

AN ANALYSIS OF IMPACT OF INFLATION ON FEMALE
HEADED HOUSEHOLDS**Dr. Ranjay Vardhan***

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**ABSTRACT**

Inflation is a rise in the general level of prices of goods and services in an economy over a period of time. When the general price level rises, each unit of currency buys fewer goods and services. Consequently, inflation also reflects erosion in the purchasing power of money – a loss of real value in the internal medium of exchange and unit of account in the economy. Though inflation affects all, but it affects women more. Feminization of poverty describes a phenomenon in which women represent disproportionate percentages of the world’s poor. UNIFEM describes it as “the burden of poverty borne by women, especially in developing countries”. Women’s increasing share of poverty is related to the rising incidence of Female Headed Households. Female Headed Households are considered to be the poverty stricken households all over the world. Female Headed Households are critical in addressing feminization of poverty and can be broadly defined as households in which the females are heads of households. They are at the highest risk of poverty for women due to lack of income and resources. There is a continuing increase of Female Headed Households in the world, which results in higher percentages of women in poverty. Female Headed Households are the poorest women in society, and their children tend to be disadvantaged in comparison to their peers. Female Headed Households are more affected by inflation. Based on secondary data, this paper is an attempt to study the socio-economic conditions of female headed households and impact of inflation on such households. The paper concludes that inflation affects Female Headed Households more as they are short of economic resources and inflation worsens their economic condition. They especially those belonging to lower socio-economic strata are not able to provide enough resources to their families, hence require immediate attention of planners, policy makers and people in general.

KEY WORDS: *Inflation, Female headed households, Poverty, Feminization of Poverty, Single Mothers*

INTRODUCTION

Inflation is a rise in the general level of prices of goods and services in an economy over a period of time. When the general price level rises, each unit of currency buys fewer goods and services. Negative effects of inflation include a decrease in the real value of money and other monetary items over time, uncertainty over future inflation may discourage investment and savings, and high inflation may lead to shortages of goods if consumers begin hoarding out of concern that prices will increase in the future. The inflation for food articles has been generally higher than the general inflation. The volatility in food prices is likely to continue and would harm the poor. Even before the food crisis, the poor and vulnerable were significantly left behind. Poor people spend 60 to 70 per cent of their income on food and they have little capacity to adapt as prices rise and wages may not adjust accordingly. Thus, the situation in India can still pose a threat to food and nutrition security of the country. Apart from the problem of the rise in food prices, India is also facing the adverse impact of global financial crisis since the 3rd quarter of 2008.

FEMINIZATION OF POVERTY

Feminization of poverty describes a phenomenon in which women represent disproportionate percentages of the world's poor. UNIFEM describes it as "the burden of poverty borne by women, especially in developing countries". This concept is not only a consequence of lack of income, but is also the result of the deprivation of capabilities and gender biases present in both societies and governments. This includes the poverty of choices and opportunities, such as the ability to lead a long, healthy, and creative life, and enjoy basic rights like freedom, respect, and dignity. Women's increasing share of poverty is related to the rising incidence of Female Headed Households. Female Headed Households are considered to be the poverty stricken households all over the world. They are at the highest risk of

poverty due to lack of income and resources and are more affected by inflation. Based on secondary data, this paper is an attempt to study the socio-economic conditions of female headed households and the impact of inflation on such households.

FEMALE HEADED HOUSEHOLDS

Female headed households is one in which the woman is the head in the absence of father due to any reason, i.e., she is the manager, provider and decision-maker in the family (Vardhan, 1999). Female headed households and their children constitute a rapidly increasing population. Much of the initial research on single parent family focused on single mothers due to father's absence. The concept of female headed households is of recent origin when the researchers noticed a large number of families in which women were running their families without the assistance of men. The researchers pointed out that the incidence of female-headed households was growing particularly in developed countries (Messiah, 1982; Yousseff and Hetler, 1983; Chatterjee, 1988; U.N. World Conference on Women, 1988; Vardhan, 1999). But rearing families as single mothers is tough task and is full of challenges. The female headed households are often subject to extreme economic problems. Poverty is persistently linked with female headed households.

Women are the primary custodians for children in our society. This is particularly true in poor areas and in minority groups, where single parenting is the norm and where abuse and neglect rates are the highest. "Left behind" women, defacto, in charge of farm households have been a presence in rural Africa for some time. Yousseff and Hetler (1984) estimated that from one third to as many as one half of all rural households have been headed by women in countries such as Botswana and Kenya. Estimates are that 55-60 per cent of all children in U.S. will spend some of their childhood in single parent households; that parent is usually the mother. Various studies have tried to highlight the

problems of female headed households. The percentage of Female Headed Households with or without children is on increase in different societies. In South Asia (India, Bangladesh, Pakistan, etc.) widows and left behind wives account for most of the female headed households. Several authors have argued for a strong linkage between female headed households and poverty either in rural areas (Buvinic and Yousseff, 1978; Merrick and Schmink, 1983) or in urban areas (Kerven, 1979; Standing, 1980, Vardhan, 1999), i.e., symptomatic of deep-seated problems of overall poverty and discriminatory social structures. But the lack of a consensus definition of household head has made cross-cultural comparisons difficult. It also leads to many obstacles for a comprehensive theoretical framework for studying problems of female headed households.

SITUATION IN INDIA

Census estimates about 10 per cent of the households in India to be female headed. As far as India is concerned, a combination of factors contributes to increasing incidence of female headship. Due to population explosion, unemployment rate has gone up and sweeping technological, social and economic changes have caused untold miseries especially to the lower economic groups thus forcing them to give up hitherto held cultural values, family ties, kinship bondage etc. The widows are no longer absorbed in the in-laws family. Due to economic hardship, parents also discourage them to live with them and this has forced the widows to set up separate establishments. Though divorce is uncommon, separation or desertion is found to be on higher side among low income group people. Addiction of men to evil practices, low moral values, inabilities of men to support the family are found to be some of the reasons for desertion. Increasing pauperization in rural areas had led to streams of migration and polarization of wealth in the urban economy. If men migrate, then women have to take up the total responsibility for the family left behind. This results in the emergence of female headship in rural areas (Shanthi, 1993).

However, higher technical and professional education and new varieties of paid employment, varied opportunities for the development of new skills and wider contacts have enabled women to achieve greater equality with men, both within and outside the household in legal, social, educational, occupational, political and economic spheres of activity. They are not only becoming independent but are also taking decisions in the household and family. They are independently running the households and thus are assuming headship status in the households (Ranjana, 1988) though not often but as and when situation arise.

Vardhan, Ranjay (1999) in a study conducted in Chandigarh found the incidence of female headedness highest among widows (60 per cent) followed by divorced/deserted/separated women (15 per cent); unmarried women (13.36 per cent) and women whose husbands were away or invalid (11.4 per cent). He found that Female Headed Households are not a uniform category. They belong to all socio-economic groups and their proportion is more or less the same in social hierarchy especially in an urban setting. There is general decline in the financial position of such households after assumption of headship and they suffer from sense of deprivation and discrimination. Such women face tremendous problems and the nature of problems may be social, economic, children related and psychological.

The secondary data reveal that female headed households suffer economic problems due to meager resources at their disposal and inflation creates more problems. They find difficulties in fulfilling the basic needs of their family and inflation adds to their miseries. They have to look for alternative resources for income which may not be readily available or they have to cut the already budgeted expenditure. They feel stress and strain and suffer from various health and other problems. There is minimal extension of help from other quarters and they are worst hit by inflation. Female headed households are

finding difficulties in managing their families in contemporary times. A variety of coping mechanisms they adopt ranging from income-raising strategies such as taking second jobs, having additional family members go to work, and working more overtime, to lowering consumption, greater self-reliance, bargain hunting, and sharing with others. Lowering consumption was almost the universal response to inflation as families in all walks of life reported cutting back on food, clothing, and entertainment expenditures. The financial pressures from inflation and recession were causing problems for their families, and even damage to their mental health.

NEED FOR SPECIAL ATTENTION

The above analysis clearly indicates the plight of female headed households as they suffer from structural and socio-economic handicaps. While women are constantly being victimized and exploited by society, female headed households are victims of double exploitation by virtue of them being single. They lack the protection of a family and therefore, are vulnerable to exploitation-social, economic, psychological and sexual. They suffer from social ostracism, economic deprivation, psychic tension and physical discomfort. There is a need for formulation of special policies for female headed households. There is need for intervention of the government for helping these needy households. It can be done by pushing through a welfare reform package that provided for structural programs and support to allow welfare. Dependent mothers need to be given training and work. With scarcity of job opportunities in government sector and more availability of jobs in private sector, there is need to formulate policy to give priority to such families. With the current welfare-to-work hegemony the 'male breadwinner' model has covertly reinstated and the needs and desires of lone mothers have been effectively left out of policy legislation. Social scientists propose the softer option or 'rights to time to care' which allows women to attend to their care giving responsibilities of conjunction

with employment and suggest that policies should be directed towards them to enable them to reconcile these activities.

There is need to designing a special program for giving aid to families with dependent children. There is need to provide assistance to needy families with children and to reduce 'dependency' by promoting job preparation, work and marriage, cash incentives, food and other things can be given under various programs. Special health care benefits can be extended to such families. There is a need for developing a larger anti-poverty program that provides the jobs, education and child care that poor families need in order to move towards self sufficiency. It is necessary to reserve a certain percentage of jobs for them and their children. Children of such households should be given certain concessions in education. To conclude, it can be said that female headed households are now a reality in the contemporary society and special policies need to be formulated for such families of future, which are emerging as viable alternatives to nuclear families. Nevertheless, because of inflation, globalization and the prevalence of gender inequalities, their problems are multiplying. They especially those belonging to lower socio-economic strata are not able to provide enough resources to their families hence require immediate attention of planners, policy makers and people in general.

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