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**THE VULNERABILITY
OF HOUSEHOLDS HEADED
BY WOMEN: POLICY
QUESTIONS AND OPTIONS
FOR LATIN AMERICA AND
THE CARIBBEAN**

**SOCIAL DEVELOPMENT DIVISION
WOMEN AND DEVELOPMENT UNIT**



ECONOMIC COMMISSION FOR LATIN AMERICA AND THE CARIBBEAN

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INTRODUCTION

Attention was first paid to the potential vulnerability of households headed by women in developing countries and policy interest in these households in the late 1970s. The question has resurfaced in the 1990s as countries, especially in Latin America and the Caribbean, are taking stock of the "lost decade" of the 1980s and are in the process of shifting development strategies to emphasize economic growth with human resource development and social equity. In the years that intervened, some progress was made in expanding basic knowledge on the condition of these households, but the policy record remained dismal and unchanged.

This resurgence in interest has been reflected in the launching by the Population Council (New York) and the International Center for Research on Women (Washington, D.C.) of a research programme on family structure, female headship and the intergenerational transmission of poverty in developing countries. The United Nations Economic Commission for Latin America and the Caribbean (ECLAC) is one of the sponsors of the programme initiatives in Latin America and the Caribbean. This paper is based on the discussions which took place during four seminars held under the programme, to assess the state of knowledge relating to policy on the subject of the programme. It uses cross-regional evidence presented at the seminars to illuminate issues related to female headship in Latin America and the Caribbean. In it households and the women who head them, rather than families, are analysed, and it is recognized that households may have single, joint or multiple headship and house one or more families or a family and unrelated residents.

The following five questions of relevance to research and policy are discussed briefly: the usefulness of the concept of female headship, the social importance or significance of the female headship trend, the relationship between female headship and poverty, the welfare implications of female headship, and policy dilemmas and options.

I. IS FEMALE HEADSHIP A USEFUL CONCEPT?

No analysis of the issue of female headship can avoid the question of the utility of the concept for research and policy. The fact that the term "female headship" has at least three main limitations has led to the increasing acceptance of the view that it is not a useful term for policy purposes and that research and policy should instead focus on individuals and their condition within households. Among the limitations are, first, that countries use different, and therefore often non-comparable, definitions of the terms "household" and "head of household" in their census instruments. For instance, Chile, Paraguay and Peru incorporate the housekeeping criterion and the dwelling-unit criterion into their definition of household while Bolivia, Brazil and Ecuador use only the latter criterion. Furthermore, some censuses (those of Bolivia, Chile and Venezuela) define head of household as that person who is acknowledged as such by the other members of the household, while others (those of Brazil and Honduras) rely primarily on economic criteria to define household headship. Second, the ambiguity inherent in the term head of household in those countries that leave the assignment of headship to household members is an even greater problem. Members may use different criteria in making the assignment, rendering within-country comparisons invalid; comparisons are especially apt to be flawed if the variations in the criteria used are determined by individual or household characteristics, such as age and income level, and therefore reflect systematic differences among subgroups in the population of members. The third and perhaps most serious limitation is that the term "head of household" is not neutral. It is loaded with the additional meanings of a household with a patriarchal system of governance and no internal conflicts in the allocation of household resources (Folbre, 1990).

These limitations notwithstanding, the identification of households headed by women can still be a useful research and policy tool in developing countries for three reasons. First, the existing evidence reveals that, when responsibility for economic maintenance is used as the definitional criterion, the categorization of households by the sex and number of members in charge of economic maintenance discriminates households with characteristics and behaviours that have important policy implications. This is true irrespective of how economic responsibility is measured. Households that depend on a woman, because she is either the economically active member as in Sri Lanka (Korale, 1988) or the member who works the most hours as in Peru (Rosenhouse, 1988) tend to be less well-off than households that depend on a male wage-earner. In Peru, these households have

significantly lower consumption levels than households headed by males. It is interesting that multiple-earner households in Peru are equally or perhaps more disadvantaged than woman-headed ones. They consume only half as much as households with one earner.

Second, the concept of a household headed by a woman is useful in identifying a growing number of "manless" households or households with no permanent or temporary male resident contributing to household income. "Manless" households include households headed by widows, a growing phenomenon in urban areas of Latin America and the Caribbean, as well as those headed by younger, unpartnered mothers, who give birth out of wedlock or are abandoned by their partner soon after giving birth. Evidence indicates that this last type of household can be particularly vulnerable economically and socially and can transmit poverty intergenerationally.

In the United States, poverty reproduces itself through teenage pregnancy; longitudinal studies of black teenage mothers show that their children do worse in school and in the labour market by comparison with children of mothers age 20 and older and that their girl children more often become teenage mothers themselves and in the long run experience more economic and other problems than their mothers (Fursteberg and others, 1987). In Guatemala, children in households headed by a woman are disadvantaged nutritionally by comparison with children in households headed by a male. Furthermore, this nutritional deficit is explained by the interaction of the mother's lower income with the father's absence, indicating that a father's presence, and not only his economic contribution, is important to child welfare (Engle, 1989). Since the welfare of "manless" female-headed households depends to a large extent on the availability of support systems, the erosion of traditional supports in the absence of well-functioning modern systems can push female-headed households into poverty. There is evidence of this happening in Ghana (Appiah, 1989) and in India (Jain and Mukherjee, 1989).

Thus, in developing countries that lack advanced means testing and other statistical tools to target the poor, the concept of "manless" woman-headed households can be a reliable proxy to identify poor and disadvantaged households.

Third, the term "female-headed households" is important because it singles out a category of households that usually does not have access to the benefits generated by policy and project interventions in sectors which use the household as the unit of analysis and intervention but which, following the patriarchal concept of household structure, target only the resident men. Two of these sectors, which are of critical importance in most of the poorer developing countries in the region, are housing and agriculture. Examples abound of agricultural extension services, which bypass female farm managers including those who are farm innovators, and of housing policies and projects which fail to benefit female-headed households. It was found in a shelter sector study carried out in Kingston, Jamaica, that female-headed households had a higher incidence of poverty and higher levels of hunger than male-headed households. Because their assets and

savings were lower, their heads could not purchase housing and had to opt for the more costly rental alternative, while the Government's housing policy benefited squatters and potential owners over renters (McLeod, 1989).

Given the advantages and limitations mentioned, a balanced view of the definition of female headship is one in which the term is not debunked but an effort is made to improve its usage because the concept is both a reliable proxy to identify a special disadvantaged category of the poor and a tool to re-target a number of policies and projects directed to poor households in critical sectors of developing economies. There is a need to devise and to test the reliability of questions for determining economic responsibility for households by sex for use in censuses and household surveys. Experimental modules could be included in the current round of censuses in Latin American and Caribbean countries to test different ways of measuring household economic maintenance and to assess variations in the results obtained by comparison with those obtained through the use of the standard ways of measuring headship.

Up to now researchers have used proxies (economic activity rates or total number of market hours worked) for measuring household economic responsibility. Given the potential to discriminate household conditions and behaviours, primary research needs to be conducted to assess household headship by actual income earned and contributed to household maintenance. Research should also be conducted into the conditions or circumstances that foster different economic maintenance patterns and their welfare consequences.

II. IS FEMALE HEADSHIP A SIGNIFICANT SOCIAL TREND?

Because of the problems mentioned in connection with the definition of the concept of female headship, reliable evidence concerning incidence and prevalence of female-headed households in developing countries does not exist. Many people, believe, however, that the number of households which are maintained by females is rapidly multiplying in third world countries as a result of at least two trends associated with economic change which contribute to the emergence of fluid family structures and female headship in industrialized and developing countries alike. The first trend is the disruption, as a result of economic development, of traditional systems of patriarchal governance, which weakens explicit and implicit contracts that enforced income transfers from fathers to mothers and their children. Nancy Folbre states that this detachment of children from the earnings of their fathers is an issue which women face in both developing and industrialized countries and is more often than not indicative of a forced independence from male wages rather than women's choice not to depend on men's earnings. This trend is evidenced by the fact that the great majority of women and mothers in the United States were dependent upon men in the 1940s, while only a minority (under 25%) exclusively relied on male earnings in the 1980s (McLanahan and others, 1986).

The second trend, which is closely associated to the first, is that of a decline in real household income and an increase in poverty so that men are "forced" to abscond from their responsibility for family maintenance. Researchers have hypothesized that, in the Latin American and Caribbean region in particular, the economic crisis of the 1980s and men's loss of gainful employment have increased the numbers of households that depend only or primarily on the income of women. There is, however, no firm evidence as yet that this is what actually occurred.

Demographic and social trends also foster the formation of households headed by women worldwide, but these appear at different stages of economic development in different societies. They include sex-specific migration leaving female heads of household in the place of origin or creating households headed by migrant women in the place of destination; sex-ratio imbalances due to migration or war deaths which produce a "surplus" of women in local marriage markets; female widowhood resulting from continuing differences in age at marriage and higher female survival rates; and, in some societies, both marital disruption and adolescent fertility. Lastly, unlike what happens in the industrialized West, cultural-specific forces in third world

countries give rise to households headed by women. These include slavery in the Caribbean; separate agricultural plots, purses and economic responsibilities by sex in many rural areas in West Africa; land inheritance through matrilineal lines in some African countries such as Zaire; and certain customs which characterize countries, such as of Ghana, where women can "retire" from their marriage contracts when in their late thirties.

Census information on the rise of female headship in the Latin American and Caribbean region is unreliable because censuses have used imprecise definitions of headship and in many cases have used different definitions in different years. In some countries, including Chile and Costa Rica, the census has shown relatively little change in the proportion of female heads recorded in the different censuses, while in other countries it has increased significantly. In Brazil, for instance, female headship increased from 5.2% of all households recorded in the census in 1960 to 20.6% in 1987. Household survey information is more reliable; and for Chile, Costa Rica, Colombia, Panama and Venezuela, it shows that the number of households headed by women increased in the early 1980s (Altimir, 1984).

More importantly, a number of the demographic and socio-economic trends which have prevailed in the region in recent decades, seem to indicate that there has been a substantial rise in the number of households headed by women. These include 1) urbanization and female-dominated migration into the cities since the 1960s and civil conflicts which have created a demographic imbalance between the sexes in urban areas and left a "surplus" of females, especially in the younger, marriageable and older age groups; 2) a troubling increase in single motherhood and adolescent fertility; and 3) the erosion of extended family systems and traditional support networks in urban areas with the result that single mothers and widows are left to fend for themselves. In addition, some preliminary evidence suggests that the declines in living standards and male wages associated with the economic contraction of the 1980s have contributed to the formation of female headship, and this trend may have been aided, especially in middle-income groups, by the disruption of the patriarchal contracts that once governed relations between parents and children.

In developing economies, including those of the Latin American and Caribbean region, research needs to be carried out into the incidence and prevalence of female headship, and ways should be sought for quantifying it so that its social significance can be empirically established. Very little is known of the effects of social and economic variables on the rise of female-headed households in developing countries while the policy relevance of generating this evidence is the greatest. As may be seen in the next chapter, there is evidence to suggest that different antecedents lead to the constitution of female-headed households with different poverty risks. In investigating the links between economic variables and the rise in female headship, it would seem especially important to establish the relationship between declining household income and declining male wages, on the one hand, with female headship, on the other.

III. IS FEMALE HEADSHIP A SIGN OF ECONOMIC VULNERABILITY?

Not all female-headed households are poor, and the evidence suggests a link between antecedent factors and the economic situation of households headed by women. First, it appears that female-headed households which emerge out of traditional customs sanctioned by society are relatively well-off and should not be a policy concern (although they may be a topic of family sociology). Examples of such households are those set up by the wives of polygamous men in West African societies or by other African women who inherit land and are entitled to establish a household as a result of matrilineal descent. Second, there is evidence of heterogeneity in the situations of female heads of household who have been left behind by migrating males. In impoverished rural areas such as southern Botswana, where the returns from agriculture are uncertain, male remittances, if any, do not begin to offset the costs of the labour required to maintain adequate productivity, and female-headed farm households tend to be the poorest. There are, however, other, more promising rural situations, such as those of female-headed cash-cropping farm households in Kenya, of female-headed households when the male is absent in Uttar Pradesh in India, or of female-headed households of the Teba tribe in Malawi, where female-headed households with access to resources or remittances can be better off than households with male heads. But such households are more the exception than the rule, especially the case in Spanish-speaking, Latin American societies, where there is strong cultural disapproval of the condition of female headship, however common it may be.

The majority of the studies carried out on the subject show a positive association between female headship and poverty, and this is especially the case in the Latin American and Caribbean region where the evidence clearly indicates that female-headed households are at a higher risk of poverty than male-headed households. Already in the early 1970s the median monthly income of poor households headed by women in Santiago, Chile, and in Guayaquil, Ecuador, was consistently lower than the income of male-headed households (Elizaga, 1970; JNPCE, 1973). More recent and richer evidence only confirms this pattern. For instance, 1985 data for five Latin American cities supports the above findings and in addition shows that the income differential is greater between households headed by women and households headed by men than between individual men and women in the population (Arriagada, 1990). Table 1 summarizes the findings of 22 studies and shows that, with the exceptions of Panama and metropolitan Venezuela in Altimir's analysis (1984) and of Bogotá in the study by ECLAC (1985), all investigations

find that households headed by women are over-represented among poor households.

An understanding of the factors contributing to the poverty of these households and of the effects had by impoverished female heads of household on capital formation and children's welfare is useful for designing effective development interventions. What are the determinants or the sources of these households' economic vulnerability? The studies point to three sets of factors which are responsible for the fact that households headed by women suffer greater poverty than those headed by men. These sets of factors relate, respectively, to household composition, the gender of the main earner and the unique conditions characterizing households headed by women.

First, households with female heads are poorer than households with male heads because, although they may have fewer members, they have to support comparatively more dependents. Female-headed households in, for instance, Brazil, Mexico and Peru, have fewer other adult earners or secondary workers in the household than male-headed households where the wife can be counted on to work, and a greater dependency ratio, that is, relatively more dependents when compared to workers, both young and old.

Second, the economic vulnerability of households headed by women is explained by the fact that the average earnings of their heads are lower because they are women and that, for the same reason, such households have fewer assets and less access to remunerative jobs and productive resources, such as land, capital and technology than households headed by men. For instance, a comparative analysis of the earnings of household heads in Belo Horizonte, Brazil, revealed that the inferior jobs open to women in the labour market explained most of the differential in earnings between male and female heads of household. Fifty-three per cent of the female heads had low-paid jobs in the informal sector, as compared to only 30% of the males (Merrick and Schmink, 1983). In Peru, the lower earning power of women heads of household was due to their lower level of education (Tienda and Salazar, 1980). And in Jamaica and El Salvador, households headed by women were poorer because they had less access to land and credit (Lastarria-Cornhiel, 1988).

This second set of factors, then, relates to gender-based differences between men and women, and households headed by women should become less vulnerable as the status of all women in the population improves.

The third set of reasons why the level of poverty of households headed by women is higher than that of households headed by men relates to the unique combination of circumstances attaching to such households. In other words, female headship makes any household economically more vulnerable in a way which has nothing to do with the characteristics of women or of the household concerned. This may happen for three different reasons. First, because women heads also have to fulfil home production or domestic roles, they have greater time and mobility constraints, which can result in their "preference" for working fewer hours for pay, for "choosing" lower paying jobs

which are more compatible with child care and for spending more for certain services, such as water and housing, because they cannot take the time to lower the costs of their transactions. Second, women who head households may encounter discrimination in gaining access to jobs or resources beyond that which they encounter because of their gender or may themselves, because of social or economic pressures, make inappropriate choices that affect their household's economic welfare. Third, female heads may have a history of premature parenthood and family instability which tends to perpetuate poverty from generation to generation.

Premature parenthood is a significant problem in the Latin American and Caribbean region and, while its association with female headship has yet to be investigated, it is likely that a substantial number of teenage mothers become responsible for the economic welfare of their children and influence the course of their lives, as investigations in the United States have demonstrated. These studies show that early sexual experience and early fertility, as well as non-marriage and low education, are key links in the intergenerational transmission of poverty from mothers to their children (Furstenberg and others).

Single motherhood, especially among teenagers, is on the rise in the region. Table 2 gives some idea of the magnitude of this problem in a sample of countries which keep statistics relevant to it. The percentage of single mothers as a percentage of the total single female population in the reproductive years varies from 27.5% in Guatemala to 52% in Colombia, 66% in Peru, and almost 84% in Jamaica. Not all the mothers covered by these figures are teenage mothers. Table 3 provides a better indication of the incidence of teenage motherhood because it shows the rate of change in levels of adolescent fertility, that is, in the number of births per 1 000 women aged 15 to 19 years over the past 15 years or so, comparing them with the rate of change in the level of fertility of all women in the age group 15 to 49 years. As the table shows, the rate of "at risk" adolescent birth has increased in a number of countries and has decreased less than the decrease in the birth rate of women in the age group 15 to 49 years in others, indicating that teenage childbearing was a more serious problem in the 1980s than in the 1970s. Independent studies support this analysis. In Chile, for instance, there has been a significant increase in adolescent fertility in the past 10 years, and this phenomenon is especially pronounced for non-married adolescents. While in 1970, 44% of the children born to younger women were born to unmarried mothers, this figure was 55% in 1985 (Valenzuela and others, 1989). In Brazil the number of young mothers with one or more children increased from 7.9% of females in the age group 14 to 19 in 1970 to 9.9% in 1980; in Peru this figure increased from 10% in 1972 to 41% in 1981 (United States Census Bureau, International Data Base, 1989).

It is likely that the three sets of factors mentioned above all help to explain the poverty of households headed by women in countries in the Latin American and Caribbean region, but it is also likely that the contribution of each weighs differently in different environments.

Research is needed into the contribution each makes if appropriate and effective interventions are to be designed. In theory, at least problems of poverty caused primarily by factors relating to household composition should be the easiest to solve and solutions to those where the economic vulnerability of households headed by women is caused predominantly by the interaction between headship and gender should be the most complex. In the former case, targeting interventions that alleviate the dependency burden of the households affected (income generation programmes and transfers) should do the trick, while in the latter case interventions should include, in addition to expanding income-earning opportunities and providing child-care support, affirmative policies to prevent discrimination in the acquisition of access to markets and resources and the establishment of aggressive health and education campaigns and services for pregnant teenagers and of effective social support networks through formal or informal organizations. While the solutions are certainly not easier, there may be less justification or need for targeting households headed by women if the main independent factor responsible for the poverty of households headed by women is the gender variable. In this case, interventions designed to improve the economic status of women, regardless of their position in their household, should improve conditions in households headed by women.

Additional questions related to female headship and poverty where policy-oriented research is needed are questions of cause and effect (does poverty lead to female headship or does female headship cause poverty?) and the duration of poverty and its perpetuation into the next generation. Once a woman becomes a head of household, does she remain in that capacity permanently or only temporarily, and what characteristics of women and their households affect the permanence of their headship? Life-course information on women and households obtained by longitudinal designs or through recall and intergenerational methods can help answer both questions.

IV. IS FEMALE HEADSHIP A BAD CHOICE FOR WOMEN AND THEIR CHILDREN?

The fourth question with significant policy implications relates to the consequences of female headship for both women and their children. Data are lacking on the consequences for women in terms of opportunities and prospects. The evidence to date on the consequences for children in developing countries shows marked regional differences and needs to be studied further. The evidence for the Latin American and Caribbean region clearly shows that female headship has a negative effect on child welfare. Of the 15 studies on the impact of female headship on child welfare referred to in table 1, only two (a study carried out in Guatemala and another one in Mexico) reported mixed effects. All the others reported that female headship had negative effects on child welfare.

During the recession in the early 1980s, there were more children living in poverty in households headed by women than in households headed by men in urban areas in Chile, Colombia, Panama and Venezuela (Altimir, 1984). In Chile, children in households headed by women had a higher infant mortality rate than children in households headed by men (Castañeda, 1985). Similarly, the survival probabilities of children in households headed by women in Brazil were significantly lower than those of children in male-headed households (Woods, 1989). This difference in child mortality is due not to female headship *per se*, but rather to differences in race, region, education, quality of housing, monthly household income and other standard-of-living indicators which are not the same for women as for men in Brazil. However, a study carried out in urban shantytowns in Mexico came up with mixed results, finding that children in female-headed households lived in a better family environment, with less spouse and child abuse, but that they tended to drop out of school more often than other children because of their need to earn extra household income (Chant, 1985).

In contrast to these findings, a number of studies in sub-Saharan Africa reveal that the nutrition of children in households headed by women is better than that of children in male-headed households and that this difference is not explained by differences in household income. The standard explanation for these positive findings is that women prefer to invest more in children than men do and that this preference is more easily realized in a household headed by a woman, where there are no conflicts or negotiations between men and women as to how to spend income. Since it is likely that the preference shown by women for investing in children does not vary regionally, the

finding that female headship has a negative effect on child welfare in the Latin American and Caribbean region and not in sub-Saharan Africa must be due to the fact that women heads of household in the former region face greater constraints (financial as well as social constraints) on the realization of their preferences. It is likely that the female heads of household in the sub-Saharan Africa samples had easier access to food and other resources which are more readily available in rural environments than their urban counterparts in the Latin American and Caribbean samples. It is also likely that the female heads of household surveyed in Africa encountered fewer social obstacles than their counterparts in Latin America and the Caribbean since they probably were adult women left behind by male migrants who planned to return whereas the women interviewed in Latin America and the Caribbean were single or abandoned adolescent mothers.

There is a need for greater research into the factors that contribute to the success as well as those responsible for the failure of female heads of household in ensuring proper nutrition for their children and into other aspects of child welfare, such as cognitive and emotional development which have not been well explored. In addition, information is needed on the effects of the status conferred by household headship on a women's social and economic opportunities at different stages in the life cycle.

V. IS FEMALE HEADSHIP AN APPROPRIATE TARGETING CRITERION?

There is already sufficient evidence in the Latin American and Caribbean region that the linkages between female headship and poverty with its negative consequences in terms of child nutrition are close enough to justify the design of anti-poverty policies directed to women or the households they head. But there is almost no policy experience in developing countries with respect to interventions favouring female-headed households at risk of poverty although two major policy issues are hanging since. One is the question of the desirability of targeting aid to such households, and the other is the related issue of the desirability of targeting interventions designed to generate income and employment-oriented action to women heads of poor households.

Making households headed by women or the heads of such households the targets of public assistance programmes or giving them preferential access to resources and services raises the question of the possibility that such intervention might act as negative incentives, resulting in an overall increase in female headship as women learn that they can manage without economic assistance from men and men find out that they can abandon women and children without major negative consequences in terms of their welfare. However, an analysis of public assistance programmes directed to impoverished female heads of household in the United States reveals that contrary to what is commonly believed, such programmes have come in response to the rise in female headship rather than encouraging it (Folbre, 1990). While such action may have no adverse effects, it still may not be a desirable alternative, especially if the economic vulnerability of female-headed households is largely explained by gender-based differences that affect all women and not solely women heads of household. In this case, policies and programmes aimed at redressing gender-based inequalities should benefit women in households headed by men as well as women heads of household, and, except in special circumstances, such as occur in periods of economic contraction and adjustment when safety nets must be established for the most vulnerable members of society, the focus of long-term action should be all poor women.

On the other hand, targeting should be a preferred option if households headed by women are at an economic disadvantage primarily because of that unique form of vulnerability that comes from being both a woman and a head of household. In this case, interventions designed to raise the status of women regardless of the position they occupy in the household will probably be enough to improve the situation of women heads of household.

There are two other reasons for targeting interventions to female-headed households. First, targeting specific vulnerable sub-populations, such as female heads of household, is desirable in order to obtain quick results with limited resources and has worked well during periods of economic contraction, as is shown in the case of the primary health care interventions targeted to pregnant and nursing women in Chile in the 1980s (Castañeda, 1989). One problem that may arise in connection with this kind of targeting is misreporting, especially if women shift in and out of headship, and another is leakages of benefits to non-poor female heads, owing to a lack of rigour in the selection process. India is one of the few countries where female heads of household were targeted by anti-poverty programmes, and it experienced both these kinds of problem. In 1989 Devaki Jain reported on the inherent awkwardness of targeting State policies to women heads of household whose status shifts in India, resulting in significant incidences of misreporting and leakages and negatively affecting the chances other poor women have of gaining access to State benefits. Jain recognizes that targeting gives recognition to the vulnerability of females who head households but argues that it can be more efficiently conducted through less centralized projects administered by non-governmental organizations, such as the Self-Employed Women's Association (SEWA) in Ahmedabad. Interventions that target female heads of household or the households themselves therefore, prove to be effective anti-poverty measures, especially in periods of economic vulnerability and/or where resources are scarce, if they are carried out by competent institutions and guard against the problem of the non-poor taking advantage of benefits directed to the poor.

Second, targeting economically vulnerable female-headed households may be desirable in connection with housing and agriculture, two sectors in which the household is used as a unit of analysis and intervention and where the relatively minor modification of identifying household headship by sex may significantly shift productive resources and services to female heads and their families. These sectors offer a unique opportunity to weave gender concerns into mainstream institutions and programmes through the analysis of female headship.

The second major policy issue which must be addressed concerns the desirability of benefiting female heads of household with income-generating, employment-oriented interventions since the primary responsibility of women—in theory, at least—is home production and child care. The problem is that any positive effects these women's increased participation in market production may have on the welfare of their children (being able to purchase more food, for instance) may be offset by the need to cut back on the time spent caring for them and to alter breast-feeding and weaning practices. Obviously, the potential tradeoffs between child welfare and market work affect all low-income women, but they are probably particularly applicable in the case of women heads of household with the lowest resources and alternatives making an income.

But, are these real tradeoffs? A common belief in developing countries is that they are and that women's work outside the home does not compensate for time which might have been spent in caring for their children. For this reason, government policies are sometimes designed to actively discourage low-income women from working outside the home. For instance, in the early 1980s Chile established a parallel minimum employment programme for heads of household (POJH) with the explicit purpose of discouraging women who had flocked into a minimum employment scheme (PEM) created to cope with recession. Generally speaking, policies do nothing to encourage or expand the labour market opportunities of poor women, however, studies which empirically measure the tradeoffs between a mother's increased income and her inability to spend time at home caring for and breast-feeding her children show little negative association between a child's nutritional level and the fact that his mother is employed. On the contrary, some of the more rigorous empirical studies have shown that children of mothers who earn higher wages and/or have adequate substitute caretakers have a higher level of nutrition than children of mothers who earn lower wages or have no access to substitute caretakers (Leslie, 1989).

For instance, in Panama, mother's time at home decreased when she was employed, but her lower input was compensated for by the increased inputs of substitute caregivers at home, such as grandmothers and sisters (Tucker and Sanjur, 1988). In Santiago, Chile, the additional income of a sample of low-income working mothers, when compared to their non-working counterparts, more than compensated for their children's shorter period of breast-feeding and resulted in better child nutrition (Vial and others, 1989).

The expansion of economic opportunities for poor women in general and poor female heads of household in particular and their increased ability to earn adequate wages and the establishment of quality child-care alternatives are jobs towards which governments shall aim to ensure the welfare of the next generation. In addition, however, the provision of preferential access to housing and other government services and income transfers or coupons to pay for housing rental, transportation or child-care, among others, may be wise government investments to cushion economically vulnerable households headed by women in the short term.

Social security systems in the Latin American and Caribbean region tend to reinforce the unequal distribution of the costs of childbearing between men and women and of benefits between those working in the formal sector of the economy and low-wage, low-productivity workers in the informal sector (Folbre, 1990). Country-specific analyses of these systems are carried out with the situation of vulnerable female-headed households in mind, are needed as a first step in a major regional initiative that would call on governments to overhaul security benefits and family allowances to benefit working women and men and workers in the formal and informal sectors more equally. New or revised child support laws should also be proposed to the legislatures of the countries of the region as a

way of increasing public awareness of the situation of abandoned mothers, even if it may prove difficult to enforce such laws (Folbre, 1990). Finally, the alarming incidence of adolescent pregnancies and the proliferation of single mothers in Latin American and Caribbean countries need to be countered by an aggressive public education campaign in which the risks of teenage childbearing are stressed, the provision of sex education in schools, increased access to safe contraceptives and, above all, expanded educational and economic opportunities for adolescent girls.

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ANNEX: TABLES

Table 1

SUMMARY OF STUDIES ON POVERTY AND WELFARE EFFECTS OF WOMAN-HEADED HOUSEHOLDS (WHHs)

Country	Source	Sample*	Methodology	Are WHHs Poorer than Other Types of Households?	Welfare Effects
Brazil	Wood (Research in progress)	Urban & Rural	Secondary analysis of census data; multivariate analysis	Yes - More likely to be poor - Average income half that of women in MHHs. - More vulnerable to effects of poverty - Lack of housing, child care, health care. - Race is an important intervening variable.	Negative: Survival probabilities of children in WHHs are significantly lower.
Recife, São Paulo & Porto Alegre, Brazil	Paes de Barros, Fox & Pinto de Mendoca (Research in progress)	Urban	National HH survey; Multivariate analysis	Yes - Female headship is negatively correlated with income. - Race is an important intervening variable.	Negative: Nearly two-thirds of children in WHHs live in poverty. Negative: Children in WHHs are more likely to participate in the labour market, to be left unattended or in care of older siblings and to drop out of school in order to work.
Belo Horizonte, Brazil	Merrick & Schmink (1983)	Urban 2 445 HHs.	Secondary analysis of census data (1950, 1960 & 1970) and reanalysis of 1972 HH Survey	Yes Higher incidence of poverty in WHHs than MHHs.	Negative: Older children often must work or provide child care.
English-Speaking Caribbean	Massiah (1980)	Urban & Rural	Secondary analysis of census data (1970 & 1980)	Yes - A higher incidence of WHHs in the lower socioeconomic strata. - Within labour force, predominance of women in lower paying jobs No - While in absolute terms family income is lower in WHHs, income distribution is more equitable.	Negative: Probability of independence and of rising above poverty line diminishes with each additional child. Positive: Perception of female heads interviewed that they were better-off. Female heads perceive that they have higher income since its distribution is more equitable in these WHHs.
Chile	Vial (1988)	Urban	Secondary analysis of HH survey	Yes More than half of WHHs were in the lowest quartile of income distribution.	Negative: Women heads of household face constraints in participating in food distribution programmes, so negative effect on children's nutrition status. Negative: Depend on children's income, so children not likely to attend school.

Table 1 (cont. 1)

Country	Source	Sample*	Methodology	Are WHFs Poorer than Other Types of Households?	Welfare Effects
Chile, Costa Rica, Peru & Venezuela	Pollack (1987)	Urban	Secondary analysis of HH survey data	Yes - In the four countries WHFs are overrepresented in the lowest income category, while MHFs are underrepresented in this category	-
Chile, Colombia, Costa Rica, Panama & Venezuela	Altimir (1984)	Urban & Rural	Secondary analysis of HH surveys for two time periods	Yes & No - Proportion of WHFs among poor increased in Colombia and rural Venezuela, but decreased in Panama and urban Venezuela. - WHFs fared worse than MHFs in Chile.	Negative: More children live in poverty in WHFs in these 5 countries.
Colombia	Alonso (1989)	Urban	Secondary analysis of 1978 HH survey data	Yes - WHFs are concentrated in the poorer socioeconomic strata, oscillating between 25%-28% compared to only 7% of the highest strata. - A significantly higher proportion of women heads (27.0%) earn below the minimum wage compared to male heads (20.8%).	Negative: 65.7% of working children come from single-headed HHs, typically headed by women. Negative: WHFs with only the mother and children experience higher infant mortality (86%) than HH with other individuals present (58%).
Colombia	Lemmoine (1987)	Urban	HH Survey	Yes - 7% more female heads of households earn less than the average blue collar wage compared to their male counterparts.	Negative: Female heads have a longer work day since it is comprised of remunerated labour, housework and child care.
Colombia	Rey de Marulanda (1981)	Urban	HH Poverty & Employment survey (1980)	Yes - Of the HH surveyed, women heads held lower paying jobs in smaller firms or on their own, partially due to limitations caused by exclusive responsibilities for housework and child care.	Negative: While the income of women is lower they remain principally responsible for house work and child care.
Colombia	Rey de Marulanda (1982)	Urban	HH Poverty & Employment survey (1977) Secondary analysis of employment HH survey	Yes - Replicated results of 1981 study.	Negative: Replicated results of 1981 study.
Dominican Republic	Gomez (1988)	Urban & Rural	Secondary analysis of 1981 national data and review of 1971, 1984 & 1988 data and analyses	Yes - 46.5% of WHFs are concentrated in service occupations. - 46% of WHFs are in the lowest income bracket compared to 38% of MHFs. - Unemployment among female heads is higher than for male heads, especially in the rural sector.	Negative: Female heads work long hours as both paid and non-paid labour.

Table 1 (cont. 2)

Country	Source	Sample*	Methodology	Are WHHs Poorer than Other Types of Households?	Welfare Effects
El Salvador	Lastarria & Cornhiel (1988)	Rural survey I: 1 172 HHs; and rural survey II: 1 410 HHs	Review & reanalysis of 2 1984 post land reform surveys	Yes - Less access to credit, capital and land than MHHs, even when land reforms take place. - Less off-farm employment opportunities for women.	
El Salvador	Balakrishnan & Firebaugh (1987)	Urban and Rural Total HHs 1 366; of which 1 223 are WHHs & JHHs	Secondary analysis of data. Review of previous 1978 survey using recall method	Yes - Less access to land and credit than MHHs. - 56.4% of female heads are engaged in informal sector work. - Low paid jobs in formal sector.	Negative: Female heads are more likely to work longer hours, paid and unpaid labour, than wives of male heads.
Guatemala	Engle (1988)	Rural 302 mothers	Survey & Interviews	-	Positive: WHHs spent greater percentage of income on food. Negative: In low income groups children in WHHs suffered low nutritional status (height for age). Negative: Single mothers more likely to use child below 12 yrs as child care assistant.
Kingston, Jamaica	McLeod (1988)	Urban	Interviews and secondary analysis of census data	Yes - Areas with higher incidence of poverty had a greater number of WHHs. - WHHs had lower dwelling ownership. - Least likely to receive credit because of low income and lack of collateral. - Higher incidence of female headship in lowest paying jobs.	Negative: WHHs must depend on "yard" system of friends, neighbours, and HHH members for child care or leave children unattended.
Kingston, Jamaica	Bolles (1986)	Urban 127 working-class HHs	Survey & case studies	Yes - Women who are heads of HH have fewer financial resources than women in stable unions: - Fewer total earners and more women earners, therefore less income. - Women in WHHs more likely to participate in informal sector for lower pay than in formal sector. - Single-wage subsistence pattern more common among WHHs. - Women's median wage 13% lower than that of men.	

Table 1 (concl.)

Country	Source	Sample*	Methodology	Are WHHs Poorer than Other Types of Households?	Welfare Effects
Mexico	Paz Lopez (Research in progress)	Urban & Rural	Secondary analysis of census data	Yes - Seems to be a strong correlation between poverty and declared female headship.	
Mexico	Chant (1985)	Urban shanty-town 244 HHs 189 home owners (22 female owners)	Survey & semi-structured interviews	Yes - WHHs earn a total household and per capita income lower than MHHs No - However, per capita household income of MHHs is lower than presumed because male heads distribute money less equitably (male heads retain as much as 50% of their income for their own use).	Negative: Children in WHHs tend to drop out because of need for extra income. Negative: Children in WHHs provide a greater proportion of HH-income than those in MHHs. Negative: Female heads tend to work longer hours. Positive: Greater emphasis on female education for children in WHHs. Positive: Improved family environment; i.e., less spouse and child abuse. Positive: Children face less discriminatory division of household chores and decision-making process. Positive: Female heads perceive themselves as better off, in part because of more equitable income distribution.
Peru	Tienda & Salazar (1980)	Urban & Rural 3 994 HHs (not including single member HH)	National 1970 survey; multivariate analysis	Yes Lower earning power of WHHs because lower educational attainment in WHHs than MHHs.	Negative: As a HH extends its demand for money increases, but does not necessarily provide sufficient income to cover the additional costs.
Peru	Rosenhouse (1988)	Urban & Rural	Large household survey (LSMS); multivariate analysis	Yes - WHHs are more disadvantaged than MHHs. - Within multiple earner families, both male and female headed households equally disadvantaged in terms of consumption; but work burden of female heads is higher.	
Five Latin American cities (Bogota, Colombia; San Jose, Costa Rica; Panama, Panama; Lima, Callao, Peru; & Caracas, Venezuela)	ECLAC (1984)	Urban	Samples of varying size for each of 5 HH separate & non-uniform surveys taken in different yrs between 1970 and 1984	Yes - The lower the economic strata, the higher the incidence of WHHs (all cities except for Bogota). - High % of female heads in low paying service occupations. No - In Bogota % of WHHs in lower income groups was lesser than % of WHHs in all income groups.	

* HH = Household;

JHH = Joint-headed Household;

MHH = Male-headed Household.

Source: Buvitic, Mayra (1990), "Women and Poverty in Latin America and the Caribbean: A Primer for Policy Makers", Washington, D.C.: International Center for Research on Women.

Table 2

SINGLE MOTHERS AS PERCENT OF SINGLE FEMALE POPULATION
15 YEARS AND OLDER FOR SELECTED COUNTRIES

Country	Year	Single mothers	Single women 15 and older	% Single mothers
Belize	1970	3 248	8 831	36.8
Chile	1970	157 744	386 694	40.8
Colombia	1973	1 188 826	2 281 044	52.1
Guatemala	1973	109 630	399 359	27.5
Guatemala	1981	190 962	422 017	45.2
Guyana	1970	20 117	56 754	35.4
Jamaica	1982	55 431	66 166	83.8
Peru	1972	770 747	1 169 065	65.9
Trinidad and Tobago	1970	30 278	91 340	33.1

Source: Buvinic, Mayra and Nadia Youssef, 1978. "Women Headed Households: The Ignored Factor in Development Planning". Washington, D.C.: International Center for Research on Women.

Guatemala, Instituto Nacional de Estadística, 1981. *Censos Nacionales de 1981, IX Censo de Población* (tables 27-81): 219.

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Table 3

RATE AND PERCENTAGE CHANGE IN ADOLESCENT (15-19 YEARS) AND
TOTAL (15-49 YEARS) FERTILITY RATES FOR SELECTED
COUNTRIES IN LATIN AMERICA AND THE CARIBBEAN
WITH AROUND 1970 AS THE BASE YEAR

Subregion & country	Adolescent rates		Total rates	
	Rate (per 1 000)	% change	Rate (per 1 000)	% change
<u>Caribbean</u>				
Barbados	91.7	22.3	2400	-2.8
Bahamas	97.0	52.8	2874	13.3
Cuba	94.0	-26.6	1904	-48.5
Dominican Republic	104.0	-15.4	3800	-33.5
Guadeloupe	103.0	74.6	3540	-9.9
Haiti	90.0	57.9	6210	12.8
Jamaica	143.0	-2.7	3669	-26.5
Martinique	49.0	-14.0	2876	-22.1
Puerto Rico	67.0	-8.2	2384	-24.6
Trinidad and Tobago	84.0	1.2	3140	-7.9
<u>Central America</u>				
Costa Rica	96.0	-3.0	3539	-21.9
Guatemala	126.0	-6.7	6015	4.2
Honduras	138.0	-22.9	6201	-16.8
Mexico	80.0	-35.5	3775	-44.5
El Salvador	135.0	-9.4	4216	-31.5
Panama	97.0	-27.6	3211	-35.6
<u>Temp. South America</u>				
Argentina	82.0	18.8	3351	5.6
Chile	61.0	-11.6	2368	-27.7
Uruguay	66.0	10.0	2656	0.4
<u>Tropic. South America</u>				
Bolivia	93.0	-2.1	5565	-14.4
Brazil	81.0	8.0	3715	-35.5
Colombia	79.0	-21.8	3375	-28.1
Ecuador	92.0	-22.0	4335	-30.4
Peru	84.0	0.0	4218	-24.3
Venezuela	90.0	-18.9	3692	-22.1

Source: United Nations, Department of International Economic and Social Affairs, 1989, *Adolescent Reproductive Behaviour: Evidence from Developing Countries*, vol. II, Population Studies series, No. 109/Add.1 (ST/ESA/SER.A/109/Add.1).