Female-headed Households and Urban Poverty in Pakistan

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There is growing evidence not only of a substantial increase in woman-headed households all over the world but also of the severely disadvantaged economic condition of these households. These women are amongst the poorest of the Poor — belonging to what may be termed a "Fifth World". In the urban areas, they are concentrated in the informal sector which serves as a catchment area and source of identification of such household heads.

A household may be designated as women-headed, *defacto* or *dejure*, or both, if the male spouse is absent (widows, divorcees, abandoned women); or is present but contributes marginally to the economic maintenance of the household either due to irregularity and uncertainty of his income (in turn due to old age, sickness or nature of job) or lack of women's control over such income or gender specific differences in disposition of income.

These woman-headed households are especially vulnerable to poverty because of the marital status of most of the household heads, their lack of access to productive resources and income as well as services, the decline of the traditional familial support system, size and composition of household, etc. They are also more vulnerable because they face the challenge of making market-oriented activities compatible with domestic responsibilities. With the education and training at their disposal and their dual role as mothers and workers, the type of jobs available to them are the informal sector jobs. Within the informal sector, there are very few options for poor women since in the cultural setting of Pakistan females are confined to jobs where sex seclusion can be assured. One of such options is to work as a domestic servant. It is the purpose of this paper to investigate the economic status of households headed by female domestics in Karachi, Pakistan.

The data for this study are derived from a sample survey of female domestics in East, West, and South zones of Karachi. A total of nine study sites was selected: three middle-income neighbourhoods from each of the three zones. The sample size was 100. Each neighbourhood, from within which homes were randomly selected, was given a weight equal to its share of the total population. The domestic servant

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working in the house was the respondent to the survey. Thus the survey was conducted at the demand point for these workers. A total of one hundred such respondents were chosen.

This paper is organized into five sections. Section II describes the labour market conditions faced by women domestics in Karachi. Section III presents the issues involved in research on female-headed households and applies economic criteria to their definition. Section IV deals with an analysis of the economic role of women and the extent of poverty in female-headed households. Section V presents the policy implications of the study.

SECTION II

Karachi's urban labour market, like that of other large cities, is segmented into a modern formal sector geared toward capital-intensive, large-scale production, and a traditional informal sector geared toward labour-intensive small-scale production. The informal sector is also characterized by poorer earning opportunities, limited bargaining power and job protection, lack of minimum wage regulation and high labour turnover. The usually self-employed workers in this sector are engaged in activities ranging from hawking to jobs as mechanics, handicraft workers, barbers and personal servants. Moreover, Karachi's labour market is also segmented by gender like many Muslim cities and unlike most other cities of Asia, Latin America and Africa. Thus the street vendors, market sellers, carpenters, mechanics, barbers are almost exclusively males, whereas females are confined to home-based production or those activities where sex seclusion can be assured, and male contact minimized. Examples are handicraft workers, seamstresses, and domestics (maids, washerwomen, etc.).

Within the informal sector, domestic service has recently emerged as the single largest source of employment for poor women in the urban informal sector in Karachi. It shares with self-employment the freedom to choose the time, duration and location of work, but unlike self-employment, it does not yield any profit. The female domestics, popularly known as "Masees" typically work in three or four houses part-time on a regular basis at one or more of the following chores: washing dishes, washing clothes, cleaning and sweeping, and cooking. They charge Rs 60—100 per activity per month which has made it possible for most middle income households to afford them, at least for the most arduous tasks. The poorer women prefer to work as domestics since it represents an extension of the household role not requiring specialized skills, it does not interfere with their household responsibilities, it requires a low or zero level of investment, and it guarantees seclusion and, therefore, respectability. On the other hand, middle-class households prefer to hire only female (rather than male) domestics partly because they are more affordable and partly because the rules of seclusion are more strict in middle-class families. In fact,

the recent surge in demand for female domestic servants has been brought about in part by increasing home remittances of middle-class Pakistanis working in Gulf States and in part by a rise in the labour force paticipation and college enrollment rates for middle-class women in Karachi. At the same time, there has also been a significant increase in the number of "masees" as a result of migration of thousands of poor families from Bangladesh in the 1970s and rural to urban migration from within the country. As a matter of fact, the "masee" market resembles a perfect market with a large number of buyers and sellers, a "homogeneous" service (house chores), and perfect knowledge (by "masees" and hiring households) about charges per activity in different locations. Consequently we find that their wages are highly competitive and uniform in a neighbourhood.

SECTION III

One of the most important issues in any research on female-headed households is the question of definition of such households. The problem is that definition of head of household evolved from studying male labour may not remain valid when the problem of women workers is considered. While economic responsibility, decision-making and headship status go together for male heads of households, this is not so for females. A woman might be the only earner in the family but still may neither have decision-making power nor be considered the head of the household by the family or even herself. Thus the United Nations recommended definition that the person reported as the family head be "either (a) that person who is acknowledged as such by the other members of the census family or of the family nucleus. . . or (b) the member of the family or of the family nucleus who meets specified requirements-identified on the basis of such characteristics as sex, age and marital status" might give an underestimate of the incidence of female-headed households. The United Nations suggests, however, that the more desirable definition is the one that further specifies the role of the household head, by designating the head of the household as "the person who bears the chief responsibility for the economic main-tenance of the household, [although] it is not recommended that this definition be applied because of the difficulty of collecting the information needed to determine economic responsibility".[1] Of the 69 developing countries reviewed by the United States Census Bureau, 12 used the first definition, two the second and only one (Israel) the third. The Asian countries of India, Nepal, Sri Lanka, Malaysia and Pakistan do not even report the incidence of female-headed households in their censuses, not to speak of the definitional issue.[2] A household head is a male by assumption since the mere presence of an adult male in the household (husband,

[1][UN (1969), p. 225].
[2][Youssef and Hetler (1983), pp. 227–229].

son, father, brother, father-in-law, or any other member of the extended family like uncles, cousins, nephews, brothers-in-law, etc.) is enough to confer headship status on him but even chief or all economic responsibility on a woman is not enough to confer the same status on her. Even in micro level surveys, it is difficult to detect the incidence of female-headed households unless the researcher is extremely careful and there is no male bias in data collection.[3]   Thus in our sample of 100 women, 30 out of the 65 women who had the chief or entire economic responsibility for their family considered their male guardian to be the head.

In this paper we have defined head of household in economic, rather than cultural, terms.   That is, a person is considered head of household if she/he has chief economic responsibility for the family because use of the standard UN definition will give the erroneous result that there are no female heads of households among married women at all.   More specifically, we have distinguished between five types/degrees of economic responsibility, fulfilling any of which qualifies a woman as head of the household. These types are:

(1) *Type 1: Only Earner.* In this type, the respondent or any other female is the only earner in the family, and therefore has the full economic responsibility for the family although there might be other adult non-earning male members (of the extended family) in the household;

(2) *Tyep 2: Only Female Earners.* In this type, only the women in the family are bread winners, i.e., there is no male income whatsoever. It differs from the first in that more than one woman bears the economic responsibility of the household;

(3) *Type 3: Female Major Earner.* In this type, the respondent or another female is the major earner in her family: this means that her earnings are more than that of any other person, male or female, in the family. In our sample, the earnings of these women were more than the combined earnings of everyone else in the family;

(4) *Tyep 4: Female Group Major Earner.* This type of household is different from the other two in that the combined earnings of all females in the family exceed the combined earnings of all males in the family; and

(5) *Type 5: Equal Earner.* We have included this type in a female-headed household because of gender specific differences in disposition of income. Thus even if women earn only as much as men, they spend a much larger

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[3] In an earlier study of rural women in Pakistan, male surveyors were satisfied with the first UN definition (as to who is considered head of household) and thereby failed to recognize that many women had reported their dead husbands as household heads. [See Mohiuddin, *et al.* (1985)].

part of it on the household.

The incidence of Type 1 and Type 2 is likely when the husband/male guardian is dead, sick; old, unemployed or unwilling to work while that of Type 3 and Type 4 is more likely in cases where the husband/male guardian is self-employed, or has a low paying occupation, or is partially employed so that his contribution is marginal. Table 1 shows that out of 65 heads of household in our sample, 31 women (47.7 percent) are the only earners in their families, 8 are joint earners with other women (12.3 percent) and 14 (21.5 percent) are major earners.

Table 1

Distribution of Female-headed Households by Type of Economic Responsibility

Type of Female-headed Households	Number of Women	As Percentage of Female-headed Households	As Percentage of all Households
1. Type 1 (Respondent only Earner)	31	47.7	31.0
2. Type 2 (Only Female Earners)	8	12.3	8.0
3. Type 3 (Female Major Earner)	14	21.5	14.0
4. Type 4 (Female Group Major Earner)	11	16.9	11.0
5. Type 5 (Respondent Equal Earner)	1	1.5	1.0
All Female-headed Households (1+2+3+4+5)	65	100.0	65.0
Non-Female-headed Households	35	—	35.0
All Households	100	—	100.0

SECTION IV

This section is concerned with a comparison of certain socio-economic characteristics of the sample women in female relative to non-female-headed households; an estimate of the extent of poverty in each and an analysis of earnings differential between the two.

Marital Status

A comparison of female and non-female headed households shows that widowed, divorced/separated and single women are over represented in the former and married in the latter (Table 2). Thus 17 out of the 22 widows in our overall sample (77.3 percent) are household heads, with 10 of these (58.8 percent) being the "only earners" (Type 1). It seems that the extended family system does not serve as a safety net for women in divorce or separation, although married and single women do get some support from it. Widowed, divorced and separated women, being older, are less likely to have living fathers/elder brothers who can support them. Secondly, married women are the largest single group among the female-headed households. Such women have husbands who are either too old to work, or unemployed (voluntarily or involuntarily) or sick (including drug addicts). Lastly, 13.8 percent of the female-headed households are maintained by single women. While the reason for the existence of such households in the West may be child-bearing outside marriage, in Pakistan the reason is that these single women were the bread winners for their families due to death of father, or absence of elder brother, or low income of male family members.

Occupation of Husband

In 48 out of the 65 female-headed households (73.8 percent) and as many as 29 of the 31 "Only Earners", the women have no support from income (occupation) of the husband while this is true for only 6 out of 35 male-headed households (Table 3). Moreover, only 1 husband in female-headed households had a regular or permanent job, whereas the corresponding number is 11 out of 35 (31.4 percent) for male-headed ones.

Family Income

It is found that about 25.8 percent of women in non-female headed households (9 out of 35) have a family income of less than Rs 1000 per month, whereas this percentage is exceeded by all types of female-headed households, being 100 percent for Type 1 and Type 5, and 75.4 percent (49 out of 65) for all female-headed households taken together (Table 4). The average family income in female-headed household is Rs 869 per month compared to Rs 1830 in non-female-headed ones.

Table 4

Distribution of Female-headed Households by Family Income and by Type of Economic Responsibility

Family Income (Rs)	Type 1 Respondent Only Earner	Type 2 Only Female Earners	Type 3 Female Major Earner	Type 4 Female Group Major Earner	Type 5 Respondent Equal Earner	All Female-headed Households	Non-female-headed Households	All Households
Up to 500	21 (67.7)	1 (12.5)	2 (14.3)	0 (0.0)	0 (0.0)	24 (36.9)	1 (2.9)	25 (25.0)
501 – 1000	10 (32.3)	4 (50.0)	6 (42.9)	4 (36.4)	1 (100.0)	25 (38.5)	8 (22.9)	33 (33.0)
1001 – 2000	0 (0.0)	3 (37.5)	5 (35.7)	5 (45.5)	0 (0.0)	13 (20.0)	18 (51.4)	31 (31.0)
2001 – 3000	0 (0.0)	0 (0.0)	1 (7.1)	1 (9.1)	0 (0.0)	2 (3.0)	3 (8.6)	5 (5.0)
3001 – 5000	0 (0.0)	0 (0.0)	0 (0.0)	1 (9.1)	0 (0.0)	1 (1.5)	4 (11.4)	5 (5.0)
Above 5000	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	1 (2.3)	1 (1.0)
	31 (100.0)	8 (100.0)	14 (100.0)	11 (100.0)	1 (100.0)	65 (100.0)	35 (100.0)	100 (100.0)

Extent of Poverty

Based on the poverty line defined in terms of the basic needs income level per person per month, it is found that 83.1 percent households which are female-headed fall below the poverty line (93.6 percent of Type 1, 87.5 percent of Type 2, 64.3 percent of Type 3, 72.7 percent of Type 4 and 100 percent of Type 5) compared to 42.9 percent of those which are male-headed (Table 5). An important reason for the increased incidence of poverty among women-headed households could be a higher dependency burden — i.e., a higher ratio of non-workers to workers than in male-headed ones. Additional workers do make a difference in the comparative economic situation of the household. Thus male relative to female-headed households are able to break through the poverty threshold because of the added earnings of a secondary worker.

Econometric Analysis of Household Income

Separate regression results for the logs of family income are shown for female, male-headed and all households. The independent variables are:

X_1 = Age of the household head (in years);
X_2 = Education of household head (= 1 if literate, 0 = otherwise);
X_3 = Education of household head (= 1 if primary, 0 = otherwise);
X_4 = Number of children less than 10 years of age;
X_5 = Number of secondary earners, other than household head and spouse;
X_6 = Occupation of husband (= 1 if any occupation, 0 = otherwise); and
X_7 = Headship status (= 1 if male headed, 0 = otherwise).

The results (Table 6) show that the coefficient of multiple determination, R^2 exceeds 0.44 in each regression and all parameter estimates have the expected signs.[4] In each case, education (X_3), secondary earners (X_5) and male occupation (X_6) have statistically significant coefficients with expected signs. Thus family income is higher in a household where the head completes primary education or above than in one where he or she is illiterate (reference group), suggesting that human capital variables are important determinants of family income. Similarly, the effect of number of secondary earners (siblings, older children, extended family members) on family income is positive, as is the effect of presence of an earning

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[4]The only exception to this is the sign of X_2 (education) in the equation of male-headed households, where family income is lower if head is literate (can read and write) than if he is illiterate. This can be explained by the fact that the literate male head might be earning less than the illiterate because the former's "literacy" might be inhibiting him from working at a "blue collar" though better paid job.

Table 5

Distribution of Households along Poverty Line

Type of Economic Responsibility / Income of Respondents (Rs)	Type 1 Respondent Only Earner	Type 2 Only Female Earners	Type 3 Female Major Earner	Type 4 Female Group Major Earner	Type 5 Respondent Equal Earner	All Female-headed Households	Non-female-headed Households	All Households
Households Below Poverty Line	29 (93.6)	7 (87.5)	9 (64.3)	8 (72.7)	1 (100.0)	54 (83.1)	15 (42.9)	69 (69.0)
Households Above Poverty Line	2 (6.4)	1 (12.5)	5 (35.7)	3 (27.3)	0 (0.0)	11 (16.9)	20 (57.1)	31 (31.0)
	31 (100.0)	8 (100.0)	14 (100.0)	11 (100.0)	1 (100.0)	65 (100.0)	35 (100.0)	100 (100.0)

Table 6

Regression Analysis of Determinants of Household Income from Survey Data

Independent Variables	Female-headed Households	Non-female-headed Households	All Households
Constant	6.08	7.06	5.97
Age of Household Head (X_1)	0.003	0.004	0.002
Education of Household Head (Literate only) (X_2)	0.025	−0.363*	0.518*
Education of Household Head (Completed Primary and Above) (X_3)	0.965***	1.595**	0.736***
Small Children in Household (< 10 Years of Age) (X_4)	−0.008	−0.062	−0.017
Secondary Earners (X_5)	0.339***	0.228***	0.273***
Husband's Employment (X_6)	0.498***	0.377	0.517***
Dummy for Headship Status (X_7)	−	−	−0.317*
R^2	0.448	0.702	0.619
Adjusted R^2	0.391	0.631	0.589
F	7.8	9.8	20.7
N	65	35	100

*Significant at .10 level.
**Significant at .05 level.
***Significant at .01 level or above.

husband. On the other hand, age of the head and presence of small children in the household, who might restrict the activities of female heads, do not appear to have a statistically significant effect. Moreover, in the equation for all households, the dummy for headship status has a negative estimated coefficient which is statistically significant at the 10 percent level, meaning the female household heads have a lower

family income than male heads. Also education (X_2) has a significant positive effect in the regression for all households.

A comparative analysis of the family income of male and female headed households shows that although human capital variables (education) are important determinants of the general level of income, household occupational composition explains most of the differential in income between male and female heads. The male and female heads differ markedly in their education, number of secondary earners in their households and in occupation of the male (himself household head or husband of household head). Thus a major part of the disadvantaged economic position of female heads of households derives from fewer earners in such households relative to male-headed ones. The differential in income between the two types of households is also evident from the value of the constant: it is 6.08 in the case of female-headed and 7.06 in the case of male-headed households, indicating that income is higher in the latter.

SECTION V

The objectives of this paper have been to identify and enumerate the (defacto) female-headed households on the basis of survey data, to show the differences in socio-economic and demographic characteristics between them and non-female-headed households and to show the extent of poverty in female relative to non-female-headed households.

Our results show that female-headed households exist in substantial numbers and their incidence is surprisingly high in urban slums. Our results also show that there are significant inter-household and intra-household differences in the characteristics which affect the economic condition of the household. More importantly, the incidence of poverty is higher in each single type of female headed than in non-female-headed households.

The incidence of female-headed households and the extent of poverty points to the need to target these women as a special category for development activities. Efforts need to be made to redesign development programmes to focus on their critical as well as long-term needs. As a first step in this direction, planners and administrators should be sensitized to the issue and attempts should be made to make women household heads visible in official statistics.

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Comments on "Female-headed Households and Urban Poverty in Pakistan"

Dr Yasmeen Mohiuddin raises two important points that go far beyond the specific topic of her paper. First, she illustrates that the characteristics of poverty — and hence the nature of possible strategies to alleviate poverty — vary greatly across households. The poor are, in fact, a heterogenous grouping, a point which I will return to below.

Second, Dr Mohiuddin shows that often we get the wrong information because we ask the wrong questions. Her example of deceased men being listed as the head of the household is a metaphor for a larger issue of disciplinary blinders and pre-conceived notions. The example is so telling that I was rather surprised to see the final sentence of her first draft (I surmise that this will be edited before reaching print) recommended that future surveys include questions of household leadership. Surely her own study indicates that little is served by trying to force such information into a survey box; the call should be for better information on earnings and female labour force participation not for limited concepts with little objective reality.

It should be noted, furthermore, that households which are female headed by her definition are so because of a process which is implicit in her data but not fully explored. The household composition she studies is both a result and a cause of poverty. It is useful in this context to indicate two distinct forms of poverty, life cycle poverty and economic cycle poverty. The former includes widows and households with ill or disabled potential earners. The latter is represented in many economies by those temporarily unemployed in slack periods or, perhaps, due to a stabilization process.

Most societies have evolved a number of traditional safety nets to support households which are poor due to lifecycle events. These support systems have less experience with economic cycle events but are often adaptable for these as well. Many of the households in this study, however, seem to be outside the traditional support system. While remittances from relatives and *bradri* members as well as private *zakat* are not explicitly discussed in this paper — and maybe should be — one get the impression that the families studied are not well integrated into such networks.

This, of course, raises the question, why not? Dr Mohiuddin is careful to acknowledge that her sample is a special case, albeit no less important an example. Nevertheless, it would be interesting to use secondary and complementary data to give a rough estimate of how common are households in this situation. Dr Mohiuddin clearly thinks that the number of female-headed households in Pakistan is increasing. Given the type of data available such a impression reflects intuition as much as evidence, but the source of her impressions on this important point might be conveyed in the paper.

The statistics offered are not designed to answer either broad questions of trends. Nor can this sample be used to addressed the tricky question of the endo-geneity of the household composition. This latter question is another way of saying that one cannot use this sample to test what causes these families to differ from the larger population. I do not want to fall into the common pitfall of reviewers: to attempt to fault an author for not have done a different study than that attempted or for not covering all aspects of her research opus in the brief time allotted. Never-theless, the basic regressions may be modified to provide an indication of how structurally different the subsets of the household are from each other.

One may begin with a slightly different specification of the regressions which postulate that a household's earnings can, like industry, be considered a function of labour and capital (land being unimportant in this context). Labour in this example could be disaggregated into the number of adult males, adult females, subadults males etc. Capital can include any physical assets in the household, although the nature of the sample selection likely indicates that this is also unimportant. Capital, also, includes human capital which should be in terms of the number of years (or number of certificates) in the household disaggregated by gender. Given the diffi-culties with the concept of household head it is not promising to focus on only the education of this elusive individual. Moreover, such a specification fails to capture the possibility of a household having more than one educated member.

Since headship status is defined in terms of income it is not a valid variable for the right hand side. Indeed, without additional data, say another population with which to test pooling, it is difficult to test either whether this population is merely on a low point of an income earning curve — that is, has fewer assets or labour than the general population — or whether it is on a different curve. The former, would be true if the population is comprised mainly of widows or divorced women, while the later might occur if the men in this population are less productive than the average male at a similar age and education. This would be in keeping with the impression that the males in this selection are often ill, addicted or other-wise disinclined to work.

While I cannot think of a formal test of structural differences possible with this data, an inspection of the residuals might reveal that the outriders are, in fact,

households with unproductive males. Alternatively, if Dr Mohiuddin is willing to consider addiction or illness as exogenous — strictly speaking it is likely not, but the consequences of the assumption may be deemed acceptable — then she can test the proposition that such conditions account for the poverty of the households.

In summary, the study succeeds in drawing attention to a population often ignored as well as describing some attributes of that group. Such descriptions can play an important role in keeping development strategies and poverty alleviation programmes human.

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