

Chapter I

INTRODUCTION

The present study attempts to understand the strengths and resilience of female heads of households (*hmeithai, nuthlawi & nula siniar*) in Aizawl city using the Character Strengths Inventory and Brief Resilience Scale.

1.1 Concepts

The term ‘head of the household’ covers a number of different concepts referring to the main economic provider, main decision maker, and the person designated by other members of the family as the head. Generally, the definitions of head of household reflect the stereotype of the man in the household as the person in authority and the bread winner (Headam, Perucci, & Sundstrom, 1996).

An alternate family may broadly refer to a single parent family, childless family and adoptive which are different forms of living. Out of these non-traditional forms of living, single parent families are most commonly found alternate family throughout the world and mostly headed by women. In India, widowhood is the major reason for women being recognized as a single parent. Since women mainly head single parent families, they are also referred to as female headed families. The groups of women included among “female headed families” category are widowed, divorced, abandoned, separated, single women and women whose husbands have migrated for employment and whose husbands are not the economic provider due to unemployment and ill health (Buvunic, Youssef, & Von, 1978).

House headed by women have become more significant phenomenon worldwide in the last half of 20th and 21st century (Barros, Fox, Mendonca, & DEC, 1994). In the 1960s, less than a tenth of families with children in United States were headed by unmarried women; by 1999, it had increased considerably (Min & Michael, 2003). It may be said that here is an

increasing number of women headed households in developing countries that are emerging as a result of economic changes, economic downturns and social pressures, rather than as a product of cultural patterns. However, a similar trend is observable even many third world countries like Asian or Latin American countries. Female-headed households (most of which are headed by lone mothers, are arising in number and proportion in most developing regions, currently constituting an estimated 13% of all households in Africa, 16% in Asia, 22% in Sub-Saharan Africa, and 24% in Latin America (Bongaarts, 2001).

A Female headed household is a household where an adult female is the sole or main income provider and decision-maker. In most countries, women are not usually considered as the head of a household unless no adult male is living permanently in the household. The assumption that the head of a household is always an adult male, even if a woman's economic contribution to the household's maintenance is the same or greater than that of the male, is a type of gender bias. In developing countries, there is a trend of more and more women being the primary source of economic support for their families (ILO, 2007).

The headship of a household is usually identified with the person who has the greater authority in the family. Power and authority is thus be vested in the member who has control over the general affairs of the family unit, including decision making over economic, social and political matters (Sanni, 2006).

While females are recognized as potential household heads, in reality, men are most often ascribed the headship position, a practice that still subscribes to the patriarchal view that men are the providers of the family while women are the ones who nurture it. Headship may thus be assigned without due regard to the actual economic contributions of the female members. The gender of the head of the household is one the most important characteristics of a household because when households are headed by women, it is generally hypothesized

that these households are more likely to be economically deprived and to lack the proper emotional environment for psychosocial development in children (ILLO, 1985).

The proportion of female headed household is increasing in India. It was 9.2%, 10.3%, 14.4% respectively for the subsequent data collected in NFHS I, II and III (NFHS, 2009). The states where the proportion of female headed household is higher than the national average are Goa (25.3%), Bihar (25.0%), Kerala (25.6 per cent), Meghalaya (22.1%), Tamil Nadu (20.2 percent), Nagaland (19.9 %), Himachal Pradesh (18.6), Manipur (17.3%), Mizoram (15.9%), Karnataka (15.8%), Uttarakhand (15.7%), West Bengal (15%), Andhra Pradesh (14.9%).

Reasons of creation and proliferation of Female Headed Households

The International Labour Organization defined female headed household as, “households where either no adult males are present, owing to divorce, separation, migration, non-marriage or widowhood, or where men, although present, do not contribute to the household income” (ILO, 2005). In the context of socio-economic changes, women emancipation and women empowerment, the phenomenon of female headed households gained prominence in the 1970s. Among the main reasons for creation of FHH are male migration, deaths of males, divorce, and family disruption.

In respect of routes into female household headship, it is more usually ‘involuntary’ than ‘by choice’ in cases such as where women get pregnant and do not marry, or fall victim to separation or divorce; and men are more often the ones to determine the process. This is partly because in most societies the pressure on women to contain their sexuality within a stable partnership or keeping a marriage together is greater than for men (Chant, 2007).

Fuwa (1999) gives three broad categories of FHH definitions: self-reported, demographic and economic. The first category is often based on respondents' statements in surveys and interviews. Demographic definitions take account of FHH where there is a male partner who is temporarily not present or where the female head is separated, divorced, widowed or single. De facto FHHs are those households where the male head is absent the majority of the time. Finally, FHHs may be defined depending on the level of economic contribution of females to the household. Fuwa further suggests defining headship in terms of the largest cash earner in the household. (Mehra & Gammage, 1999) uses the term 'female-maintained' to describe this particular type of household.

In Europe and the United States, an important reason for increase of female headed families is the greater longevity of women compared with men, where a large percentage of women aged sixty and the above head their families (United Nations, 2010). Another reason is the greater social acceptability of single mothers and female participation in the modern economy, and access to housing. FHHs are of two types- De jure FHHs maintain their households alone, while de facto FHHs may include men who are unable or unwilling to work. Female headed households may consist of elderly women (widowed or divorced) with no dependents, or younger women (divorced or never married with dependent children). FHHs may be permanent or transitory or embedded in a wider kin network or support. They may represent family breakdown or conscious lifestyle choice (Moghadam, 1997).

The majority of FHHs in developing countries are widowed, and to a lesser extent, divorced or separated. In the developed countries, most female headed households consist of women who have never married or who are divorced. Estimates on the extent of FHHs tend to vary perhaps because of flexible definitions of female headship, as well as inadequate data.

In the context of Indian society, the head of the family is the bread winner and the prime decision maker of a household. National Family Health Survey (NFHS) publishes data on headship based on self-reported survey. In most orthodox patriarchal Indian society, it is recorded that although a woman may in principle be the head and the prime bread winner, her husband or any other male member could have all the decision-making powers within the household. Buvinić & Gupta (1997) argue that in developing countries, because of strong patriarchal values, households are more likely to be classified as male-headed when in reality they are female-headed.

A female head in the patriarchal culture refers to the de-facto head of a household especially where women lead and manage the household in the absence of a male in the family system. This increasing trend of FHHs across the patriarchal societies is usually explained by rapid industrialization, urbanization and socioeconomic changes that not only affect family system and social mobility but also disrupt family relationship and enhance family breakdown. The association with industrialization, urbanization and socio economic mobility also affects to increase the rates of FHHs in the patriarchal societies all over the world.

A total of 26.8 million households across India are headed by women which is a tenth of the 246.6 million households in the country. The number of such households has risen from 19.9 million (of the total 191.63 million households) since the population enumeration of 2001. In addition, a vast majority of women headed households (about 17.4 million) are found in rural India (12%) Census India (2011). Most of these women do not become the head of their households because they choose to. Rather, they may have been forced by circumstances. Buvunic et al., (1978) attribute emergence of women headed households to widowhood, divorce, separation and desertion; migration of male members for long periods;

loss of economic function by resident males due to severe unemployment, disability, illness and male reluctance to accept jobs seen as status reducing.

Lingam (1994) suggests that factors such as grown up sons living in independent nuclear units also contribute to the emergence of women headed households. While 60% of the women headed households have 2-5 members, Census 2011 also reports that more women than men live alone in India- a total of 4.92 million women (including 3.62 million in rural areas) are single member households compared to 4.18 million for men. On the whole, about 18.3% of the women headed households consist of women living by themselves. The proportion of women living alone is higher at 12.1% in urban areas as compared 12.8% rural areas. Chhattisgarh, Madhya Pradesh, Tamil Nadu and Andhra Pradesh are among the states with a high proportion of single member woman households.

The household is regarded as the fundamental social and/ or economic unity of society. Transformation at the household form, therefore, has impact at the aggregate level of a country. Changes in household composition and structure have an impact on the distribution of goods and services, and on the planning of the public institution, requirements for schools, housing and health infrastructure.

Women's work usually remain unrecognized and are formally unorganized despite the fact that women's contributions to the family are crucial; and in many cases, women are the breadwinners and even work longer hours than men (UNDP, 1995). In the social milieu of a patriarchal country like in India, women enter into the labor market mostly to ensure survival or provision of basic economic needs of her family. In a patriarchal society, females are not considered the primary earners but only contributors in the household income. Females are considered to be less equipped with skills of income generation which makes a household vulnerable to poverty and risk of survival if it depends primarily upon female earner after

divorce or death of spouse. Nevertheless, it is observed that many FHHs cope well with the demands of family life just as well as any other family. Their strengths and resiliency are mostly overlooked in a male dominant society for the sole reason of being “female-headed”.

Hmeithai Association in Mizoram

In Mizoram, ‘Mizoram Hmeithai Association’, an organization that stands for the welfare of widows was established in 1987 on 20th October, by Mrs. Lallianpuii and her friends in Aizawl. According to the association, Widows or ‘*Hmeithai*’ are classified into persons who have lost their husband, divorcees who have an illegitimate child of 10 years or above and spinsters of 40 years or above. Its main work includes getting loans from Rashtriya Vikhas Nidhi (RVN) and distributing to widows, opening a school for poor children, opening of a Residential school for underprivileged children at Chawlhmun, Aizawl. The school is sponsored by a German Catholic Church. The Association also provides shelter to homeless mothers with small children, and has organized mobile clinics and helped ginger growers sell their products through Tribal Corporative Marketing Development Federation Limited (Colbert, 2008).

In India, Indira Gandhi National Widow Pension Scheme (IGNWPS) aims to assure a respectful life financial assistance is provided to the widows between the age group of 40-79 years living Below Poverty Line (BPL). The benefits of the scheme is only Rs 350/- per month (central contribution Rs 300/-, state contribution Rs 50/-). The National Assistance Scheme (NSAP) is another centrally sponsored scheme of the Government of India that provides financial assistance to the elderly, widows and persons with disabilities in the form of social pensions.

Resilience and Strengths

Resilience is a term that applies to materials that have the capacity to return to their original shape after being bent or stretched. People who have the ability to recover readily from illness, depression, defeat, or other kinds of adversity are known to be “resilient”. Both women and men need resilience to deal with difficulties in life but women often need more resilience than men to overcome traditional obstacles placed in their way, in order to move forward in the world. Too many women, however, are not aware of the amount of resilience they do possess (Gantner, 2016). At the heart of the concept of resilience is the idea of strength in the face of adversity. Resilience-based approaches in humanitarian and development work aim to support people not only to survive and recover from current crises, but to make stronger their defenses in the face of future threats (Smyth & Sweetman, 2015). According to CARE, (2016), if the capacities and assets to deal with various shocks, stresses, uncertainty and change are built & supported, and if drivers of risk are reduced; and if these actions are supported by an enabling environment, then resilience is increased.

According to Abiola & Udofia (2011), resilience has been well studied in the west but less in developing countries. The Brief Resilience Scale (BRS) developed by Smith et. al is seen as a reliable and valid scale for the measurement of resilience. The BRS is the only measure that specifically assesses resilience in its original and most basic meaning: to bounce back or recover from stress (Smith et al., 2008). The six-item BRS has been shown to be a reliable and valid measure of one’s ability to bounce back from stress (Lai & Yue, 2014; Smith et al., 2008). The ability to bounce back as indexed by the BRS scores mediates the effect of two resilience resources - optimism and self-esteem of an individual (Lai & Yue, 2014).

1.2 Overview of Literature

Much literature is to be found on the challenges faced by widows (Bennett, Smith, & Hughes, 2005; Fazoranti & Aruna, 2007; Hossain & Huda, 1995; Panda, 1997; Peake, 1993; Rahman & Hossain, 1995; Tripathy & Mishra, 2005). Most studies on FHHs focused on female poverty and economic challenges after death of spouse or divorce (Johnson & Wu, 2002; Lorenz et al., 1997; Moepeng & Tisdell, 2008; Moser, 1993; Quisumbing et al., 1995; Rosenhouse, 1989) but have not taken into account the challenges faced by single and divorced women who also make up the female headed household population.

The psychological challenges of widowhood and divorce have also been studied by many researchers (Al-Khathami & Ogbeide, 2002; Amoran, Lawoyin, & Oni, 2005; Barrett, 2000; Collins, Gollnisch, & Morsheimer, 1999; Dohrenwend, Askenasy, Krasnoff, & Dohrenwend, 1978; Gahler, 2006; Holmes & Rahe, 1967; Niaz & Hassan, 2006; Terhell, 2004; United Nations, 2001; Wilcox, 1981; Zisook & Shuchter, 1991).

Most of the studies on FHHs are based on Western society (Barrett, 2000; Chant, 2007; Collins et al., 1999; Dohrenwend et al., 1978; Holmes & Rahe, 1967; Villarreal & Shin, 2008; Wilcox, 1981; Zisook & Shuchter, 1991) while only a few studies of Female Headed Households in India were found (Gangopadhyay & Wadhwa, 2003; Rajaram, 2009; Unisa & Datta, 2005). Related studies of FHH in Bangladesh were also found (Habib, 2010; Joshi, 2004).

There are several studies on single parenting but these studies focus on the effects of single parenting on the lives and performance of adolescent children (Azuka-Obieke, 2013; Barber & Eccles, 1992; Gill, Sharma, & Verma, 2003; Oluwatosin, 2012). Further, only one study on FHHs was from a social work perspective (Habib, 2010) was located therefore there is a need to enrich Social work literature in this area. Studies conducted in India are very few

and no studies on female headed households in particular in Mizoram were found. The few studies on women and their harsh responsibilities as household heads in North East have been studied in the light of conflict situations which result in widowhood and poverty (Achyutananda, 2008; Bharali, 2007; Khesili, 2008; Paula, 2001).

A few studies on the challenges and coping strategies of single parents were found (Broussard, Joseph, & Thompson, 2012; Keswet & Dapas, 2010). Most studies discuss the hardships faced by women while studies that place emphasis on the strengths and resilience of women in the face of hardships seem to be an emerging area (Anderson, Renner, & Danis, 2012; Crann & Barata, 2016; Pathak, 2009). The scarcity of literature on female headed households in Mizoram makes it even more imperative to study the matter especially focusing on the strengths and resilience of women.

1.3 Statement of the Problem

Mizo society is patriarchal in nature and most female headed households such as widowed and divorced women are still treated with a certain level of discrimination. Such households face a number of challenges especially when women heads have no stable income source of their own. Even when such households do well economically, the social milieu is stereo-typical towards households headed by '*hmeithai*' or '*nuthlawi*'. They bear the responsibility of raising a family alone in a male dominated society and therefore undergo various challenges. Their strengths and resilience are often overlooked because they are only seen as vulnerable sections to be sympathized with. This study aims to explore the strengths of single heads of households and the resiliency with which they face daily challenges.

The study also tries to throw light on the pertinent aspects of family living of such households in terms of the stress and strain of managing household thereby drawing the

attention of social workers and policy makers in order to provide security and empowerment from all directions.

1.4 Chapter Scheme

The study is organized into five chapters. The first chapter gives an introduction to the concept of female headed households, types and prevalence; as well as the concepts of strengths and resilience. It also briefly describes the existence of a widow's association in Mizoram. This Chapter also highlights the types of literature available on the topic of study. This is followed by the problem statement emphasizing the challenges faced by female heads of households in Mizoram and the imperativeness of the study.

The second chapter is wholly dedicated to the review of literature related to female headedness based on available research findings.

The third Chapter describes the research methods used for the collection of data. It includes the Objectives of the study, the Research Design, type of data collected, type of sampling, tools of data collection and data processing and analysis.

The findings are presented and discussed in the fourth chapter. Findings are presented in the form of tables, case studies and interview highlights.

The fifth chapter is a conclusion of the study where the findings are summarized and suggestions for social workers, policy makers and researchers are brought to light.

Chapter II

LITERATURE REVIEW

The review of literature helps the researcher to understand the study background of the research problem. Keeping in mind the objectives of the present study, this chapter presents a review of literature related to the study.

2.1 Women's household headship

Mohan-Neill (2014) examines the separate effects of marital status and gender on the socioeconomic profiles of 6,482 households in the US. The findings revealed that married female households are significantly worse off than married male households. Married female households were found to have less net worth than single male households. Single female households were found to have the lowest income and wealth of all groups. Single female households constitute the second largest group with children in the US, and due to their relatively low economic resources, such households often struggle with reduced educational opportunities and quality of life.

Nagla (2008) conducted an exploratory study was among 35 respondents to get an in-depth insight into the life-style of female headed families in Haryana by. He found that migration is the major reason for female headship whereby several families have been transformed temporarily into de facto female headed households. Migration often leads to greater decision-making powers for the wife. The woman-head has decision-making powers in day-to-day matters as well as crucial matters. Marital dissolutions like death of spouse, divorce, separation or desertion are the most common reasons which become responsible for the emergence of female headedness.

The report by Bruce, Lloyd, & Leonard (1995) has attributed the increase of female headedness to high levels of marital dissolution, rising divorce rates and migration flows as well as due to unmarried mothers. The pressure on families from civil disruption and unstable employment leave many children without adequate social and economic support from fathers. More women worldwide carry greater economic responsibility for their children, thus becoming the sole or most substantial economic support to a large proportion of the world's families. The authors conclude that being a mother may be the most important factor disposing women to poverty unless women's roles are more fully valued and responsibility for children is more equitably balanced between both partners.

Pineda (2000) examines the changing expressions of masculinity and gender relations of power in Columbian women-headed households in which men are working, and women have access to micro credit linked to the financial NGO- Women's Worlds Banking. This study is based on interviews conducted in Cali in 1999. Households were sought where couples cohabited and the head was the woman. Some men were found in women's home-based businesses as an alternative form of work and survival; a process that has been characterized by female leadership, relations of co-operation and changes in gender identities.

Shahnaz, Bilquees, & Naheed (1998) conducted a study among 37 de-facto female-headed households mentioned in Pakistan covering a whole range of social classes. The sample comprised of households headed by wives of migrants and female heads whose husbands were not employed due to lack of jobs, ill health or old age. Widows and divorcees constituted the majority of female heads where almost half of the widows and 60 percent of the divorcees were fending for themselves. The fact that the majority of these women had to assume sole economic responsibility for their households indicates the weakening of the traditional kinship-based system of providing economic support to women. The erosion of the

extended family system is attributed to poverty which makes it difficult for many families to provide financial assistance to female relatives.

Appleton (1996) found that almost a fourth of individuals in Uganda were female household heads. Some subgroups of women-headed households were found to have lower economic welfare which included those headed by widows and those in urban areas. Gender inequalities in attainment of education were found to be the major source of economic disadvantage which women-headed households face. Surprisingly, it was found that in seven African countries, though FHHs were economically disadvantaged as compared to male-headed households, children in those households were more likely to have attended school than the children in male-headed households.

Joshi (2004) suggests that female-headed households in rural Bangladesh are mainly widows and married women, who are mostly the wives of migrants. Considering the marital status of the female heads, he found that children belonging to households headed by widows were more likely to work outside the home but appear to have a weaker education attainment compared to children from male-headed households. In widow headed households, the burden of work and school result in lower intensities of schooling for such children, higher rates of absenteeism and lower levels of cognitive development. In contrast, children of married female-heads (wives of migrants) have lower rates of participation in paid or unpaid labour outside the home. They are more likely to have higher rates of schooling enrollment and are more likely to have completed primary school.

World Bank (1997) reports the assumption that post-conflict (post-1991) Eritrean society has a higher than usual share of households headed by women. The proportion of female-heads of households in post-conflict Eritrea is almost half of the total number of households. A common generalisation concerning refugee population is that they are

dominated by female-heads of households as men are either killed in the wars which result in displacement of families.

Waite (2000) says that the well-being of female-headed household members can be understood through a comparison with male-headed household members. The study conducted among 100 households contests the stereotype that households headed by women are at a disadvantage in all the dimensions of vulnerability as compared to households headed by men. He found that female –headed households are more vulnerable in terms of household possessions and household assets, in the ratio of wage-earning adults to dependants and with regard to mobilising informal social capital to gain access to money. In comparison to male-headed households, members of female-headed households have been found to be more vulnerable because such adult women are more likely to be employed in paid work even though they have greater autonomy and wage-earning capacity. This has negative implications whereby requiring other household members to lift up the slack in social reproduction.

The study done by Takwa (2005) revealed that due to cultural factors, male headed households are higher in proportion and are more educated than female headed households especially in rural areas. Female headed households are predominant among single parent, widowed and economically vulnerable households. A greater proportion of FHHs own their dwelling units than men but variations do not exist among them in terms of access to basic facilities. Any differences in the characteristics of female and male household heads are a result of many years of differential gender treatment of women in terms of access to education, access to land, access to credit and position of decision-making. The proportion of female headed households was found to be higher in urban than rural areas.

According to Unisa & Datta (2005), in patriarchal societies all over the world and in India in particular, an elderly male member of the family is considered the head of the household. More women are assuming headship status in the household with change of household structure and development. In India, 89.7 percent of households were found to be male-headed and only a tenth were female-headed. The incidence of female-headed households was relatively higher in Southern regions and East India as compared to other parts of the country. Women who head their families have to perform dual roles- at home and in the work place. Consecutively, female headship shows positive influence on the health of women, education of children and autonomy, but it has negative relationship with economic conditions. Christian and Buddhist households were found to have the highest incidence of female headship as compared to other religious in India.

Akinsola & Popovich (2002) found a positive relationship between FHHs and poverty in urban and rural areas of Botswana. Data collected through participant observation and open-ended interviews among 7 FHHs revealed that the monthly income of such families was 30 dollars (U.S.) per month or less. The quality of life (QOL) of members of the households was measured in terms of their ability to meet basic human needs. The age range of FHHs was 40-91 years, with family size ranging from 1-11 members. Physical living environments were overcrowded, with poorly maintained latrines and unsafe refuse disposal. Family illnesses included hypertension, cataracts, mental illness, knee pain, ringworm, leg sores, and tonsillitis. Health risk behaviours included unprotected sex, alcohol abuse, and breastfeeding among potentially HIV positive mothers. Although Botswana claims rapidly rising levels of national income after independence, the QOL of FHHs remains poor. The study suggests that, to alleviate poverty, governments in developing countries should plan for strategies that effectively target families headed by women.

Gandelman (2009) argues that several determinants of homeownership also affect household headship. The gender of the household head has often been treated as an exogenous determinant of housing tenure. It has been found that although on average women have a lower probability of being homeowners, those women that head their families have higher probabilities of attaining homeownership. Thus, he remarks, household level analysis should control for the endogeneity of household headship in order to properly address the gender effect on housing tenure. Female headed families have a lower probability of owning their home in 13 out of 17 Latin American countries.

Dar (2018) conducted a study on 300 respondents and found that the socio-economic status is the first among all the problems of the female-headed households. He concluded that we will never see a healthy and intact society unless a proper socio-economic condition is constructed. In the absence of a male head, FHHs are financially responsible, key decision makers and household managers for their families. Female headed households making all agricultural decisions hiring labor, selling crops etc. Regarding headship of present household, almost a third of respondents become heads of households before they were even 45 years showing that early headship is common in Budgam district, Jammu and Kashmir. The education among the respondents was found very low. A current phenomenon is the increasing number of women headed households as a consequence of economic changes, economic downturns and social pressures, rather than as a product of cultural patterns. Households headed by women tend to have limited access to assets to improve their livelihood. Even with the few resources accessed, their livelihoods were still underprivileged and they live in risky conditions.

2.2 Emergence of FHHs

The analysis of McLaughlin, Gardner, & Lichter (2009) included data from 3,064 countries, of which 2,394 were non-metro and 670 were metro countries. From their findings, the direct causes of female headship are influenced by social and economic factors that encouraged or discouraged marriage and child bearing. Economic opportunities influence female headship by determining the ability of men and women to support families, which affects decisions to marry, divorce and bear children. It has increased opportunities for women in the labour market and it frees women from economic dependence on men, thus decreasing the likelihood of marriage and enabling women to leave difficult marriages.

The reasons for the limited incidence of women-headed households were identified by Miralao (1992). Occupational sectors of low-income communities were selected for the case study. It was found that one of the main routes into female household headship is blocked by low rates of conjugal separation. This is largely due to the lack of legal divorce and to strong religious and moral pressures on married couples to stay together. Moreover, since living without a male partner increases the social stigmatization attached to the state of lone motherhood, when women become separated or have children out of wedlock, they may reside within the homes of parents or senior kin. Variations are found in levels of female headship according to occupational group, with female sex workers being more likely to be independent heads. Female household headship has been increasing in the Philippines not only as a result of widowhood but of social changes that are affecting family life and the roles of women. The rise in the female labor force, participation rates, and increase in the incidence of marital disruptions and illegitimate births, and migration of males for work in cities or overseas are some of the reasons of female headedness. These developments have placed a greater responsibility on women to provide for their children and support their families, while freeing men from similar expectations and obligations. Further, findings show that women-

headed households are not a homogeneous group, and that higher income levels female-headed households fare better in economic terms than male-heads of households. Existing evidence indicates that development assistance and resources directed to women often result in the betterment of families and their children.

Mbijiwe (2015) carried out a Descriptive survey design among the total of 123 respondents using snowballing for female-headed households. Simple random sampling technique was used to sample male-headed households and married women. The findings show that there were very few female headed households in the pre-colonial period as colonial policies recruited able-bodied men to go provide labour in the settlers' plantations and do other public work. This led to the emergence of female-headed households. The socio-cultural factors such as education, advocacy institutions for women rights and cultural factors influence female-headed households. It was finally concluded economic factors such as employment, access to land and property as well as economic hardships have led to the emergence of female-headed households. A large number of both female-headed households and male-headed households agreed that economic hardships had led to the emergence and rise of female-headed households.

Chandramouli (2011) highlighted reasons for the emergence of Female Headed Households in India basing Census 2011. The broad range of domestic situations are characterized by the absence of a resident male head, viz, widowhood, divorce, separation and desertion, migration of male members for long periods, loss of economic function by resident males due to severe unemployment, disability, illness and male reluctance to accept jobs seen as status reducing. Female heads of households constitute a tenth of the total households in the country. A larger proportion of Female households live in one room dwelling units and their household sizes tend to be smaller, and possession of different assets is lower in comparison to Male households.

The Socio- Economic Caste Census (Govt of India, 2011) commenced in 2011 through a comprehensive door to door enumeration across the country. The census reveals that most of the 12.8% of rural households headed by women have a monthly income less than Rs.5, 000. According to the census, a total of 23 million households in rural India are headed by females. The reason why a female heads a household is not because of improving social and economic status of women as it is unlikely that a woman will be considered head of the household in the presence of her husband in India. The number of Female-headed households is highest in Uttar Pradesh (30.19%), followed by West Bengal (45, 84%) and Tamil Nadu (63.84%). In Mizoram, it is 14575 (8.88%).

2.3. Challenges of FHHs

Habib (2010) found that female heads experience the burden of multidimensional poverty, arising from the absence of support from an adult male and struggle to earn a livelihood. The absence of a male breadwinner leads to a situation of increased vulnerability where the female heads tend to depend on informal support networks such as relatives or neighbors. Such intangible resources had, to some extent, compensated the scarcity of tangible resources for the female heads. Psychological resources available among the respondents were decision-making power and control over family property. His findings suggest that the FHHs are victims of multidimensional poverty as they lack tangible resources like assets, money and commodities, human resources like skills and abilities and intangible resources like information, security and self-esteem. It indicates that the female heads are facing both financial and social constraints in different facets of their life and in order to face these adversities, they applied problem focused and emotion focused strategies of coping.

Asiazobor (2013) purposively selected rural communities and obtained Primary data from women heads of households in Nigeria aged 60years or older. He found that the absence of a spouse or adult children has negative impact on the ability of an aged head of a household to effectively perform her role as the head of household. Socio-economic characteristics such as marital status, educational background, occupation diminishing health, disintegration of extended family support and those associated with occupation and level of income were the major factors found to have affected aged women heads of households in Nigeria. Coping strategies identified were petty trading, subsistence farming, daily or weekly contributions, engaging in menial jobs, alms begging and support from off-spring and members of religious groups. It also reveals that care giving has negatively impact on sociability as their relationship with friends was sometimes unfavorably affected, and there was no time for them to attend or take part in income- generating activities. Also, the study found that the aged women heads of households suffer more from health and financial problems than their male counterparts.

Masinde's (2014) study shows that women are increasingly taking over household headship, while more men are abandoning their responsibilities. Most households consume fewer meals in a day in order to save on their meager resources, hence enabling them to stretch the resources over longer periods of time. This was found to be a favourable coping strategy and it was found that overall women are more strategic than men when it comes to issues of household food security. They have a way of pooling resources in order to support one another. Female headed households mostly achieved through social network such as include merry-go round and self-help groups.

Paxton (2009) uses data from 2,029 rural Mexican households out of which 75% were male-headed and 24% were female-headed. He found that female- and male-headed households have a different savings composition. Male-headed households have a higher

amount of liquid financial savings and land while female-headed households hold more liquid assets in the form of family consumable assets such as small livestock and grain. While the amount of savings is similar, female headed households invest more in their homes and most of the remittances sent from abroad are received by females. Such remittances help rural households build up assets and help female-headed households invest in savings. Remittances were found to be one of the most important coping mechanisms for rural female-headed households who do not have substantial financial capital that can be used as a buffer against shocks. Though female-headed households tend to have more liquid savings available as their number of children increases, sadly they still remain extremely vulnerable.

Farash (2016) uses data from a commissioned nationwide sample survey of female-headed households in Jordan. Women-headed households constitute about a tenth of the households but nearly half of them live below the poverty line. Their annual spending is less than one-third of the nationwide average and very few of the women household heads work outside the home. It was found that their education levels are low where more than half of them are either illiterate or have only basic schooling. The problems faced by women household heads include malnutrition, social stigma attached to themselves and their children; problems in rearing their sons, many of whom drop out of school and become socially withdrawn; and pressures from their own or their husband's family.

Nazoktabar & Aliabadi (2011) conducted a study using survey methods among female-headed households in Mazandaran province. The findings reveal lack of positive attitude for a second marriage, conflict with the husband's family & the family of married children. There is also lack of power to provide for the children's financial and material needs. Depression and illnesses for female heads due to lack of emotional-spiritual patron for their life course was also found. The problem of access to a proper job because of not having enough skill as well as difficulties in provision of the family's livelihood and education of the

children were identified. This leads to a gradual decrease in moral & social education of the children & relations with children also decreases. The study emphasizes the lack of the necessary, continuous supportive mechanisms by the government & the country's executive organs.

Women's Bureau (2016) national representative survey shows that the economic and social forces have continued to alter the landscape for working women and households have become increasingly reliant on women's economic contributions. The survey was conducted among 2,713 respondents consisting of working women, low-income working women, women ages 24 to 54 who left the labor force and remained out of the labor force at the time of the survey; and also working men over age 18. The findings show that women are more likely than men to leave the labor force. Overall, it also shows that men and women value being engaged with their work. However, women are more likely to exit the labor force for family reasons, while men are more evenly divided in off-ramping for medical or educational reasons and family responsibilities.

Hoyos-Hernandez & Duarte-Alarcón (2016) used a qualitative exploratory method, to characterize the roles and challenges of female heads of households with HIV in Valle del Cauca, Columbia. Respondents of the survey included 13 women living with HIV/AIDS, and heads of households aged 19 to 46 years. The main roles assumed by women were taking care of their children and their homes, expressing affection, providing support during different life events and administrative procedures related to health care services access. The challenges of women living with a chronic illness, that is still loaded with stigma and discrimination include aspects related to parenting, self-care, being role models, adherence to the treatment of children with HIV, revealing the diagnosis, providing the best living conditions, and providing access to goods and services.

Ahmed, Chowdhury, & Laskar (2017) conducted a study on the association between domestic violence against women household headship and women empowerment in Nigeria. Three types of questionnaires were used for data collection viz., Household Questionnaire, Women's Questionnaire, and Men's Questionnaire. The sample size was 38,868 women aged between 15–49 years. It was found that domestic violence against women is common in both developing and developed countries and is a complex and multi-dimensional phenomenon. The analysis showed that domestic violence is more where there are women-household headships in Nigeria. Domestic violence has one of the worst impacts on women empowerment. Female household headship, could lead to women empowerment giving a woman more freedom and decision-making power. However, in Nigeria, female-headed households are mainly single parents which might affect children's mental health. Female-headed household was found to be significant and positively related to domestic violence. Women who are head of the families have experiences of being domestically violated previously in their lives due to which they started a new family

2.4 FHHs and Poverty

Winniefred (2015) focused on 15 FHHs living in the slum community of Namuwongo, Uganda. The focus was on the livelihoods of female-headed households aged 18 and above years of age selected purposively. These reasons why some slum households are female headed include widowhood and separation and divorce. Extreme poverty appears to be a common feature among FHHs. Despite low levels of education and lack of regular employment leave the FHHs vulnerable, the findings of this study reveal that their ability to improvise alternatives for their survival is very strong. FHHs both run informal business and involve themselves in casual work to create income for their households. Human capital in the form of family labour is a means of securing financial capital while Social capital is present in the form neighbors and relatives with whom they share information, ideas, and

livelihood resources to build their assets and find solutions to their problems. The results of this study indicate that while FHHs manage to get by, they face some challenges such as limited resources, lack of decent housing and infrastructure. Health risks entailed in living in the slums are lack of enough clean and piped water, poor drainage and flooding after heavy rain falls.

Buvinić & Gupta (1997) found that typical female-headed household of low-income status are impoverished and live in shanties. Female-headed households are in fact poorer than other households, therefore, headship should be seriously considered as a target in alleviating poverty in any development programme. Millennium Development Goals (MDGs) and Sustainable Development Goals (SDGs) obviously aimed to improve the status of women yet the plight of female-headed households is still unsustainable. Up till now, the problem of women in rural areas, especially female-headed households has not been addressed.

A study by Tesfamariam (2007) indicates the FHHs do not have regular sources of income. They find other means of survival and securing financial capital such as Petty trade, daily labour and food for work. A majority of them involve their children in income generating activities which is an important supplementary source of financial capital. Therefore, family labour or human capital is found to be among the most important assets for the livelihoods of FHHs.

Hossain & Huda (1995) conducted a qualitative study under the joint BRAC-ICDDR, research project in Matlab, Bangladesh. The women were selected on the basis of representativeness where a total of 18 female household heads of different ages, marital status and BRAC membership. The problems identified were poverty and economic insecurity, social constraints, political powerlessness, and the problems faced by the second generation. Some women had to sell all or some of the land that they inherited from their husbands after

their death, and still others were forced to sell utensils after abandonment by spouse. Though women from the de jure households managed to keep their land, individual women have no place in the political institutions of the village. Although the respondents attributed most of their problems to the absence of a male head, socio-cultural constraints do not contribute directly to the problem. Other problems included children who were affected by disintegration of the family unit often leading to marital disruption in the next generation.

Ndiso, Murega, & Eric, (2016) focused on the effects of income diversification strategies on female headed household livelihoods in Makueni County, Kenya. Culturally, it is the responsibility of every female head to have a sustainable livelihood for her household. However, environmental changes have put pressure on natural resource base destabilizing the sustainability of the female headed household livelihoods whereby micro business and intensified subsistence farming have become the most adopted strategies used by FHHs. Traditional and cultural practices were found to be the main challenges while infrastructure and social networks have been the most supportive mechanisms for them. The study suggests adequate policies and support structures that can avert the problems facing the livelihoods of female headed households in rural areas be put in place by the government.

According to Chant (2006), while risks to children's well-being may arise through discriminatory or hostile attitudes towards female-headed households in society, gender dynamics within male-headed units can be just as prejudicial in this matter. Therefore although it is possible that poverty can begin at home, this is not exclusive to children whose mothers head households. Female household headships are increasing, most of which are headed by lone mothers and one of the reasons which contribute to poverty of women is that female heads have smaller social networks, because they keep to themselves and lose ties in the face of hostility or mistrust on the part of their own family networks or others in their

communities. It was found that some female heads are unable to spare time to actively cultivate social links or may refrain from seeking help because they cannot reciprocate.

A study by Massiah (1983) throws new light upon the relatively high incidence of female-headed households in the Caribbean, where they constitute one-third of the total number of households in the region. Female heads of households are found to be concentrated in low-paid, low-status occupations with no prospects. The study confirms that women who head households are more disadvantaged than men in a similar position. However, whether a household is headed by a male or female, the same basic needs of food, clothing and shelter have to be met. The main sources of income for women who bear the sole responsibility for their households are earnings from their own economic activity, maintenance payments for their children, widows' benefits and supplementary benefits. Such women retain prime responsibility for child care, care of other family members, home maintenance and income earning on behalf of their household.

Snyder & McLaughlin (2004) examine the changing household and family structure and corresponding changes in poverty, emphasizing upon female-headed families with children under age 18. The study employs data from 1980, 1990, and 2000 supplemented by Current Population Surveys. According to them, the worst economic situation for women and children occur when women head households. They found that the risks of poverty for female-headed families and subfamilies with children remain significantly higher for those living in non-metro areas compared to those living in central cities and suburban metro areas. The stagnant economic conditions of male-headed families suggest that the declining economic circumstances of men contribute to increasing female-headship.

A study by Simbar, Aizadeh, Hajifoghaha, & Dabiri (2017) indicates a significant portion of households in urban Iran are headed by females. Of the total 2,829 households, 8.3

per cent were headed by females and that women family heads earn less than male family heads. The quality of housing for female-headed households was relatively lower but economic variation exists within female-headed households. A small group of young highly educated women hold professional jobs and are mostly never married. Another group composed of old widowed and divorced women with no dependents who do not work and usually depend on sons and relatives for economic support. The most disadvantaged group was composed of middle-aged women, divorced or widowed women with young children. These women have no schooling and are mostly involved in service jobs.

The study of Jahangir & Shafi (2013) is largely based on secondary data collected in Census of India 2011, where 10,602 households have been revealed as female headed households in Srinagar, Jammu and Kashmir. The socio-economic conditions reveal sub-standard housing located in decayed neighborhoods by female headed households who have faced the additional impact of prevailing patriarchy in the society. Poverty measures based on housing conditions and wealth indices show that female-headed households are less poor than male-headed households. However, based on the Standard of Living index measure of poverty, female headed households are marginally poorer than their male-headed counterparts.

Penh (2008) reported that 80 percent of the agricultural households are male headed and 20 percent are female headed in Cambodia. The average size of land that female headed households have access to, was found to be about 21 percent smaller than land owned by male headed households. Consequently, the area cultivated by female headed households is almost five times smaller as compared to male headed households. Many female headed agricultural household members have secondary occupation in agricultural production while the proportion of literate male heads is higher than among female heads. Nine out of ten female agricultural household heads are “de facto” while the rest are “de jure” female heads

who are forced to take the responsibility of caring for their household in the temporary absence of their spouses.

2.5 Health challenges of FHHs

Lafta, Hayawi, & Khudhairi (2012) conducted a cross-sectional descriptive study in Baghdad city and the districts around. It was found that most of the hospital admissions of female heads of households are because of chronic diseases. Stress, diabetes, and heart disease are also prevalent. A mother usually neglects her health for the sake of her household unless the illness becomes severe or intolerable. The use of health services may affect the household economically as it requires money. The daily struggle of the FHH revolves around obtaining food and paying for shelter, schooling and medical care. Sometimes their only option is to send their young sons earn for the family as more than a fifth of the FHHS had their children dropped out of school.

Pathak (2009) carried out a study in Assam among 150 female headed households where a large majority was found to be under constant financial precarious situations in spite of coping strategies. Stress among middle socio-economic status was found to be relatively high as compared to high and low social economic status FHH. More employed women as compared to non-employed female heads were affected by psycho-physiological components. Pathak reports that the number of female-headed households is increasing in an alarming trend and they are expected to play multiple roles such as the major provider, protector, bearer and decision-maker in the absence of a male but they are generally less educated with low paid jobs and as a result of which they are under constant multiple stresses. This has direct effect on their health and well being as well as the well-being of their children. The root cause of all type of stresses - Economic stress can be reduced to a certain extent by strengthening the economic base.

2.6 Women in Mizo Society

Lalhriatpuii (2010) says that in a deeply close-knit society like Mizoram where social life is free and men and women mingle freely, many may think that there is no distinction between men and women. Despite all their social freedom and their significant contributions in the family and the community, women are not liberated and are still very much regarded as subordinate to men.

Sangkima (1992) mentions that women in Mizo society are still very much discriminated upon merely on the ground of sex as the Mizo society is patriarchal in nature. Women never had any say in any decision-making whether at home or outside, which is summed up in the old expression, *Hmeichhethu, thunisuh, chakkaisa, sanisuh* which translates as “crab’s meat is not real meat, women’s words are not real words”. Such phrases are evidences of disregard given by men in the Mizo society towards women. Another saying, *Hmeichhe finin tuikhurral a kai lo*, which translates to “The wisdom of women does not reach/cross beyond the village spring” referring to the traditional belief that there is a limit to the wisdom of a woman. It is obvious that women had no voice in social administration and even if she had, her opinions fell on deaf ears. Not unlike other societies of India, women’s traditional role in Mizo society was characterized by obedience to and dependence on men. Women’s position both in family as well as in the social life was inferior. The male head controlled the social, economic and religious affairs of the family. A wife was fully engaged with household duties, but her status in the family was considered insignificant and she possessed nothing. Women were usually confined to the Kitchen and the *jhum* field and had no voice in the day to day affairs of the village. The girl child was often not allowed to go to school because, after marriage she would relocate to her husband’s home and all the expenses incurred in connection with her education would have been wasted.

According to Gangte (2011), Mizo women today have been making significant achievements in many aspects of life. Christianity and its entailing benefit of education are considered to be the main reason for the inclusion of modern ideas to such an extent that it opened doors for women outside the domestic sphere. Doors have been opened for women but in a limited way. Mizo are prejudiced even with regards to divorce as a woman can be divorced at her husband's wish with no claims except the belongings brought to her husband's house at the time of marriage.

Colbert (2008), in her study pointed out the low status of women in Mizo society where women had no authoritative power in the family. She highlights the old saying, "A woman, a dog, and a walnut tree, the more you beat them the better they be" wherein if a wife refused her husband even for a small thing, the husband often resorted to abusing her. Many Mizo men mistreat their wives as helpers, subordinates or as servants and do not think of them as partners. In traditional society, even a peaceful conversation between husband and wife was considered degrading for the man and till today, if a man is found helping his wife in household chores, he is dubbed as henpecked, not only by the men but also by women themselves.

In the traditional society man could simply say to his wife "I divorce you" to be separated from his spouse. If the couple had not settled in a separate house with children and before the husband's death, the widow had to stay for at least three months with her husband's family. After three months, she had to go back to her parents' house with the belongings that she brought on the day of her wedding. The widow however had the option of remarrying and she was free to have a new husband there being no strict rules regarding remarriage in Mizo society (Zohmangaiha, 2006).

Lalrinchhani (2014) highlights the low status of women in traditional Mizo society where they were under the autocratic dominance of men. Men could freely court the girls and if the girl was unpleasant to her admirer, the males would convene a meeting in the *Zawlbuk*, and tear down the verandah of the girls' house with his friends. A man could clearly show his preference to any girl and even have a sexual relationship with her without being regarded as shameful or derogatory for him. But for a woman, if she had a sexual relationship outside of wedlock, she would be stigmatized and other men would shun her and the man with whom she had the relationship, would also despise her

2.7 Women's Role in Decision-Making

According to Reddy (1986), woman is traditionally subordinate to man and does not have any decision-making power, even with regard to her own children's welfare. The educated woman, involves herself in decision-making, at least regarding children's education, shopping, budgeting and financial matters. Customarily, man was the earner and provider of the family, and the female was dependent on him. Hence, she was subordinate and could not make any individual decisions in the marriage and family but the educated working woman, earning for the family, has every right to make decisions with regard to her family

Sood (1991) says that with the passage of time, the traditional pattern of authority has changed. As women started working, it is expected that relatively it will also affect traditional power structure in the family because she presumably increases her ability to sanction or control on account of the financial contribution she makes to the family. Employment of women has contributed to some changes in the traditional norms regarding decision-making and in the increase power in the family. The rise of women's status both in the society and in the family can be seen but, mere earning of money and its contribution to the family income

does not necessarily increase a woman's status. Unless she is empowered in managing the family's income and have a say in the financial affairs of the family; and she receives greater co-operation, respect and status from the family members, her status cannot be increased.

Chapter III

METHODOLOGY

A sound methodology is vital for any research in order to fulfil objectives of the study. The success of research largely depends upon the methods and techniques used. The methodological, conceptual and operational framework needs to be developed to suit local contexts. The earlier chapter presented a critical review of literature and the major research gaps therein. In this chapter the setting of the present study and methodology are presented. This chapter has been structured into two major sections. The second section deals with the methodological aspects of the present study including its objectives and hypotheses, research design, sampling, tools of data collection, data processing and analysis of the present study.

3.1. The setting: Profile of the Study Area

Mizoram

Mizoram is one of the twenty-nine States of India with an area of 21,087 sq. kilometers with the total population of 1,097,206 persons according to 2011 census. It is located in the North Eastern region of India. People of Mizoram are called 'Mizo' with a literacy rate of 88.49% which is the second highest in the country. The Mizos are a close knit society where ninety percent of them are cultivators. The birth of a child, marriage in the village and death of a person in the village are important occasions in which the whole village or locality is involved. The state has the highest concentration of tribal people among all states of India, and they are currently protected under the Indian Constitution as Scheduled Tribe. The tribes converted from Animist religions to Christianity over the first half of 20th century and Mizoram is one of three states of India with a Christian majority (87%). Its people belong to various denominations, mostly Presbyterian in its north and Baptists in the South.

Mizoram is highly literate agrarian economy and about 20% of Mizoram's population live below poverty line, with 35% rural poverty (Govt of Mizoram, 2013).

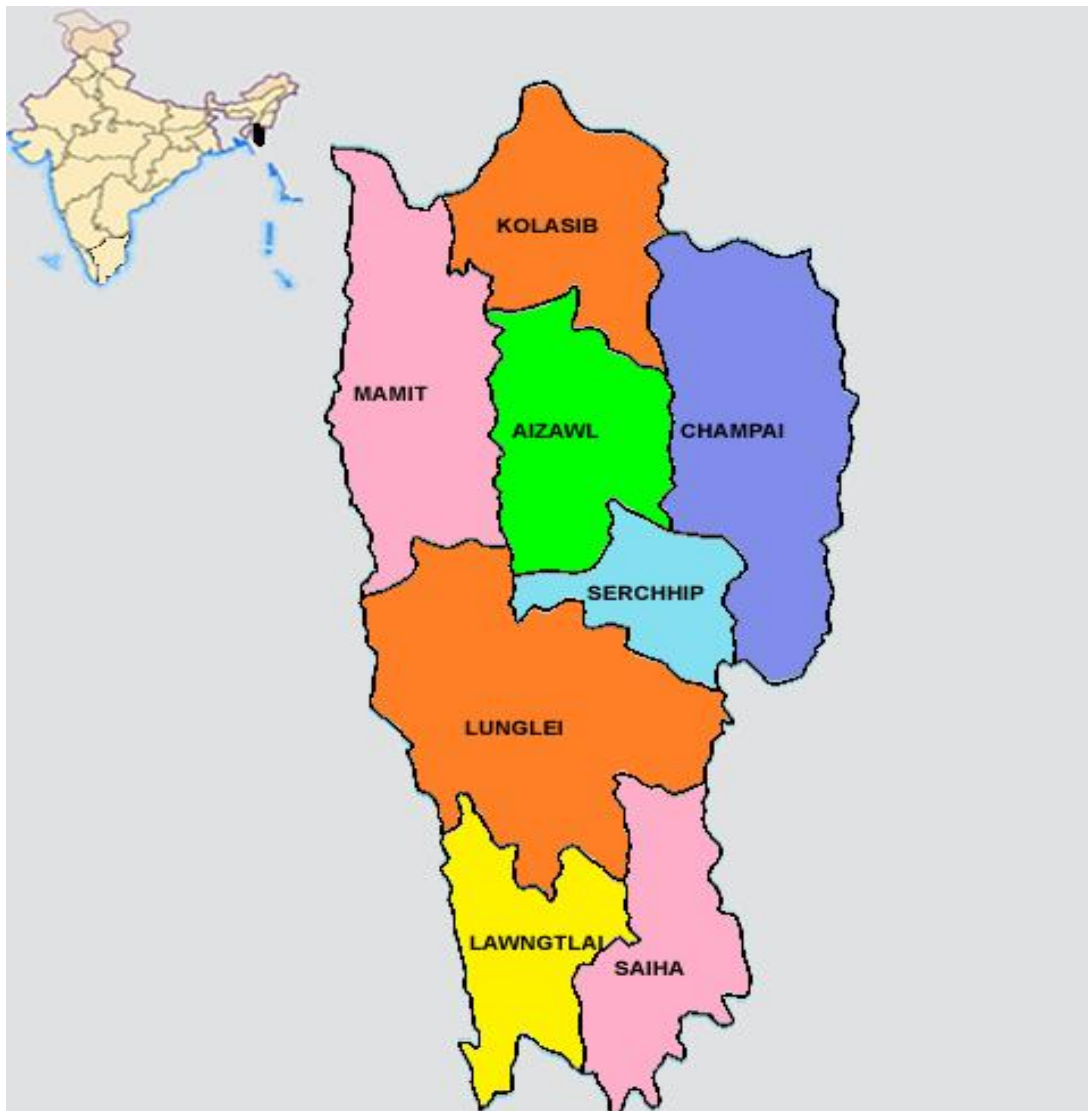


Figure 1: Map of Mizoram

The above figure shows Mizoram state and the eight districts in it. The current universe of the study is Aizawl district.

Aizawl

Aizawl District is one of the eight district of Mizoram. The total geographical area of the district is 3576.31 Sq.Kms, which comprises varied geographical features like agriculture

plains, hilly terrains & forests. Aizawl is the state Capital of Mizoram which is about 1132 meter above sea level. The District is bound on the North by Kolasib District, on the West by Mamit District, on the North by Serchhip District and on the East by Champhai District. According to the 2011 census, Aizawl District has a population of 404,054. The district has a population density of 113 inhabitants per square kilometre. Its population growth rate over the decade 2001-2011 was 24.7%. The city has a sex ratio of 1009 females for 1000 males and a literacy rate of 97.89% (GoM, 2017).

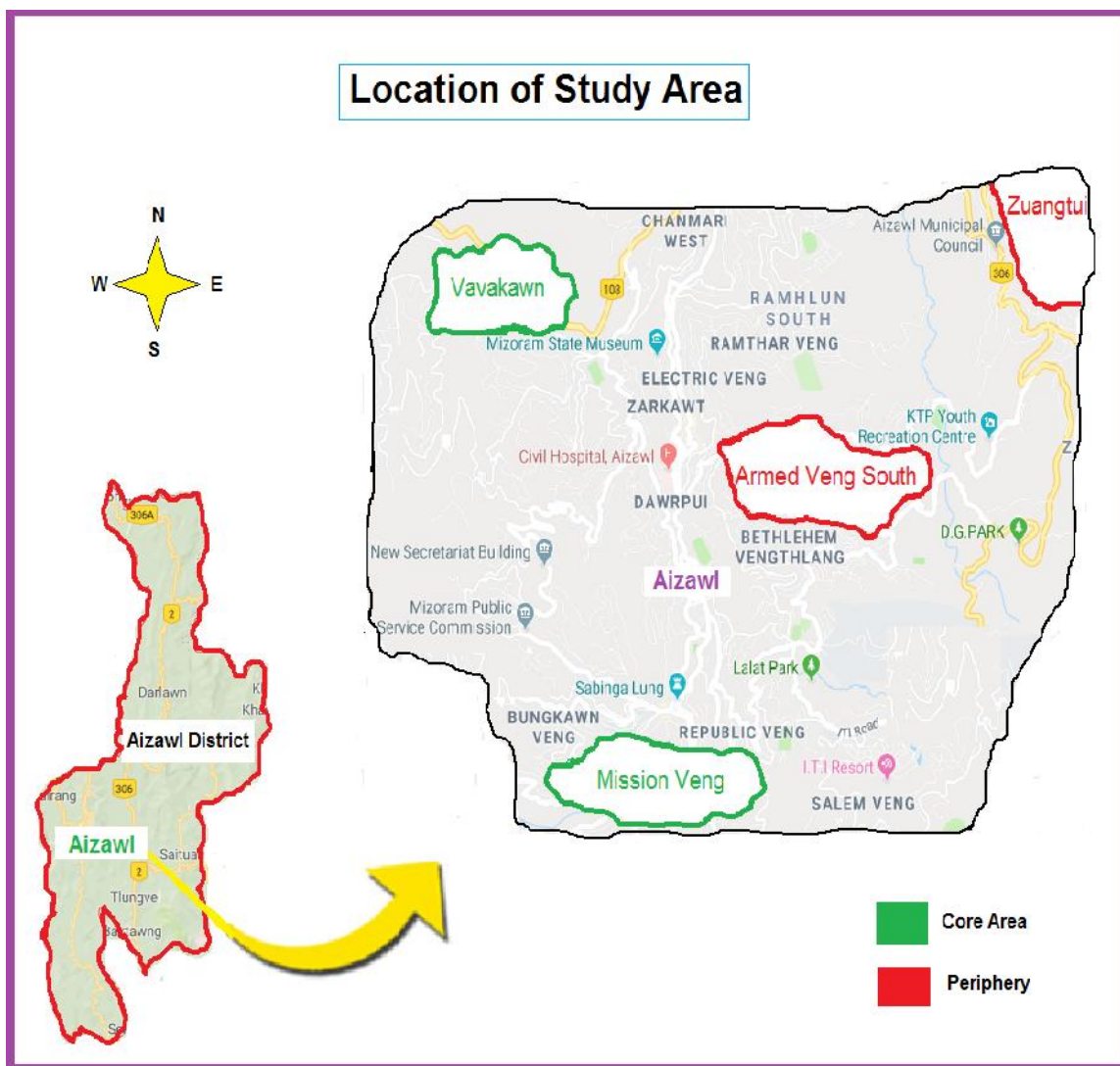


Figure 2: Location of study area in Aizawl city

3.2 Objectives of the Study

The following are the objectives of the study:

1. To study the socio-economic background of Female Headed Households in Aizawl city.
2. To understand the processes by which households become female headed.
3. To explore the strengths of female heads of households in facing personal, familial and social challenges.
4. To assess the level and sources of resilience of female heads of households.
5. To suggest relevant social work intervention strategies.

3.4 Research Design

The study aims at exploring the challenges faced by Female heads of households in Aizawl using a Descriptive Research Design. The study employs both Qualitative and Quantitative methods in the collection of primary data. Primary data is collected through Field Survey, Key Informant Interviews and Case Studies. Secondary data consists of literature from books, and online journal articles.

Sampling

The population of the study is comprised of all female heads of households in Aizawl City. The unit of the study comprises of female heads of households from two localities each from core and periphery localities of Aizawl City.

A multi-stage purposive sampling is adopted for the study. In the first stage, two localities each were selected from Aizawl Municipal Corporation based on location. Vaivakawn and Mission veng were selected to represent the core area whereas Zuangtui and Armed Veng South represent the peripheral areas.

In the Second stage, 25 Female Headed Households from each of these localities are identified based on information provided from community leaders. Lastly, respondents are selected purposively. The total sample size is 100.

Tools of data collection

Field Survey was conducted using Pre-tested Structured Interview schedule (Kobo collect) designed with Kobo toolbox which is an android smart phone application. The interview schedule was administered among 100 female heads of households from the selected localities of Aizawl city.

Brief Resilience Scale [BRS] (Smith et al., 2008) was also administered among the respondents and is self-reported. The BRS instrument consists of six items, three positively worded items and three negatively worded items. All six relate to the individual's ability to bounce back from adversity. The scale's development is controlled for protective factors such as social support in order to get a reliable resilience measure. The scale scores range from 6 to 30 where 24 and above implies high resilience; 15 to 23 average resilience; and 14 and below low resilience. Cronbach's alpha is between .80 to .91 showing high internal consistency while test-retest reliability was .69 indicating high reliability.

Strengths Inventory [Character Strengths] (Peterson & Seligman, 2004) was also administered among the respondents and is self-reported. The Survey of Character Strengths is a 24-item face-valid self-report questionnaire intended for use with adults. The measure uses 5-point Likert-style items to measure the degree to which respondents endorse items reflecting the 24 strengths of character. Cronbach's alpha is calculated at .66.

Data processing and analysis

Data is analyzed with the Statistical Package for Social Sciences (SPSS) and presented in the form of averages and simple percentages. Qualitative data is presented in the form of case studies and Interview highlights.

3.4 Ethical Considerations

Administration of the Brief Resilience Scale Strengths Inventory is done with prior permission from the respondents. Only those respondents willing to share information are interviewed.

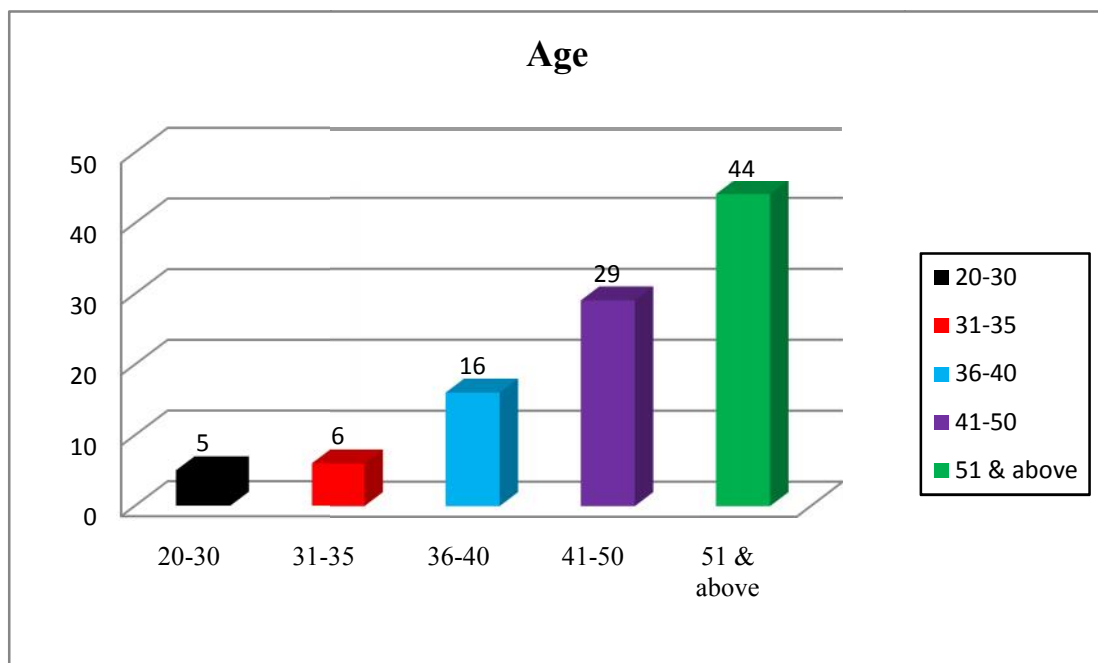
Chapter IV

FINDINGS AND DISCUSSION

The current chapter is focused on the results and interpretation of findings of the study. The results are interpreted with descriptive statistics, chi-square test, correlation and qualitative data analysis.

4.1 Socio-demographic details

Figure 3: Age distribution of participants.



The socio demographic details were collected among 100 respondents from four localities in Aizawl city. The age group was classified into 5 categories, viz., 20-30 years, 31-35 years, 36-40 years, 41-50 years and 50 years and above. Women above 51 years of age constitute the highest category (44%) among the respondents of the study. The age group of 41-50 years constitutes the second highest category (29%) while the age group of 20-30 years constitutes the lowest number with a fifth (5%) in this category. This may be because of the higher Life expectancy of women. Widows are disproportionately represented among the

elder population also because male widowers have a higher propensity of remarriage compared to women widows (Fig.3). There are various studies indicating the different age ranges of female households like 22 to 69 years old(Ahmed et al., 2017; Habib, 2010; Pineda, 2000). However, the majority of the respondent's age is above 51 in the present study.

Table 1 - Distribution of Marriage among respondents

Marital Status	Single	Divorced	Widowed	Married	
Frequency	10 (10)	15 (15)	48 (48)	27(27)	
Age at Marriage					
	Below 18	18-25	26-35	36 & above	Not Applicable
Frequency	04 (04)	70 (70)	14 (14)	02 (02)	10 (10)
Type of Marriage					
	Love	Not Applicable			
Frequency	90 (90)	10 10)			

Figures in parenthesis are percentages

Source: Computed

Table1 illustrates that the incidence of widowhood or female heads of households is particularly higher among the older women. Majority of the FHH (48%) are widowed. More than one third (27%) of FHHs are married, followed by 15% who are female headed due to divorce, while only a tenth (10%) of the respondents were single women. Moghadam (1997) argues that female headedness may represent family breakdown or a conscious lifestyle choice.

Only a third of the respondents are 'de jure' female headed households, i.e, they are married and their husbands are still alive but due to illness or inability of their husbands to economically provide for their family, they become female headed. This trend is observable in modern Mizo society where there are many families where the woman is the sole bread

earner and their husbands do not work or earn income. In this regard, the study made by Buvinić & Gupta (1997) found that in developing countries, owing to strong patriarchal values, households are more likely to be classified as male-headed when in reality they are female-headed. Rather, they may have been forced by circumstances. (Buvunic et al., 1978) attributes emergence of women headed households to widowhood, divorce, separation and desertion; migration of male members for long periods; loss of economic function by resident males due to severe unemployment, disability, illness and male reluctance to accept jobs seen as status reducing.

Most (70%) of the respondents got married at the between 18-25 years of age followed by those who married at the ages between 26-35 years (14%). Very few (4%) got married below the age of 18 years, and an even lesser number (2%) got married after 36 years. Love marriage (90%) is more prominent among the respondents rather than arranged Marriage (10%) which is not surprising as this is the general tradition in Mizo culture.

The current study found that the majority of female head households are widowed, most of them were married at the age between 18-25 years. This indicates that households become female headed due to death of spouse, divorce, unemployment and sickness of spouse or unmarried (Nagla, 2008; Unisa & Datta, 2005). Dar (2018) found that almost a third of respondents become heads of households before they were even 45 years showing that early headship is common.

Table 2 - Family details of Respondents

Size of Family	Small		Medium	Large
Frequency	39 (39)		42 (42)	19 (19)
Number of children	0	1-2	3-4	>5
Frequency	11 (11)	43 (43)	35 (35)	10 (10)

Figures in parenthesis are percentages

Source: Computed

The family details of respondents include the size of family and number of children as can be seen in Table 2. The majority of the respondent’s family size is medium level. The majority (43%) of the FHHs have 1 to 2 children while those with more than 5 children constitute only a tenth of the respondents. Some study findings revealed that family size and number of children are large in FHHs (Akinsola & Popovich, 2002).

Figure 4: Denomination of Respondents

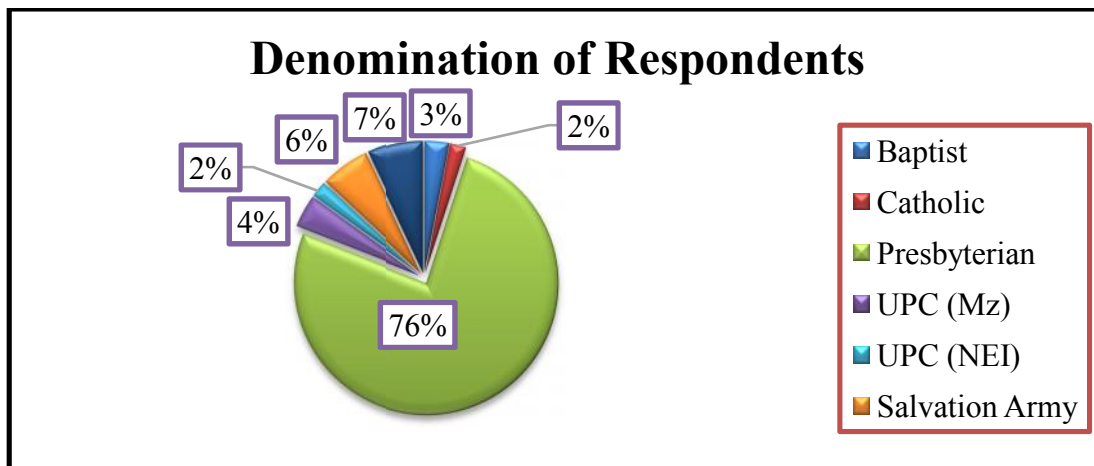
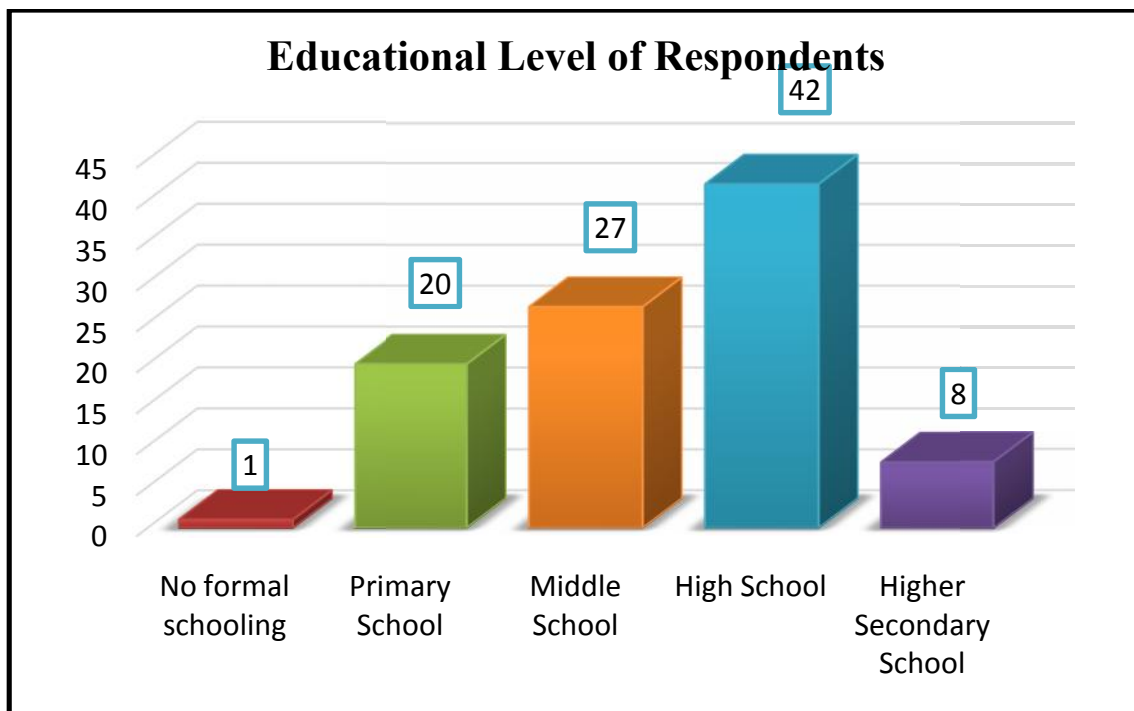


Figure 4 depicts that the denomination of the respondents as all the respondents are Christians. As for religious denomination, majority (73%) belong to Presbyterian denomination, followed by 7% of the respondents who belong to other small denominations such as IKK, Pawlchhuak, and smaller Christian denominations found in Mizoram. While

Salvation Army constitutes 6%, respondents belonging to UPC Mz constitute 4% Baptists constitute 3%. Roman Catholic and UPC NEI denominations constitute only 2% among the total respondents respectively. With regard to denominations, Presbyterian denomination was a dominant religious denomination among the studied population and is also the majority denomination in the state of Mizoram especially in Aizawl.

Figure 5: Educational level of Respondents



The educational level of respondents is illustrated in Figure 5. Educational level of respondents is an important variable in determining human capital and their ability to cope. Educational level of the respondents was classified into five categories, viz., no formal schooling, primary school, middle school, high school, higher secondary school and under graduate. In terms of education, majority (42%) of the respondents have attained High school level, followed by middle school (27%), primary school (20%), higher secondary school (8%), and under graduate (2%). Those with no formal schooling were very few (1%). There are various studies showing that female headed households lagged behind in education (Farash, 2016; Nazoktabar & Aliabadi, 2011; Takwa, 2005).

Table 3: Occupational details of Respondents

	Un employed	Public Service	Private Service	Self-employed		
Primary Occupation	1 (1)	23 (23)	2 (2)	74 (74)		
Secondary Occupation	92 (92)	2 (2)	2 (2)	4 (4)		
	No Income	<5000	5001-10000	10001-25000	25001-50000	>50001
Primary Income	01 (01)	04 (4)	33 (33)	50 (50)	08 (8)	04 (04)
Secondary Income	92 (92)	00 (00)	04 (4)	01 (1)	00 (00)	03 (03)

Figures in parenthesis are percentages

Source: Computed

Table 3 shows that the female head of household has to play dual roles and adjust with both the roles to earn and supplement the family to meet their daily needs. Traditionally, a woman was perceived only as a wife and a mother, and her role was confined to the four walls of the home. Majority (74%) of the total respondents were Self-employed, more than a fifth (23%) were employed in Government services, while very few (2%) of the respondents were working in private services, while only 1 (1%) of the respondent was unemployed. Half of the respondents (50%) of the respondents had primary monthly income between Rs.10,001-50,000, while a third (33%) have primary monthly income of Rs. 5001-10,000 and only a small number (4%) of the respondents earn more than Rs. 50,001 per month.

The findings show that majority of FHHs are self-employed. There are studies indicating that the FHHs have higher income and far better than male-heads (Miralao, 1992), however occupation among aged FHHs is affected (Eboyyehi, 2013; Hossain & Huda, 1995) and low paid and low occupational status (Joycelin, 1983). FHHs are working as self-employed because of low wages or low occupational status. Another major important factor is that FHHs are working hard for the upliftment of their family members. More women

worldwide carry the greater of the economic responsibility for their children, thus becoming the sole or most substantial economic support to a large proportion of the world's family (Bruce, Lloyd, & Leonard, 1995).

Table 4: Dependency of Female Households

Bread winner	Self	Mother	Father	Husband
Frequency	40 (40)	3 (3)	12 (12)	45 (45)
No of dependents				
	0	1-2	3-4	>5
Frequency	12 (12)	45 (45)	31 (31)	12 (12)

Figures in parenthesis are percentages

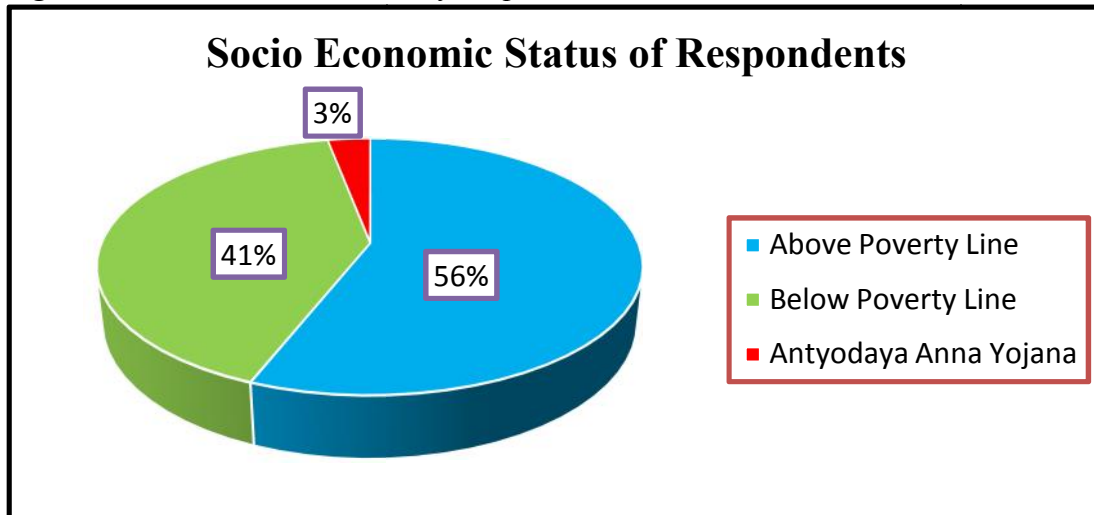
Source: Computed

The dependency of FHHs pertains to who is the bread winner of the household. The main bread winner and number of dependents are illustrated in table 4. Less than half (45%) of the respondents reported that their husband was the breadwinner before they became female headed. This is followed by 40% of respondents who reported having been the winner of the family now as well as before becoming female headed. A little more than a tenth (12%) of the respondents said their father was the bread winner while only a few (3%) reported their mother as the family bread winner before they became the female head of their family. Less than half of the respondents (45%) have 1-2 of dependents, while almost a third (31%) had 3-4 dependents. While more than a tenth (12%) of the respondents has five and more dependents, a similar number (12%) had no dependents.

The study found that FHHs has strain in family due to the number of dependent family members. The multiple role of FHHs and the instability of income greatly affects the FHHs especially with more dependents and not able to manage income and other house hold activities (Ndiso et al., 2016; Penh, 2008). Working women especially who are female heads

have a greater responsibility as is evident in the study made by Massiah (1983) where he finds women retain prime responsibility for child care, care of other family members, home maintenance and income earning on behalf of their household.

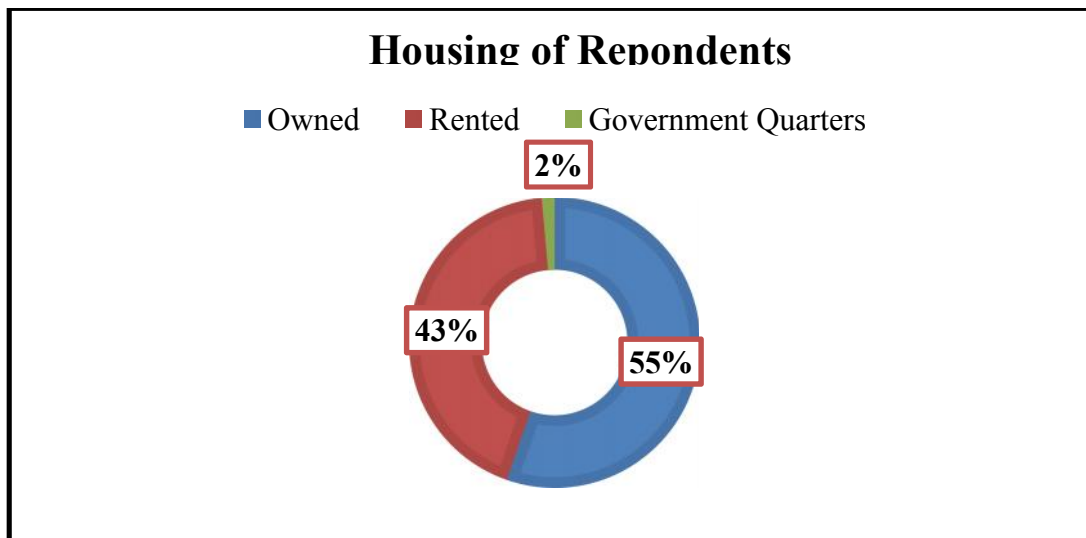
Figure 6: Socio economic status of Respondents.



More than half (56%) of the respondents belonged to APL while nearly half of the total respondents (41%) belonged to BPL whereas a small number (3%) of the respondents belonged to AAY category (Figure 6).

The society infers FHHs potentially at greater risk of poverty and gender-bias issues in economic status. Female-headed households are found to be more among the pooras compared to non-poor households(Sailo, 2014). However, there are also studies suggesting that FHHs are less poor than the male head households because the savings of women is better than men (Dar, 2018; Jahangir & Shafi, 2013).

Figure 7: Housing of Respondents



The housing status of the respondents clearly revealed that more than half (55%) of female headed households live in a house of their own, while less than half (43%) live in rented houses. Very few (2%) of respondents live in Government Quarters (Figure 7).

A study conducted in Latin American countries illustrate that the FHHs have lower probability of owning their home (Gandelman, 2009). In contrast, Takwa (2005) found that a greater proportion of FHHs own their dwelling units than men. This is similar to the current study which found that the majority of FHHs had their own house though the facilities in the houses have mostly poor conditions.

4.2 Spousal Support

Table 5: Respondents' spouse support

Statements	Yes	No	Not Applicable
<i>My spouse supported me economically</i>	58 (58)	32 (32)	10 (10)
<i>My Spouse supported me with household Chores</i>	39 (39)	51 (51)	10 (10)
<i>My Spouse supported me in taking care of children</i>	70 (70)	20 (20)	10 (10)
<i>My Spouse supported when in conflict with a family member</i>	69 (69)	21 (21)	10 (10)
<i>My Spouse represented our family in community/social activities</i>	61 (61)	29 (29)	10 (10)

Figures in parenthesis are percentages

Source: Computed

Spousal support refers to the kinds of support received by women respondents before they became the female heads due to divorce or death or illness of their spouse. The statements are not applicable to those women who have never married but are still the head of their household (10%). For the familial peace and harmony, it is essential for a husband to fulfill his roles and responsibilities as husband, father and head of the household. It can be observed that some male counterparts failed to meet the expectations of the corresponding members of the family creating familial tension, marital conflict and pressure on women to take up responsibility. As Bruce, Lloyd, & Leonard (1995) quote in their study, being a mother may be the most important factor disposing women to poverty unless women's roles are more fully valued and responsibility for children is more equitably balanced between both partners.

It was found that more than half (58%) of the respondents received economic support from their male counterparts. While a little more than half (51%) were not supported by their spouse with the household chores, only 39% of the respondents reported having been helped

around the house by their husbands. This is not surprising for a society like the Mizo as mentioned by Colbert (2008), that in traditional society, a peaceful conversation between husband and wife was considered degrading for the man and till today, if a man is found helping his wife in household chores, he is dubbed as henpecked, not only by the males but also by the females themselves.

Several (69%) respondents also reported that their husbands supported them when in conflict with a family member. Another 61% also said that their spouse represented their family in community/social activities. It can be observed that in a patriarchal society, women are considered to do all household work and so the male members mostly do not take roles in the management of household. The findings also reveal the numerous responsibilities of FHHs in coping with their multiple roles at work, home and society (Table 5).

In most societies, the care and bringing up of children is considered primarily the responsibility of the mother. With this in mind, the respondents were asked whether their spouse was supportive in taking care of their children and it was found that majority (70%) of the respondents received support in this regard a fifth of the respondents (20%) did not receive help from their spouse in taking care of their children.

4.3 Spousal Abuse

Table 6 - Experience of abuse among respondents

Spouse abuse	Yes		No		Not Applicable
	29 (29)		61 (61)		10 (10)
Type of Abuse	No Abuse	Emotional	Emotional & financial	Physical & emotional	Physical, emotional & financial
	71 (71)	21 (21)	01 (01)	05 (05)	02 (02)

Figures in parenthesis are percentages

Source: Computed

Table 6 shows the experience of spousal abuse among the respondents. The responses are not applicable to those women who have never married but are still the head of their household (10%). Findings reveal that almost a third (29%) of the respondents had experienced spousal abuse.

The types of abuse were categorized into Emotional, Emotional & Financial; Physical & Emotional, and Physical, emotional & financial abuse. Barring the 71% of respondents who had no experience of spousal abuse, about a fifth (21%) of the respondents had been emotionally abused by their spouse, 5% of them had faced Physical as well as Emotional abuse, while 2% reported having been abused physically, emotionally & financially. Only 1% reported that they faced Emotional & Financial abuse from their spouse.

This is in conjunction with other findings where emotional abuse of women by their partners is the most common among many types of abuse that they may face (Lianhmingthangi, 2014). This finding is also relevant in a patriarchal society where if a wife refused her husband even for a small thing, the husband often resorted to abusing her (Colbert, 2008). According to Ahmed, Chowdhury, & Laskar (2017), women who are head of

the families now were domestically violated previously in their lives and that is why they started a new family, where they are the head of different families now.

4.4 Health Aspects

Table 7 - Health Aspects of Respondents

Statements	Yes	No	Not Applicable
<i>I need medical treatment to normally function everyday</i>	34 (34)	66 (66)	00 (00)
<i>I receive care when I am not feeling well</i>	84 (84)	16 (16)	00 (00)
<i>I take my health issues for granted because I have to earn for my family</i>	74 (74)	26 (26)	00 (00)
<i>After my husband's death, my health has changed</i>	42 (42)	21 (21)	37 (37)
<i>After I become the head, my health has changed</i>	67 (67)	33 (33)	00 (00)

Figures in parenthesis are percentages

Source: Computed

Table 7 illustrates the health conditions of Female Heads of households in order to understand whether the multiple roles women are burdened with has a bearing on their health. Majority of the respondents (66%) reported being of good health whereby they are not in need of medical treatment to function normally every day, whereas a third (34%) of them need medicines daily to help them function normally. A majority (84%) receive proper care while 16% did not receive the care required for their health.

Majority of the respondents (74%) take their health for granted as they have to concentrate their time and energy in taking care of their family's needs. This is also evident in a study by Lafta, Hayawi, & Khudhairi (2012) where they found Stress, diabetes, and heart disease prevalent among female heads of households. The mother usually neglects her health for the sake of her household unless the disease becomes severe or intolerable. Use of health services may affect the household economically as it requires money for essential household requirements.

While almost half (42%) of respondent FHHs reported that their health has changed after the death of the husband, while a fifth (21%) reported no health changes after spouse's death. However, majority (67%) of the respondents' report deterioration in health after becoming the head of the household while a third (33%) could still say that there are no changes in their health status.

The findings of the study is supported by other studies where that there are some changes on the health of women as FHHs do not take proper diets or nutritious food because of their heavy work load and quality of life also reduce due to lack of health care (Abdolahi et al., 2015; Solhi, Hamedan, Salehi, & Hamedan, 2016; Veisani, Delpisheh, & Sayehmiri, 2015).

4.5 Perceptions of Female Head of Households

Table 8 - Perceptions of female heads of households

Statements	Yes	No
Woman's place is in the home.	08 (8)	92 (92)
Women are worse decision makers as compared to men.	21 (21)	79 (79)
Female Headed Households are less respected in the Community/Society.	40 (40)	60 (60)
Widows/single women are more likely to develop depressive symptoms than married women.	70 (70)	30 (30)
Being a Female Head has made me a stronger person.	72 (72)	28 (28)

Figures in parenthesis are percentages

Source: Computed

The above table (Table 8) shows that perception of the respondents on their status as female heads of households. It was found that majority (92%) of the respondents is of the opinion that a woman's place is not only in the home whereas less than a tenth (8%) are of the opinion that a woman's place is only in the home. This indicates that women feel empowered enough to take up responsibility outside of household work alone and feel that

they are active participants in the workplace and the larger society. The fewer women who feel that women should only be home makers feel that they have the sole responsibility of taking care of children and fully involved in the maintenance of household chores. Majority of the women respondents (79%) perceive that women are not worse decision makers in comparison to men as they have been making daily decisions as well as tough life decisions on their own for a long time. “We can do whatever things men are doing”, is a common response that was elicited from the respondents of the study. Erstwhile, a fifth of the respondents (21%) were of the opinion that women are worse in decision making than men.

Almost half of the respondents (40%) felt that they are less respected in society because of being a female head of household. This indicates the status of women in general in Mizo society where a woman is less respected due to the sole fact that she is without a man. Sadly, it was perceived by a majority of FHHs (70%) that widows, divorcees and single women are more prone to develop depressive symptoms compared to married women. Almost a third of the respondents (30%) were not of the same opinion whereby depressive symptoms can occur with anyone regardless of their marital status. Almost two third of respondents (72%) feel that being a Female Head has made them a stronger person while a little more than a fourth (28%) did not find strength in being a female head.

It may be inferred that though there are some levels of gender prejudice in a patriarchal society like the Mizos, findings reveal that a larger proportion of FHH in the study did not experience disrespect in the community and a still larger proportion gathered strength from their situation.

4.6. Challenges and experiences of FHHs in social life

Table 9 - Challenges and experiences of FHHs in social life.

Statements	Yes	No	Not Applicable
I am considered unlucky by the society as I have no husband.	10 (10)	5 (5)	85 (85)
I encounter difficulties in social function as society attributes a very low status to FHHs.	3 (3)	60 (60)	37 (37)
People are more helpful to me because I am FHH.	56 (56)	44 (44)	00 (00)
After divorce/death of husband, the family became disorganized.	33 (33)	30 (30)	37 (37)
Our family is comparatively poorer after becoming a Female Headed Household.	34 (34)	66 (66)	00 (00)

Figures in parenthesis are percentages

Source: Computed

Table 9 depicts the challenges and experiences of FHHs in social life in the form of statements. Only a tenth (10) of the respondents felt that the society considered them unlucky because they do not have a husband, while only a few (5%) did not feel the same. The majority of respondents (85%) had no opinion on this matter. More than half (60%) of the respondents did not encounter difficulties in social functioning because of their status as female head of household, while a few (3%) felt their social functioning is affected by their status as society attributes a very low status to FHHs. More than a third of them had no opinion to give in this regard.

More than half (56%) of the respondents felt that people are more helpful to them because they are FHHs, while less than half (44%) did not experience the same. While a third (33%) experienced family disorganization after the death/divorce of a husband, almost a third (30%) said the family functioned normally even after divorce/death of their husband. For more than half of the respondents (66%), female headedness did not necessarily lead to

poverty but a third (34%) felt that their family became comparatively poorer after becoming a Female Headed Household.

Majority of FHHs are self-employed and Female heads of households in Aizawl city experience socio-economic challenges. Female headedness contributes to poverty of households. Several studies have focused on female poverty and economic challenges after death of spouse or divorce (Johnson & Wu, 2002; Lorenz et al., 1997; Moepeng & Tisdell, 2008).

4.7. Strengths and Resilience of Female Heads of Households

Table 10 - Strengths of Female Heads of Households (Character Strengths Inventory)

Strengths	Not often Like me	Sometimes Like me	Mostly Like me
Creativity	32 (32)	29 (29)	39 (39)
Curiosity	23 (23)	26 (26)	51 (51)
Judgment	14 (14)	49 (49)	37 (37)
Love of learning	30 (30)	45 (45)	25 (25)
Wisdom	15 (15)	54 (54)	31 (31)
Bravery	17 (17)	44 (44)	39 (39)
Perseverance	2 (02)	09 (09)	89 (89)
Honesty	01 (01)	21 (21)	78 (78)
Zest	18 (18)	45 (45)	37 (37)
Love	00 (00)	00 (00)	100 (100)
Kindness	07 (07)	27(27)	66 (66)
Social Intelligence	30 (30)	41 (41)	29 (29)
Team work	29 (29)	20 (20)	51 (51)
Fairness	05 (05)	00 (00)	95 (95)
Leadership	62 (62)	20 (20)	18 (18)
Forgiveness	12 (12)	28 (28)	60 (60)
Humility	12(12)	48 (48)	40 (40)
Prudence	02 (02)	41 (41)	57 (57)
Self- control	29 (29)	58 (58)	13 (13)
A appreciation of beauty and excellence	00 (00)	02 (02)	98 (98)
Gratitude	03 (03)	07 (07)	90 (90)
Hope	02 (02)	31 (31)	67 (67)
Humor	09 (09)	55 (55)	36 (36)
Spirituality	00 (00)	04 (04)	96 (96)

Figures in parenthesis are percentages

Source: Computed

The respondents were asked to describe aspects of their Personality that define who they are as a person using the Character- Strengths Inventory. The findings are depicted in Table 10. The absolute essential Strengths of all the respondents is Love (100%) which indicates that all of them not only share but are open to receiving love from others, value growing close and intimate with others. All FHHs have been strengthened by the love they have for their family and children and the love they have received in return.

A major strength found among the respondents was appreciation of beauty and excellence (98%) meaning that the respondents notice the beauty and excellence around them; and are often filled with wonder. The respondents are strengthened and motivated by their need to achieve beauty and excellence in life as well. Another major strength is spirituality (96%). Spirituality would refer to a set of beliefs and faith that shape people's behaviour and provide a sense of comfort, understanding and purpose. Faith in God and dependence on God's will and power has strengthened the FHHs in their life especially in overcoming obstacles and coping with their life situation.

Fairness was a common strength (95%) described by respondents which means that they believe strongly in an equal and just opportunity for all; they don't let personal feelings bias their decisions about others; and they treat people the way they want to be treated. Gratitude (90%) is a strength that most of the respondents possessed which explains that respondents have a grateful heart and this helps them in being thankful for whatever they have in life. Perseverance (89%) has also strengthened women to keep going and going when they have a goal in mind; and attempt to overcome all obstacles and finish what they have started.

The findings reveal that majority of the respondents have character strengths like love, honesty, kindness, perseverance, gratitude, spirituality, appreciation and fairness. This

is similar to a meta-analysis study which found that the females had characteristics like appreciation, gratitude, love and kindness (Sonja, Christoph, & Willibald, 2017), as well as findings in other studies (Proyer, Gander, Wyss, & Ruch, 2011). Women have been found to be more involved in spiritual activities (Rich, 2012). This indicates that the women had a good heart to show their love, kindness, involving in spiritual activities are good personal strength and that will reflect as a positive support to the surroundings. Contradictorily, women who are divorced/widowed/single were significantly more likely to have lower hope (Bjørnnes et al., 2018). The current study found that the FHHs have lower strengths in judgement, wisdom, bravery and social intelligence because of their distress and challenges in facing day to day life.

Table 11- Resilience of respondents

Resilience	N	%
Low resilience	39	39
Normal resilience	56	56
High resilience	5	5

Source: Computed

The resilience of FHHs has been measured using the BRIEF Resilience Scale developed by Smith et al. 2008. Table 11 indicates the respondents' level of resilience. The findings reveal that most of the respondents (56%) have a normal level of resilience and only 5% had a high level of resilience. The resilience level of respondents is poor for 39% of respondent FHHs perhaps because of the lack of Social Support received by FHHs.

A study by Andersen, Dorte, & Manfred (2014) found that the FHHs were less vulnerable and more resilient in the developed countries and another study revealed that the aged FHHs

had poor resilience power (Sidloyi, 2016). However, the current study also shows a certain level of low resilience because the study is in a developing country and the FHHs are poor.

4.8. Association between marital status and challenges of FHHs (Chi-square)

Table 12- Association between marital status and challenges of FHHs

Statements		Single	Divorced	Widow	Married	df	P-value
I am considered unlucky by the society as I have no husband	<i>NA</i>	10	01	48	26	6	.000**
	<i>Yes</i>	00	10	00	00		
	<i>No</i>	00	05	00	00		
After divorce/death of husband, the family became disorganized	<i>NA</i>	10	00	00	27	6	.000**
	<i>Yes</i>	00	07	26	00		
	<i>No</i>	00	08	22	00		
I encounter difficulties in social functions as society attributes a very low status to FHH	<i>NA</i>	10	01	00	26	6	.000**
	<i>Yes</i>	0	01	02	00		
	<i>No</i>	0	13	46	00		
Female headed households are less respected in the community or society	<i>Yes</i>	01	06	26	07	3	.019*
	<i>No</i>	09	09	22	20		
Children of FHHs are discriminated upon	<i>NA</i>	10	00	00	27	6	.000**
	<i>Yes</i>	00	00	03	00		
	<i>No</i>	00	15	45	00		

Source: Computed

The above table 12 mentions the association between marital status and challenges of FHHs where it is observable that Female heads of households who are divorced and widowed face challenges in the society.

The statement, “Female headed households are less respected in the community or society” is significant (df=3, p=.019) for both divorced and widowed women (marital status) who are female heads of households whereas the rest of the challenges found in statements

like, “I am considered unlucky by the society as I have no husband” (df=6, p=.000), “After divorce/death of my husband, our family has become disorganized” (df=6, p=.000), and “I encounter difficulties in social functioning as society attributes a very low status to FHH” (df=6, p=.000), are highly significant. It may be induced that there is association between marital status and challenges of FHHs. The statement, “Children of FHHs are discriminated upon” with marital status is highly significant (df=6, p=.000) though majority of the respondents say that there is no discrimination of their children because of their female headedness. This may be due to the fact that most mothers have close bonds with their children.

4.9. Case Studies

McLeod (2007) mentioned that Case studies are in-depth investigations of a single person, group, event or community. Case study is confined to the study of a particular individual. It is an important way of illustrating factual description and can help show how different aspects of a person's life are related to each other. It provides detailed (rich qualitative) information in order to understand their challenges and strengths of female heads of households.

Case 1: God is her strength- a divorcee's journey from abuse to health

I am a 65 year old divorcee living with my daughter in Aizawl. I was born to a poor farming family in Piler, 132 kms from the capital city of Aizawl. I was studying till class 3 (primary standard) but my ten siblings and I could not continue our studies due to the insurgency that took place in Mizoram. Lands were resettled and all the male members in my family were recruited in the army. The whole community and society suffered because of the insurgency. During this time, I came to reside with my maternal aunt's family in Mission Vengthlang and stayed on throughout my adolescent years till the day I got married. My aunt owned a tea stall where I would help out and carry out all the essential roles. My family in Piler migrated later on to Tlangnuam, Aizawl City in 1977.

I got married in 1974 but my marriage ended the next year as a result of my husband's marital affair and physical abuse. He threw me and our infant son out in the middle of the night, and we had to run to my mother's house in Tlangnuam. It was a very difficult time in my life and I would cry every night and even suffered from ill health and depression. There were times when neighbours had to help me during my dark period as I had to overcome not only the scars of physical abuse but those of the emotional trauma as well. Growing up, my son suffered from health complications and needed medical treatment which was being taken care of by his father's family. I remarried at 38 years of age and had a daughter with my

second husband. This marriage too failed because my husband was an alcoholic who used to abuse me. I divorced him as I felt it was not safe for me and my daughter to live with a person who daily instilled fear and pain in our lives. I finally started a new life with my two children (my son had come to live with me later on) after the divorce and rented a house and fended for ourselves through petty business.

After being a divorcee for a second time, the years of verbal, emotional and physical abuse left me feeling, 'worthless, helpless, and hopeless'. My tears were not a result of yearning for a husband but from the frustration of all the things that I need to do. Times have been hard for me for so long but by God's grace, I somehow found the strength to get through it all. My son is now married and lives with his own family. Even his children are now grown up and working and they are doing well. I have found strength in her spirituality. The secret of my survival is in God, God is listening me, and will take care of me, as He always has.

Case2: Lengtrul-A daughter's responsibility

I am an unmarried woman of 36 years living with my 80 years old mother. I am the youngest daughter and I have four sisters, who are all married and settled with their own families. My father passed away in 2006 at the age of 84 years. From that day onwards, only my mother and I are the residents of our house. My mother is becoming older and unable to work or help me in household affairs. I have my own grocery shop by which I earn a living. We are not less respected in the community because we are a female-headed or female family but as it is part of our culture, I am often teased because I am an unmarried woman.

However, my main challenge is that with my mother's failing health, I have no one to depend on financially or emotionally. I have to give my best to earn a living even on days that I feel unwell. I have no inclination to marry because if I get married, there will be no one to look after my aged mother and that is what most people do not understand. Though we are

not rich, I am happy to be able to take care of my mother in her old age. My grocery shop does not bring in a lot of money and income is not stable but I do not look for other jobs or other sources of income as I cannot leave my mother alone in the house. I do my best to make my mother well and comfortable and I am quite content. My dedication to my responsibility as a daughter motivates me to work hard and keeps me going.

Case 3: A young *nuthlawi*'s emotional trauma

I am a 31 years old divorcee and the second youngest daughter in my family. I was born and brought up among 4 siblings in Aizawl. My father was a government employee and we currently live off his pension in a house of our own. I was married in 2006 to an army man who was the sole economic provider in our household. During our marriage, I was simply a housewife, taking care of my baby son and doing domestic chores. We were married for eight years and we have an 11 years old son who is studying in Class 5. When I realized my husband was having a girlfriend, I was so shocked. I was hurt and angry and thought "I will never forgive him; I will too betray who betrayed me, and will immediately go away from him to my father's house." We fought over the matter and I left for my maternal house but I could not bring myself to tell my parents what had happened. I tried to emotionally hold myself together and not make my parents sad and also because I felt they wouldn't be able to understand. But when night came, I was unable to sleep and I had to

finally tell them and they were very supportive. It is mainly because of their understanding and support that I am able to go through a very tough time in my life. I was angry at God at first for all the problems in my life but my parents always encouraged me with the word of God. I was eventually able to pray and seek God's help in forgetting someone who had caused me so much pain.

My son lives with his father after our divorce while I stay with my parents and do the household chores and stitch clothes for a living. Stitching clothes has become a coping strategy where my mind stays focused on my task and there is no room to think negative thoughts. My parents do not mind even if I do not work as we are not poor but I want to do something independently. Also as I am of ill health, a lot of money goes for buying medicines and I want to be able to fend for myself in some way. I am often flooded with guilt and regret for having gotten married; and often pity myself for having been betrayed by my husband.

Because of my husband's betrayal, I am now a young divorcee, a '*nuthlawi*' without any stable income. It is shameful in our society and I feel isolated. I often cry whenever I recall the divorce and the events leading to it. My health is frail and much so after the trauma. Sometimes, I want to remarry for sole sake of forgetting my ex-husband but that may not be the best solution. I have lost interest in everything and nothing motivates me anymore. I am able to live through each day only because of the support of my parents and friends.

Case 4: A young widow's hardship

I am the third youngest daughter of eight siblings and I was born and brought up in Champhai. We migrated to Aizawl in 1986 and including my mother, five women in our family are widows. I got married at the age of 23 years and my husband was the economic provider, who used to work as MR under PWD. During the early years of our marriage, living standard was simple and easy even though my husband's income was not high we could live comfortably especially since our children were still young. We managed our household need and I too happily participated in church services. My husband and I always made decision together in all family matters and he would gladly accept my opinion and trust my decisions. I used to play an equal role and have an equal status with my husband in all family affairs. I experienced love, care and respects and we shared a happy married life. We have two daughters and one son.

However as the years passed, my husband indulged in drinking alcohol and even though that did not create direct trouble in the family, his income no longer sufficed the family needs especially as the children were growing up. We could not afford to buy land or live in a house of our own and that is our situation till today. I still wonder how our growing family survived on his low income all those years. My husband suffered from hypertension, pneumonia and other health problems for which he had to be hospitalized. Our family underwent a lot of financial strain, which created familial tensions and conflict. It was a tough time for me as a mother especially as my husband passed away in 2009. On the day he died, I was confused and hurt and I was not able to think straight. In one day, I had become a widow at 40 years.

A year after my husband's death, I left my in-laws house with my children and rented a house in another locality. We were able to survive only because of the support and prayers

of friends and family. The death of a spouse results in health complications and financial stresses, loneliness, emotional distress and changes the demands of daily requirements. The outcomes of years of familial tensions and financial strain are that I am unable to send my children to better schools or for higher education. I am forced into becoming the head of the family and the economic provider. I have no claim over my husband's pension but I having my own business (grocery shop), by which I earn about Rs 5000-10000 in a month. My eldest unmarried daughter works in a restaurant and earns less than 10000 a month.

My major challenges are insufficient income and Health issues (nerve problems). I have to continuously take medicines for my health problems but due to economic insecurity, I could not take treatment. I have been advised by my Doctor to rest and get sufficient sleep but as I have to earn a living for my family, even that is not possible. My other burden is that my only son is a substance abuser and also has several health complications and we have been hospitalized several times. We still have so many hospital debts to pay.

The community members are supportive in my poverty and people often tell me to re-marry as I am still young. I am not a widow because of my own choice and it is a life that is not easy, it is much burdensome. People assume that just because some women choose to re-marry that I will also do the same. I have no inclination towards that and sometimes it is shameful when people keep asking me about remarriage. The one on whom we depend for all decision-making and with whom I share my burdens is no longer with us and often, I feel lonely and deprived of companionship. I have low self-esteem and I feel that I am less respected in the community because I am a widow.

Case 5: Strength and grit- A divorcee's escape from abuse

I am a 66 years old widow In my life, I have lost my parents, two of my sisters and my husband. My mother died in the year 1957 and my father in 1969. My father used to work as a Missionary teacher and after that he work as Synod clerk in Aizawl. I am the second youngest daughter and I got married when I was 26 years old.

My husband was an alcoholic and every time he got drunk, our home environment was affected. I used to experience a lot of familial and emotional tension just by knowing that he came home drunk. He would start arguing with no specific reasons, and he would cause a lot of trouble. I experienced a lot of problems due to my husbands' unacceptable manners and I would leave social situations with shame, and helplessness. He used to abuse me verbally and physically. I have been married for about 11 years to my husband and I have encountered so many difficulties. There is no reason for argument when he is not drunk. I have always been the family bread winner and we have only one son and I try my best to bring him up into a responsible adult. I have seen many families breaking apart because of an alcoholic father where children have been traumatized and even unable to attend school because of family breakdown. Therefore, I made it a point that my son does not miss out on his potential because of our family problems and that he has no negative influence of an alcoholic in his life. I left with my son and on that night, my husband tried to stop us and even abused me verbally and physically. This was the year 1990 and because I am a stubborn, determined woman, my son and I started a new life on my income. My husband died 7 years after our divorce. I have been able to take good care of my son and now he is a college graduate and works in the private sector. He is married with a family and we all live together.

Case 6: *Lengtul- the story of a Nula Siniar*

I am a 56 year's old unmarried woman. I have 7 siblings and I am the third daughter. We are originally from Chhingchhip, a village not too far from Aizawl city. During our childhood, the family main economic source was jhum cultivator and my father used to be a Village Council President (VCP). Both of parents died due to cancer and I have two brothers too. My other siblings are all getting married and live with their respective families.

In the year 1974, our family migrated to Aizawl and my mother opened a petty shop in Vaivakawn and has been taken up by my sister-in-law after her death. However, my sister-in-law suffers from ill health so I had to undertake the small business. Sometimes, I would stitch clothes and earn money and since I was the only unmarried sibling, I stayed on in my parents' house with my younger brother's family. Later on, my own sister became a widow and came with her children to live with us. My brother and his wife earn by working in any small jobs that they find but I am the person whose income is closest to being stable.

In the community, I experience no disrespect as such since I am an active participant in my church and women's fellowship as well. I have held the post of Office Bearer in my church women's group as well as in MHIP (women's association) in my community. I did not choose to be a single woman but there are major determining factors that led me into singleness. My role in the family is important as I am an economic provider and have taken care of the needs of my nieces and nephews. I could have taken the opportunity to search for better employment and a better life for myself but I have chosen to be with my family and see to their needs. I have experienced romantic relations with the opposite sex but I cannot just leave my family as they need me.

Our family members and friends are very much part of our social support system. Having supportive family and friends helps a single woman like me in facing the challenges

of negative perceptions towards single women (*nula siniar*). I am lucky that my parents and family members are very understanding and they do not poster me about getting married. This has helped me a lot. Another important aspect of having close relationship with family members and friends is that it provides me with a sense of responsibility and purpose in life. This is apparent in the caring responsibility taken up by me in the roles I played as a daughter, sister and aunt. I think it is good that I am still single as I can spend more time with my family, friends and involve in the community activities and other community activities. I can say I am happy and content with life. Another advantage of being single is that if any of my close family members are in need of help, I can always extend my hands to them and even my nieces and nephews are close to me. We are very close as a family so we all depend on each other.

Analysis of the Case Studies

From the case studies, it can be seen that most FHHs have experienced domestic violence (physical and emotional) and most of the widows have experienced poverty and financial hardship. Some FHH have been emotionally traumatized and have undergone depression due to infidelity and betrayal by their husband. It is still believed by the larger Mizo society that a man cannot commit adultery and that he would not be called an adulterer even if he had an extra-marital affair (Colbert, 2008).

Though some widows and divorcees have overcome hardships and are doing well financially, there are still others who have to bear the burden of a substance abusing son. Farash (2016) also mentions similar findings among female heads of households where they have problems in rearing their son. Women become the heads of their households ‘involuntarily’ because of their circumstances and not by choice. There are several women who become FHH due to the necessity of their family situation (*Lengtul*).

The case studies portray the hardships that women have faced in their marital life and how they have overcome hardships without the presence of a male head. It brings to light the strengths and resilience of women who have endured pain and betrayal but have come through as stronger human beings.

4.10. Key Informant Interviews

Key Informant Interviews are qualitative in-depth interviews with people who know what is going on and to have an understanding of social issues in context. In the present study, the purpose of KII is to collect information from stakeholders regarding widows and divorced women in Mizo society. The interviews conducted were mostly informal and the researcher approached the selected persons to gather relevant information to support the study.

Mrs. Veronica K. Zatluangi, President, Mizoram Hmethai Association (Mizo Widow Association)

Dt. 24th October, 2018

Highlights of the Interview:

The Mizoram Hmethai Association encompasses all the widows in the entire state of Mizoram. The organization is voluntary without any political and religious affiliation and without any discrimination in castes or creed and without any benefit/profit of any individual member.

Widows and divorcees in traditional Mizo society undergo various challenges such as financial strain, poor social network and verbal abuse by the society since the traditional Mizo society attributes a very low status to *hmeithai* and *nuthlawi*. Widows are still

encountering difficulties as being a single head of the family or living with no male-counterpart.

The problems faced by *Hmeithai*, *nuthlawi*, *nula siniar* or *married women*, are different from one another and any kind of woman who ever asks for assistance, the Mizoram Hmethai Association organization seeks any possibilities to resolve their problems. This depicts that the organization is ever ready to extend helping hands, and does not show partiality in taking up cases of women in difficult circumstances. The organization stands for the welfare and upliftment of women and does not receive any sponsorship from the Government organizations. Some Churches and non-government organizations and philanthropists sponsor them. The condition of widows and women in general is improving as compared to the traditional society though this does not mean that female heads and single headed households are not facing problems. Christianity is not a changing factor but the society and the people in general are becoming more civilized.

Most of the cases taken up by the organization are financial and emotional abuse of women for which they advocate their cases and issues to the Lok Adalat Court and have won most of these cases. *Hmeithai* are facing a number of problems in their everyday life. I am a widow myself and have undergone numerous challenges in life. Therefore, I empathize with life of widows and the problems that arises in their life. I can see a whole picture of myself and other widows who faced problems and I am happy I can work with them in dealing with their problems with full commitment and dedication.

The position of widows was very much stigmatized by the neighborhood and society members in the earlier times. For all these reasons, property after death and land alienation with their neighborhood was also prevalent. In some social activities, for example *hnatlang* widows are excluded since the society treated the widows as weaker sections. Some people

still have negative perceptions towards the widows, while some do not have any expectations from a widow's family while still some others have expectations and will talk ill about them for the mere fact that there is no "man" in the house. Even though some widows own land and own a concrete house of their own, people do not cherish their hard work and accomplishments. In spite of all these, I do not feel pressured about being a widow; instead I have become stronger and more resilient, and fight a lot to conquer the problems that I face. I am where I am today with the help of God's blessings. With the advancement of time, all these widow's issues are less observable.

Lengtul (spinsters of 40 years or above) also come for help and their main challenges are related to family conflicts. Problems of Divorcees mostly pertain to custody of children after divorce and the Association helps them fight such cases as well. Married women are also helped by the association in which their cases pertain to marital conflict.

Activities carried out by the organization

1. Residential school for under privileged children, the children who are orphan, fatherless, illegitimate children, children from broken family, BPL family are taken and given free education and sheltering.
2. Mobile clinic: the patients from BPL family were given free treatment. Serious patients are taken to Government run Civil hospital to get better treatment. Ambulance was used for free to carry the widows and BPL patients who have no means to go to the Hospital for treatment.
3. Widows were assisted to get loan from Mizoram Rural Bank, state Bank of India, Mizoram cooperative Apex bank etc. for vegetable vending, Handloom Industry, Candle making artificial flower making.

4. Vocational Training institute was open under the sponsorship of Rajiv Gandhi Foundation.

The Hmeithai pension scheme (widow's pension) is only Rs. 200/- per month and this need to increase to at least Rs. 500/- and also the Community needs to lay emphasis on helping widows build their house.

Pi Laldikkimi, Director, Social Welfare Department, Government of Mizoram.

Dt. 25th October, 2018

Highlights of the Interview:

In the traditional Mizo society, widows and divorce women are discriminated in various aspects of their life. The society even excluded them in social activities such as 'Hnatlang'. Because they do not live with their male-counterparts, the society attributed a very low status to widows and they were less respected in a patriarchal society like Mizos. However, now the picture is changing because of the rapid pace of social change and the moral attributes and attitudes of the Mizos has changed to a great extent. Many observations in different localities will confirm that there are widowed families or single-parent families who are even doing better financially and socially than those families with male heads. It can be even said that most of these families are the ones with good buildings and educated children with good status. In today's world, widows are no longer underestimated or less respected by the society. As a result, the position of these women are far better compared to the earlier times, they have become more educated than men, and more successful in life. Women and widows in particular are taking an increasing role in family/household welfare and they are free to participate in the society and political affairs.

However, proper initiatives and planned action for the welfare of widows in a more systematic way is still required. Promoting marketing for widows like small scale industries, petty businesses etc. need to be developed. Women should be sensitized about the existing schemes/programmes and benefits of such opportunities. This will help women to strengthen themselves and build up the socio-economic capital and enhance women empowerment at large.

Chapter V

CONCLUSION

The present study aims at explaining and understanding the strengths and resilience of female heads of households in Aizawl city. The preceding chapter presented discussion on the results of quantitative and qualitative data analysis. In this chapter, an attempt has been made to give a summarized conclusion based on the objectives of the study. They are presented in two sections wherein the first section is devoted to presentation of the conclusion. The second section is focused on the implications of the study for social work practice and scope for further research.

4.1 Conclusion

The findings of the present study are summarized in five sub-sections. The first sub-section presents the demographic, social and economic profile of the respondents. In the second sub-section, the findings pertaining to the causes of female headedness are presented. The findings on the strengths of female heads of households in facing personal, familial and social challenges are discussed in the third sub-section. The fourth sub-section the level and sources of resilience of female heads of households. The limitations of the study are presented in the fifth sub-section.

4.1.1 Socio-economic background of Female Headed Households in Aizawl city

The socio demographic details were collected among 100 respondents from four localities in Aizawl city. Women above 51 years of age constitute the highest category among the respondents of the study. Majority of FHHs are widowed rest of them are divorced and single. Most of the respondents got married at the between 18-25 years of age. Love marriage is more prominent among the respondents rather than arranged Marriage. The majority of respondent's family size is medium level. The majority of the FHHs have 1 to 2 children. Majority belong to Presbyterian denomination. Majority of the respondents have attained

High school level. Majority of respondents were Self-employed. Fifty percent of the respondents had primary monthly income between Rs.10,001-50,000. Forty five percent of the respondents reported that their husband was the breadwinner before they became female headed. Forty five percent of respondents have 1-2 of dependents. Fifty six percent of the respondents belonged to APL. More than half of female headed households live in a house of their own.

4.1.2 Processes by which households become female headed

The incidence of widowhood or female heads of households is particularly higher among the elder women as per the result, therefore a little less than half of them are widowed. More than one fourth of FHHs are married, where the women becomes the household heads because the husband is unable to work due to many reasons, such as ill health, unemployment, migration and lack of skills. Fifteen percent of the respondents are becoming heads of the household due to divorce/separation. While only a tenth of the respondents were single women, who did not choose to be single but there are major determining factors that led them into singleness. Their role in the family is important as they become an economic provider and have taken care of the needs of the family.

4.1.3 Strengths of female heads of households in facing personal, familial and social challenges.

The findings reveal that majority of the respondents have character strengths like love, honesty, kindness, perseverance, gratitude, spirituality, appreciation and fairness. Women have been found to be more involved in spiritual activities. This indicates that the women had a good heart to show love, kindness and involving in spiritual activities are good personal strengths. Contradictorily, women who are divorced or widowed or single were significantly more likely to have lower hope. The current study found that the FHHs have

lower strengths in judgment, wisdom, bravery and social intelligence because of their distress and challenges in facing day to day life.

4.1.4 Level and sources of resilience of female heads of households.

The resilience of FHHs has been measured using the BRIEF Resilience Scale developed by Smith et al. 2008. The findings reveal that most of the respondents have a normal level of resilience and only a few had a high level of resilience. The resilience level of respondents is poor for more than a third of respondent FHHs perhaps because of the lack of Social Support received by FHHs.

The findings of the study suggest the need for empowerment of women in Mizo society in general and female headed households in particular. Women in difficult circumstances such as '*hmeithai*' and '*nuthlawi*' who single-handedly look after their household need support from the family and larger society. However, there is a need for developing and implementing Social Work practice for female headed households in the Society.

The findings of the study reveal that *hmeithai*, *nuthlawi* and *lengtul* as well as women in general have the strengths to overcome life's challenges be it poverty, betrayal, abuse and social discrimination. The study represents a changing Mizo society in which widows and Mizo women have defied the myth of women being the weaker sex in the society. This is not to say that female heads of households do not face challenges but it portrays Mizo women as resilient and faith in God and familial support as a huge source of resilience for them. The society often stigmatizes spinsters (*nula siniar*), which is evident through jokes and casual conversations. This study however brings to light the plight of such women not just as spinsters but as *lengtul* meaning that they have decided not to marry solely because their family depends on them financially as well as emotionally.

4.1.5 Limitations of the Study

The study has certain limitations as the findings may not represent all female heads of households in Aizawl city. Also, the findings have not been made in comparison with male headed families. Another limitation is that the sample has been selected purposively in the 4 locations and may not represent the experiences and opinions of Female heads of households from other areas of the city. Findings reveal that many women have experienced physical and emotional abuse from their spouses but since many women are not willing to disclose their experience of spousal abuse, the findings may not encompass the abuse experience of all Female heads of households.

4.2 Suggestions

The present study aims at offering suggestions for Social Work practitioners, educators, researchers and policy makers with the interest of promoting empowerment of Mizo women in general and female heads of households in particular. Therefore, this section is presented into two sub-sections- Suggestions for Social Work Practice and scope for future research based on the findings of the present study. The following suggestions have been made in the light of the findings:

Suggestions for Social Work Practice:

1. There is a need for empowerment of women in Mizo society in general and FHHs in particular. Women in difficult circumstances such as ‘*hmeithai*’ and ‘*nuthlawi*’ who single-handedly look after their household need support from the family and larger society. There is a requirement to develop and implement social work practice along with multidisciplinary support for FHHs in the Society, using a Strengths based approach.
2. Several development schemes like National Urban Livelihood Mission (NULM) and National Rural Livelihood Mission (NRLM) provide for Skill development and income-

generation through Self Help Groups among women. Social Workers need to facilitate such programmes for more effective implementation of such services among female heads of households.

3. The social assistance for widows (Indira Gandhi National Widow Pension Scheme) administered by the Social Welfare Department need to be properly implemented so that the income of widows are at least supplemented through the small amount allocated to them.

4. The Mizo Hmeithai Association can be strengthened through Social Workers services in identifying, analyzing and planning for effective interventions for female heads of households in Mizo society.

5. Services for Individual Counselling and psycho-education are a must in Mizo society so that Mizo women can learn better coping skills and self-care for various psycho-social problems that they endure. Since many women undergo the trauma of their husband's infidelity, the pressure from their in-laws and the burden of having to carry out multiple roles, Counselling services would be an effective social support.

Scope for further research:

1. Studies on the status of widows and divorced women in North East India especially Mizoram are few. Researchers can focus on the social support and coping strategies of such women.

2. Comparative studies of female headed and male headed households can also be made. A comparison of rural and urban female headed households can also be studied.

3. Studies on singlehood and unmarried women would also make an interesting study as *lengtul* or singlehood is a common phenomenon that is observed in modern Mizo society.

4. A study on spousal abuse faced by women in Mizoram and North East India has yet to be studied in an in-depth manner especially sexual abuse.

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