Research Paper

# Working Conditions of Female-Headed Households in Jammu and Kashmir, with Special Reference to District Budgam

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#### **ABSTRACT**

Women in the workforce earning wages or a salary are part of a modern phenomenon, one that developed at the same time as the growth of paid employment for men, but women have been challenged by inequality in the workforce. Until modern times, legal and cultural practices, combined with the inertia of longstanding religious and educational conventions, restricted women's entry and participation in the workforce. Economic dependencies upon men, and consequently the poor socioeconomic status of women, have had the same impact, particularly as occupations have become professionalized over the 19th and 20th centuries. The economic need had forced women to seek work outside the home, The increasing rates of women contributing in the workforce has led to a more equal disbursement of hours worked across the regions of the world. Means of livelihood or working conditions (occupation/work) of female heads of households is one of the areas covered by the study. In most, if not all, cases female heads of households are obliged to be the only or the main breadwinner of the household and are therefore forced to do other work apart from the usual household drudgeries. As per the reports of census 2011 in India, there are about 27 million femaleheaded households which represent nearly 10.9% of all household. In Jammu and Kashmir femaleheaded household constitute 8.2% as per census 2011. This study is based on primary and secondary sources and the primary data was collected by using the technique of interview schedule. A sample size of 300 respondents was selected by the cluster sampling with the help of simple random selection.

**Keywords:** Working conditions; workforce; female-headed households; Jammu and Kashmir; inequality; livelihood;

## INTRODUCTION

This paper presents the working conditions of Female-headed households in Jammu and Kashmir, with special reference to district Budgam. The Constitution of India has granted men and women equal rights but strong patriarchal customs option which shape women's lives. A female is still viewed as a liability and she is accustomed to deeming herself as inferior and subordinate to men. In patriarchal societies

all over the world and in India in particular, an elderly male member of the family is considered the 'household head'. But the family and household structure headship are fast changing under the impact structural changes due development of the Indian society (Vardhan, 1999). Women are now assuming headship status in the household and such households are termed as female-headed households (FHH). Throughout the world, the incidence

of female-headed households is increasing Visaria and Visaria (1983).

A family in the conventional sense consists of the father, mother and their children. But sometimes due to death, desertion or divorce, the father may leave the family. Separation and divorce terminate the social and legal contract of marriage and result in the break-up of the family. When the married woman becomes single, either she stays with in-laws or goes to natal home or sets up a separate independent household along with her children. In most of the cases, women head the house by the compulsion of her single status due to the death of husband, desertion by husband or divorce not as the social norm. Under this situation also women's choice of leading the household is affected by her characteristics like age, income, marriage marked her natal family and in-laws' acceptability (Hoddinot and Kanbur, 1994; Schultz, 2001). Women who head their families have to perform a dual role, at home and at the workplace. In India, a combination of factors contributes to increased incidence of female headship. Due to population explosion, the unemployment rate has gone up and the increasing trend of industrialization caused miseries especially to the lower economic groups thus forcing them to give up the cultural values, family ties, and kinship bondage. Due to economic hardship widows are no longer absorbed either by in-laws or parents. Divorce, separation, and desertion are found common among low-income groups. Addiction of men to evil practices causes an inability to support the family. Migration caused many "left behind women." A few Indian scholars made some attempt to study the sociopsychological problems economic and female-headed households among welfare of children (Ray and Meenakshi, 2002; Unisa and Datta, 2005; Shanthi, 1994; Panda, 2003; Gangopadhyay and Wadhwa, 2003; Panda, 1997; Raja ram, 2009, Shylaja 2002). According to these studies female heads of the households are forced to face various difficulties like socio-economic

problems, family problems like caring and rearing of children, stress due to overwork, personal and social problems such as a feeling of insecurity, sexual advance etc. As per the reports of census 2011 in India, there about 27 million female-headed households which represent nearly 10.9% of all household. In Jammu and Kashmir female-headed household constitute 8.2% as per census 2011. Women have worked at agricultural tasks since ancient times, and continue to do so around the world. At the beginning of the 20th century, women were regarded as society's guardians of morality; they were seen as possessing a finer nature than men and were expected to act as such. Their role was not defined as workers or money makers. Women were expected to hold on to their blamelessness until the right man came along so that they can start a family and inculcate that morality they were in charge of preserving. The role of men was to support the family financially. Yet at the turn of the 20th century, social attitudes towards educating young women were changing. Women in Asia particularly in India were now becoming more and more educated, in no small part because of the efforts of pioneering women to further their own education, defying opposition by male educators.

### **REVIEW OF LITERATURE**

In developing countries, women are more disadvantaged in the choice of work, wage level, employment benefits, and heavier domestic burdens, especially where they have lower educational attainment. Being the most important productive asset, in many developing countries women possess less or even no land compared to their male counterparts. Since women don't have land or other productive assets (e.g. Storey, 2004; Diagne et al., 2000; Ratusi and Swamy, 1999), these women suffer from a limited access to formal credit markets (King et al., 2007). Female heads of households often face time and mobility constraints in the labor market due to domestic responsibilities, and as a result

choose informal, part-time, or low paying jobs to reduce the opportunity costs for domestic obligations, especially childcare (Chant 2003; Buvinic and Gupta 1997). Due to lack of education women in developing countries are generally more disadvantaged in the labor market. They tend to have lower labor force participation rates, are more frequently employed in the informal sector, and work in lower occupational positions compared to men (United Nations 2005).

At the same time female headship due to male migration, when successful, is an economic benefit to families, but families can experience greater economic hardship if migrant cannot men secure employment (Sadiqi and Ennaji 2004) or Women married to unsuccessful migrants may experience the greatest economic strain due to increased financial responsibilities. Even if labor migration is successful, women still have increased dependence on remittances that may be irregular and limited (Kothari 2003). Thus Economic difficulties may also arise in female-headed households due to the migration of adult male member.

Still stipulation female heads of household may be underprivileged by sex inequalities in earnings; we cannot suppose that they are the only breadwinners in households (Varley, 1996;) Without a doubt, in numerous parts of the South, particularly those which have experienced main liability crises and undergone neoliberal reorganization, manifold earning has been key to strategies adopted by lowincome households to remain floating. Consequently, increasing contributions from other household members have diminished the split of total income apportioned by heads (González de la Rocha, 2002:64). Additionally, much research, particularly on Latin America, suggests that relative to household size, female-headed households may have more earners (and earnings) than their male-headed counterparts who, for various reasons (for example, sexual arrogance, admiration) not resentment. succeed to assemble their full possible labor

supply. A number of studies of Mexico, for example, point out that some men hold to a long-standing (if more and more unviable) practice not only of threatening their wives to work, but daughters as well, particularly in jobs outer the home (see Benería and Roldan,1987:146; Chant,1997b; Townsend et al, 1999:38; Willis,1993:71). When this leaves households contingent on a single salary, there are greater risks of hardship. Furthermore, even though female-headed households may obviously need more workers (in other words, women's wages may necessitate supplementation by the earnings of others), maximizing the use of female labor supply can put in to the effects of household conservatory and numerous strategies in plummeting earning enslavement ratios and attractive per capita incomes (see Chant. 1991a:204, Varley,1996:Table 5 on Mexico; also Kennedy, 1994; Oliver. 2002:47: Quisumbing et al, 1995; Shanthi, 1994:23 on other contexts). As summed-up by Wartenburg (1999:95) in relation Colombia, the approach in which femaleheaded households arrange themselves can optimize the positive elements of such arrangements and in that way supply to neutralizing the negative effects of gender bias. To one side from the fact that the varied livelihood strategies entered into by female-headed households can lift earning capability and decrease helplessness, earnings appear to have a greater probability of being translated into throwaway income for household use, largely because women heads are capable to avoid the vagaries of resource contributions from male 'breadwinners'.

#### **METHODOLOGY**

Since this study tries to discover data and information by which, variables can be described and explained, so it is unexperiential regarding quality and in regards of methods, called survey method and of the kind of discoveries descriptive researches. The statistical society of this study is working conditions of the female-headed households in Jammu and Kashmir, with special reference to district Budgam. The present study is based on both primary and secondary data. The secondary data has been collected from the government, NGO reports and by reviewing the already published papers in the relevant area. In order to collect the relevant data, 300 respondents were selected by using the cluster sampling with the help of simple random selection. The tool of interview schedule has been used while interviewing the respondents.

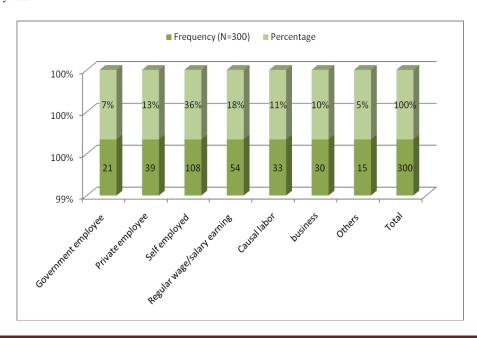
## **Summary**

The article present working conditions of female-headed households in Jammu and Kashmir, with special reference to district Budgam, has been an attempt to know about the working position of femaleheaded households. However, households have undergone many changes during the past decades. A more recent phenomenon in this direction is the increasing numbers of women-headed households are emerging as a result of economic changes, economic downturns, and social pressures, rather than as a product of cultural patterns. In most, if not all, cases female heads of households are obliged to be the only or the main breadwinner of the household and are therefore forced to do other work apart from the usual household drudgeries. The present Source: primary data

study has therefore requested these heads if they are currently doing any other work outside the household routine work like cooking, washing, fetching water and fuelwood, child care, and etc. This study tries to find out the working conditions of female-headed households. The tables below present a detailed description about the working conditions of female-headed households and their relative distribution based on working conditions variables such as occupation, income generating activities, nature of work, start going to work outside, the decision on general household matters, and other relating variables of working conditions of female-headed households. In the study area, 300 respondents were questioned about different problems which the female-headed households are facing, the whole description of their answers are as in below tables.

Table 1.1 Percentage distributions of respondents on the basis of occupation:

Occupation:	Frequency (N=300)	Percentage
Government employee	21	07%
Private employee	39	13%
Self-employed	108	36%
Regular wage/salary earning	54	18%
Causal labor	33	11%
business	30	10%
Others	15	05%
Total	300	100%

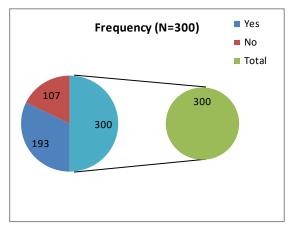


In the study area, respondents were asked their occupation. occupational structures of the respondents in this study are classified into different like government employee; categories Private employee; self-employed; regular wage/salary earning; causal labor; business and others. The people of district Budgam involved in different kinds of are occupational activities. The respondents in the study are the heads of the households and while examining about their occupation it was revealed in the above table 1.1 that (36%) respondent shows their occupation as self-employed, followed by (18%) regular wage/salary earning (13%)Private employee (11%) causal labor (10%) were doing their own business (07%) government employee and only (05%) shows other occupational activities like farmers shopkeepers etc. So here the highest percentages of respondents are found selfemployed and lowest number respondents was found as a government employee. The cause of the lowest number of respondents as the government employee is that the educational status of the females is considered very low.

Table 1.2 Percentage distributions of respondents on the basis of work outside:

Do you work outside:	Frequency (N=300)	Percentage
Yes	193	64.30%
No	107	35.70%
Total	300	100%

Source: primary data



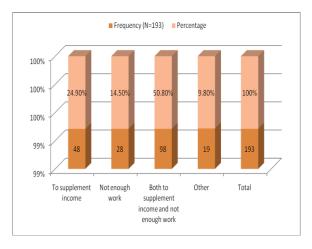
In the study area, respondents were asked about work outside. The above table 1.2 reveals that majority of the respondent

(64.30%) shows that they are going to work outside, followed by (35.70%) respondent shows that are not going to work outside.

Table 1.3 Percentage distributions of respondents on the basis of reasons for work outside:

Reason for work outside:	Frequency (N=193)	Percentage
To supplement income	48	24.90%
Not enough work	28	14.50%
Both to supplement income and not enough work	98	50.80%
Other	19	9.80%
Total	193	100%

Source: primary data



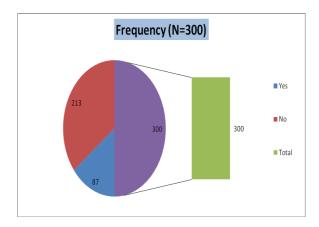
In the study area, respondents were asked about reasons for work outside which is classified into different categories like, to supplement income, not enough work, both to supplement income and not enough work, and other reasons. The above table 1.3 reveals that majority of respondent (50.80%) shows both to supplement income and not enough work as their reason to go work outside, followed by (24.90%) shows their reason as to supplement income, (14.50%), not enough work, and only (9.80%) respondent shows other reasons for going to work outside, as per their response these reasons are to change the economic position of their family, finds ourselves misfit doing work in locality.

Table 1.4 Percentage distributions of respondents on the basis of satisfaction with present work job:

(	of satisfaction with present work job:			
	Are you satisfied with	Frequency (N=300)	Percentage	
	the present work job:			
	Yes	87	29%	
	No	213	71%	
	Total	300	100%	

Source: primary data

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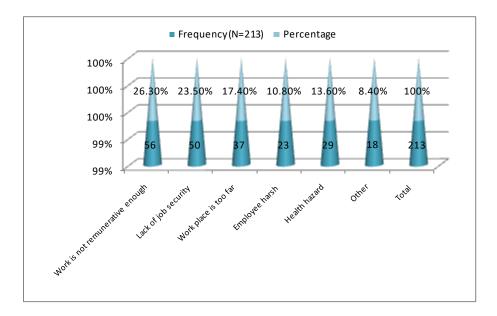
In the study area, respondents were asked about satisfaction with present work job. The above 1.4 table reveals that majority of the respondent (71%) shows that they are

not satisfied with their present work job, followed by (29%) respondent shows that they are satisfied with their present work job.

Table 1.5 Percentage distributions of respondents on the basis of reasons for dissatisfaction with present work job:

or reasons for assumentation with present worm job.			
Why are you unsatisfied with the	Frequency	Percentage	
present work job:	(N=213)		
Work is not remunerative enough	56	26.30%	
Lack of job security	50	23.50%	
The workplace is too far	37	17.40%	
Employee harsh	23	10.80%	
Health hazard	29	13.60%	
Other	18	08.40%	
Total	213	100%	

Source: primary data



In the study area, respondents were asked about reasons of dissatisfaction with present work job which is classified in different categories like; work is not remunerative enough, lack of job security, the workplace is too far, employee harsh, health hazard, and other reasons. The data demonstrated in above table 1.5 reveals that majority of respondent (26.30%) shows the reason behind dissatisfaction of their present work job as work is not remunerative enough, followed by (23.50%) lack of job security, (17.40%) workplace is too far, (13.60%) health hazard, (10.80%) employee harsh, and only (08.40%) respondent shows other reasons for dissatisfaction of their present work job like; more work fewer wages, misbehavior of boss, and any rumors at workplace with sexually colored remarks about a working women.

Table 1.6 Percentage distributions of respondents on the basis of start to go for work outside:

i start to go for work outside.			
When did you start to go for	Frequency	Percentage	
work outside:	(N=193)		
Before marriage	03	01.60%	
After marriage	05	02.60%	
After marital dissolution	51	26.40%	
After becoming household head	73	37.80%	
After husband's death	61	31.60%	
Total	300	100%	

Source: primary data

In the study area, respondents were asked about starting to go for work outside which is classified in different categories like; before marriage, after marriage, after

marital dissolution. after becoming household head, and after husband's death. The above table 1.6 reveals that majority of respondent (37.80%) shows they start to go for work outside only after become household head, followed by (31.60%) after husband's death, (26.40%) after marital dissolution, (02.60%) after marriage, and only (01.60%) respondent shows that they have been starting to go for work outside before marriage. It has been observed that the majority of respondents in femaleheaded households are going outside for work.

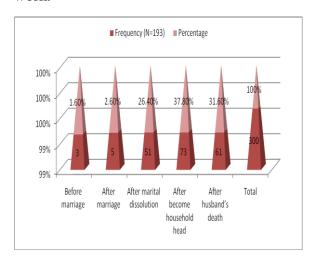
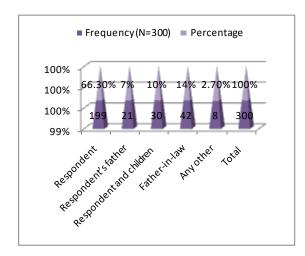


Table 1.7 Percentage distributions of respondents with respect to the decision of general household expenditure:

16	ie decision of general nousehold expenditure.			
	The decision of general	Frequency	Percentage	
	household expenditure:	(N=300)		
	Respondent	199	66.30%	
I	Respondent's father	21	07%	
I	Respondent and children	30	10%	
	Father-in-law	42	14%	
	Any other	08	02.70%	
	Total	300	100%	

Source: primary data



In the table, respondents were asked about the decision of general household expenditure which is classified into the number of categories like respondents, respondent's father, respondent and children, father-in-law, and any other person. The above table 1.7 reveals that (66.30%) respondent shows that the decision of general household expenditure is taken by the respondent themselves. As per the respondent's response, it is because there was no alternative for them who could take the decision of their general household expenditure, followed by (14%) respondent shows that their father-in-law takes the decision of general household expenditure. It is because they are living with their husband's family, (10%) respondent shows respondent and children collectively takes the decision of general household expenditure because their children are now enough mature, (07%) respondent shows their decision on general household is taken by respondent's father, and only (02.70%) respondent shows other options for their decision of general household expenditure. Among them, some say their general household decision is taken by respondent's brother, the respondent's brother-in-law, the respondent's uncle and respondent's son-in-law.

Table 1.8 Percentage distributions of respondents on the basis of after the absence of the husband who usually makes the decision on financial matters:

After the absence of the husband	Frequency	Percentage
who usually makes the decision on financial matters:	(N=300)	
Respondent	195	65%
Children	09	03%
Respondent and children	17	05.70%
Respondent's Parent	21	07%
In-laws	58	19.30%
Total	300	100%

Source: primary data

In the study area, respondents were asked about the decision on financial matters after the absence of their husband which is classified into different categories like, respondent, children, respondent and children, respondent's parent, and in-laws. The above table 1.8 reveals that majority of respondent (65%) shows that they are

themselves making decisions on financial matters after the absence of their husband, followed by (19.30%) respondent shows decision on financial matters after the absence of their husband is taken by their in-laws, (07%) by respondent's parent, (05.70%) by respondent and children, and only (03%) respondent shows that decision on family matters after the absence of their husband is taken by their children it is because their children are much more adult and mature.

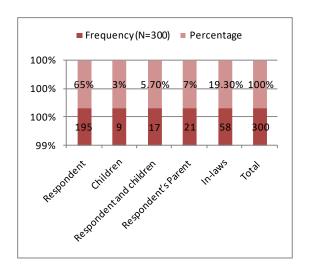
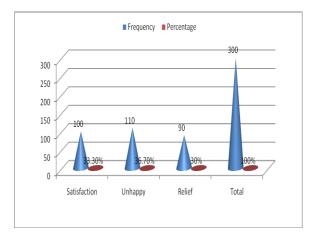


Table 1.9 Percentage distributions of respondents on the basis of perceiving present situation:

How you perceive your	Frequency	Percentage
present social situation?	(N=300)	
Satisfaction	100	33.30%
Unhappy	110	36.70%
Relief	90	30%
Total	300	100%

Source: primary data



The table 1.9 shows perceive present social situation of respondents. Which is classified into different categories like

satisfaction, unhappy and relief? It was found that majority of respondents (36.66%) shows that they were unhappy to perceive themselves in present social situation, (33.33%) respondent shows that they were satisfied regarding perceiving present social situation and (30%) respondent shows that they were in relief to perceive in present social situation.

### **CONCLUSION AND RESULTS**

The present study conducted in Budgam district of Jammu and Kashmir is based on both primary and secondary data. The study covered 300 female-headed household respondents out of 103363 total households of Budgam district. It was decided to collect the needful detail information pertaining to 300 respondent widows. divorced or separated abandoned/left behind women from eight blocks of Budgam district. And further approximately 40 female-headed household respondents were selected from each sample i.e. block in order to fulfill the requirements efficiency representativeness reliability. The primary data was collected using the direct interview method with the help of an interview schedule. The sampling method used by the researcher was based on cluster sampling with the simple random selection. In the study area 300 respondents were interviewed about their occupation, the study reveals that majority of respondent (36%) are self employed (18%) regular wage/salary earning (13%)Private employee (11%) causal labor (10%) were doing their own business (07%) government employee and only (05%)other occupational activities like; farmers shopkeepers etc. So here the highest percentages of respondents are found selfemployed and number lowest respondents was found as a government employee. It has been also seen in the study that most of the respondent (64.30%) are going to work outside, (35.70%) is not going to work outside. It has been also observed in the study that the reasons for work outside of the respondents majority of respondent (50.80%) to supplement income and not enough work as their reason to go work outside, (24.90%) to supplement income, (14.50%) not enough work, and only (9.80%) other reasons like; change economic position of their family, finds ourselves misfit doing work in locality. It has been observed that the majority of respondents in female-headed households going outside for work. examining when the respondents did start to go work for outside, the study shows that maximum number of respondent (37.80%) start to go for work outside only after become household head, (31.60%) after husband's death, (26.40%) after marital dissolution, (02.60%) after marriage, and only (01.60%) have been starting to go for work outside before marriage. While knowing the satisfaction of respondents with present work job the study reveals that most of the respondents (71%) are not satisfied with their present work job, and only (29%) are satisfied with their present work job. It has been also observed in the study that the reasons behind dissatisfaction of respondents, majority of (26.30%) respondent remunerative enough, (23.50%) lack of job security, (17.40%) workplace is too far, (13.60%) health hazard, (10.80%) employee harsh, and only (08.40%) other reasons like; more work less wages, misbehavior of boss, and any rumors at workplace with sexually colored remarks about a working women. While examining decision of general household expenditures of respondents it has been seen in the study that (66.30%) respondent themselves, (14%) father-in-law (10%) respondent and children collectively, (07%) respondent's father. and only (02.70%) other options like; respondent's respondent's brother. brother-in-law, respondent's uncle and respondent's son-inlaw. It has been also seen in the study that majority of respondent (65%) after the absence of their husband they themselves making decisions on financial matters, (19.30%) in-laws, (07%)respondent's parent, (05.70%) respondent and children,

and only (03%) their children it is because their children are much more adult and mature. To perceive present situation the study reveals that majority of the respondent (36.66%) unhappy, (33.33%) satisfied (30%) were in relief to perceive in present social situation.

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