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**FAMILY STRUCTURES AND WOMEN HEADED FAMILIES:
RECOGNITION AND EMPOWERMENT ISSUES**

by

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ABSTRACT

Empowering families requires the recognition of the diversity of family structures and their concomittant characteristics. This paper focuses on single-parent families, and in particular, on those which are women-headed. It considers the frequency of this family type (about 30% worldwide), the factors leading to their formation and their positive and negative characteristics. Female headship is found from the lowest to the highest income categories, but are overly represented in the former. Women-headed families may function well in some regions and in certain economic conditions, but they are often found in the lowest income groups where they lack accumulation of productive assets and are associated with other problems of poverty, such as job and food scarcity and the lack of access to resources, services, and education. Women-headed families are better off if they emerged from traditional patterns, exist without social stigmas, and have outside income sources (either coming from the migratory husband or state allowances). In many cases, a strong correlation is likely between the incidence of female headed families and male unemployment, although both are a result of many factors. Also considered are the effects of the economic debt crisis and structural adjustment programs on women in general and on women family heads in particular. Finally, suggestions for policies and programs to assist and empower women-headed families are discussed.

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1. Introduction

To assist in a consideration of some of the optimal conditions for family life, including the empowerment of families, it is necessary to look at a range of conditions and situations and to examine various types of families. Idealized stereotypes of a particular type of family, either familiar models or ones that have "worked" personally or in specific situations, must be scrutinized for both their specificity and general applicability, lest recommendations be ethnocentric or culturally xenophobic. For example, the notion of the standard nuclear family consisting of "daddy, mommy and the kids" with its traditional sexual division of labor might connote "stability", but the reality in many parts of the world is that there are many types of families, and even those that are nuclear in composition may have differential characteristics, and may or may not be stable over time.

What are the various family types? In preparation for the International Year of the Family, to be held in 1994, a number of background papers and worldwide data are being considered and explored. These papers note that the nuclear family is often seen as the most common form, but other forms of the family include the limited or modified extended family, the communal family, the polygynous family,

and the single-parent family and most recently the zero-parent family (United Nations 1986: 1987a; 1987b; New York Times March 29, 1992:1).

The subject of this paper concerns the single-parent family. Reasons for the focus include the increasing worldwide incidence of these families, the assumptions about them, and the attention that they may or may not receive in program and policy formulation. While it is true that single-parent families can be composed of fathers and children, the number of such families is small.⁴ By contrast, families headed by women and including their offspring form the vast majority of single-parent families. Current estimates of averages are that women headed families constitute about 20% to 30% of all families worldwide--the figures vary because of definitional problems as discussed below (Youseff and Hetler 1984; United Nations 1991). This paper examines their incidence, characteristics and conditions for creation and looks at the effects of the debt crisis and structural adjustment programs on them. Finally, some suggestions are offered concerning positive interventions for empowerment.

2. Types and Frequencies of Women Headed Families

In the collection of data for national statistics and household surveys, some countries use the term "family" and some use the term "household"; there are a variety of definitions for each (with the former involving biological and the latter involving residential affiliation), but there is no universal consistent usage (McGowan 1990). According to the most recent compendium on statistical indicators on women, a household is defined as:

"one or more persons who make common provision for food or other essentials for living. In multi-person households, household members may

be related or unrelated or a combination. Persons residing in collective quarters of institutions... are not considered to be living in households. Persons who make independent provision for food or other essentials for living comprise one-person households" (United Nations 1991:16).

The volume notes that women usually are not "enumerated as heads of households unless they are either living alone...or there is no adult male..." (Ibid 1991:17). Therefore, the incidence of female heads is usually understated because visiting or migrating males, as well as sons and other resident males (who may be young, elderly or infirm) are often counted as heads of households.

By contrast, the incidence of female headship of families is growing for a variety of reasons including "unabated adolescent fertility in some parts of the world, continuing differences in age at marriage in other parts, increasing rates of marital disruption, the nuclearization of the family, and the intensifying internal and external migration on the part of both men and women" (Zeiderstein quoted in McGowan 1991:15). Women who head their households or families are not only widows and post-menopausal women, but fall into a variety of categories (all of which may be with or without children): (1) women who have never married, but who are no longer residing in their natal households and who often have children; (2) women who are divorced; (3) separated women who may be in the process of being divorced; (4) women abandoned by their husbands or unable to return to their natal households, who may or may not have been married ; (5) women in monogamous or polygynous households who rarely if ever have their husbands with them or have husbands who have migrated for "significant" periods; and (6) widows who may be in their reproductive years or may be elderly. The potential and the desire for these women to remain single, marry, remarry, or live in

consensual unions varies in terms of societal norms, demography and individual preferences.

One distinction commonly made is between de jure and de facto female heads of families. In the former, women are technically legal family heads, but usually this means that there is no adult male whatsoever (cf. McGowan 1990, for the use the term "manless"), whether or not the woman is recognized legally as household head. De facto headship accrues to women who serve as head because spouses are absent or dependent for "significant" amounts of time, with the amount of time varying from place to place. Various other concepts and terminologies may be found in the literature, including dual headship, reference person, earners and non-earners, female supported versus headed, guest husbands, and lateral and vertical multi-families (for definitions see Division for the Advancement of Women 1990: 25-27; United Nations 1988 and McGowan 1990).

The number and frequency of this type of household/family type has regional and country variation with female headship being higher in Northern and Eastern Europe, North America, Sub-Saharan Africa, Latin America and the Caribbean than in Southern Europe, the Near East, and Asia and the Pacific (Youssef and Hetler 1984 :25; United Nations 1991:17-18). FAO (1990) places the percentages for selected countries in Africa as 72% in Lesotho, 40% in Sierra Leone and 30% in Malawi; in Asia as 21% in Malaysia, 19% in Sri Lanka and 17% in Indonesia; in Latin America and the Caribbean as 34% in Jamaica, 23% in Peru and 22% in Honduras; and in the Near East as 15% in Morocco, 14% in Syria and 9% in Tunisia. The State of the World's Women 1970-1990 (United Nations 1991) lists Botswana at 45%, Jamaica at 34%, the United States and Austria each at 31% and Norway at 38%, among other countries with high percentages.

It should be noted that similarities in figures, or designation in high, medium or low categories does not imply similarities in causality. In both developed and

lesser developed countries there is not a single causal factor accounting for the incidence of female headed families.

3. Factors leading to the Creation of Women Headed Families

What are some of the factors that contribute to creating female-headed households and why do the data show increasing numbers of these households? Wars and inter-ethnic and civil strife promote men leaving their families for defense and/or aggression with many of them never returning due to mortality or finding other mates. Similarly, natural conditions such as drought, environmental degradation and natural disasters have led to male outmigration in search of money and resources. Evans (1982), for example, shows a correlation between rainfall, male outmigration and the incidence of female headedness in a drought-prone region in Malawi. Areas with more severe drought have more female-headed households as the men have left in search of employment. Furthermore, colonial and national policies that required men to pay taxes have contributed to males in rural areas leaving in search of paid employment. Both male and female migration for similar and different reasons result in the creation of this type of households (Buvinic et al. 1979; Youssef and Hetler 1984)

Demographic factors also have an impact on female headship. Differential age at marriage, especially where men are much older, tend to create more widows. Historical patterns, as well as social and economic processes have operated in different parts of the world. Family building strategies that kept women together and that originally operated under slavery in the Americas and the Caribbean have remained "unchanged" in the Caribbean according to Massiah (1983 and quoted in McGowan 1990:49-51). Difficult economic situations also result in separation of jobs from areas of residence and put additional stress on marital and consensual unions.

Social considerations and ideas about marriageability and remarriage of women may prevent divorced women from remarrying or encourage "retiring" from marriage (Appiah in McGowan 1990 52-54).

In areas where the extended family is dissolving, men no longer want or are able to maintain and/or provide housing for their unmarried female relatives, or take on the widows of their male kin as wives and hence the extended family is reduced and female headed ones are formed.

It is useful to also examine some regional patterns. The English-speaking Caribbean manifests an old pattern of female headship that has been derived from plantation slavery, and maintained by male unemployment and migration, with between 25% and 45% of families on average being female-headed. Sometimes, these households are multi-generational and they have been described in the literature as "matrifocal", that is, centered around the woman as mother (Massiah 1980; 1983). Brothers and sons circulate around the society as boyfriends and consensual spouses, while sometimes, but not always, retaining residence with their natal families. In Latin America, female migration from the rural to the urban areas (often in search of employment as domestic servants) has generated many of the female-headed households; generally, these women are in their reproductive years. Interestingly, similar migration patterns and family patterns exist among younger women from the Philippines to who come to Europe to serve as domestic servants. In Asia, women migrate to urban areas as part of the sex industry in Thailand (Hantrakal 1984) and the Philippines (Liu 1977) or work in the computer-chip or garment industries in these and other countries. Women who have been involved in or forced into prostitution, such as the "comfort girls" in Korea, and those who have been shunned by their families for pregnancy or elopement usually have to create their own households.

By contrast, in Africa, the majority of female-headed families are women in rural areas who are doing farming. Men (who have mostly been the migrants) have left the area in search of wage employment (Chaney and Lewis 1980; McGowan 1990). Families headed by women also are created in urban areas, among both unemployed and professional women. Data from Zimbabwe shows the relatively high percentage of female heads in professional and technical occupations, especially primary school teachers (Tendere in McGowan 1990: 19-20). Appiah notes the number of Ghanaian women who form de facto heads of families within larger compounds so as to retain autonomy and to diminish obligations to spouses (McGowan 1990:52-54).

In Northern Europe, the phenomenon of increased female-headed families is more recent and is a result of delay in marriage but not childbearing whereas in Southern Europe, these families are created mostly on account of increased divorce or widowhood. In North America, an increasing number of these households are accounted for by never married women with the numbers being augmented by the increasing incidence of divorce. In the Near East, female-headed households have been created by male outmigration, by the dissolution of the larger extended family and by both professional and peasant women migration to urban areas (Buvinic et al. 1979). In Egypt, where unofficial estimates put the percentage of female heads of families at 25 percent, 35% of them are women over 50 years of age, with "the cultural solution of having a widow remarry within her husband's family (often forming a polygamous [sic] unit) or returning to her own kinsmen are no longer viable options" (Hoodfar in McGowan 1990:49).

4. Characteristics of Women Headed Families

What are the characteristics of female-headed families? Some major assumptions are that these families are deficient economically and socially and that they may produce dependency and pathology. Massiah (in McGowan 1990:49-50; 54) notes that many of the assumptions are not true. She comments that not all families headed by women are poor, that these families often have other family members including adult men, that adolescent motherhood does not necessarily propel women into poverty and that having children within a marriage does not guarantee that the child will remain and grow up in a stable union.

A series of four seminars on the determinants and consequences of women headed families were held by the Population Council and International Center for Research on Women and included United Nations personnel in charge of statistics and censuses and internationally recognized researchers and consultants (McGowan 1990). Case studies from the developed and developing countries and data from an additional 45 studies addressed the poverty of these families in relation to other family and household types and the consequences for the welfare of children. Variation was found by region and country, but some of the high points are as follows.

- * Some female headship may be positive in terms of income as compared to other types of household heads in parts of India, Mexico (if per capita income is considered), Panama, Venezuela, and Bogota, Colombia and for some categories of women in Zimbabwe, Ivory Coast, Ghana Kenya, Malawi, India, Northern Europe and North America.
- * Female heads might be in both the lowest and highest income groups depending on available services such as credit and program participation (e.g., Kenya, India), on receiving remittances from absent males (e.g., Malawi) or based on the size of the families (e.g., smaller family size in India assisted in greater income management).

- * Woman headed families tended to spend more of their income of food and housing, often to the detriment of accumulating productive assets. Overall there was a preferences of these families for feeding and investing in children, although many times the resources were meager.
- * The incidences of poverty was, however, high with the case studies showing that female headed families in the developing world have the lowest income and housing, educational and nutritional levels, etc. in Chile, Guatemala, Bangladesh, India, Pakistan, El Salvador, Brazil, Peru, Guyana, Costa Rica, Dominican Republic, Botswana, Zambia, and parts of Jamaica, Kenya, Malawi , Cape Verde, Turkey, and the English-speaking Caribbean.
- * The review of 45 studies showed the link with poverty except where there were remittances, where household income was calculated in per capita terms rather than in total income, or where it focused on higher income/urban groups (Gupta in McGowan 1990:63-64; 74-81).
- * Women who head families have higher participation in the labor force in general; in one case from Ivory Coast, women in male headed families did more agriculture and had more access to land through their husbands, whereas the female heads relied more on non-farm work.
- * Two major conclusions were that women who head families are better off (a) if the situation emerges from traditional patterns rather than from economic crises or demographic patterns and (b) if migrating men sent back remittances.

Whereas it is true that female-headed families can be found in every economic category from poor to rich, and from low to high resource households, there is a general tendency for more or even most of these households in some areas to be in the bottom economic categories (Due and White 1986; Merrick and Schmink 1978; McLanahan 1989). Reasons such as the lack of labor and access to services/resources contribute greatly to reduced income.

Demographically, these families may or may not differ from "intact" families in many places by simply having one less adult (the Caribbean is an exception, not found elsewhere because of male relatives who are not spouses). The average number of children in female-headed families may be similar to the average in male-headed or dual-headed families as in many parts of Africa and the Caribbean (Spring 1991; Massiah 1983), but in other regions the average number may be less. The female head must fulfill two roles, that of income provider and that of home and child-care worker. Therefore certain choices may have to be made in terms of amount of time worked, types of housing, etc.

In the rural agricultural household, the loss of this labor unit has serious consequences for the family's well-being, subsistence needs, potential for education, etc. (Spring 1987a; 1987b; 1991). Often, the farming system in terms of cultivating intensive cash-crops or raising commercial livestock diminishes as households lose their male labor unit who is also the person who has access to financial resources and agricultural services. Rural households without husbands may also lack land, farm machinery, and improved dwellings (Robins 1985). In both urban and rural areas, men by selling their labor (i.e., by being employed) bring in much of the households' resources; therefore, female-headed families are often deficient by comparison.

Another characteristic of female-headed families is that they often lack access to a variety of development and financial services and resources that ordinarily are

directed to men. These include access to credit and financial institutions, participation in various instruction and employment programs, and access to non-formal labor sources. There are some examples cited in the literature where women heads have received these types of services, and as a result, are not deficient in terms of economic resources (e.g., female sugar producers in Kenya cited by Kennedy in McGowan 1990:34-35 and affluent, well-educated women in developed countries whose credentials and collateral enable to have similar access as men to financial institutions.)

Some social characteristics of female-headed families differ from other family types. These families may be more vulnerable to physical and sexual attacks from outsiders; this is especially true for refugees of whom women and children constitute about 80% on a world-wide basis (United Nations 1991). These families often lack protection and a spokesperson who is linked to the "male" and "public" world. In terms of social life, social status may be reduced producing fewer opportunities for wider community interaction. Women in a number of places (e.g., Egypt) declined to indicate that they were female heads because they feared loss of social status. On the other hand, some African women prefer to either "retire" from marriage or to form their own households in pursuit of diminished domestic and sexual obligations to husbands (Appiah in McGowan 1990:52-53 and Springfield notes from Zambia). Informal and neighborly support systems in some areas may replace assistance of spouses in terms of such things as child care, domestic maintenance, home and vehicle repair etc.

In terms of family relationships, the lack of the father in relation to child-rearing and parenting activities and the absence of the husband/steady partner in relation to regular interpersonal and sexual interaction may have psychosocial consequences for family members. The effects of single-parent, female headed families have been debated in the United States where some studies have shown

"pathology" because of lower educational attainment and higher delinquency rates in offspring of female heads (for example, Krien and Beller 1988), but class, race and gender have been complicating factors. Other data show that female heads may do okay in financial good times, but "sink" during poor economic conditions (Furstenburg in McGowan 1990). In developing countries by contrast, expectations of socio-emotional and economic and educational aspects were not entirely negative, as for example in Bharat's (1988) study of children in a slum community in India where children attained the same educational levels, but felt the loss of a parent especially during ceremonies and festivals.

Does every family have the potential for becoming female-headed? And will some female headed families change into male-headed or dual-headed ones? Data from Malawi show that if overall census figures are examined, the ratio of female to male headed families remain constant over the time periods of the surveys, but that a careful examination family by family through time, indicate that some of the female-heads remarry over the time period while other women fall into the category of female head. One writer notes that survey methods usually measure the frequency at one time, but the data show that many women experience being a female head during their lifetime. In fact, wives or married women "should be considered as potentially independent heads of household", because in many areas of the world the likelihood of this change in status is fairly high (Hansen 1988: 121).

The destructive aspects of migration, economic crisis, and various social factors may propel men and women to change their marital and residential situations. On the other hand, the data show that women are more likely to share their income with their children, whereas men are more likely to spend it on their own leisure activities or make capital investments that they control in their own names. Also, in situations where fathers are not likely to provide support to their

children and "children are a private cost to be borne by women", women exercise their preference for being single* (McGowan 1990:62).

5. Effects of the Debt Crisis and Structural Adjustment Programs on Women Headed Households

With the slow down in terms of world economic growth in the 1970s and 1980s, and the need for stabilization and structural adjustment policies that are harsh remedies for the malfunctions of the world economic order (UNIFEM 1990), there has been much analysis of these effects at the macro-level. Growing recognition that conditions at the micro-level have to be considered has led to examining the effects on families, households and individuals (Gladwin 1991; Spring 1991; UNIFEM 1990; Commonwealth Secretariat 1989; Joekes 1991; Vickers 1991). In many families, the wage-earner(s) are finding it increasingly difficult to maintain or locate employment. If these are male headed households, men may be relying on other family members, including spouses, to assist in earning income as well as in preserving income through home-based activities. Men connected to several families (i.e., either their own polygynous unions or their female relatives and their offspring) may be "letting go" of these units, thereby increasing the number of female-headed families. For female-headed families themselves, difficulty in formal sector employment may lead to an increase in informal types of activities. Government reduction of social services in maternal care programs, health, education and agricultural and financial services will affect all families, but particularly the most impoverished ones, many of whom are headed by women.

UNIFEM, for example, assessed the impact of stabilization and structural adjustment programs on selected projects it funded and found that (1) fewer

women were able to participate because of increasing workloads and their need to search for paid employment and (2) reduction in real income and increase in the prices of goods and services meant smaller profit margins for those involved in micro-enterprises (UNIFEM 1990 : 38). Additionally, the increasing interest rates on loans made it even more difficult for women, who are usually by-passed by formal banking institutions anyway, to obtain loans.

The current data using comparative economic indicators documents the worsening of conditions for women's access to employment and education, the latter mostly at the primary-school level. Data on a worldwide basis show a negative change in girls' education, with decline most noticeable in Latin America and Africa, because of cuts in education subsidies and reductions in family incomes due to structural adjustment programs (United Nations 1989). The Population Council's Report sums up the effects of female headship on children as being more negative than positive in Latin America, ambiguous in the Caribbean and positive in Africa, but notes that these types of families have preference for investing in children, but often their insufficient income prevents them from doing so adequately.

6. Policies and Programs to Assist and Empower Women-Headed Families

What should be known about these families and should there be specific policies or programs to assist and empower them? McGowan remarks that two barriers to targeting female headed families for assistance are the high political costs and a "perverse incentive affect." The latter includes the notion that assistance could increase the numbers. In some countries, arguments in academic and political arenas abound in terms of unmarried women and their families being burdens to the state on account of state supported payment or benefit systems. In

the United States the debate is currently raging on the ways in which the welfare system is carried out and whether or not it works against "intact" families (i.e., having fathers in residence) and supplemental employment and income (Spring 1971; New York Times May 26, 1992). By contrast, in Cuba, female heads are given preference in hiring, and obtain benefits in terms of paid maternity leave and some childcare if they work (Safa, personal communication). In the Scandinavian countries benefits to women heads with children are substantial. More accurate studies of the social stigmas and financial incentives and disincentives (in terms of such things as payments, taxes and pensions) for remaining in certain types of family and household arrangements will be necessary to determine the flexibility in welfare systems as well as the possibilities for individual preferences.

As noted earlier, the causal factors in producing female heads are multifaceted. If those female headed families which are affluent and based on choice are factored out, one of the major factors remaining is male unemployment. Men leave households and families because they are unable to find jobs or earn income ranging from the lack of formal sector jobs, unviable agrarian production systems (due to natural causes, catastrophic or man-made conditions), production gluts and oversaturation of informal sector activities etc. Some of the causes are directly related to the restructuring of the economy. In particular, national and subnational studies are needed on the relationship between the male-unemployment and female headship.

However, empowering women in general will assist women in all types of families to cope better with the stresses and strains of family disruptions. In terms of women headed families specifically, first, better and more informed data will assist in programming and conceptualization of services needed. For example, in Malawi it was thought that "there were a few female-headed families in various areas", but no one knew what the actual figures were. This author was

instrumental in having national data sets already collected by a World Bank and government survey of rural households disaggregated by sex. The data showed that on average 30% of the households were headed by women with a range from 15% to 45% depending on the area. These data were entirely new to the decision-makers and planners who had to adjust social programming accordingly, mostly to allow these women to participate in credit and training programs (Spring 1987b; Spring et al. 1983). Proper planning would be required to allow these families to have equal access to services offered by donors, governments, parastatals and non-governmental organizations. Special consideration would need to be given to how these services might be delivered and to eligibility criteria, hence for example, the timing and place of the delivery of health, training and financial services would have to take into account women's needs, time and labor requirements.

Some women may prefer to be the primary adult in the family, but some women would prefer to have spouses or partners to assist them, especially during the child-rearing years. In trying to prevent families from breaking apart, factors leading to outmigration either by males or females would need to be considered. For example, in Zimbabwe, planning efforts through the Ministry of Agriculture focused on keeping men with their families in rural areas by attractive programs there, to counteract the "pull factors" towards the urban areas.

Legal codes that address property ownership and its division in terms of death or dissolution of marriage will assist in preventing the impoverishment of women, as will legal definitions that allow both married and single women to have full legal representation, to receive their rightful inheritance, to qualify for land redistribution and financial programs, etc. Along these lines, the enforcement of child support by fathers will greatly assist by giving children access to father's as well as to mother's income.

There may be a paradox in the discussion of family types. It is that families provide personal and emotional significance over time, but that the economic functions of various family members, and of the family in general are changing. In particular, economic development probably has contributed to de-stabilizing the "traditional" family and the consequences are often not neutral. Increases in female headed families have been concurrent with the development process in most places (with Japan being a notable exception). Government policies to assist women headed families have been lacking except in such places as Scandinavia and Cuba, where these families do fare better than elsewhere (Folbre in McGowan 1990:64). In sum, in areas where some family types fare worse off than others, strategies to deal with and offset the problems of women headed families will greatly assist in stabilizing family life.

End Notes

1. A recent article reports that in the United States the number of single parent families headed by men (as fathers) is small but growing. The increase is due to "more fathers gaining custody of their children after a divorce, and more shared custody arrangements, as well as some never married fathers caring for their children and some older children returning home" (Washington Post National Weekly Edition, May 18-24, 1992: 37). The article also notes the financial disadvantage of single parents, including single fathers.
2. Here again are multiple factors for men failing to provide for their offspring, including such reasons as the non-recognition of the offspring as their own, financial inability to fulfill the provider role due to unemployment or infirmity, withholding of support as a means to "punish" the woman and/or children for their beliefs or actions, desire to use their resources on other families or for their own purchases.

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