized on the basis of its inability to encompass other contributing factors of individual well-being. However, there is enough evidence in literature in support of the income-consumption based approach in the measurement of poverty incidence to authenticate the use of such a basis.

From the survey, ample evidence has been found to validate the hypothesis of FHHs being the poorest of the poor. Chart 6.1 shows that 44.15 percent FHHs live below the poverty line compared with 34.95 percent in MHHs. A higher poverty incidence in FHHs implies a higher level of deprivation at the household level. One possible reason for this is the higher level of illiteracy among female household heads. The hypothesis of education-employment link is also proved in case of FHHs as lack of education and training has prevented female heads from participating in the labour force. Another plausible factor of income poverty in FHHs is the lack of access to social safety nets. It appears that income



support either from family members or from government run programs do not contribute adequately to reducing income poverty in FHHs in Pakistan. Lastly, the results also suggest that households headed by females have to bear a disproportionate share of the current economic crisis at national and global level as income poverty in MHHs has shown only 2 percent increase in the overall poverty level of Pakistan in 2001-02<sup>3</sup>.

### 6.2.2. Application of T-test

The evidence of high income poverty in FHHs in comparison with MHHs suggests an application of standard t-test for comparing means. Statistical significance of the variable would increase the confidence level of the findings that assert that FHHs are the poorest of the poor. The null hypothesis uses the simple "equality of means" framework according to which the mean values of per capita consumption expenditure of population below poverty line in FHHs and MHHs are

equal. The alternative hypothesis is that the mean values of per capita consumption expenditure of population below poverty line in FHHs and MHHs are not equal. Table 6.3 clearly shows that the mean value of per capita consumption

Variables	N	Mean	T	sig.
Male	281	880.04	1.85	0.05
Female	355	838.48		

Source: SPDC field survey in 13 districts of Pakistan

expenditure in MHHs is higher as compared with that in FHHs. This implies that on average, FHHs have less income relative to the poverty line figure of Rs. 1286.92. The result also suggests that in relative terms MHHs have incurred more income for consumption expenditures. With a t-value of 1.85 at 5 percent significance, one can assume that there is significant difference between per capita consumption expenditures between FHHs and MHHs. The higher mean value indicates less income poverty in MHHs in comparison with FHHs. This means that in relative terms FHHs have less income to meet their consumption expenditure requirements. Lastly, the analysis of equality of means rejects the null hypothesis and accepts the alternative hypothesis that states that the means of two variables are significantly different which in turn proves the main hypothesis of the poverty investigation: 'FHHs are the poorest of the poor'.

### 6.2.3. Regional Poverty Incidence by Household Headship

The incidence of poverty has multifaceted aspects that possess both human and spatial dimensions. The human dimension includes poverty in different groups of people including women, children, men, and groups divided by colour and race. Incidence of poverty in continents, countries, cities, urban and rural areas and regional blocks can be termed as the spatial or geographical dimension. The urban-rural dimension is more significant as compared to other spatial poverty measurements because fulfilment of basic human needs in rural areas has always remained a major challenge for policy makers. In developing countries like Pakistan, the rural population is the most disenfranchised and deprived segment of society despite its considerable contribution in economic growth. The rural population consists mainly of land less farmers (or farmers with small landholdings), and un- or semi-skilled workers who are forced to live below subsistence levels due to lack of opportunities and access to basic social services. Deficient social services and meagre income earning opportunities have caused rural households to remain poor for generations and they will remain in the 'vicious poverty cycle' if transfer mechanisms of the government fail to provide access, opportunities and control on resources to the marginalized rural population.

Some inferences can be drawn for the gender dimensions of rural poverty from an analysis of the sample data. Chart 6.2 summarizes the results of mapping of poverty incidence by urban-rural areas in both types of households. The analysis in Chapter 4 established a link between poverty and female headship. As high as 53.47 percent of rural FHHs and 37.63 percent urban FHHs are living below the poverty line in comparison with 46.15 percent in rural MHHs and 26.83 in urban MHHs. The high incidence of poverty in rural FHHs can be attributed to various factors in which ownership of agricultural land and other assets are predominant. The sample data shows that 76.7 percent of rural FHHs did not possess agricultural land while 89.7 percent have no entitlement of non-agricultural land and real estate. Access to social services is another

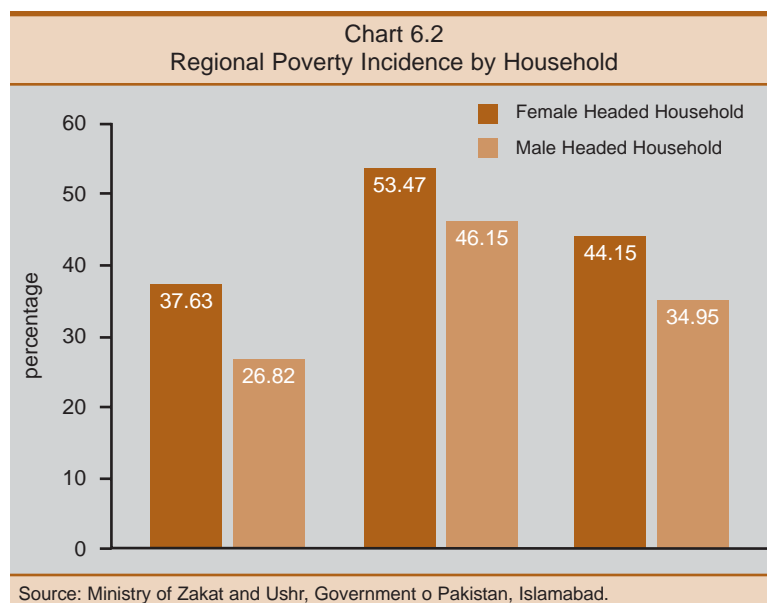
important contributor of poverty in rural FHHs as 31.7 percent do not have a high school within 2 kilo meters radius of residence. Similarly, health care services are not available for 42.1 percent rural female headed households and there are no family planning centres within 2 kilo meters radius of residence for 33.8 percent rural FHHs.

The overall well-being can be measured from the current living standards of rural FHHs as 32.6 percent live in residential units that

have roof material constructed with wood/bamboo. Availability of water is a major challenge for 46.5 percent of rural FHHs as they have to rely on hand pumps, open and closed wells and water from river and ponds. No sewerage facilities are found in 14.8 percent rural FHHs and 39.9 percent have inadequate sanitation facilities. In rural areas, sources of energy for lighting and cooking are generally scarce but in FHHs the severity of the problem is more evident as 55.3 percent use wood, animal waste, dried twigs and coal for cooking while only 16.6 percent have electricity in their homes. The benefits of communication proliferation in Pakistan are not as widespread in rural areas as 27.5 percent of FHHs have no phone facility.

Intra household analysis of the socio-economic characteristics of household members is important from the viewpoint of poverty incidence. The indicators of education and employment in rural FHHs substantiate the statement of high incidence of poverty as 70.4 percent of rural FHHs are illiterate in which 47.2 are widows who make up 38 percent of the total sample. Unemployment rate is high in rural FHHs as 73 percent are not engaged in paid work. Low enrolment ratios indicate dismal future growth prospects in rural FHHs as 53 percent of girls and 60 percent of boys do not attend schools at primary level. With the continuous decline in agricultural output due to water scarcity and absence of agricultural land entitlement to women, the incidence of poverty is likely to increase for rural FHHs in the future.

Multiple factors support the argument that deprivation and vulnerability are more pervasive in urban FHHs when compared to urban MHHs. Firstly, unemployment is the basic cause of income poverty that aggravates with the absence of entitlement and ownership of assets. Secondly, support mechanisms whether government or private often provide short-run relief that does not contribute adequately to the long-run objectives of breaking the poverty cycle. Thirdly, illiteracy and lack of skilled training has left no option for urban FHHs but to accept low paid work that barely fulfils the food requirement of the family. Finally, despite making some progress to reduce gender disparities in recent years, the government's strategies to reduce gender-based



inequalities have not adequately addressed the issue of poverty among women. A mix of strategies aimed at long term improvement and short-term relief would be far more effective towards reducing poverty among women.

The Poverty Reduction Strategy Papers (PRSP-I & PRSP-II) outline home-grown strategies to mitigate the increasing levels of poverty and inequality in the country. Unlike the basic concept of 'private sector led growth' in PRSP-I, the PRSP-II strategy revolved around 'pro-poor growth.' Combining the long and short -run economic growth and social coherence strategies, PRSP-II presents a comprehensive remedy for economic ailments and poverty reduction. Unfortunately, both poverty reduction strategies lack distribution mechanisms of income and resources that is a fundamental requirement from an equity point of view. Pakistan is a resource rich country where institutional mechanisms are not equipped to transfer the benefits of economic growth to the poorest segment of the population. By virtue of the imbalances in allocation and distribution of resources, inequality is increasing. Poverty is the likely consequence of persistent inequality in the economy and women end up suffering the most.

In Pakistan, female headship is an emerging phenomenon and linking poverty with female headship is a new paradigm of research. The current research on poverty of female headed households in comparison with male headed households aims to make a start. Some inferences can be drawn for the prevailing notion of 'feminization of poverty' but this research focuses on comparative incidence of poverty in both types of households. The empirical analysis carried out suggests that female headed households are the poorest of the poor.

## NOTES:

<sup>1</sup> Social production includes biological production as well as production of different services such as health services, etc., for details please see Bakkar & Gill.

<sup>2</sup> Food and Agriculture Organization (FAO) Report on "The State of Food Insecurity in the World 2008."

<sup>3</sup> Jamal (2007) quote overall poverty figure of Pakistan as 33 percent for 2001-02.

CHAPTER 7  
CONCLUSIONS  
AND  
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## CHAPTER 7 CONCLUSION AND POLICY RECOMMENDATIONS

In Pakistan, female headship is a nascent phenomenon that has not been explicitly explored in research on gender related topics. The subject has gained importance with changing patterns of economic production and social processes that affect gender dynamics within society. Perpetual economic decline, collapse of social service provision, poor governance and increasing political instability is manifested in polarization of society that has exacerbated insecurity problems, class conflicts, contradictions and gender disparities. Challenges posed by recent events on economic, social and political fronts have increased the vulnerability and deprivation of people in general and women in particular. Buvinic<sup>1</sup> (1998) terms female headed households (FHHs) as a new form of 'global underclass' that are poor and unprotected because of increasing economic pressures on the families. In the context of Pakistan, increasing female headship has diverse linkages that revolve around patriarchy, cultural and traditional values, economic hardships and changing role of women in society.

The primary objective of this baseline research was to identify the factors significant in defining female headship in Pakistan, contextualise these and analyze the diversity in the socio-economic characteristics with a view to measuring the level of overall well-being of female headed households in comparison with male headed households. The results of the survey suggest that higher illiteracy among women has constrained employment prospects and earning capacity which in turn has translated into low human development and poor living standards in a large percentage of the FHHs studied.

Among the four important determinants of female headship in Pakistan, viz., age, education, employment and income, age shapes the highest proportion of household headship. This is a vivid manifestation of 'an inimitable type of headship' that has an intrinsic relationship between the dominant value system embedded in cultural, traditional and religious practices, empowerment and decision-making at household level and the changing patterns of household composition. The sample data shows that 42.8 percent of female headship is defined by age in which 83.4 percent of female heads are widows. Other classifications of marital status have shown rather insignificant values for female headship determination within the age criterion. It may be concluded that household headship with the age criterion is largely defined by aging widows who are the most disadvantaged and deprived segment of the population in Pakistan. However, the survey also shows that 58 percent of the total female headed sample are married women, a finding that is contradictory to the basic assumption that women have less bargaining power in Pakistan. This finding also means that females are heads of the household in the presence of male members.

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<sup>1</sup> For details please see Buvinic, M. (1998), Women in Poverty: A New Global Underclass, Foreign Policy, No. 108 (Autumn, 1997), pp. 38-53.

## 7.1 KEY FINDINGS

### 7.1.1 Empowerment

Empowerment is one of the main determinants of female headship, and the main sources of power and authority are education, employment and income. Yet the sample data shows that these factors have low proportions in determining female headship. Since aging widows are the highest contributors to female headship and have the lowest proportions of education, employment or income, the question of empowerment in aging widows with female headship becomes meaningless.

The results are somewhat contradictory with the established theories of empowerment. The sample data shows that female empowerment in the context of Pakistan is largely derived from customary practices that place elderly females at the highest level of decision-making at household level and most of these females are either widows or divorcees. Education, employment and income certainly influence the female headship in Pakistan but the extent of its significance is less than the age determinant. For example, one of the findings is that as high as 57.3 percent of female heads are illiterate while 14.4 percent have completed primary level education only.

The issue of sources of empowerment is partly resolved because out of 466 females 188 (40.3 percent) of married females have 'claimed' to be household heads with no apparent qualification of household headship. It may be argued that these 188 percent females may have misunderstood the meaning of household heads, and may be better positioned in the category of 'female managed households' but the fact that they lay claim to house headship does lay credence to the conclusion that their claim has some meaning of ascendancy.

Decision-making in FHHs is largely restricted to every-day affairs but in some cases greater participation and authority of the females is witnessed in the medical treatment of females, pregnant women and child immunization even in MHHs. Major decisions such as sale and purchase of assets are still male dominated as only 69.1 percent urban FHHs and 60.4 percent rural FHHs have absolute authority to sell and purchase assets which they own. The findings reflect a society where females are not able to exercise power even if they head the household because they are conditioned to accept male authority due to the strong patriarchal system.

### 7.1.2 Poverty

The comparison of socio-economic characteristics has revealed significant differences in overall well-being between female and male headed households. While MHHs have a relatively large average family size, lack of adequate resources are responsible for the higher incidence of poverty in FHHs. One possible reason for high poverty in both urban and rural FHHs is the higher percentage of widows (38 percent) in the sample who are illiterate and unemployed. These females have an extremely low contribution to the total family income. Higher dependency ratio is one of the major causes of deteriorating living standards at household level. FHHs have relatively high dependency ratio both in urban and rural areas in comparison with MHHs. The analysis of the survey findings show that FHHs are the poorest of the poor, are more vulnerable

to economic shocks, possess less cushion in terms of assets or savings in case of any financial crisis, and are the most deprived in terms of opportunities for improved living.

The presence of malnutrition and hunger in FHHs is another critical finding of the study. The sample data reveals that 37.6 percent rural FHHs went hungry for the whole day at least once in the last six months. This ratio is somewhat less but significant (30.2 percent) for urban FHHs.

An analysis of indicators for living standards depicts poor living conditions in FHHs shows that 51.1 percent live in one or two rooms with an average family size of 6.9 persons. Inadequate provision of other necessities of life such as water supply, sanitation, source of lighting, fuel for cooking and phones has been observed in the sample data especially for rural FHHs. However, there is no marked difference in the provision of these services between urban FHHs and MHHs.

Poverty is a major cause of low human development in Pakistan. In the absence of disaggregated analysis of poverty, policy formulation such as PRSP at national and sub national level is largely constrained in its scope and vision, and provides inadequate solutions to achieve the objectives of poverty alleviation under the Millennium Development Goals (MDGs). Research literature on poverty has established that women bear a disproportionate burden of poverty at household levels. The present research on the socio-economic characteristics of FHHs in Pakistan has provided a detailed insight on the subject of women and poverty by exploring new dimensions in a disaggregated manner. An extrapolation of the study suggests that female headed households are the most deprived and disadvantaged segment of population with a poverty incidence of 44.15 percent at national level. The issue of poverty is more chronic in rural areas where 53.47 percent of FHHs are living below the poverty line. This result substantiates the earlier findings on poverty at regional level in which higher poverty incidence is reported for rural areas.

It has been argued that the development process in Pakistan has an urban bias that has severely hampered the development potential of rural areas and their population, and subsequently their full involvement in the growth of national economy. It is often assumed, therefore, that poverty incidence will be lower in urban areas in comparison with rural areas. The results of the survey prove that urban poverty in FHHs is 37.63 percent in comparison with 53.47 percent in rural FHHs, and 26.82 percent in case of urban MHHs. This implies effective provision of basic social services, high resource availability, more employment opportunities and spill-over effects of development are poverty cushions that are not present to any visible extent in rural areas of Pakistan. The study also shows that in urban areas, FHHs are still poorer than MHHs.

The results of the survey prove statistically that FHHs are more vulnerable than MHHs in the four key variables that define the well-being of a household: per capita income, per capita food expenditures, ownership of assets and empowerment. The results also show that despite being the heads of households, females lag behind in ownership of assets and empowerment, and the authority and power exercised by female heads at household level is far less than that of male heads.



### 7.1.3 Financial burden

To examine the financial strength at the household level, an investigation of family debt shows that FHHs have more family debt as compared to MHHs. In most of the cases repayment is largely the responsibility of the borrower but in many female headed households the male members of the family put an extra burden on the household budget by imposing loan repayment responsibility on the females of the family. The data shows that the wives of MHHs are able to repay their loans by themselves without transferring repayment obligation on other family members. Gender inequity in household borrowing and repayment is obvious from the large number of male borrowers in FHHs compared to female borrowers.

To mitigate unforeseen circumstances, the possession of assets such as real estate, live stock, jewellery and prize bonds. could provide resources in difficult times. FHHs have less options available compared to MHHs in such unanticipated situations. The assumption that females are not allowed to own land is validated from Tables 4.8b and 4.9 as only 0.4 percent urban FHHs and 0.6 percent rural FHHs have possession of land that could be used in case of unforeseen need. This shows that the level deprivation in FHHs is higher compared to that in MHHs. Liquid asset possession such as jewellery and prize bonds is also greater in MHHs.

### 7.1.4 Access to Health Services

An important finding of the survey is that 21.1 percent of pregnant women in FHHs in rural areas are not allowed to avail clinical treatment in FHHs. Due to family customs and pressures, the rural womenfolk continue to bear the inevitable pregnancy related complications due to non treatment or even wrong treatment. In both FHHs and MHHs, male members have a say in treatment of female patients, while female heads and women in the household are not as strong in deciding about health services for male patients.

### 7.1.5 Education for Children

A higher percentage of female education discontinuation is witnessed as compared to male discontinuation by rural FHHs. There is a preference for male child education because boys are considered as an investment which will contribute to the family income while the girl's education would benefit (in case of marriage) another household. The findings confirm the assumption that both households would prefer to send the boy to a private school (hence spending scarce resources) and send the girl to a government school where expenses are minimal and the quality questionable.

### 7.1.6 Income Patterns

The survey shows glaring differences in both total household income and income of the heads between FHHs and MHHs in urban and rural areas. There is approximately a 100 percent difference between the average monthly income of the FHHs and MHHs by urban and rural categories. In rural areas the income of female heads is 149.1 percent less than that of rural male heads. The total family income in urban FHHs is 14.7 percent less than in urban MHHs while in rural areas this difference is approximately 12.5 percent.

Per capita income is 11.4 percent higher in MHHs as compared to FHHs indicating that lesser resources per capita are available in households headed by females. The figures in MHHs for both total family income and head of household income are higher than those in FHHs. Only 24.2 percent female heads are employed as compared to 84.2 percent in MHHs. The average monthly income for urban female heads is half of that of urban male heads. Thus in each category of income, the quantum of income in FHHs is much less than that in MHHs.

### **7.1.7 Expenditure Patterns**

The overall expenditure pattern obvious from the results of the survey shows that rural FHHs live at subsistence levels with a meagre total expenditure of Rs. 10,491 per household per month. Lower consumption expenditure on food in FHHs signals the un-affordability of three meals a day as well as an inability to spend on expensive food items such as meat and fruits. The average monthly expenditures on the acquisition of social services such as education and health has shown that FHHs do not spend as much as MHHs do. In urban areas, A similar trend is seen in rural areas where MHHs spend 36.4 percent more compared with FHHs. Health expenditures by headship is equal in rural areas while urban MHHs incur 7.2 percent more health expenditures on health compared with urban FHHs.

Mean expenditures in different categories are consistently higher in MHHs both in urban and rural areas.

### **7.1.8 Standard of Living**

The total household income composition in rural FHHs is more dependent on informal channels such as support from the extended family, *Zakat* and BISP. The level of dependence for livelihood is more prominent in rural FHHs compared with urban FHHs. The average per capita total expenditure in rural FHHs is much lower than in urban FHHs. A detailed analysis of mean consumption expenditures by household type reveals that MHHs in both urban and rural areas incurred higher expenditures on items such as food, clothing, transport, health and education. In comparison with FHHs. The survey findings show that MHHs are able to spend more on nutritious food such as meat and fruits as compared to FHHs in the same region.

It can be concluded that urban and rural MHHs have a higher standard of living than FHHs In general, and that urban FHHs have a higher standard of living than rural FHHs.

### **7.1.9 Perceptions of FHHs**

Despite their poor living conditions, many female heads are optimistic about the future of their families. Multiple reasons are cited by FHHs for believing in either future improvement or deterioration in the standard of their living. An overwhelming number have expectations of better job opportunities and employment for boys to improve the living standard in urban FHHs. A very small percent believe that employment of girls would be instrumental for improvement. The same pattern is followed in rural FHHs. The opinions expressed are largely reflective of the continued reliance on employment of males to ensure contentment and happiness.

The main causes of pessimism in the remaining female heads are the prevailing economic and social crises in the country. The majority of FHHs consider inflation, unemployment, job insecurity and rising debts as major causes that would impede improvement in living standards. Another important aspect that is highlighted by rural FHHs is the lack of proper medical facilities at the village or town level. They believe that lack of health facilities would reduce the prospect of improvement as high incidence of diseases would not only increase medical expenses at household level but also pose serious threats of having permanent disability or terminal illnesses. Lack of education for both girls and boys in rural areas is a major concern for household heads in both urban and rural areas.

## 7.2. POLICY RECOMMENDATIONS

Existing literature on women and poverty in Pakistan does not cover diverse aspects of deprivation of women, including the increasing phenomenon of female headship and their social context. In order to influence policy formulation for FHHs at district level, an informed policy debate and dialogue between government agencies, research organisations, civil society, individuals and donors is essential. This is necessary to comprehend, conceptualize and contextualize the multifaceted perspectives of the challenges faced by women and their roles in the economic development of Pakistan.

Based on the findings of the survey conducted, following are the main policy recommendations:

- There is an urgent need to bring equity within resource distribution and provide relief to the poor women especially FHHs in rural areas through the various government mechanisms. The study shows ineffectiveness of social security programs such as *Zakat*, *Bait-ul-Maal* and BISP. Limited coverage, poor targeting and inappropriate use of funds further aggravate hardships of marginalized and disadvantaged populations. A public-private partnership model needs to be developed for the safe transfer of resources to those people who are at higher level of risk and vulnerability.
- The provision of social service delivery is by and large inadequate in the country, and poor quality and lack of access is affecting the most vulnerable, viz, the FHHs in rural areas. If any progress towards maternal and child health is to be achieved, overall improvement in quality of social services such as education, health, water supply, sanitation, road and infrastructure is essential.
- Local government institutions are important from the viewpoint of empowerment, voice and representation. The local government system had facilitated women representation at the union council level. Women representative at union council level could better understand problems and difficulties of FHHs as compare to males. Higher representation of women in local assemblies at union council level would help disseminate information related to the situation of FHHs at the taluka and district levels. For countries like Pakistan, local government institutions have a greater role in reducing gender disparities and addressing issues of marginalization and social exclusion.

- Entitlement and ownership rights are two critical factors that restrict women empowerment and improvement in their overall well-being. Illiteracy along with no entitlement and ownership rights has compounded the miseries of FHHs in Pakistan. Education about 'rights' will be an important step towards recognition of the status of women in the society. A scheme of 'agricultural land entitlement' for FHHs especially in rural areas could be introduced along with training to women heads in managing their lands profitably.
- Provision of safe and quick justice to women in case of deprivation of their heritage and assets is essential. Unless women believe that they can claim their rights without fear of repercussions, or waste of time and resources, they will continue to hesitate in claiming what is theirs by law. Setting up legal centres, and appointing female law officers would be an important step towards facilitating access to justice for women on issues of inheritance and asset ownership.
- Policy formulation in accordance with the perception and perspective of female heads will be an important step towards poverty alleviation and reduction of gender disparities. Improving access to and quality of education, developing job opportunities for both men and women, reducing inflation, improving the law and order situation in the country, will all contribute to overcoming the reasons for the pessimism shown by a large number of female heads.
- A major constraint in presenting credible research findings for policy makers is the lack of comprehensive data on female headship in Pakistan. The existing Pakistan Social and Living Standard Measurement Survey (PSLM) covers most of the aspects of overall well-being at household level but fall short of information on the level of empowerment and decision-making of household heads. A separate module for empowerment and decision-making would help analyse and address issues related to poverty, education and training, employment, income and expenditures patterns, intra family expenditures priorities and resource allocation. It is hoped that this report will provide the impetus to expand the PSLM to cover the additional parameters suggested.

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