Summary, conclusions and reflections for the future

8.1 Introduction

This study set out to improve our understanding of the livelihood strategies pursued by female-headed households, and to compare these with those of male-headed households. Negative stereotypes concerning the economic situation of female-headed households were found in the literature referred to in Chapter 1. These were found so frequently at global level, that Chant (1999) termed them ‘global orthodoxies’. Prominent among these stereotypes is the perception of female-headed households belonging to the poorest of the poor. The present study, as other recent studies have done (Chant 1999; Safa 1999 and 1995), succeeded in challenging this orthodoxy with empirical data. Two methodologies were applied, based on two former studies carried out in Tanzania in 1986 and 1990. The study undertaken by Collier et al. (1986) examined male-headed as well as female-headed households in Tanzania by analysing cash and non-cash incomes. Sender and Smith (1990) followed by comparing the possessions between both categories of households in Tanzania. Both studies reached different conclusions concerning the level of economic well-being of female-headed households. The main issues for debate were the definitions offered for the concepts used in their study and the methodologies applied to that end. In view of these issues, the present study attempted first of all to clarify the concepts of ‘headship’, ‘household’ and ‘poverty’, and second, to combine the two methodologies in order to discover if the diverging conclusions of the aforementioned studies concerning the economic situation of female-headed households are indeed due to the methodologies used. Subsequently, data on cash and non-cash income was accumulated to determine the total household income, an analysis also carried out by Collier et al. (1986). This was then complimented with data on the possessions of the households, using a possession score, as developed by Sender and Smith (1990). In Section 8.2 we will show whether the results of these methodologies correlate with each other and whether they form a basis on which to draw definite conclusions about the economic position of female-headed households,
relative to those of male-headed households. We will make an attempt to clarify the different outcomes should the two methods not correlate with each other.

The study area consisted of Ndala village, a small village situated in the rural areas of Tabora Region, in western Tanzania. The inhabitants belong to one of the largest ethnic groups in Tanzania, the Wanyamwezi. Agriculture is their basic livelihood and they try, wherever possible, to be self-sufficient in the production of their staple food, maize. They perform agricultural as well as non-agricultural activities in order to obtain cash money, receive kin gifts and/or have paid employment. An important employer in this area is the local hospital, at which members of 15% of all households in Ndala village are employed. The presence of Ndala Hospital as a source of paid employment that is equally accessible for females as well as males makes Ndala village an interesting study area. The availability of work provided some women with their own economic basis on which they were able to sustain their own livelihood and set up their own households. The relatively high percentage of female-headed households in this village (42% of all households) can, however, only be partly explained by these employment opportunities.

The relatively large proportion of females who head their own household contrasts strongly with the prevailing religious norms in Ndala village. Missionaries started activities here in 1896 and have proselytised a large number of the local inhabitants to Christianity since then. Nowadays, 50% of the villagers belong to a flourishing Christian community. Unmarried motherhood, female household headship (without being married) and divorce or separation between spouses is not in accordance with Christian norms and values on marriage and parenthood. Among the Wanyamwezi there is a dichotomy between the profession of Christian norms and their actual application in everyday life. The roots of this dichotomy are in the heritage of the indigenous religion and the traditional system of chiefdoms. The fact is that this rather deviant form of household and family life is found among a considerable number of the households in this village. The present study attempts to clarify this.

An important issue in the analysis of the livelihood strategies observed by this study was the distinction between different types of female-headed households. Data pertaining to their cash and non-cash income sources, as well as data on their possessions (as presented in the Chapters 4, 5 and 6) made it possible to diversify the economic situation of each type of female-headed household. The livelihood strategies of unmarried female heads appeared to be different from those of divorced or separated female heads, or of widowed female heads. Section 8.3 presents some conclusions, with the aim of summarising the distinct typologies of female heads according their own specific livelihood strategies and individual motivations or reasons to head their own household. This description forms the basis on which the research questions (as formulated in Section 1.4) will be addressed and the main conclusions drawn with respect to the level of economic well-being of female-headed households. Section 8.4 addresses the question of whether female headship can be considered a fluid and transitional or instead a permanent form of household management. In order to answer this question we must turn our attention to the incidence of female household headship in the future. In most parts of the world, it appears as if female-headed households are here to stay and are indeed on the increase. Most of these prospects are based on female points of view: their considerations, motivations and reasons for remaining unmarried, whether after divorce, separation or widowhood (see Chapter 7). We will, however, also consider the male point of view and focus
on their opinions and thoughts concerning the increasing independent role of women in the household affairs. Finally, Section 8.5 presents some directions and implications for further research and policy. Recommendations are given for further research, directed at stimulating comparative research and analysis as a basis for theorisation, in order to be able to locate differences and similarities. Attention is also paid to the question of whether female headship is a useful concept for research. This section also examines whether female-headed households need specific policy intervention or whether more general programmes would be sufficient to cater for this category. Furthermore, this section highlights the kind of instruments that would benefit the economic situation of women heading their own household.

8.2 The correlation between the outcomes based on the methodologies used

The intention of this study is, among other things, to explore the level of economic well-being of different types of female-headed households compared with those of male-headed households. The approach is based on diverging conclusions found in literature. This section discusses whether this study is able to present clear-cut conclusions about the economic situation of female-headed households on the basis of the results of the two methodologies applied. In other words, this section examines whether both methodologies mentioned in Section 8.1 actually measure the level of economic well-being of female-headed households in the same way or whether the outcomes do not correlate with each other. Sender and Smith (1990) developed the possession score as an index of the level of material well-being at household level. Differences in possession scores displayed by this index were shown to correlate very closely with land holdings, cropping patterns and the use of productive inputs. The Spearman’s coefficient between the possession score, according to the study by Sender and Smith, and total acreage managed by households appeared to be statistically significant, as were the correlations between possession scores and the labour hired by households and between the possession score and the use of fertilisers. The correlation between the possession scores and the variables mentioned for households in Ndala village, however, appeared to be very low, with Spearman’s coefficients being between 0.1 and 0.3. No differences in correlation were found between the categories of female-headed and male-headed households. Probably these differences in correlations are attributable to the kind of agricultural activities, as many farmers in the study of Sender and Smith were involved in the cultivation of coffee, in which hired labour and the use of fertilisers and insecticides are indispensable. Another feature of the farming households of Ndala village is that they operate on small land holdings, with an average of 3.5 acres of land per household, which was much smaller than the land holdings of the areas in the study of Sender and Smith. Although the possession score of households in Ndala village did not correlate strongly with the variables mentioned, the analysis of the correlation between the two methodologies is worthwhile.

The methodology that took the total household income (in cash and non-cash) as an indication of the level of economic well-being of female-headed households led to the following conclusions:
• The total household income in cash and non-cash per year of the category of female-headed households is lower than that of the category of male-headed households. The difference amounts to approximately Tsh 100,000 per annum.

• As female-headed households and male-headed households differ significantly in size (p<0.05), we calculated per capita incomes. The average total household per capita income is indeed lower in the category of female-headed households when compared to that of male-headed households, but the difference amounted to only Tsh 9,500 per capita per annum.

• Analysing the economic situation of the different types of female-headed households reveals that not all female-headed households have lower total household incomes per capita. Widowed female heads and divorced or separated female heads, in particular, appeared to have relatively higher total household incomes per capita (in cash and non-cash) than other female heads, displaying only minor differences in per capita incomes compared to male household heads.

The other methodology used the possessions owned by households as an indication of the level of their material well-being. The outcome of this methodology suggests the following:

• The mean possession score for the category of female-headed households is lower than that of the male-headed household category (7.1 points compared to 8.0 points).

• When analysing the four components of the possession score, there were hardly any differences in the furniture score, garment score or housing score between female-headed and male-headed households. The difference in possession score was primarily caused by the different scores on luxury items (1.5 points for female-headed households and 2.3 points for male-headed households).

• In the category of female-headed households, divorced or separated female heads appeared to have the highest possession score (7.6 points), showing only a minor difference with the possession score of male-headed households (8.0 points). Widowed female heads and husband-related female heads scored lowest on the possession score (6.6 and 6.1 points, respectively).

Some resemblance can be identified between the conclusions drawn by both methodologies. However, the correlation between the results of applying both methodologies for all households appeared to be minor (Spearman’s coefficient = 0.43), which means that both methodologies produce diverging conclusions on the economic position of each household category. However, if the categories of male-headed and female-headed households are regarded separately, the conclusion on the correlation between the findings of both methodologies sounds different.

It is remarkable that, as Table 8.1 shows, a very low correlation was found for the category of male-headed households (Spearman’s coefficient = 0.33), but that higher correlations exist for the category of female-headed households (Spearman’s coefficient = 0.61). In other words, there is a positive relationship between the amount of total household income (in cash and non-cash) and the height of the possession score for the category of female-headed households.
Table 8.1
Possession score and total household income (in cash and non-cash terms) in Ndala village (1994)

<table>
<thead>
<tr>
<th>Possession Score</th>
<th>Male-headed households</th>
<th>Female-headed households</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Average total household income in cash and non-cash</td>
<td>Number of households</td>
</tr>
<tr>
<td>0</td>
<td>Tsh 22,330</td>
<td>1</td>
</tr>
<tr>
<td>1</td>
<td>Tsh 50,000</td>
<td>1</td>
</tr>
<tr>
<td>2</td>
<td>-</td>
<td>0</td>
</tr>
<tr>
<td>3</td>
<td>Tsh 192,000</td>
<td>2</td>
</tr>
<tr>
<td>4</td>
<td>Tsh 174,000</td>
<td>6</td>
</tr>
<tr>
<td>5</td>
<td>Tsh 154,200</td>
<td>6</td>
</tr>
<tr>
<td>6</td>
<td>Tsh 170,400</td>
<td>5</td>
</tr>
<tr>
<td>7</td>
<td>Tsh 299,000</td>
<td>10</td>
</tr>
<tr>
<td>8</td>
<td>Tsh 275,000</td>
<td>6</td>
</tr>
<tr>
<td>9</td>
<td>Tsh 144,700</td>
<td>7</td>
</tr>
<tr>
<td>10</td>
<td>Tsh 349,600</td>
<td>8</td>
</tr>
<tr>
<td>11</td>
<td>Tsh 331,200</td>
<td>6</td>
</tr>
<tr>
<td>12</td>
<td>Tsh 357,700</td>
<td>8</td>
</tr>
<tr>
<td>13</td>
<td>Tsh 556,000</td>
<td>3</td>
</tr>
<tr>
<td>14</td>
<td>Tsh 126,700</td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>70</td>
</tr>
</tbody>
</table>

Source: Author's fieldwork.

Spearman's coefficient = 0.33 Spearman's coefficient = 0.61

A further distinction can be made between different categories of female-headed households for which we also calculated the correlation coefficients. Table 8.2 shows that the correlation between total household income and the possession score was highest for widowed female heads (Spearman’s coefficient = 0.81). This more or less resembles the correlation coefficient of unmarried female heads (Spearman’s coefficient = 0.76). The correlation coefficient was lower for divorced or separated female heads (Spearman’s coefficient = 0.57) and lowest for the husband-related female heads (Spearman’s coefficient = 0.50). A further analysis of possession scores and the average total household incomes for both categories of households, as presented in Table 8.1, might provide an explanation for the low correlation coefficients of male-headed households and of divorced/separated female heads, as will be revealed in Section 8.3.5. The correlation coefficients for husband-related female heads are not included, as this group contains only three households.

Table 8.2
Correlation coefficients for categories and types of households in Ndala village (1994)

<table>
<thead>
<tr>
<th>Type of household</th>
<th>Spearman’s coefficient</th>
</tr>
</thead>
<tbody>
<tr>
<td>All households</td>
<td>0.43</td>
</tr>
<tr>
<td>Male-headed households</td>
<td>0.33</td>
</tr>
<tr>
<td>Female-headed households</td>
<td>0.61</td>
</tr>
<tr>
<td>Unmarried female heads</td>
<td>0.76</td>
</tr>
<tr>
<td>Div./sep. female heads</td>
<td>0.57</td>
</tr>
<tr>
<td>Widowed female heads</td>
<td>0.81</td>
</tr>
<tr>
<td>Husband-related female heads</td>
<td>0.50</td>
</tr>
</tbody>
</table>
For the category of female-headed households, the two indicators for economic well-being, *i.e.* the possession score and the total average household income, correlate well. If the total household income increases, the amount of possessions increases as well. When money becomes available, female heads invest in the maintenance of the house, buy clothes, purchase a watch, radio or bicycle and/or invest in furniture. However, Table 8.1 also shows that there are both male-headed and female-headed household categories with different total household incomes. Examples are male-headed households with a possession score of 9 and 14 and female-headed households with a possession score of 7 and 12. The possession scores of these households suggest higher total household incomes. In addition, upward deviations could also be observed, such as with male-headed households which have a possession score of 3 and female-headed households with a possession score of 6 and 8. Lower total household incomes were expected on the basis of these households’ possession scores households, or higher possession scores were expected on the basis of their average total household income.

There appeared to be four reasons that influenced these deviations and some of these also clarify why the Spearman’s coefficient was low for male-headed households. Firstly, data on the total income of all households in Ndala village was obtained for the year 1994 and represents the income for that year only. In cases in which a household lives from cash incomes derived from income-generating activities or kin gifts, the amounts of money fluctuate due to varying market conditions or changing circumstances in the social network. Agricultural output during that particular year might have differed from the expected output due to shortage of labour, lack of money to buy fertilisers and/or insecticides or just bad luck. The lower total household cash and non-cash incomes (in relation to the possession scores) can be explained by these annual differences in output and incomes.

Secondly, a delayed return from transactions done in 1994 in some cases meant that profits from these transactions were only received during 1995. Transactions relating to buying up and selling bags of maize and rice from male household members provided them with profit in the months with the least food in the household reserves (November, December, January and February). Some traders had already sold their cash crops by this time, but others were able to afford to wait until profit margins were highest, which is the case in the months just before the harvest, *i.e.* January and February. It is difficult to choose between the option of selling at the time when profit margins are most favourable and the moment the household requires the money obtained from selling that food. The one male-headed household with a possession score of 14 (Table 8.1) and with a total household income of Tsh 126,700 in 1994 was in a position to hold out until the most profitable months. The household head was expecting large profits from the sale of his bags of rice and maize in the beginning of 1995. In the previous year there were no such delayed returns.

Thirdly, possessions are collected throughout a lifetime and as such give an indication of the level of material well-being reached by households during their life. The total household incomes refer to a shorter period; only one particular year. New families consisting of a father and/or mother and small children have relatively fewer possessions compared to families in the second or third stage of the family life cycle. In the category of male-headed households with a possession score of 9, for instance, the average total household income was relatively low, because it also contained households consisting of single and poor widowed *babu’s* (grandfather). They have relatively high possession scores, but relatively low incomes. Among
the households with a possession score of 3 was a young male-headed household whose members had relatively high incomes, thanks to both spouses having paid employment.

Fourthly, and connected with the other reasons, the total household incomes of male-headed households showed much larger deviations from the mean than those of female-headed households. In 9% of the male-headed households, compared to only 2% of the female-headed households, the total household income amounted to more than Tsh 600,000. Taking into account that the average total household income is between Tsh 100,000 and Tsh 200,000, the upward deviations are much more extreme than the downward deviations. Such large variations in the total incomes of male-headed households versus minor differences in the possession scores explain why these households have a lower correlation coefficient in comparison with female-headed households.

**Table 8.3**
Levels of economic and material well-being of households in Ndala village in 1994

<table>
<thead>
<tr>
<th>Type of household</th>
<th>Poss. Score</th>
<th>Average total household income</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than Tsh 100,000</td>
<td>Tsh 100,000 to Tsh 200,000</td>
</tr>
<tr>
<td>Male heads</td>
<td>0 to 6</td>
<td>13%</td>
</tr>
<tr>
<td>Female heads</td>
<td>34%</td>
<td>2%</td>
</tr>
<tr>
<td>Unm. fem. heads</td>
<td>4%</td>
<td>2%</td>
</tr>
<tr>
<td>Div/sep. fem. heads</td>
<td>14%</td>
<td>-</td>
</tr>
<tr>
<td>Wid. fem. heads</td>
<td>12%</td>
<td>-</td>
</tr>
<tr>
<td>Husb.rel.fem.heads</td>
<td>4%</td>
<td>-</td>
</tr>
</tbody>
</table>

| Male heads        | 7 to 8       | 9%  | 6% | 6% | 10% |
| Female heads      | 10%          | 6%  | 12%| 12%|
| Unm. fem. heads   | -            | 4%  | 6% |
| Div/sep. fem. heads| 10%      | 2%  | 2% |
| Wid. fem. heads   | -            | 2%  | 2% |
| Husb.rel.fem.heads| -            | -   | 2% |

| Male heads        | 9 to 14      | 4%  | 12%| 6% | 30% |
| Female heads      | 6%           | 6%  | 20%| 20%|
| Unm. fem. heads   | -            | 4%  | 6% |
| Div/sep. fem. heads| 2%       | 2%  | 2% |
| Wid. fem. heads   | 2%           | 8%  | 10%|
| Husb.rel.fem.heads| 4%           | -   | - |
Combining the data obtained through applying the dual methodological approach gives us an opportunity to draw and compare some final conclusions with regard to the level of economic and material well-being of female-headed and male-headed households. Table 8.3 presents the distribution of households over six levels of economic and material well-being. The first level of economic and material well-being (I) is the lowest, with possession scores between 0 and 6 and a total household income of less than Tsh 100,000. The second level (II) contains, on the one hand, households with a possession score of 6 or lower combined with a medium level of total household income (between Tsh 100,000 and 200,000) and, on the other hand, households with a medium possession score of 7 or 8 combined with a low level of total household income (Tsh 100,000 or less). In this way we can continue until the sixth level (VI), which contains households with high possession scores (9-15) and a high total household income (more than Tsh 200,000).

This data illustrates that most female-headed households do not belong to the first level of economic and material well-being or the so-called "poorest of the poor". They are represented at all levels of economic and material well-being, ranging from the first to the sixth level. No differences worth mentioning were observed between the proportion of male and female-headed households in the second to the fifth level, which means that their levels of economic and material well-being are more or less comparable. The proportion of female-headed households at the first level (33%), however, is larger than the proportion of male-headed households (13%); a difference that is statistically relevant (p<0.05). The sixth level also shows large, though not statistically significant, differences between both categories of households: 30% of the male-headed households and 20% of the female-headed households belonged to this level of economic and material well-being. Table 8.3 also specifies the distribution of the different types of female-headed households over the various levels.

Divorced/separated female heads and widowed female heads of households are over-represented at the first as well as at the sixth level of well-being. This confirms the conclusion already drawn in Chapter 5 that there are major contrasts within the categories of households headed by divorced/separated or widowed female heads, which contains very poor as well as rather prosperous women who found strategies to sustain their livelihood at satisfactory levels of economic and material well-being.

In conclusion, it appeared worthwhile to use both methods and to compare the results. The analysis of the correlation between the outcomes of both methodologies confirms that research on the economic situation of households should differentiate between various types of female-headed households in order to be able to draw firm conclusions about the level of well-being of different household types. This analysis reveals that two-thirds of the female-headed households do not belong to the poorest of the poor, but also that female-headed households are over-represented in the group of households with very low incomes and low standards of material well-being, which find it difficult to sustain themselves adequately. Thus, a considerable number of female heads are able to maintain their household at a rather adequate level and certainly not far below the average levels of households headed by men.
8.3 Female-headed households: their economic status and motives

8.3.1 Introduction

An important issue that we encountered when we analysed the livelihood strategies of Ndala households was how to define different types of female-headed households. In this section we characterise each type of female-headed household by summarising their specific livelihood strategies as they appeared in Chapter 5, their level of material well-being as revealed in Chapter 6 and their motivations for heading their own household as mentioned in Chapter 7. The characterisation of these types of female heads makes it possible to provide answers to the research questions posed in this study as listed below.

• What is the level of economic well-being of female-headed households compared to that of male-headed households?
• What livelihood strategies do female-headed households pursue and in what way do they differ across the different types of female-headed households and from the livelihood strategies of male-headed households?
• What are the determining factors behind the levels of female household headship in Sub-Saharan Africa and how can their increasing number be explained?

8.3.2 Unmarried female heads and their households

There is an increasing proportion of women who opt to remain unmarried or postpone marriage indefinitely. Some of these women establish their own household and live with their children in their own house. Others live in the household of their mother, together with their children. Unmarried female heads are relatively young and usually have young children living with them. A large proportion of them are educated and employed. Their field acreage is relatively small and their internal labour input consists to a large extent of young children who spend time in the fields after school. Only half of the unmarried female heads used external labour to help cultivate their fields, which was less than divorced/separated female heads and widowed female heads. However, unmarried female heads hired external labour for longer periods and the total costs of their agricultural inputs were therefore highest. In the agricultural process, these households give priority to maize – the staple food. The real value of the harvest from other crops was low. In 1994, their maize harvest was rather abundant. The majority of the unmarried female heads had to purchase maize in addition to the harvested crop. Despite these purchases, the amount of maize per Adult Equivalent Unit (AEU)\(^1\) remained relatively low (nearly 7.8 \textit{debe}^2 (tin) per AEU). They bought other food crops at relatively low values (Tsh 23,935 per AEU).

The total household income in cash is mainly obtained through paid employment (65%) and to a lesser extent through off-farm income-generating activities (25%). Unmarried female heads with a paid job spend their spare time after work in the fields and had hardly any time left to perform income-generating activities. For these women, letting rooms and keeping lodgers is a common way of earning extra cash. Very few unmarried female heads received kin

---

1 See note 3, Chapter 4.
2 One \textit{debe} of maize weighs about 15 to 20 kilos.
gifts, but a considerable number of them contributed money gifts to their relatives. The total monetary and non-monetary household income from the identified income sources amounted to Tsh 156,935, which corresponded to Tsh 31,960 per capita in 1994. Their income situation was poorest compared to other household types. Regarding their level of material well-being, a relatively large number of unmarried female heads attained average to high possession scores, indicating that they did quite well from a material point of view. The regression analysis showed a correlation of 0.76.

It can be concluded from these results, that the livelihood strategies pursued by unmarried female heads enable them to maintain their household on a fairly low income level. Their livelihood strategies are rather one-dimensional and leave them hardly any room to increase their total household income. Their families’ food intake was rather low level. Most of these women are satisfied with their status as unmarried mothers and would rather not marry the father of their children or bind themselves once again to another man. As they have control over their own sources of income, they do not need a husband strictly for financial reasons. They make their own decisions independently of a male partner, whether or not sponsored socially or psychologically by consanguineous kin. As such, they contribute to the breakdown of existing patrilineal values. Following the choices they themselves make, or the circumstances in which they find themselves, they succeed in sustaining a household, despite the economic hardships they face on a daily basis.

8.3.3 Divorced and separated female heads and their households

This type of household comprises a large group of separated female heads, who were deserted by their husbands or who separated from their husbands on their own initiative without filing divorce procedures, as well as a small group of female heads who divorced officially. A considerable number, nearly half of the category of female heads, consisted of divorced or separated female heads. These women decided not to remarry, usually because of their experience of marital life with their former husbands. After having lived through a period of marital instability, they now experience social and economic freedom. These women strove to achieve self-reliance and increased their control over their own lives by setting up their own households. They prefer not to go through formal divorce in order to avoid quarrels over custody of the children and division of the matrimonial assets, as well as to avoid enduring relations through alimony payments by their former husbands. Most divorced or separated female heads fall into the second and third stage of the family life cycle and only a few find themselves in the first stage. Many of these women live with one of their (often unmarried or divorced or separated) daughters including her children as well some other grandchildren in an extended ‘three-generational-household’, while other women live alone with their own children. In general, these households have few children, one or two adult females and sometimes an adult son. They have relatively large land holdings compared to other female heads and, as their household is relatively small in size, the field acreage per capita is relatively high. Divorced or separated female heads, in particular, who have already resided in Ndala village for quite some time, have succeeded in extending their land area. Their workers/acre ratio, however, was low and nearly all of these female heads hired external labour. Many of them were also able to use fertilisers and/or insecticides in the agricultural process. The total
costs of agricultural inputs were relatively high. This resulted in large harvests of maize and other food crops. Together with the purchases of maize, the amount of maize per AEU was highest when compared to the other types of female-headed households (more than 10 debe of maize per AEU). They purchased additional food at a value of Tsh 30,150, which was relatively high.

The total household income in cash of divorced/separated female heads is for a large part obtained through income-generating activities (60%). They focus particularly on performing non-agricultural activities, such as brewing beer and preparing food for retail at the market place. The other part is derived through paid employment (20%) and kin gifts (20%). Their total household income in cash and non-cash from these sources amounted to Tsh 146,050 in 1994 or Tsh 40,460 per capita. This is higher than that of unmarried female heads, but lower than that of widowed female heads. They scored best on the level of material well-being on most items in the possession score. Divorced and separated female heads scored very low to very high, which means that their level of material well-being varies between rather poor to rather prosperous. Nearly a quarter of them achieved very high scores. The regression analysis showed a correlation coefficient of only 0.57.

It may be concluded from these results that the livelihood strategies of divorced and separated female heads enable them to maintain their household at a sufficient level of income. They have a range of livelihood strategies and work hard to optimise their labour input in order to maximise their harvest and their cash incomes, especially through non-agricultural activities. They are very inventive in tapping sources of cash income. All these sources, combined with their relatively good harvest in 1994 and relatively high purchases of food per AEU, enabled them to feed their families quite adequately. They set up their own households after having deserted, or being deserted by, their husbands. Women who had a good relationship with their former husband regretted his departure, but most of them feel that they are socially and economically better off now, than they were previously in the company of their spouses. They proved to themselves that they are indeed able to maintain their own households without interference from a spouse and in an economically quite satisfactory way.

8.3.4 Widowed female heads and their households

A quarter of the category of female heads consists of widowed female heads. A large number of these widowed female heads fall in the second stage of the family life cycle and only one third of them are in the third stage. After the death of their spouse, a widow is free to reside where she wishes. As with divorced and separated female heads, many of them co-reside with kin in their own household, with unmarried, divorced or separated daughters including their children and other grandchildren. Others live alone in their own household, most often together with some grandchildren. Only a few live alone. Their household size and composition resembles that of divorced and separated female heads, with one or two female adults and one or two children. None of them considered remarrying. Widows who have had good marriages with their husband do not long for another man, who might be different or worse, while widows who experienced bad marriages feel as if they have been freed from marital instability.
Every widow has her own plot of land, which is generally a larger per capita plot than that held by unmarried female heads, but smaller than that of divorced or separated female heads. Their workers-per-acre ratio was high, but many of them also drew on external labour. A relatively large number of them applied fertilisers or insecticides and many used a plough. The total costs of all inputs were, however, lowest of all female heads, as they used external labour for relatively shorter periods and at relatively lower costs. They harvested the lowest amount of maize in 1994 but, in relative terms, the largest value of other food crops. More widowed female heads than divorced or separated female heads did not purchase maize in addition to their harvest. The total amount of maize available for the household was 8.3 debe per AEU, not as high as divorced or separated female heads have at their disposal, but more than unmarried female heads. They purchased additional food at a value of Tsh 20,595 per AEU, which was lowest of all female-headed households.

Their total income in cash terms was obtained from various sources. Of all female heads, the income of widowed female heads depended primarily on kin gifts, as these accounted for nearly 35% of their total cash household income. Forty percent of their total household income came from non-agricultural activities. Another large part of their income (20%) was obtained from paid employment, usually by another household member, such as an unmarried daughter with whom they co-reside. While the daughter is at work, the widow looks after her children, any other grandchildren, cultivates the fields or brews beer. In this way, the widow and the daughter in the three-generational household support each other; this group earned an average total household income in cash and non-cash of Tsh 168,025, or Tsh 47,460 per capita in 1994. Widows, as heads of their household, do relatively well and earn the same total per capita income in cash terms as male heads of households. They have the highest per capita income of all female heads. With regard to their levels of material well-being, half of them scored very low or low, but more than one third of them attained high and very high scores. However, their average possession score was lowest of all female heads, due to their low scores on luxury items. The correlation coefficient was 0.81.

It can be concluded from these results that the livelihood strategies of many widowed female heads enable them to maintain their households on a relatively high income level. Widowed female heads were able to feed their families at customary food intake levels. This group of widowed female heads consists of widows who arrange their lives quite well, who have adult sons or daughters living with them and who divide their total labour time between childcare, paid employment, agriculture and income-generating activities. These households were able to raise quite large amounts of household income and achieve rather high possession scores. Another proportion of widowed female heads had rather low levels of material well-being and relatively low total household incomes. Most of the widows in this group are in the third stage of the family life cycle, live alone and are elderly. They depend to a large extent on kin gifts and only slightly on the cultivation of their fields and the money derived from income-generating activities. The total household income in cash differed considerably between widowed female heads and male heads of households but, as household sizes were invariably smaller, the total per capita cash income was nearly the same. Widowed female heads appeared to be able to sustain their livelihood after widowhood and after setting up their own household, with personal and financial support of consanguineous kin. Many of them
have sufficient economic resources to maintain their own household adequately, while others face economic difficulties due to old age and lack of strength.

8.3.5 Male heads and their households

Some 58% of the total households were headed by a male and the remainder by a female. Many male-headed households were extended families and consisted of one or two male adults, one or two female adults and two or three children. The average total household size was 5.4 persons, compared to 4.1 for female-headed households. Male heads have, on average, 4.1 acres of land for the cultivation of food crops meaning 0.76 acres per capita. They have larger field acreages at their disposal than female heads. The available internal labour in persons per acre was slightly lower than that of female-headed households; notwithstanding that fact, only half of the male household heads used external labour, compared to two-thirds of the female heads. Male heads who used hired labour did so for longer periods of time and their total labour costs were therefore higher, but not as high as the total costs for external labour for divorced/separated female heads. Other female heads had relatively lower costs. The total costs of all inputs used in the agricultural process were highest for male heads, as many of them applied insecticides and fertilisers and made use of an oxcart and/or plough. As a result, the value of their harvest was also relatively high, compared to the harvest of female household heads. Compared to the expenditures of female heads, a larger part of the income of male heads was invested in the agricultural process. They harvested large amounts of maize in 1994 and large amounts of other food crops, including cash crops. The value of the harvested food crops, excluding maize, amounted to Tsh 21,300, compared to an average of Tsh 8,375 for female-headed households. Many male-headed households had to purchase additional maize, which resulted in a total of 8.5 debe of maize per capita in male-headed households, compared to 9.4 debe, on average, for female-headed households. The latter varied from 7.8 debe for unmarried female heads to 10.6 debe for divorced/separated female heads. The value of additional food purchased by male-headed households was Tsh 21,595 per AEU.

The cash household income of male-headed households was obtained mainly through paid employment (40%) and non-agricultural activities (45%) such as brewing beer, selling home-prepared food and performing businesses. Agricultural sources of income were more important to male-headed households (12%) than to female-headed households (4%). These activities included selling livestock or meat and trading food crops. The proportion of kin gifts to the total household income in cash was relatively small (3.4%) compared to that of female-headed households (21.8%).

In Ndala, as elsewhere in Sub-Saharan Africa a clear gender division of labour was discernible. Women prepared and sold food and brewed beer for retail purposes. These activities represent an independent source of income for women as female heads and those living in male-headed households. Men also had their own sources of income. In 1994, their average total household income in cash amounted to Tsh 263,825. The average value per capita of their harvest amounted to Tsh 48,850, compared to Tsh 39,170 for female-headed households. The total average household income of male heads appeared to be larger, but the household size makes the differences between these categories smaller. Regarding their level of material well-being, male heads attained the highest possession scores due to their scoring
highest on luxury items such as radios and bicycles. Many of them scored average or high scores and even very high scores, with only one third of them attaining low to very low scores. In addition, large differences in material well-being exist within the category of male-headed households. The correlation coefficient was very low (0.31).

From these results, it can be concluded that the livelihood strategies of male-headed households enable them to attain a relatively high level of income. Most wives within male-headed households, as well as their male partners, have their own livelihood strategies for maintaining their household. With relatively high expenditures on agricultural inputs, male heads were able to harvest relatively high values of food and cash crops. They were able to feed their families at the same level of food intake as widowed female heads. They made small purchases of maize and other additional food per AEU. They were able to maintain their household without many kin gifts. This situation differs from that of most female-headed households who often depend on this source of income to a large extent.

The status of wives within a male-headed household is not totally different from that of women who head their own household. Both try to increase their economic independence from men by deriving an income that they can spend autonomously. Most wives within male-headed households have their own income sources, although the amounts of money derived from these differ considerably. They also demand a share of their husband’s income to spend on household needs, thereby stressing his financial responsibility for wife and children. Quite often, these demands represent only small amounts of money, but nevertheless increase their feeling of dependency considerably. In this respect, their position differs from that of female heads of household, who have independent financial responsibilities. To increase their independence and meet rising costs of living, wives rearranged household commitments by increasing their ability to earn their own income and to be self-reliant. This greater financial autonomy was not always a welcome development in the eyes of their husbands, who saw their role as male breadwinner being diminished. The former dependency of wives on their husband’s income and their recently increased independence have led to more equal gender relations within some households. In order to avoid marital tension on this subject, many wives attempt to conceal the real amounts of income they earn through income-generating activities. They have gained a certain degree of freedom to spend their own income as they see fit. Nevertheless, a large proportion of wives in male-headed households – especially those who earn only a little money and/or who have little or no education – strive to gain a certain degree of independence within their marriage, as well as a large degree of autonomy in decision-making processes within the household. From conversations with women it also appeared that a minority of wives in male-headed households are more or less satisfied with their position as dependent housewife and their husbands’ contributions to the household economy. The focus of the present study was on the motivation of female heads with regard to setting up their own households. Further research is needed on the subject of the economic arrangements of wives living within male-headed households. This will help expand our understanding of the way in which wives arrange their household commitments with their husbands to gain gender equality, how they cope with marital problems and how they regard divorce or desertion as a solution to marital instability. Section 8.5 examines this issue in more detail.
8.4 The future of female household headship

This section considers the future increase and permanence of female-headed households in Sub-Saharan Africa. The outcome of this consideration is important with regard to estimating the policy implications with regard to female household headship. The literature only depicts increases in the incidence of female headship (Vecchio & Roy 1998; Chant 1997). There seems to be no doubt that the rate of increase will continue or only slightly diminish. Most of the reasons mentioned for the increase in female headship have an economic character. However, there are other developments that might counterbalance the increase in the incidence of female headship and this section describes some of them. Some factors, which may be social, economic, cultural, ideological and/or religious, point towards an increase in the incidence of female headship, while others point in the opposite direction. As the category of female-headed households cannot be considered as a homogeneous group, these theories are differentiated where possible and, if necessary, applied to the individual female-headed household types.

The incidence of female headship is assumed to have increased in recent decades, although the rate of growth cannot be empirically fixed due to lack of longitudinal data. The data presented in Section 7.2 from the 1988 Census also suggest that the incidence of female headship increased in the period between 1978 and 1988. No other census data is available for Tanzania, as the next census was to be held in the year 2002, but was delayed. The 1988 Census data states that 30% of households were female-headed ones, while other, more recent research and this study concluded that the proportion was between 30 and 45% of the households in Sub-Saharan Africa.

The most common reason why female headship of households will continue to grow is the fact that women are able to sustain a livelihood without a male partner, as they have found their own means of making a living. They can support their children partly or totally with their own earnings. The financial gains of living with men with their incomes do not outweigh financial autonomy, which female heads of households command. Financial autonomy and independence from males seem to encourage women to head their own household, whether by choice or circumstances of separation, divorce or widowhood. Will financial autonomy, however, be the reason that the rate of female headship will increase in the future or are there any developments that will slow this increase? From the female heads’ point of view, their reaction is already clear. From a male point of view and from the wives’ point of view, the situation might be considered differently. Husbands, as well as most wives in male-headed households have their own sources of income, although some wives who do not have their own income sources have learned to cope with financial dependency on their male partners. Many wives, however, have taken care to become increasingly independent (in financial terms) from their husbands. They are stimulated by the rising costs of living and ongoing quarrels over their share of their husband’s income. Some of them feel themselves economically stronger as a result of their decreasing financial dependency on men, and become more able to negotiate with their male partners. Men, as male partners, were not accustomed to financially independent wives, but they will have to face this reality from now on and reformulate their roles within the household. A process is unfolding in which this kind of female agency will have important consequences for the gender relations within households. It will often result in divorce or separation in the event that intra-household gender relations deteriorate due to the
financial issue and an incapacity to adapt to new situations. Alternatively, it will result in changed gender relations by which wives and husbands will treat each other on more equal terms. This will differ from person to person and from household to household. However, the conviction that an increase in women's financial autonomy will lead to an increase in female headship will start to waver.

Another development that influences the incidence of female headship relates to female attitudes towards men or husbands. A determinant of female headship appeared to be women's negative experiences in their relationships with their spouses (see Chapter 7). In cases where marital instability caused divorce or separation of wife and husband, the majority of women chose to head their own household and decided not to remarry. The process of women establishing their own households independently from any male partner is often a response to, or a result of, the actions of their former spouses. In addition, Chant (1997: 257) stressed "the majority of women [...] tend not to choose to head households and/or to raise children alone with great willingness (or facility) unless they have actually lived with men previously." This study also revealed that a considerable number of female household heads are unmarried women who are not willing to marry a man. These women are not eager to marry because they are indirectly influenced by negative marital experiences expressed by other women in their social environments, such as girlfriends, sisters or indeed their own parents. Apart from that, further increases in female headship depend on the rate of divorce and separation as well as on the rate of widowhood. An increase in the rate of widowhood might be expected due to an increase in the number of male and female people infected with HIV and the number of those dying of AIDS. Increases in the rate of divorce or separation will continue if negative experiences of women in their relationships with men persist. The rate of divorce or separation in Ndala village was 10 to 15% in 1994; this has increased considerably since 1978 (2%) and 1988 (6%) (Bureau of Statistics of Tanzania, 1992b). The current rate of divorce/separation is not known, as the census is delayed. Further increases, however, should not be expected due to the following two reasons.

Firstly, men and women have to face the consequences of divorce, desertion or separation. The female point of view is clear from this study. Most women established their own households. How do men react to the process of women setting up their own household after divorce or separation? The male point of view remains underexposed in this study. Conversations conducted with women focused on a perception of the irresponsible father. The study only included the ideas of women with very few male opinions being included. This section attempts to incorporate the male point of view as well. Men who abandon their wives face different realities. Data from this study showed that the possibility of continuing their household alone is not an option for most men. Nearly all divorced or separated men remarry and take some of their children with them into that marriage, while other children stay with their mother. For some of them, the presence of another woman was precisely the cause for their separation. Remarriage is thus a more realistic option. However, whether this option can be converted into action depends on certain developments. Remarriage with a wife who already has some children is often an undesirable situation for men in instances in which they have to provide maintenance. Furthermore, women who have their own sources of income and who are financially independent do not need a husband for these reasons. Women without children, who are usually younger, do not opt for marriage with a divorced or separated father,
as he has to provide maintenance for his children as well. Another development is the awareness and anxiety of being infected with HIV, which is more prevalent than a decade ago. Changing partners involves risking AIDS. Another consequence of AIDS is that the section of the population in which partners can be found is diminishing. These developments might mean that remarriage is not as easy for men as it once was.

Secondly, the rate of divorce or separation is determined by the actions of the forthcoming generation. Data from this study showed that part of all female heads reside with one of their daughters and her children after divorce or separation and that these are divorced or separated as well. This is a sign that household customs tend to be repeated in the successive generation and that female household headship leads to a general weakness in the formation of marital unions of their offspring. However, contrary developments are also to be expected. Each generation learns from the mistakes they perceive in previous generation(s). Children of single mothers have their own experiences, which in turn determine their eventual behaviour. Daughters who do opt for marriage are probably more aware of the pitfalls in marriage and will accordingly be more careful when choosing their partner. Daughters with a certain level of education, in particular, are in a stronger position to negotiate household arrangements with men before marrying them. Sons of single mothers were already used to contributing to the household income and accepting financial responsibilities. They might also intend to be more responsible fathers to their families and the children they raise, due to their own experiences during their youth.

Related to this issue of marriage and divorce is the normative or ideological issue of marriage and the family. Changes in the ideological values people place on marriage and parenthood will have consequences for the incidence of female headship. Some erosion in marriage values and a tendency towards single parenthood both have a positive influence on the growth of female headship. Precisely which values are placed on the institution of marriage can be measured by the social pressure female heads and single mothers face. If these social pressures, which women in Ndala village are frequently subjected to for not residing with their spouse, become too excessive marriage remains an option open to them. The influence exerted on familial norms varies from place to place, depending on kinship, culture, religion and law. Ndala village is located in the environs of a mission church and many people hold strict moral values and obligations as regards marriage, based upon the beliefs system of their religion. The Roman Catholic Church places great emphasis on the ideal of family coherence and unity. For those who seriously confess and keep the Christian norms and values, the normative ideal household structure entails male household headship – a father and mother residing with their children and taking responsibility for each other. Female household headship does not fit into this ideal. Divorce or separation occurring in families as a result of paternal neglect of household responsibilities or everlasting quarrels about household matters does not correlate with the norms and values brought by Christianity either. However, the dichotomy between holding and keeping to Christian norms and values can also be observed in the employment policy of Ndala Hospital, which is directed by the Dutch St. Charles Borromeo Sisters and where unmarried mothers, divorced and separated women can all be employed. The values brought by the Roman Catholic Church are not only prevalent among Roman Catholics, but are also widespread among the population of Ndala village. Unmarried female heads experience social hardship for not marrying (one of) the father(s) of their children. Although they can act
autonomously, they face social and/or psychological constraints of living without a male partner. Social pressures emanating from co-villagers, however, are not so intense as to demand the women are shunned by the village community. This situation is more or less similar that of other single women, abandoned by their husbands due to infertility. They too are allowed to remain in the village. The Wanyamwezi appear to be tolerant people with 'open minds', developed during the harsh times of caravan trade and mass labour migration. To a certain degree, female heads of households are able to cope with these social pressures, whether or not assisted by other female heads. Some female heads in Ndala village are employed in the same occupational sector (teachers and nurses) and have frequent contact with other women in similar circumstances. To summarise, the ‘ideal-traditional’ family unit centred on a married couple is still valued in the rural areas of Ndala village. Many people wish to live in such a family, but a large proportion of those have had disappointing experiences. A role the Roman Catholic Church and other Christian communities, as well as state agencies, could play is in supporting people with marital problems in order to give women and men the opportunity to reconsider their situation with independent assistance instead of biased family advisors. These developments might have a negative influence on the incidence of female household headship.

Gender inequality within the household in social, economic and ideological respects appears to be an important cause in the formation of female-headed households. If this inequality continues to exist and if men continue having greater authority in the decision-making processes within the household, women will continue to choose to head their own household and not remarry. The options open to men (and women) are simply to adapt or not adapt to these new gender relations within the household. Adaptation should be aimed at achieving gender equity in the household. For men, this demands redefining their role within the household and the family to a role which complements that played by their wives in order to achieve gender equality. In this respect, Engle (1997) defined “four [of the] major contributions which men make to family life: taking economic responsibility for children, building a caring relationship with children, reducing the chances of ‘unpartnered’ fertility and ensuring gender equality in the family”, based upon a Family Impact Seminar held in 1995. If men are able to redefine their family roles in this way, a larger emphasis will be laid upon the nuclear household form in which both husband and wife accept their responsibilities for their family. Hitherto, the major role of men in families and its consequent effect on women, children and the men themselves has been totally neglected by studies concerning female headship. By redefining their roles and emphasising their role to take care of his children and wife, men will be better able to cope with the changing female identity.

The way fatherhood is experienced by individual men depends largely on precedents and traditions set by the wider society (Falabella 1997). However, current social and economic conditions and the dynamics of particular families and individuals within them, such as female-headed households, require a transformation in behaviour and actions. This should be directed at achieving equality in gender relations, in which gender identities held by men and women complement one another. These new gender identities form part of a social change, which will run its course through families and society (Sampath 1997). These social changes may offer

---

3 Unpartnered fertility is the procreation of children with a biological male with whom the other parent does not have a social relationship (Engle, 1997).
opportunities for deflecting men's identities away from potentially damaging patriarchal stereotypes. If male identities alter course in the direction of complementary family roles, the desire of women to set up their own household will decrease. Single parenthood shall then remain a 'deviant' family form rather than a 'variant' family form, in contrast to the conclusions of Chant (1997), who foresees that female headship will become a 'variant' family form in the future. At the same time, there will always be women who strive for self-reliance and who prefer to maintain their own household, autonomously and independently of male partners. Female household headship represents a permanent rather than a transitional household form, but not to the extent predicted by other researchers.

8.5 Recommendations for research and policy

8.5.1 Introduction

This study has shown that the livelihood strategies pursued by female heads of households enable them to survive (financially) without male interference and that they are able to support their family. Furthermore, this study captured the diversity of female household headship, the access that different types of female heads have to resources and the reasons behind the formation of female-headed households. It concluded here that female-headed households will continue to be a permanent household form in the future. These findings justify considering directions for future research and policy on female household headship.

8.5.2 Recommendations for further research

Improving our understanding of the diversity of female-headed households, demands research of a more comparative nature. The quality of such comparative research can be increased by presenting clear definitions of the concepts included in any investigation concerning female-headed households, as was done in Chapter 2 of this study. An ideal situation, however, would be to arrive at some form of common terminology and definitions of concepts such as 'headship' (on behalf of what authority someone heads the household), 'household' (which members are included) and 'poverty' (what are the parameters of poverty and how is this measured). Most studies on the subject published in recent decades lack this kind of information and it is therefore difficult to compare their results. Improving the conceptualisation of female headship of households might remedy this problem. This study has made a concerted attempt to clearly define the concepts used in it.

Is headship a useful concept for research? It is important to raise this question, as 'headship' was only used insofar as it distinguished various groups confronted by this study's subject matter. In the lives of the people of Africa, Latin America or the Caribbean, where the incidence of female household headship is rather high, the concept of headship is not a reality in the practice of everyday life, nor is it in the countries of the North. In the 1970s and 1980s, researchers and policy makers were concerned about the amelioration of poverty and singled out female-headed households as one of the key target groups deserving insensitive attention. This was based on studies that found that households headed by women were especially
prevalent among the poor. This global orthodoxy has been challenged since then and the present study has found that women have the means of surviving economically on their own with their own earnings. A key issue when analysing the level of economic well-being of a household appeared to be its size and composition, both of which influence the economic output of that household considerably rather than the sex of the household head. This study found that female-headed households differ in size and composition from male-headed households and the inclusion of these variables in the analysis has a considerable influence on the conclusions concerning the level of that household’s economic well-being. In this respect, female headship of the households is a useful concept for future research, but two items deserve specific attention. Firstly, focussing on diversity within female household headship should not detract attention from the diversity within the male-headed household category. Secondly, not all divorced or separated women, unmarried mothers or widows function as household heads, since a large proportion of them reside in households headed by another.

In order to broaden our understanding of female headship of the household, the inclusion of the following data in future research is hereby recommended. Managing different types of households headed by women appeared to be a useful distinction for the analysis of female-headed households. With respect to the unmarried female heads, it is important to know what proportion will marry at a later stage of their lives, for instance with (one of) the father(s) of their children. Data on household size and composition seemed to play an important role in the analysis of the household economic well-being. The stage of the household’s family life cycle also affects household sizes and composition, with consequences for the capabilities of households to perform agricultural and non-agricultural activities and for their potential outcome. It would also be interesting to include households’ own conceptions about their level of economic well-being in the analysis, in order to compare these with the outcomes of quantitative research methodologies, as used in this study. In order to ascertain the reasons behind the formation of female-headed households, more data needs to be gathered about female as well as male opinions about gender relations and female headship, such as what is the attitude of husbands towards their wives gaining economic independence? Nor did this study define the attitude towards, and the opinions of, men and husbands about other women who head their own household, whether after divorce, separation or widowhood, or as unmarried mothers. The determinants of female headship were analysed only from a female perspective; based on what women recounted about men. Data from the male perspective would make it possible to improve our understanding of the seeming permanence of female headship into the future.

The present study paid much attention to female heads of households and compared their livelihood strategies with those of male-headed households. The study results revealed an overall difference in total household income as well as in the level of material well-being. The respective shares of the total household income contributed by the husband and wife separately, however, remained unclear. An interesting study would be to make a more detailed comparison of the livelihood strategies pursued by female household heads and wives in male-headed households than has been done in this study. If these strategies correspond with each another, development policies aimed at improving the economic position of women do not need to differentiate between subgroups, such as female heads of households. If these strategies and their outcomes do not correspond and/or the economic contributions of wives in male-
headed households appear to be smaller than that of female heads of households, then it is interesting to find out how these wives manage to maintain their household, and to what extent they depend on their husbands. The degree to which they economically depend on men, combined with the degree of their own personal autonomy within their marriage bonds, should be analysed further in order to improve the understanding of the dynamics of the socio-economic position of women within male-headed households compared to that of women who head their own household. Distorted gender relations in male-headed households need specific attention in order to come to grips with the question of whether these distorted household relations might result in divorce or separation, or in a re-negotiation of household arrangements and gender roles, leading to more harmonious gender relations within the household. A related and interesting issue for further research in this respect is to examine whether the empowerment of women in male-headed households develops equally in comparison with that of female heads. More information on this issue may also help to estimate the future incidence rates of female headship, as female headship is one expression of female empowerment, but renegotiating household arrangements through which wives gain more autonomous and independent positions within the household is another. This knowledge should be directed at stimulating women to take control of their own lives and destinies.

The experiences of children growing up in male-headed and female-headed households also deserve the attention of future research. Knowledge about how children grow up in the absence or presence of a father, life histories of the parents themselves, the effects that the sex of heads has on their children’s education and marital decisions might all serve to clarify the consequences of female headship on generations to come, and whether female headship reproduces itself. Differentiating between the different types of female-headed households is also recommended in the analysis of these issues.

8.5.3 Recommendations for policy

The focus here is on three policy-related issues. Firstly, do specific policy interventions need to be directed at female heads of households, or would more general programmes for women be sufficient to cater for their specific needs? Secondly, main policy directions are given for the more practical and short-term needs or interests of female heads of households, in order to strengthen their position in the socio-economic sphere. Thirdly, consideration is given to policy directions for improving the ideological and long-term needs and the interests of female heads of households.

Female heads of households, women in male-headed households, divorced/separated women, unmarried women or widows who are not female heads, but members of another household – are all women with specific needs and interests. Some of these are mutual, while others are specific for each subgroup. To direct policy at specific subgroups of women, such as female heads, means running the risk of denying other women with the same needs and interests of similar benefits. Moreover, this study showed that the subgroup of female heads of households is not a homogeneous one; different types of female heads with their own livelihood strategies were identified. Every livelihood strategy is accompanied by its own problems and needs. This study also showed that gender inequalities exist within many households and that many women, as well as men, are affected by such household situations.
Female heads found escape routes to avoid this at the household level but, in society at large, the effects of gender inequality are still a reality. Although female heads of households have their own specific needs and interests, programmes aimed at women in general may capture the bulk of their needs, by virtue of common needs of women in general.

What are the specific, practical and short-term needs of female-headed households? Differentiating between different types of female heads is recommended. Unmarried female heads, who are employed, live with the dilemma of having little spare time to earn an additional income on top of their salaries. In addition, time needed for agriculture is also scarce. Only a few of them applied fertilisers or insecticides to improve the harvest and few were able to hire labour and both factors contribute to larger harvests. Their level of economic well-being requires additional income sources to complement their salaries. Consequently, the salaries enjoyed by educated employees such as teachers and nurses do not enable these women to maintain their household as female heads. This is not a sound situation and it is in the best interest of these women to earn sufficiently high wages to meet the basic needs of life, including in the case in which these wages are the only source of cash income. Whatever time is left after performing work-related duties must then be devoted to agriculture only, leaving little or no time left to earn additional cash through non-agricultural activities.

Divorced or separated women have other needs. Divorced women have to deal with the problem of having their part of the matrimonial assets recognised and obtaining custody of their children. Registration of land and property in the name of husband and wife (separately) increases equality in the division of matrimonial assets in the event of divorce occurring. Most women reject maintenance grants from their former husband, because they do not want to continue contact with him in any way. A desirable situation is one whereby the woman (as mother and legal guardian) receives maintenance from the former husband and father for the child’s upbringing, whilst simultaneously retaining their independence. If custody of the children can be obtained more easily and more independently from their former spouses, then divorced women will have less financial difficulties with respect to the upbringing of their children and in a psychological way they might experience a sharing of responsibilities in the children’s upbringing. Likewise, fathers who divorce are obliged to acknowledge the financial responsibility they have for their offspring. Policy intervention might be directed at redefining the duties of women as mothers and those of men as fathers and the common responsibilities each have for their children, independently of who the legal guardian is or where they reside. Most needs and interests of widowed female heads correspond with the general interests of all women, including female household heads, such as their right to land and housing, access to income-earning activities, access to agricultural inputs and access to markets and credits. More general policy interventions are needed to improve women’s overall economic situation, including that of female heads of households. As this section intends to stress the specific needs and interests of female heads, these issues will not be further discussed here.

Ideological norms and attitudes towards female heads of households might also have repercussions for their socio-economic situation. Many female heads face grinding social hardship, as lone mothers or women heading their own household have not yet gained widespread acceptance. They are not maintaining a household or educating their children in accordance with existing norms held by society at large. They live their lives outside the boundaries of accepted rules and behaviour. Female household headship is still considered a
'deviant' family form. Policy intervention might help to alter the perception of female headship into one that is more in accordance with the dynamics of female empowerment and independency. In this respect, public campaigns may redirect community expectations of gender roles and relations. Advocating increased tolerance of female household headship must, however, not lead to an idealisation of this household form; on the contrary, it should stimulate women to increase their economic and social autonomy by renegotiating their labour, marital and sexual household relations. The legitimacy of female household headship should lead to an increase in gender equality within household relations.

Women have gained self-reliance, freedom and autonomy by heading their own households. Other women, who regard this route as an escape from marital problems, do not do so because they are afraid of community reactions or consequences related to their spouses’ actions. Gender inequalities or male dependency should be dealt with in an alternative way. Traditionally, marital problems are left as they are and are not being dealt with at all or if they are, this occurs only in extended families and among the elderly. This kind of coping is rather family bound. Women with this kind of problem seek advice with other women, but direct discussions with their spouses remain difficult. Independent help from non-family advisors would assist both wife and husband to hear out the other’s problem. At village level, social workers could be appointed to state agencies. They should have independent opinions, but such counsellors could also be appointed at the Mission for the benefit of those who want to solve their marital problems in accordance with their religious beliefs. Social workers, who listen to the accounts of each spouse, play an intermediary role between the spouses and might provide them with the communication skills required to listen to each other, without an overbearing and dominant role of one of the spouses determining the outcome of the talks. This would enable women to have their voices heard. Whether marital problems will lead to a re-negotiation of household relations within male-headed households, or will cause an increase in female household headship is not the important point here. Facilitating a process through which females gain self-reliance, autonomy and freedom within household and gender relations should be the aim.

And every year we’ll plant once more
The same seeds
On the same day,
Sweet anniversary of our determination
To build a new,
And we’ll dance
And sing,
The dance of hope,
The song of confidence.

Weeds, Richard S. Mabala

---

4 See note 2, Chapter 1.