

**WOMEN IN EXTREME POVERTY IN INDIA : WITH SPECIAL
REFERENCE TO FEMALE HEADED HOUSEHOLDS,
WIDOWS, SEPARATED AND DESERTED WOMEN.**

Sponsored by :

UNITED NATIONS ECONOMIC AND SOCIAL COMMISSION
FOR ASIA AND THE PACIFIC

BANGKOK, THAILAND

Prepared by :

Institute of Social Studies Trust
East Court, Zone 6, Upper Ground Floor
India Habitat Centre, Lodhi Road
New Delhi - 110003

January, 1997

Table of Contents

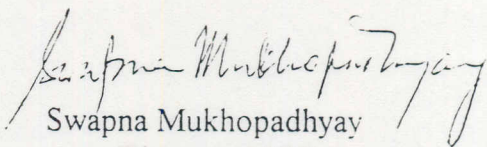
	Preface and Acknowledgement	(i)
	Executive Summary	1-4
Part - I	: Women in extreme poverty in India : A Review of Evidence from Secondary data sources.	
I.1	: Introduction	1
I.2	: Concepts and Definitions	2
I.3	: Review of Macro Data-base and Information	8
I.3.1	: Incidence of Female headed households	10
I.3.2	: Incidence of Widowhood	11
I.3.3	: Poverty, Female headedness and Marital Status	16
I.4	: Review of Micro Studies	19
I.4.1	: Female headed households and widowhood	21
I.4.2	: Socio-cultural Analysis of Widowhood in India	23
<i>Appendix I.A</i>	: Statistical Tables	
<i>Appendix I.B</i>	: A chart on micro studies	
Part - II	: The survey : An In-depth Analysis of micro-level data	
II.1	: Survey Methodology	1
II.2	: Socio-economic and Demographic characteristics of the selected households .	7
II.3	: Distribution of heads of households(and spouses) and related dimensions by different status indicators.	11
II.4	: Respondent Group differences by below and above poverty.	30
II.5	: Summary and Conclusions .	32
<i>Appendix II.A</i>	: Statistical Tables based on the survey	

Preface and Acknowledgement

This study has been sponsored by the Women in Development Section of UN-ESCAP and is part of a multi-country study on Women in Extreme Poverty with special reference to Female headed households, Widows, Separated and Deserted women, which is being carried out concurrently in four countries in Asia. We are very grateful to the sponsors for supporting this effort.

The study has been prepared by a team of researchers at the Institute of Social Studies Trust (ISST) at New Delhi, India. Part I of the study was written jointly by Pallavi Ghosh, D.V. Rukmini and Rina Bhattacharya while part II has been prepared by the combined efforts of D.V. Rukmani, Rina Bhattacharya and Manju Bala Srivastava. A team of surveyors helped us conduct the survey in rural Shivpuri district of the state of Madhya Pradesh and in the slums of the capital city of New Delhi in India. We are grateful to these youngsters and to the Gandhi Peace Foundation for helping us establish requisite contacts in the study locations. The researchers have been ably assisted in computer work by the support staff of ISST consisting of Sanjay Pattanaik and Sudhir Miglani. Special mention must be made of ISST's computer programmer Harinder Kaur Jolly for her excellent work. The entire study has been prepared under the guidance and supervision of Prof. Swapna Mukhopadhyay, Director ISST.

January, 1997


Swapna Mukhopadhyay
Director, ISST

Executive Summary

In India, the phenomenon of female-headedness is generally brought about by default : as a fall-out of widowhood, desertion or divorce, which negates the existence of an adult male in the household. Female headed households are clearly differentiated from others by their socioeconomic and demographic features. Evidence from micro studies in India points to the fact that female headed households are in many ways worse off than their male headed counterparts. Lack of ownership and control over assets, low levels of income, illiteracy, poor health, inadequate health care and malnutrition are some of the constraints which compound the already hand-to-mouth existence for many of these households. Also, there are constraints on the female head that are related specifically to her status as a woman and they stem from social and cultural barriers to access to resources and labour markets.

Our analysis of macro and micro level evidence on female headed households, widowhood, and their interface with poverty and deprivation clearly suggests that there are large areas of overlap between these categories. While most female heads of households happen to be so because of the absence of the husband due to death, desertion or divorce, the same phenomenon operates at various levels and in different contexts to add to the economic vulnerability of the woman.

In order to understand the social and cultural factors which affect the economic status of these women within the household , a micro study was conducted by ISST in some villages of Shivpuri district of Madhya Pradesh and selected slums of New Delhi. India is a country of 950 million people with significant cultural and ethnic diversities across regions and socio-economic groups, and the sample results could hardly be taken as representative of the country as such. However, they do bring up features that are likely to cut across socio-economic diversities. This Executive Summary pertains principally to the findings of the survey.

In view of the fact that only households without an adult male are perceived as "female headed", independent of the contribution towards economic sustenance of the household by different members of the family, it was decided that a two-way classification of households by 'perceived headship' and 'contribution to economic sustenance' would be attempted. Thus, the four categories of households that emerge are :

- Female Headed Female Maintained (FHFM)
- Female Headed Male Maintained (FHMM)
- Male Headed Female Maintained (MHFM)
- Male Headed Male Maintained (MHMM)

At the listing stage, it was not possible to capture the impact of the economic maintenance criterion and all households were clustered into two categories, i.e., female headed and male headed, assuming that the head of the household is also the principal contributor towards its economic maintenance. About 50 households from the female headed category in rural as well as in the urban sample were selected and an appropriate sampling fraction was used for male headed households to select 50 households from this category. During the course of the survey, calculations were made on the economic contributions of individual members towards family maintenance. After calculating these contributions, female headed households were reclassified into FHFH and FHMM, whereas, male headed households were split into MHFH and MHMM respectively. Tables have been generated for a range of socio-economic variables for rural and urban areas separately by these four categories of households.

In rural areas, of the 14% of the households categorized as female headed at the listing stage, 7.2% turned out to be FHFH and 6.8% FHMM households. Of the 86% of households which were male headed at the listing stage, 67.8% turned out to be MHMM and 18.2% were reclassified as MHFH. In urban areas 16.9% of households were originally listed as female headed. Of these, 9.6% were reclassified FHFH and 7.4% were FHMM households. Of the 83% of the households which were male headed, only 1.7% were reclassified as MHFH households. The remaining 81.3% were MHMM households. The significantly high incidence of females maintaining male headed households in rural areas underscores the importance of economic contribution made by women in household maintenance.

In order to examine the incidence of poverty among these different categories of households, a poverty line was estimated at Rs. 2,763 per capita per annum in rural areas and Rs. 4,741 per capita per annum in urban areas by extrapolating the poverty line estimates made by the Planning Commission, Government of India. Comparisons of the incidence of poverty by categories of households segregated by location show that in rural areas nearly 31% of households fall below the poverty line, while in urban areas, the percentage is 34. However, in rural areas, 42% of FHFH households and 44% of FHMM households are poor, whereas, in urban areas the percentages are even higher, with 62.1% and FHFH households and 45.5% of FHMM households which are poor. Clearly the incidence of poverty is much higher among female headed households as compared to male headed ones, independent of the maintenance criterion.

The incidence of widowhood is very high in all Female Headed households, whether female maintained or male maintained. This is true both in rural as well as in urban areas. The percentage of widows is also very high in the lowest per capita income groups, in both locations. Thus poverty, widowhood and female headedness appear to be closely interlinked. As regards literacy, both in rural and urban areas male children have uniformly higher literacy rates as compared to female children in all groups, with the exception of the FHFM category of households and in the highest income groups in the urban areas where literacy rates of female children turn out to be very high. In rural areas, female children barely get access to education, especially in female headed households.

Work participation rates of adult females is uniformly higher in FHFM households both in rural and urban locations as compared to adult males. However, in MHMM households, the reverse is true. The reported participation rates for adult females in MHMM households in urban areas is low. There is evidence that the incidence of child labour is higher in Female Headed households as compared to Male Headed households. This could be a fall-out of poverty.

In rural areas, it is the females who seem to be bearing the brunt of food shortage in times of crisis. This is so for both adult females as well as girl children. The reporting of shortage in period of crisis does not seem to be very prominent in male headed households. A similar picture emerges from urban areas as well. If these figures are to be believed, in general, girls are relatively more deprived than boys in terms of nutrition and food availability in times of crisis.

Both rural and urban females reported early marriage. Average number of pregnancies is 4.59 in urban areas as against 6.03 in rural areas. Reported pregnancy loss is 21% in urban areas and only 5% in rural areas, which suggests reporting bias, if macro level information is any indication.

All rural female heads of households in our sample are illiterate, whereas the literacy rate of rural male heads is 36%. The corresponding rates for urban female and male heads are 25.9% and 56.8% respectively. Reported incidence of chronic illness is higher in rural areas and among female heads as compared to urban areas and their male counterparts. To a certain extent, this could be a reflection of the specific characteristics of our rural sample which is situated in an area with a very high incidence of tuberculosis.

Free access and control over assets of whatever kind is much less among females both in rural as well as in urban areas. Urbanization

appears to reduce such control even more. Sexual harassment of women, interestingly enough, has been reported as a problem more by men than by women, suggesting that women feel constrained to talk about such problems in public. Child care and wage discrimination are perceived as women's problems both by male as well as by female heads of households in both locations. Evidence of institutional support of any kind, such as credit, skills training, relief, special employment, legal aid, etc. is virtually non-existent in the study location. However, 45.5% women in rural FHMM households and 26.1% of women in rural FHFH households reported having secured loans from other sources such as money lenders, relatives, employers etc. Usually, these are obtained against some collateral. In case no assets are available as collateral, which is usually the case for female headed households, some kind of labour-tying arrangement is resorted to as a substitute of collateral, and usually for a consumption loan. Implicit interest rates are generally exorbitantly high. In general, women have much less access to credit of any kind compared to men. By and large the results of the survey substantiate the picture that emerges from other micro studies and macro level data on female headed households as being more impoverished and with significantly less access to education, health care, nutrition and credit as compared to others. What the numbers do not reveal is the pervasiveness of social constraints and taboos that curtail the nature of options open to poor women who, for one reason or another, are left without the 'protection' of an adult male, however non-functional, to fend for themselves and their families in a society steeped in patriarchal values.

The thrust of the present study has been essentially to understand the situation of women in extreme poverty which should be useful for developing suitable programmes based on the findings. There is a crying need for assimilating the lessons learnt from past experiments and re-designing social strategies for the economic and social empowerment of women in poverty. Special categories of women such as widows, separated, deserted and divorced women and women heads of households may be targeted as beneficiaries of governmental poverty alleviation programmes. Given the low status of such women in Indian society, it is unlikely that such targeting will lead to significant leakages of the kind that have been reported from some other regions of the world. The recent 73rd and 74th amendments to the Indian Constitution reserving one-third of the seats for women in all elected local level bodies may be useful in so far as the elected women representatives in such local bodies may be involved in the identification of female beneficiaries in all government-sponsored poverty alleviation programmes and their proper implementation on the ground.

PART I

**WOMEN IN EXTREME POVERTY IN INDIA : A REVIEW OF
EVIDENCE FROM SECONDARY DATA SOURCES**

I.1 INTRODUCTION

The study on women in extreme poverty in India with a focus on Female headed households, Widows, Deserted and Separated women consists of two parts. Part I contains an analysis of available secondary data on the subject, Part II reports the results of the micro survey carried out in one urban and one rural location in the country. Each of the two parts of the study has a statistical appendix attached to it.

Part I reviews the scenario with the help of the existing quantitative and qualitative information. Section I of the Part I provides an overview of the concepts and definitions of female headed households. Section II reviews the macro database. In particular, it puts together relevant data from recent population Censuses, Sample Registration system and data culled from the various rounds of the National Sample Survey Organisation. Section III of Part I reviews evidence from micro studies on a range of issues covering the linkages between female-headedness of a household and the marital status of the household head. This is followed by a socio-cultural analysis of widowhood in India, focusing on such factors as the centrality of patriliney and patrilocality of widows, separated and deserted women, the entrenched nature of gender division in society and its multifarious manifestations in terms of restriction on mobility, labour force participation behaviour and social taboos, etc. . The analysis uses among other sources a detailed investigation of the evidence provided by forty-five micro studies carried out in

recent years in different locations and among different cultural groups in India.

Part II of the study is based on a micro survey which was carried out in one rural and one urban location in the country. The survey questionnaire which was designed by ISST and revised in an expert group meeting organised by the UN-ESCAP, has been canvassed in all the countries under the project in order to ensure inter-country comparability. Both locations chosen for the survey are recognised as poverty stricken. Shivpuri district of the state of Madhya Pradesh where the rural sample comes from, is deemed as a 'backward' district by the Government of India. The urban sample comes from a poor slum area in New Delhi. The report on the survey contains some highlights of the findings based on comparison of the quantitative information from the survey categorised, among other things, by household types and location. A selection of the tables generated from the survey data has been included in the Statistical Appendix attached to Part II.

I.2 CONCEPTS AND DEFINITIONS

The man is the unquestioned head of the household in India. This perception is so firmly entrenched in the Indian psyche that there is little awareness of the fact that a large number of families are in reality headed or maintained by women, and a very large proportion of these are poor. Even in households where the woman is the main supporter, she herself may often cite the man

as the head of the household. Patriarchal traditions and beliefs form the backbone of such perceptions.

A number of generic criteria for defining female headed households have been suggested in the literature. These definitions have arisen out of different micro and macro level research and data needs in terms of application. However, often many surveys and large data collection systems that collect data on female headed households fail to define the concept clearly, leaving it to the interviewer to interpret its meaning. More recently, some surveys have introduced specific definitions. The result is that a variety of definitions co-exist, limiting the comparability of available data. However, in general, a female headed household implies a household with an unpartnered woman as the principal decision maker, as for example, a woman who is single, separated, divorced or widowed. The term 'female headed household' may also connote a wide range of domestic living arrangements typified mainly by the absence of a resident adult male as spouse or partner of the dominant woman and where the woman has assumed the primary household responsibilities of decision-making and economic support (Youssef and Hetler, 1984).

While several attempts have been made to adopt more meaningful definitions of headship (such as the person who bears the chief economic responsibility for the well-being of the household, or the person who exercises authority over the maintenance of the household), part of the reason why change has been slow to come is that determining the seat of economic responsibility and

chief authority becomes difficult in cases where there are multiple earners and, by extension, the possibility of multiple decision-makers. Faced with this complexity, respondents and enumerators alike are likely to identify the oldest male as the household head under situations where patriarchal values dominate.

A female headed household has also been defined as one in which the female is the decision-maker, and/or major provider, protector, carrier, and bearer in the household (Ranjana Kumari 1989). A woman becomes the head because of some additional considerations such as being the oldest person in the household, or being more able and competent to take decisions, or being more acceptable as head than others. The household head is expected to take the responsibilities of i) Providing economic sustenance ii) Protecting household members in the event of inter-household tensions. iii) Keeping the household from breaking apart. iv) Arranging for financial support in case of economic troubles due to accidents or natural calamities like fire, theft, floods or droughts, etc. and v) Taking decision about marriages, property disposal or acquisition, etc.

A female headed household may also exist in cases where a resident adult male is present but does not function as the economic provider or final arbiter in household decision-making. It thus becomes important to distinguish between a female headed household and a **female supported** household, though many households in India are both.

In nuclear households or where the nuclear unit is semi-

independent within a larger unit, households start with some assets which may come from either side in the union of a man and a woman; furthermore, support can include goods as well as cash. Support can also include services which, if they were unavailable, would require cash, such as child care, when a woman is working. Even if a man is the only one ostensibly working, the family may require food grown by a woman in a kitchen garden even to survive.

It has been found that there is a difference between the manner in which men and women 'earners' spend their earnings. Females tend to use most of their earnings to meet household needs, whereas males generally withhold more for their own personal use (Mencher, 1889). This holds true in Kerala, Tamil Nadu and West Bengal, among the poorest households as well as among those which are somewhat better off.

Yet, cultural values dictate that even when a woman may be the major economic support of a household, her husband or some other adult resident male may be designated as household head. Micro studies over the past two decades show that the simple question " who is the head of the household ? " will normally reveal who makes major decisions but will fail to provide information on who **supports the household**. Thus, a female supported household is one where the woman might be the main economic support of a household, but her husband might retain authority and dominate in other ways (Mencher, 1993). In such a case, the

woman herself may identify the husband as the head.

Widowhood, the genesis of much of the female headedness in India is a neglected social issue partly because the experience of losing one's spouse is, overwhelmingly, a woman's experience. The consequences of losing one's spouse are very different for men and women. A widower not only has greater freedom to remarry but also has much more extensive property rights, wider opportunities for remunerative employment, and a more authoritative claim on economic support from his children. On the contrary, for a widow, social restrictions such as not being allowed to remarry in most parts of the country, drastic change in physical appearance (bar against use of any ornaments, or decorative clothes, in some cases a shaven head, etc.), non-participation in social and religious functions, and being looked down upon as inauspicious, etc. make her seem less than a human being.

Fragmentary available evidence suggests that many widows who are eligible to inherit the deceased husband's land usually abrogate such rights, and those who do inherit, do so mostly on severely restricted terms (Agarwal, 1994). Even if a widow has land in her name she is not allowed full control over it. Living with kin, whether in a female headed or male headed household, imposes several restrictions on a widow, the primary among them being restrictions on earning a livelihood. The family does not look after her and she is not allowed to work outside the house. Even if the household is well-off, the widow is impoverished.

Female headed households are clearly differentiated in socioeconomic and demographic features. Evidence from micro studies in India points to the fact that female headed households are in many ways worse off than the male headed counterparts in the same socio-economic strata and that there is a relatively greater concentration of female headed households in the disadvantaged/poorer strata. Lack of assets and control over assets such as land, low or no income, illiteracy, poor health, inadequate health care, little or no support, and malnutrition are some of the constraints which compound the already hand-to-mouth existence for many of these households. Also, there are constraints on the female head that are related specifically to her status as a woman and they stem from social and cultural barriers to access to resources and markets that are created by patriarchal values. Female heads tend to receive less economic and psychological support from their kinship groups and the community. Divorced and abandoned women tend to be blamed for their husband's departure. Among Hindus, woman who outlives her husband tends to be blamed for his death, and the lives of such women are severely affected by many superstitions and taboos.

The use of biased and in-consistent definitions of the household head as well as cultural preference for males to be designated as heads results in under reporting of female heads in the available macro level data. The first major source of infor-

mation on Female Headed households is Census of India which mainly deals with individuals and not households. Second source is the National Sample Survey Organization (NSSO). Data collected by the NSSO also has its own drawbacks such as, the absence of a clearly specified definition leading to different interviewers using dissimilar criteria to identify a household head. Further, the time lag between data collection and dissemination is very large. Hence in order to get a clear picture of the socio-economic situation of female heads of households and widows in Indian society, information from macro sources have to be supplemented with findings from micro studies.

I.3 REVIEW OF MICRO DATABASE AND INFORMATION

It is essential to know the concepts and operational definitions used, relevance of data and its limitations while analysing the macro data generated by the two major sources namely census and NSSO.

A household is defined as a group of persons who commonly live together and take their meals from a common kitchen unless the exigencies of work prevented any of these from doing so. There may be a household of persons related by blood or a household of unrelated persons living together or a mix of both. Examples of households of unrelated individuals are boarding houses, messes, hostels, residential hotels, rescue homes, jails, ashrams etc. These are called institutional households. There

may be one member households, two member households or multi-member households. For **Census** purposes each one of these types is regarded as a household.

There is no strict instruction given for determining as to who the head of the household is. Hence, by implication, head of the household is that member of the household whom the members consider as the head. This might lead to an under-estimation of female headed households, since female-maintained households with male spouse present would not be captured.

Even though there is an attempt to improve upon the Census definition in National Sample Surveys (NSS), it is equally hard to capture female-maintained-with-spouse-present households in large scale surveys.

One of the major disadvantage of using the macro-level data is that the time-lag between the collecting the data and its availability for use is very large. Hence the relevance of data to study the contemporary scene remains in question. Still, the analysis of the existing macro level data is important as it would throw some pointers. Analysis of the available macro-level data is presented as follows :

1. Incidence of female headed households: longitudinal and temporal analysis
2. Incidence of widowhood : longitudinal and temporal analysis
3. Female-headedness and widowhood linkages

4. Evidence of linkages between female headedness and indicators of well-being

* Female headedness and per capita expenditure.

* Female headedness and land holding.

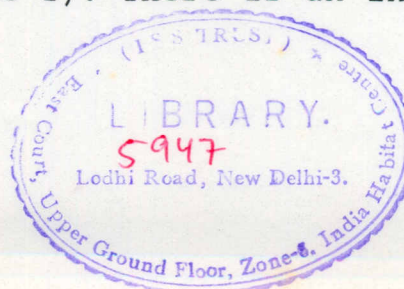
* Female headedness by occupational status and social groups.

I.3.1 INCIDENCE OF FEMALE HEADED HOUSEHOLD

As per 1981 Census, nearly 8% of the households had females as their heads as against 9.43% during 1971. Incidence of female headedness in the states of Bihar, Gujarat, Haryana, Jammu and Kashmir, Madhya Pradesh, Punjab, Rajasthan and U.P. (Census 1981) is less than the incidence at the national level (Table 1).

Incidence of female headed households are more in rural India as compared to urban India both in 1971 and 1981. However, from an examination of this data at a disaggregated level, it is found that this is not uniformly true for all the states. In quite a few states, the incidence of females amongst heads of households is higher in urban areas in comparison with rural areas.

During 1971 and 1981 the incidence of female headed households has declined marginally. However, based on NSS data obtained in 39th round (1984) and 43rd round (1987-88), it is found that the incidence of female headed households has increased during the period 1984 and 1988 (Table 2). There is an increase



in female headedness from 1981 (Census data).

Some household and population characteristics by sex of the head of the household are presented in Table 3 by States and Union Territories. Salient features on female headed households when compared to all households may be spelt out as follows :

- household size is smaller
- females per thousand males is higher
- average land possessed as well as land cultivated is lower.

One of the explanations given for a smaller household size, in fact, is that the households which have been netted by these surveys do not have male spouse. In other words, most of these female heads belong to households where the male counterpart is, by and large, not present on account of death or separation due to divorce or migration. However, the difference in household size of male and female headed households is more than one in many states. A detailed analysis of the composition of the households in terms of age, sex and number of dependents is needed to understand this.

I.3.2 INCIDENCE OF WIDOWHOOD:

There are three times more widows in India as widowers. Of the two major reasons for this phenomenon, one is the large difference in age at marriage between males and females normally in vogue in all parts of India, and second is the much higher incidence of remarriage among widowers as compared to widows.

Total number of widows in the country as per the 1981 census was 25.7 million as against 8.4 million widowers. Incidence of

widows was 8.06% with 8.23% in rural areas and 7.46% in urban areas. Percentage of widowers was 2.43% in all, with 2.71% in rural areas and 1.6% in urban areas. Thus rural areas have a relatively higher proportion of the widowed population (Table 4, Appendix A).

Incidence of widowers is lowest in Haryana at 5.0% followed by Punjab, while 5.4% Andhra Pradesh has the highest incidence followed by Tamil Nadu and Karnataka. Even in Kerala, West Bengal and Orissa the incidence is around 9%. The low incidence of widowhood in the two northern states may be a reflection of the practice of widow remarriage within the marital family in these areas.

In contrast, incidence of widowers is lowest in Kerala followed by West Bengal and highest in Uttar Pradesh with 3.8%. In Haryana and Punjab this is around 2.6%.

A similar analysis is done to find out the proportion of widows and widowers in ever married females and males by major states. Nearly 14.8% of females and 5.4% of males fall into the category of widows and widowers respectively. Tamil Nadu has the highest incidence of widows amongst ever married women with 18.4%. Uttar Pradesh ranks highest for males with 8%.

In the Southern states, widowhood amongst ever married women varies between 17.7% for Andhra Pradesh to 18.4% for Tamil Nadu. Even in Orissa and West Bengal, widows account for 17 to 18% of ever married women. Widows in Haryana, Punjab and Uttar Pradesh

are of the order of 9 to 11% of ever married women.

Percentage of total of widowed, divorced and separated (W/D/S) in each age group by sex and place of residence for 1981 and 1992 is presented in Table 5. Incidence of this group of women increases very sharply with age and it is as high as 78% in the age group of 70+ years. During 1981, even though this indicator is lower in urban as compared to rural areas upto 40 yrs of age, it is higher beyond that age.

Percentage of men in W/D/S category is around 27% (1981) in the age group of 70+ years. In every age group this incidence is lower in urban areas as compared to rural areas.

Even though 1991 Census figures are not yet available, data based on Sample Registration Systems (SRS) conducted on a sample of villages and urban blocks of 6300 sample units covering a population of 5.794 million is available for 1992 and 1993.

A comparative analysis of 1981-1992 data is also presented in Table 5. Proportion of the W/D/S group of women in the younger age groups has decreased over time upto the age of 54 years but has increased in the age group of 55-59 years. Beyond this age data are not available for comparable age groups.

It is worthwhile to note that as of 1993, 45% of women in the age group 50+ belong to W/D/S group. Beyond 60 years, this percentage rises to 62%. In urban areas this group of women comprise 66% of total. Even amongst men, the W/D/S group consti-

tutes about 21% in the 60+ age group. In urban areas they constitute only 18% (Table 6).

Mean age at marriage and the male-female difference in this also is an indicator for assessing the status of women as compared to that of men. (Table 7). Mean age at marriage has increased over time. In 1992, it is estimated that mean age at marriage for women was 19.5 years. During 1981, this was 17.9 years for females and 23.3 years for males. The difference in mean age between males and females was 4.5 years in 1951. It had increased to 6.1 years in 1961 and gradually fell to 5.4 years in 1981.

Widowed, divorced and separated women in Indian society suffer from significant social handicaps. If such women are household "head", the economic responsibility of running the household gets significantly compounded. But the Census does not normally publish data on sex of household heads disaggregated by marital status. However, marital status distribution of heads of households for Gujarat and Maharashtra (1972-73), was compiled from NSS 27th round data by Visaria and Visaria by means of a special tabulation. (Table 9). From this analysis, it is evident that most of the female headed households were headed by women belonging to "widowed/divorced or separated" group of women. In Gujarat, nearly 80% of women belonged to this category whereas nearly 90% of men belonged to currently married category. In Maharashtra, 65 to 68% belonged to W/D/S category of women. Sub-

stantial percentage of female heads were (14.1%) 'never married' in urban Maharashtra. This could be a reflection of the high prevalence of young, unmarried professional women settled for work in urban Maharashtra -- an area which encompasses the metropolitan city of Bombay, India's financial capital. Since the information is not tabulated by age and educational qualification of the respondents, this cannot be conclusively proved.

Percentage of illiterates amongst the W/D/S group of women in 1981 is 90% with 93.6% in rural areas and 76.3% in urban areas. Those who have completed middle level is around 2%. This reflects the pathetic plight of widowed, divorced and separated women in terms of education (Table 8).

Occupational distribution of workers is another indicator of economic status for those women who are categorized as workers. Total number of female main workers was of the order of 39.6 million in 1981. Work participation rates of female main workers, working in cultivation or as agricultural laborers have been calculated and are presented in the table below.

**WORK PARTICIPATION RATES OF RURAL
FEMALE MAIN WORKERS BY MARITAL STATUS.**

Marital status	Cultivation	Agricultural Labour
Married	96	126
Widowed	77	111
Divorced/Separated	171	299

(Calculated on the Basis of Census of India 1981, B-11 series Tables).

Percentage of rural female main workers is 15.99. From this, it appears that the participation of females as main workers is grossly under-counted in Census 1981. In the above table, 1981 data of female main workers is analyzed with respect to marital status and type of work. It shows that participation rates of widows are lower than those of currently married women in rural India. However, divorced and separated women have much better work participation rates, even though they work primarily as agricultural labourers. From this, it appears that restrictions imposed on widows are higher as compared to those of currently married women. This may not be true in the case of separated and divorced women because both these categories of women perhaps have to fend their way in order to earn their living, whereas some proportion of widows could be staying in male-headed households.

I.3.3 POVERTY FEMALE HEADEDNESS AND MARITAL STATUS

Land holding of the households by sex of the head of the household is a good indicator for studying poverty incidence. Average land cultivated by female headed households is almost half in comparison to that by all households (Table 5). This clearly suggests that female headed households in India are relatively more impoverished.

In the following section, a comparative analysis of female and male headed households by different socio-economic classes has been made.

Per thousand distribution of female and male headed households and persons by per capita expenditure groups is presented in Table 10 for rural areas and in Table 11 for urban areas. In rural areas, in the lowest per capita expenditure class, both the proportion of female headed households as well as persons belonging to female headed households is higher when compared to male headed households. This indicates that in the poorest sections, proportion of female headed households are more. Further, this difference is likely to be enhanced if total expenditure is considered instead of per capita expenditure since average family size is smaller for female headed households than that of male headed households.

As far as urban areas are concerned, the proportion of female headed households with per capita expenditure less than Rs. 135 per month is more than the proportion of male headed households. (Table 11). Further, the gap is higher when the proportion of persons living in these sets of households is considered. It would be interesting to study per household incomes or expenditures also to understand the effect of household size. In Tables 12 and 13, per thousand distribution of female and male headed households and persons belonging to them by social classes and land size group are presented for rural India, as this indicator is more relevant for rural areas.

It is very clear from these tables that a larger proportion of female headed households belong to landless class and lowest

land size class with 0.40 hectares of land, and this is more as compared to that of male headed households. Even the proportion of persons as an indicator shows a similar pattern. From the above data, one can conclude that on an average female headed households are poorer as compared to male headed households.

Amongst scheduled castes, the incidence of female headed households is highest amongst landless labourers and male-female gap is substantial. Incidence of male and female headed households is the same in the lowest land size class with less than 0.40 hectares of land. The pattern of the distribution of persons living in female headed households is similar to that of male headed households.

Per thousand distribution of male and female headed households by occupational status in different caste groups are presented in Tables 14 and 15. In all the caste categories, the proportion of female headed households belonging to the occupational category 'others' is higher than the corresponding proportion of male headed households. Even though wage labour is relatively of a low status, the gap in the proportion of female-male headed households is not much. In self-employed category, this proportion is very much lower for females as compared to males. A similar picture emerges from the analysis of the distribution of persons in male and female headed households by occupational categories (Tables 16 and 17).

In urban areas, both self employed as well as 'regular wage

and salaried category' of households are better represented amongst male headed as compared to female headed households. However, incidence of female headed households is slightly higher than that of male headed households even in the 'casual labour' category of households. Largest proportion of female headed households belong to 'others' category. In this context, it is worthwhile to know which households are categorized as 'others'. They are the households which work as helpers* without getting any share of the family earnings in return for the work performed in the enterprise. Any household getting a share in the household earning is not classified as 'other'.

To sum up, the available macro level empirical evidence leads us to conclude that female headed households are relatively more deprived than male headed households. There is some evidence to assume that most of the female headed households are likely to be households headed by widowed, divorced or separated women and this may add to the low status of female heads of households.

I.4 REVIEW OF MICRO STUDIES

This section presents a review of around 45 micro studies and surveys on widows and omen-headed households conducted in various parts of India in recent years. The survey sites are spread all over the country- from Tamil Nadu, Kerala, Karnataka and Andhra Pradesh in the South to Punjab, Haryana, Jammu and Kashmir and Himachal Pradesh in the North; from Bihar, Orissa and

West Bengal in the East to Rajasthan and Gujarat in the West. While wide diversities in regional cultural patterns manifest themselves in varied rituals and practices, such differences cut across the common experience of deprivation, subjugation and subordination encountered generally by widows and female heads of households in Indian society. A summary of review of these studies has been presented in the Appendix B.

I.4.1 FEMALE HEADED HOUSEHOLDS AND WIDOWHOOD

A look at some of the notable studies on female headed households brings out the different ways in which this subject has been researched.

Parthasarathy (1982) conducted a micro survey in Vizag district with a sample size of 28,509 households. He reported a high proportion of female headed households among Scheduled Castes who were mainly dependent on wage labour. They were a more marginalized section of the population, even among the poorest section, in the rural areas.

Institute of Social Studies Trust (1984) did a study across four States, viz., Karnataka, Uttar Pradesh, West Bengal and Rajasthan to understand the formation of female headed households and their characteristics. Two districts from each State, with a total sample size of 429 female headed households and 1709 male headed households were listed. For an in-depth study, 229 female headed households and 295 male headed households were selected. The study indicated that female headed households were worse off than their male counterparts both in terms of asset base and level of expenditure. The proportion of Scheduled Castes and Scheduled Tribes was very high. These households had a larger proportion of workers and yet their per capita expenditure was lower. A large proportion of these households were landless. Female headed households were uniformly distributed among the

assetless, and, small and marginal landholders. Female heads of households tended to be in the older age group. Incidence of single member households was negligible. Over 63% of the female heads were either widowed or divorced/separated.

Kumari (1989) took up another study in four villages of Jaunpur district in eastern Uttar Pradesh. 50 female headed households and 10 male headed households were selected. Majority of female headedness was due to out-migration of adult males (38%) followed by widowhood (22%). 10% of the households were female headed because of the female being more able and competent than their husbands. Other reasons were : (i) handicap of the male (12%), (ii) male unwillingness to work (10%), and (iii) male not contributing to family fund (4%). About 40% of the female heads were in the age group of 40-55 years.

The Centre for Planning and Development Studies conducted a study highlighting the socio-economic condition of female heads in a few villages of Anantapur district. 77% of the female heads had incomes below Rs. 6400 p.a. In times of hardship, economic or otherwise, they sought the help of friends, relatives and neighbours. While 56% of the sample women were agricultural labourers, 25% were engaged in petty trade, tailoring, dairying, etc.

Shanthi conducted another study in a slum in Madras which showed that widowhood and separation were the main reason for the rising female headship. The broad findings were:

- (1) The incidence of female headedness was high among low income groups (LIG).
- (2) Separation cases were higher among LIG samples. They were totally absent among MIG samples. Males deserted their families owing to loose moral values and addiction to bad habits.
- (3) There was not much difference in the standard of living of female headed households and male headed households among LIG respondents.
- (4) Low income group female heads had to necessarily go to work.
- (5) Incidence of female headedness was high among Scheduled Castes.

I.4.2 SOCIO-CULTURAL ANALYSIS OF WIDOWHOOD IN INDIA

The circumstances of widows vary between different regions, communities, classes and age groups. If widowhood is a relatively neglected social issue, it is partly because the experience of losing one's spouse is, overwhelmingly, a woman's experience. The consequences of losing one's spouse are very different for men and women. A widower not only has greater freedom to remarry but also has more extensive property rights, wider opportunities for remunerative employment, and a more authoritative claim on economic support from his children.

A study of literature highlights some basic factors underlying the insecurities experienced by widows in India. These are summarized below.

(A) PATRILINY AND PROPERTY RIGHTS :

The first point to note is that a strong tradition of patrilineal ownership makes it hard for many widows to defend their legal inheritance rights. Formally, according to Indian law, a widow has an unequivocal right to a share of her husband's property, including his land. Field studies, however, indicate that these rights are comprehensively violated (**Dreze and Sen 1993**). If a widow has sons, she does not inherit her deceased husband's land, which goes directly to the sons. However, if the sons are young, she will be considered the temporary owner of the land as their 'guardian'.

Agarwal (1994) in her study of gender and land rights in South Asia reported in a similar vein that although the perception that a widow has a right to share in the late husband's land is fairly widespread, in practice it is not so. Those who do inherit do so on severely restricted terms. These terms would include : whether or not she remains single and chaste; whether she has sons and if they are minors or adults; whether the late husband has partitioned from the joint family estate before his death; etc. Within this broad restricted inheritance of land by Hindu widows in India, there are regional variations within India. In case she does inherit land, she is likely to be pressurized by the husband's relatives to give it up. Widows who have adult sons can sometimes be cheated by the sons also.

(B) PATRILOCAL RESIDENCE :

The norms of patrilocal residence are an important cause of social isolation. In north India, widows are expected to remain in their husband's village. At the same time, they are unlikely to receive support from their husband's family (**Dreze and Sen, 1993**). Dreze, in fact, takes the position that patrilineal inheritance and patrilocal residence operate together and serve to isolate and dispossess widows in particular.

The practice of patrilocal residence in the context of widowhood means that after losing their husband, widows have very little freedom to "return" to their parental home. At the same time, outside a leviratic union they are unlikely to get any support from their affinal relatives. So a widow remains a captive in her husband's village, except in the event of either her remarriage or if the husband was a "gharjamai" in her parent's village. However, this latter situation is not very common.

(C) WIDOW REMARRIAGE :

Widows have a limited freedom to remarry. A large proportion of "widow remarriages" in rural India are leviratic unions, usually imposed by the family of the deceased husband. A leviratic union is an enduring conjugal relation between a widow and her husband's younger brother or one of his other close relatives (**Dreze, 1993**). The rationale is based on the strictly economic calculation of preventing possible fragmentation of family land

and property. Two decisive factors influencing the likelihood of remarriage are childlessness and age. Remarriage is said to be considerably more difficult for a widow who has children, especially if some of them are male. Dreze identifies the following factors which determine remarriage of widows : (1) the number of children she has (with a greater weight on boys); (2) age of the widow (and the length of her first marriage); (3) her vulnerability to destitution in the absence of another husband (heavily influenced by land ownership; (4) her relationship with her in-laws (including the threat of sexual exploitation); and (5) her experience of conjugal life.

Gulati (1994) states that there is a general agreement that men in India on an average resort more frequently to remarriage than women do. There may be disagreement on how much more frequently men tend to remarry compared to women, across various regions and states, but there is no disagreement on the fact that overall, the incidence of remarriage among men is higher.

Kumar and Rani (1996) while commenting on the exploitation of widows say that among the Hindus and tribals in India, a woman is entitled to marry with full rights only once in her life. There is now some prevalence of widow remarriage among the high caste population. In those castes also where widow remarriage is allowed, the subsequent unions are solemnized through a simple ceremony, and such unions suffer from certain disabilities in regard to performance of particular roles in the rituals of marriage and worship of deities. No such disability is attached

to widowers.

(D) GENDER DIVISION OF LABOUR :

The gender division of labour severely restricts employment opportunities for widows (Dreze and Sen, 1993). Low levels of education, poor health, lack of 'clout', and credit constraints (male bias being an overriding factor) - all these are the broad handicaps faced by widows who seek employment or even those who try to be self-employed (Dreze, 1993).

(E) CULTURAL NORMS ON ECONOMIC SUPPORT :

Widows can expect only a bare minimum of economic support from their family or community. Restrictions on residence, ownership, remarriage and employment discussed above put Indian widows in a situation of extreme dependency on economic support from others (Dreze 1993).

In Indian society, a son is expected to look after his widowed mother. Such looking after is generally restricted to provision of bare necessities of food and shelter within the household. Heavy dependence upon a son who migrates can leave a widow economically weak, while a lack of education and experience of dealing with the outside world can make self-sufficiency impossible. For widows who have no son to be supported by, or who are disowned by any may have to live in perpetual penury. State support for widows is minimal in India. Inability to remarry, because of caste or age, combined with the loss of function and

status through the death of the husband, leave few options. (Lopata 1987).

Sandhya (1994) in her socio-psychiatric study of widowhood in India says that just after her husband's death, the widow's immediate problem is economic. The task of bringing up children and educating them and marriage becomes the primary goal of her life. Widows face problems of share in property, employment, lower wages, and exploitation.

(f) Social Taboos :

Socio-cultural norms put restrictions on widows vis a vis their physical appearance. **Sandhya (1994)** supports this by writing that a Hindu widow is prevented from wearing 'mangalsutra' and 'sindur or kumkum'. It is not uncommon, especially in North India, that after widowhood, a woman has to wear white saree. In Maharashtra she has to wear a red saree and red bangles. In the South, they cannot wear blouses and have to wear almond colour sarees. In Bengal, she is not allowed to comb her hair. She has to shave her head also in some parts of Bengal.

K. Kumar and Punam Rani (1996) similarly report that the moment a Hindu woman becomes a widow, certain disabilities like non-use of any decorations such as coloured clothes, glass bangles, wearing flowers and use of jewellery except a pair of metallic bangles get associated with widowhood. In some cases, the head is shaven. Plain white cloth becomes the prescribed

dress.

Widows cannot participate in social or religious functions and thus find themselves socially isolated (Sandhya, 1994). A widow is excluded from caste rituals and ceremonies. There are restrictions imposed on her participation in social, cultural and economic activities (Reddy, Jamuna and Ramamurti, 1992).

In the words of Margaret Owen, "when a woman commits sati in rural India, there is public outcry all over the world. Yet little interest is shown in the misery endured by millions of widows everyday". The prejudice towards widowhood is accepted as a way of life by the widows themselves. Widows across caste groups have internalized the restrictions and discrimination against them without any protest or voice. Elderly widows, even if given a choice, seem to adhere strictly to the existing social code and do not overrule it. Fear of social ostracism compels them to follow the traditional modes of conduct.

The review of macro data as well as information from micro studies reveal that there is a need for better understanding of the multidimensional factors that affect female headedness and its consequences. The empirical data on the subject may contribute to the policy makers to design effective programmes to help women to come out of this situation or atleast provide some support. In an attempt to do so, a micro study on women in extreme poverty has been undertaken by ISST. The detailed report on the same appears in part II of this report.

Statistical Tables

- Table 1 Percentage of Females Among Heads of Households by States : 1971 and 1981.
- Table 2 Female Headed Households and Their Average Size.
- Table 3 Some Household and Population Characteristics for Different States and Union Territories by Sex of the Head of Household.
- Table 4 Percentage Widowed in Total and Ever-Married Population by states, 1981 Census.
- Table 5 Percentage of Widowed, Divorced and Separated Women in each age group by sex 1981 & 1992.
- Table 6 Percent Distribution of Population by Sex, Marital Status and Total age-groups, 1993.
- Table 7 Mean Age at Marriage.
- Table 8 Currently Widowed/Divorced/Separated Women by Completed Educational Level - 1981.
- Table 9 Marital Status Distribution of Heads of Households, Gujarat and Maharashtra, 1972-73.
- Table 10 Per Thousand Distribution of Female and Male Headed Households and Persons by Monthly Per Capita Expenditure (Rural)
- Table 11 Per Thousand Distribution Of Female and Male Headed Households and Persons by Monthly Per Capita Expenditure (Urban)
- Table 12 Per Thousand Distribution of Female Headed Households in Different Caste Categories By Land Size : (Rural)
- Table 13 Per Thousand Distribution of Persons in Female and Male Headed Households in Different Caste Categories By Land Size : (Rural)
- Table 14 Per Thousand Distribution of Female and Male Headed Households by Occupational Status In Different Caste Categories : (Rural)
- Table 15 Per Thousand Distribution of Female and Male Headed Households by Occupational Status In Different Caste Categories : (Urban)
- Table 16 Per Thousand Distribution of Persons by Occupational Status In Different Caste Categories : (Rural)
- Table 17 Per Thousand Distribution of Persons by Occupational Status In Different Caste Categories : (Urban)

TABLE - 1

Percentage of Females Among Heads of Households by States :

1971 and 1981.

India/ states	1971			1981		
	All Area	Rural Area	Urban Area	All Area	Rural Area	Urban Area
India	9.43	9.58	8.83	8.08	8.21	7.64
Andhra Pradesh	12.35	12.45	7.59	11.51	11.88	10.24
Assam	6.03	5.97	6.62			
Bihar	7.98	8.27	5.49	6.63	6.97	4.35
Gujarat	8.52	8.08	9.59	7.69	7.33	8.46
Haryana	6.36	5.98	7.79	6.28	6.07	8.92
Himachal Pradesh	14.9	15.29	11.69	16.24	16.6	13.39
Jammu & Kashmir	5.92	5.86	6.21	5.14	5.01	5.61
Karnataka	12.81	13.13	11.83	11.65	11.97	10.64
Kerala	17.31	17.09	18.49	19.36	19.12	20.46
Madhya Pradesh	7.36	7.45	6.91	6.46	6.54	6.18
Maharashtra	10.32	11.17	8.46	9.07	9.76	7.31
Manipur	11.46	10.76	16.53	11.68	10.36	18.46
Meghalaya	21.06	21.31	19.56	22.23	22.49	21.04
Nagaland	12.95	12.92	13.22	10.49	10.97	8.01
Orissa	9.18	9.29	8.12	8.34	8.49	7.27
Punjab	7.46	7.24	8.08	5.86	5.43	
Rajasthan	6.46	6.33	7.05	5.26	5.23	5.38
Sikkim	10.37	10.72	7.39	9.45	9.75	
Tamilnadu	13.78	14.57	11.8	8.17		
Tripura	6.75	6.39	9.84	8.9	8.43	12.83
Uttar Pradesh	6.98	7.21	5.66	5.18	5.44	3.97
West Bengal	7.68	7.76	7.42	7.36	7.12	7.21
Andaman & Nicobar Islands	4.25	3.67	6.11	6.09	4.88	9.37
Arunachal Pradesh	7.02	7.06	5.96	8.16	8.33	6.16
Chandigarh	4.69	2.34	4.92	7.42	3.45	7.83
Dadra & Nagar Haveli	5.78	5.78		6.33	6.4	5.35
Delhi	4.81	4.5	4.84	6.16	3.95	6.31
Goa Daman & Diu	25.68	26.17	17.88	30.29	34.46	22.46
Lakshadweep	35.39	35.39		34.35	31.72	37.53
Pondicherry	12.48	12.05	13.14			
Mizoram				10.91	9.44	15.29

Source : Census 1971 and Census 1981. Series I. Part - IV A, Vol I.
Social and Cultural tables. Percentages are calculated.

* Census 1981 was not conducted in Assam and data relating to
Household information is not available for Tamilnadu and
Pondicherry.

Table 2

Female Headed Households and Their Average Size

Year	Rural/ Urban	Households (in millions)	Female Headed House- holds (in millions)	Percent Female Headed House- holds	Average Size of Female Headed House- holds
1984	Rural	100.53	9.70	9.65	3.49
	Urban	33.99	2.95	8.68	3.72
1988	Rural	108.36	11.22	10.36	3.30
	Urban	34.28	3.40	9.92	3.50

Original Source : National Sample Survey Organisation, Report No. 351, 1989 and Sarvekshana, Special Number, September, 1990

Source : Women and Men in India 1995, CSO, Govt. of India

Note : Data for 1984 and 1988 are based on 39th round (January - June, 1984) and 43rd round (July 1987 - June 1988)

Table 3

Some Household and Population Characteristics for
Different States and Union Territories by Sex of the Head of Household

State/Union Territory	no. of fh. hhs. per 1000 hhs.	average hhs. size		Sex-ratio (no. of females per 1000 males)		per hhs. land area (0.00 hectare)			
		-----		-----		-----		-----	
		fh. hhs.	all hhs.	fh. hhs.	all hhs.	possessed fh. hhs.	all hhs.	culti- vated fh. hhs.	all hhs.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Andhra Pradesh	108	2.7	4.4	2025	987	0.47	0.92	0.40	0.84
Assam	47	3.6	5.5	1682	876	0.43	0.96	0.36	0.80
Bihar	105	3.7	5.3	1752	944	0.41	0.87	0.34	0.78
Gujarat	79	3.1	5.2	1674	964	0.56	1.28	0.53	1.22
Haryana	94	3.9	5.7	1709	881	0.70	2.04	0.76	2.03
Himachal Pradesh	195	3.7	5.0	1862	1056	0.79	0.93	0.52	0.62
Jammu & Kashmir	78	4.4	6.0	1624	955	0.73	0.86	0.63	0.76
Karnataka	124	3.5	5.1	1908	965	0.76	1.48	0.74	1.39
Kerala	238	4.4	2.0	1573	1078	0.25	0.35	0.22	0.30
Madhya Pradesh	60	3.0	5.4	1882	931	4.29	2.24	1.18	2.06
Maharashtra	112	3.0	5.0	1930	367	0.78	1.67	0.69	1.53
Manipur	88	4.6	5.7	1656	956	0.66	0.88	0.54	0.90
Meghalaya	287	4.8	5.2	1081	928	1.07	1.36	0.79	0.94
Nagaland				No survey					
Orissa	98	3.1	4.9	2056	1006	0.37	0.76	0.31	0.68
Punjab	94	4.0	5.4	1461	881	1.08	1.44	0.77	1.34
Rajasthan	88	3.4	5.3	1671	941	1.69	2.74	1.36	2.36
Sikkim	143	4.5	4.8	1287	899	1.17	1.23	0.97	0.99
Tamil Nadu	159	2.7	4.2	1830	1017	0.30	0.56	0.55	0.47
Tripura	79	3.2	4.8	1570	933	0.24	0.54	0.08	0.30
Uttar Pradesh	84	3.5	5.3	1680	893	0.50	1.03	0.49	0.99
West Bengal	90	3.2	5.1	1780	958	0.35	0.54	0.30	0.47
Andaman & Nicobar Is.	28	4.1	4.6	1258	804	1.76	0.84	0.87	0.62
Arunachal Pradesh	29	3.4	4.5	1833	720	2.02	2.15	2.81	1.29
Chandigarh	-	-	3.4	-	671	0.01	0.12	0.38	0.09
Dadra & Nagar Haveli	53	2.7	4.9	2538	1078	0.62	1.12	0.46	0.97
Delhi	31	6.3	6.7	2138	746	0.01	0.41	-	0.63
Goa, Daman & Diu	207	3.4	5.0	2311	997	0.22	0.50	0.16	0.45
Lakshadweep	667	6.0	5.6	1087	982	0.22	0.21	0.20	0.19
Mizoram	98	3.6	4.9	1350	936	0.84	0.92	0.89	1.00
Pondicherry	171	3.0	4.6	2024	1018	0.17	0.29	0.15	0.51
All India	104	3.3	5.1	1797	948	0.58	1.19	0.51	1.08

Note : fh. hhs. stand for female headed households.

Source : NSS 43rd Rd, (1987-88) Statement 3

T A B L E - 4

Percentage Widowed in Total and Ever-Married Population
by states, 1981 Census

State	% widowed in total population		% widowed in ever-married population	
	Female	Males	Female	Males
Andhra Pradesh	2.1	10.2	17.7	4.5
Bihar	2.7	7.3	12.9	5.7
Gujarat	2.0	7.0	13.4	4.6
Haryana	2.6	5.0	9.5	6.0
Himachal Pradesh	2.9	7.6	14.6	6.7
Jammu & Kashmir	3.2	5.7	11.7	7.8
karnataka	1.8	9.5	18.3	4.5
Kerala	1.1	9.1	18.5	3.0
Madhya Pradesh	2.7	7.8	13.8	5.7
Maharashtra	1.8	8.7	16.0	4.0
Orissa	2.3	9.0	17.3	5.3
Punjab	2.8	5.4	10.9	6.7
Rajasthan	2.6	7.1	12.7	5.4
Tamil Nadu	2.3	10.0	18.4	5.1
Uttar Pradesh	3.8	6.4	11.3	8.1
West Bengal	1.4	9.2	17.9	3.4
INDIA	2.4	8.0	5.4	14.8

T A B L E - 5

Percentage of Widowed, Divorced and Separated Women in each age group
by sex 1981 & 1992

Age Group in Yrs	1981						1992					
	Female			Male			Female			Male		
	Total	Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total	Rural	Urban
All ages	8.48	8.68	7.78	2.66	2.97	1.66	8.2	8.2	8.2	2.5	2.8	1.8
10-14	0.06	0.08	0.02	0.02	0.03	0.01	0	0	0	0	0	0
15-19	0.63	0.73	0.32	0.16	0.2	0.05	0.2	0.2	0.1	0	0	0
20-24	1.51	1.69	1.01	0.69	0.85	0.27	0.9	1	0.5	0.3	0.4	0.1
25-29	2.38	2.53	1.85	1.25	1.52	0.57	2.1	2.2	1.6	0.8	1	0.4
30-34	3.99	4.25	3.5	1.85	2.22	0.92	3.8	3.9	3.2	1.4	1.7	0.7
35-39	6.19	6.31	5.78	2.43	2.85	1.27	6.1	6.3	5.5	2	2.3	1
40-44	11.64	11.62	11.72	3.81	4.38	2.17	9.9	10.1	9.5	3.3	3.8	1.8
45-49	16.63	16.72	17.61	4.31	5.52	3.01	15.7	15.7	15.4	5	5.6	2.8
50+							45.4	44.5	48.7	14.6	15.5	11.2
50-54	30.34	30.05	31.46	7.78	8.53	5.21	35.3	23.5	26.2	7.8	8.01	4.8
55-59	32.29	31.27	36.49	9.36	10.17	6.64	2.1	34.6	38.0	10.2	11.1	7.0
60+							62.2	61.1	66.4	21.5	22.3	18.8
60-64	56.51	56.07	53.37	14.5	15.3	11.21						
65-69	58.95	58.12	62.33	17.58	18.24	14.9						
70+	77.85	77.54	79.07	27.43	28.15	24.35						

* 1992 data relates to the SRS carried out on 6300 sample units consisting a population of 5.8 million persons.

T A B L E - 1
Percent Distribution of Population by Sex, Marital Status
and Total age-groups, 1993

* India

Age Group	Person				Male				Female			
	Never Married	Married	W/D/S	Total	Never Married	Married	W/D/S	Total	Never Married	Married	W/D/S	Total
T O T A L												
10 Yrs	24.9	0	0	24.9	25	0	0	25	24.7	0	0	24.7
10-14	11.1	0.1	0	11.2	11.3	0	0	11.3	10.9	0.1	0	11
15-19	8.6	1.9	0	10.5	10	0.9	0	10.9	7.1	3	0	10.2
20-24	4.1	5.5	0.1	9.7	5.8	3.7	0	9.6	2.2	7.4	0.1	9.7
25-29	1.4	6.7	0.1	8.2	2.1	5.9	1	8.1	0.5	7.6	0.2	8.3
30-34	0.4	6.4	0.2	6.9	0.6	6.2	1	6.9	0.2	6.6	0.3	7
35-39	0.1	5.8	0.2	6.2	0.2	5.9	1	6.2	0.1	5.8	0.4	6.2
40-44	0.1	4.6	0.3	5	0.1	4.8	0.2	5	0	4.4	0.5	5
45-49	0	4	0.4	4.4	0.1	4.1	0.2	4.4	0	3.8	0.7	4.5
50-54	0	3	0.5	3.6	0	3.3	0.2	3.6	0	2.7	0.8	3.6
55-59	0	2.4	0.6	3	0	2.7	0.3	3	0	2.1	1	3.1
60-64	0	1.6	0.7	2.4	0	2	0.3	2.3	0	1.2	1.2	2.4
65-69	0	1.1	0.7	1.8	0	1.3	0.3	1.7	0	0.8	1.1	1.9
70+	0	1	1.2	2.2	0	1.4	0.6	2.1	0	0.5	1.8	2.4
All ages	50.8	44.1	5.1	100	55.3	42.3	2.4	100	45.9	46.1	8	100
R U R A L												
10 Yrs	25.8	0	0	25.8	13.4	0	0	13.4	12.4	0	0	12.4
10-14	11	0.1	0	11	11.2	0	0	11.2	10.7	0.1	0	10.9
15-19	8.5	2.2	0	10.7	10	1.1	0	11.1	6.8	3.4	0	10.2
20-24	3.6	6	0.1	9.7	5.2	4.3	0	9.6	1.9	7.7	0.1	9.7
25-29	1.1	6.6	0.1	7.9	1.8	5	0.1	7.9	0.5	7.3	0.2	7.9
30-34	0.3	6.2	0.2	6.6	0.5	5.9	0.1	6.5	0.1	6.4	0.3	6.8
35-39	0.1	5.5	0.3	5.9	0.2	5.5	0.1	5.8	0	5.6	0.4	6
40-44	0	4.5	0.3	4.8	0.1	4.5	0.2	4.8	0	4.4	0.5	4.9
45-49	0	3.9	0.4	4.4	0.1	4	0.2	4.3	0	3.8	0.7	4.5
50-54	0	3	0.6	3.6	0	3.3	0.3	3.6	0	2.8	0.9	3.7
55-59	0	2.4	0.7	3.1	0	2.7	0.3	3.1	0	2.1	1.1	3.2
60-64	0	1.6	0.7	2.4	0	2	0.4	2.4	0	1.3	1.1	2.4
65-69	0	1.1	0.7	1.8	0	1.4	0.3	1.7	0	0.8	1.1	1.9
70+	0	1	1.2	2.2	0	1.4	0.6	2.1	0	0.6	1.8	2.4
All ages	50.5	44.2	5.3	100	55.1	42.2	2.7	100	45.7	46.3	8	100
U R B A N												
10 Yrs	22.4	0	0	22.4	22.3	0	0	22.3	22.5	0	0	22.5
10-14	11.5	0	0	11.5	11.5	0	0	11.5	11.4	0	0	11.5
15-19	9.1	1	0	10.1	9.9	0.2	0	10.2	8.2	1.7	0	10
20-24	5.4	4.3	0.1	9.7	7.4	2.2	0	9.7	3.1	6.5	0.1	9.7
25-29	2	7	0.1	9	3	5.5	0	8.6	0.8	8.5	0.2	9.5
30-34	0.5	7.1	0.2	7.7	0.8	6.9	1	7.8	0.2	7.2	0.3	7.7
35-39	0.2	6.7	0.2	7.1	0.3	6.9	1	7.2	0.1	6.5	0.4	7
40-44	0.1	5	0.3	5.4	0.1	5.6	1	5.8	0.1	4.5	0.5	5
45-49	0.1	4.2	0.4	4.6	0.1	4.5	1	4.7	0	3.8	0.7	4.5
50-54	0	3	0.5	3.5	0.1	3.5	2	3.7	0	2.5	0.8	3.3
55-59	0	2.2	0.5	2.7	0	2.5	2	2.7	0	1.9	0.9	2.8
60-64	0	1.6	0.7	2.4	0	2.1	2	2.3	0	1.2	1.3	2.4
65-69	0	1	0.6	1.6	0	1.2	2	1.4	0	0.7	1	1.7
70+	0	1	1.2	2.2	0	1.5	0.5	2	0	0.4	1.9	2.3
All ages	51.4	43.9	4.7	100	55.7	42.6	1.7	100	46.6	45.4	7.9	100

Note: W/D/S - Widowed/Divorced/Separated.

* Excludes Jammu & Kashmir

Table 7

Mean Age at Marriage

Year	Female	Male
1951	15.4	19.9
1961	16.1	22.3
1971	17.1	22.7
1981	17.9	23.3
1992	19.5	-

Source : Registrar General India, Population of India : ESCAP Country Monograph No. 10 and Female Age at Marriage, Census of India Occasional Paper No. 7 of 1988

Note : Figures for 1951, 1961, 1971 and 1981 are singular mean age at marriage based on population census data. 1992 figure is the mean age at effective marriage based on Sample Registration System data.

Table 3

Currently Widowed/Divorced/Separated Women
by Completed Educational Level - 1981

	Total	Illiterate	Literate but below middle	Middle but below Matric	Matric but below graduate	Graduate and above
Total	27,227,657 (100)	24,505,371 (90.00)	2,144,441 (7.87)	352,354 (1.28)	132,046 (0.70)	32,385 (0.1)
Rural	21,464,333 (100)	20,124,204 (93.86)	1,162,305 (5.5)	129,590 (0.59)	45,516 (0.21)	3,733 (0.02)
Urban	5,742,313 (100)	4,381,167 (76.28)	981,533 (16.74)	224,264 (3.9)	147,126 (2.56)	26,525 (0.5)

Source : Census of India, P2 Part A - B, Reports - Tables based on 5 per cent sample data. Series 1, Part II special.

Table 9.

Marital Status Distribution of Heads of Households, Gujarat
and Maharashtra, 1972-73.

States/Area	Male Heads of Households				Female Heads of Households			
	NM	CM	WDS	All	NM	CM	WDS	All
GUJARAT								
Rural	3.6	89.0	7.4	100.0	3.4	15.2	81.4	100.0
Urban	4.8	90.6	4.6	100.0	3.2	16.2	80.6	100.09
MAHARASHTRA								
Rural	2.8	90.9	6.2	100.0	3.6	28.5	67.8	100.0
Urban	9.6	86.4	3.9	100.01	14.1	20.5	65.1	100.0

NM Never-married; CM Currently married; WDS Widowed, Divorced or Separated.

Note : In Maharashtra, for a small percentage of heads of household, marital status was not known and, therefore, figures may not add up to 100.0.

Source: Special Tables compiled from the State samples of the 27th Round of the NSS., Visaria and Visaria.

Table 10

Per Thousand Distribution of Female and Male Headed Households
and Persons by Monthly Per Capita Expenditure (Rural)

Expenditure Group (Rs.)	HOUSEHOLDS		PERSONS	
	FHH	MHH	FHH	MHH
Less than 65	67	55	74	61
65-80	58	63	70	71
80-95	84	91	98	102
95-110	105	112	119	122
110-125	97	109	101	114
125-140	87	96	89	97
140-160	102	103	99	102
160-180	75	79	69	75
180-215	100	95	87	90
215-280	101	90	87	80
280-370	61	52	50	43
370+	53	47	46	35
No Response	10	9	10	8
TOTAL	1000	1000	1000	1000

Source : The figures were calculated from data provided in Sarvekshan
Vol XV, No. 2, issue no. 49. Oct-Dec 1991. NSS 43rd roun
(1987-88).

Table 11

Per Thousand Distribution Of Female and Male Headed Households
and Persons by Monthly Per Capita Expenditure (Urban)

Expenditure Group (Rs.)	HOUSEHOLDS		PERSONS	
	FHH	MHH	FHH	MHH
Less than 90	73	54	99	69
90-110	65	55	83	72
110-135	102	94	127	117
135-160	110	101	117	118
160-185	84	92	93	104
185-215	87	95	87	102
215-255	90	105	92	106
255-310	98	100	91	92
310-385	84	99	69	80
385-520	94	97	70	69
520-700	54	53	35	34
700+	46	46	27	30
No Response	10	9	10	8
TOTAL	1000	1000	1000	1000

Source : The figures were calculated from data provided in Sarvekshan
Vol XV, No. 2, issue no. 49. Oct-Dec 1991. NSS 43rd roun
(1987-88).

Table 12

Per Thousand Distribution of Female Headed Households in Different Caste Categories By Land Size : (Rural)

Household Group	Land Size (In Hectares)						All
	Landless	0.01-0.40	0.4--1.00	1.01-2.00	2.01 & above		
Scheduled Tribe							
FHH	464	174	153	137	72	1000	
MHH	263	160	227	187	162	1000	
Scheduled Caste							
FHH	656	221	71	30	22	1000	
MHH	507	222	137	81	52	1000	
Neo-Buddhists							
FHH	478	153	152	89	129	1000	
MHH	521	99	141	135	104	1000	
Others							
FHH	476	237	140	85	61	1000	
MHH	299	179	181	138	182	1000	
ALL							
FHH	511	228	128	78	55	1000	
MHH	336	187	178	146	153	1000	

Source : The figures were calculated from data provided in Sarvekshana. Vol XV, No. 2, issue no. 49. Oct-Dec 1991. NSS 43rd round (1987-88).

Table 13

Per Thousand Distribution of Persons in Female and Male Headed
Households in Different Caste Categories By Land Size : (Rural)

Household Group	Land Size (In Hectares)					All
	Landless	0.01-0.40	0.4--1.00	1.01-2.00	2.01 & above	
Scheduled Tribe						
FHH	338	197	179	137	185	1000
MHH	213	145	229	137	207	1000
Scheduled Caste						
FHH	593	247	90	37	32	1000
MHH	451	223	154	98	73	1000
Neo-Buddhists						
FHH	436	144	146	166	126	1000
MHH	498	148	146	186	87	1000
Others						
FHH	386	269	160	106	79	1000
MHH	246	168	183	173	233	1000
ALL						
FHH	422	259	148	99	73	1000
MHH	282	172	180	161	198	1000

Source : The figures were calculated from data provided in Sarvekshana.
Vol XV, No. 2, issue no. 49. Oct-Dec 1991. NSS 43rd round
(1987-88).

Table 14

Per Thousand Distribution of Female and Male Headed Households by
Occupational Status In Different Caste Categories : (Rural)

Caste	Occupational Categories Of HHs							All Households
	Self - Employed			Wage Labour				
	Agriculture	Non- Agriculture	Sub-Total	Agricultural Labour	Other Labour	Subtotal	Others	
	(1)	(2)	(1)+(2)	(3)	(4)	(3)+(4)	(5)	
Scheduled Tribe								
FHH	326	54	380	392	62	454	166	1000
MHH	352	59	441	380	121	500	59	1000
Scheduled Caste								
FHH	137	68	205	517	97	614	178	1000
MHH	194	113	307	519	114	633	57	1000
Others								
FHH	324	50	405	242	73	316	276	1000
MHH	446	144	591	231	79	310	95	1000
All								
FHH	287	75	363	310	77	387	250	1000
MHH	354	128	516	306	91	398	86	1000

Source : The figures were calculated from data provided in Sarveksnana.
Vol XV, No. 2, issue no. 49. Oct-Dec 1991. NSS 43rd round
(1987-88).

Table 15

Per Thousand Distribution of Female and Male Headed Households by
Occupational Status In Different Caste Categories : (Urban)

Caste Category	HOUSEHOLD TYPE				
	SELF EMPLOYED	REGULAR WAGES/SALARIED	Casual Labour	Others	All

Scheduled Tribe					
FHH	152	251	215	382	1000
MHH	222	444	220	114	1000
Scheduled Caste					
FHH	169	277	274	280	1000
MHH	267	410	259	64	1000
Others					
FHH	228	283	142	347	1000
MHH	365	468	99	68	1000
All					
FHH	216	281	164	338	1000
MHH	348	462	123	67	1000

Source : The figures were calculated from data provided in Sarvekshana.
Vol XV, No. 2, issue no. 49. Oct-Dec 1991. NSS 43rd round
(1987-88).

Table 16

Per Thousand Distribution of Persons by Occupational Status
In Different Caste Categories : (Rural)

Caste	Occupational Categories Of HHs							All Households
	Self - Employed in			Wage Labour				
	Agriculture	Non- Agriculture	Sub-Total	Agricultural Labour	Other Labour	Subtotal	Others	
	(1)	(2)	(1)+(2)	(3)	(4)	(3)+(4)	(5)	
Scheduled Tribe								
FHH	389	55	444	384	68	452	104	1000
MHH	427	60	488	355	116	471	41	1000
Scheduled Caste								
FHH	160	67	226	492	109	601	172	1000
MHH	225	119	334	492	112	604	51	1000
Others								
FHH	361	86	447	212	79	312	240	1000
MHH	494	145	640	207	71	277	81	1000
All								
FHH	330	81	411	283	85	368	220	1000
MHH	435	131	565	277	84	361	70	1000

Source : The figures were calculated from data provided in Sarveksnana.
Vol XV, No. 2, issue no. 49. Oct-Dec 1991. NSS 43rd round
(1987-88).

Table 17

Per Thousand Distribution of Persons by
Occupational Status In Different Caste Categories : (Urban)

Caste Category	HOUSEHOLD TYPE				All
	SELF EMPLOYED	REGULAR WAGES/SALARIED	Casual Labour	Others	

Scheduled Tribe					
FHH	188	319	281	212	1000
MHH	251	479	213	57	1000
Scheduled Caste					
FHH	215	339	286	160	1000
MHH	288	437	248	27	1000
Others					
FHH	278	324	154	242	1000
MHH	421	444	94	38	1000
All					
FHH	267	326	176	230	1000
MHH	399	445	117	38	1000

Source : The figures were calculated from data provided in Sarvekshana.
Vol XV, No. 2, issue no. 49. Oct-Dec 1991. NSS 43rd round
(1987-88).

PART I

APPENDIX B

A CHART ON MICRO STUDIES

S. No.	Source	Author	Location	Sample	Methodology	Study Category	Presence of Religious/Social Taboos	Social Constraints on Labour Market Involvements
1.	"Widowhood : Perceptions of Widows & Non Widows" Social Change : June 92 : Vol. 22 No. 2 Pg. 52-56	L.K. Jamuna & P.V. Ramamurti	Chittor District of A.P. (Rural)	180 Widows & 180 non-widows of SC, BC,FC groups in the 50-60 years and 60-70 years age groups. Multistage stratified Random method.	Each item consists of two statements :- I) refer to whether a practice exists in the area. ii) Whether they themselves agreed with it. Total score of the first part gave perception of social norm. Total score of second part gave the person's attitude score. The higher the score, the more the acceptance of widowhood practices.	Widow	Yes	Yes
2.	"Social Security for Destitute Widows in Tamil Nadu" Economic & Political Weekly April 1995 Pg. 794-796	K.V. Eswara Prasad	Tamil Nadu's Dindigul District (Rural)	----	Analysis of working of the pension schemes in Dindigul district for a four year period.	Widow	----	----
3.	"WHHS : Coping with caste, class & Gender Hierarchies" Economic & Political Weekly : March 1994 : Pg 699-704	Lakshmi Lingam	East Godavari District, Andhra Pradesh (Rural)	Two villages. One dry and One wet	Survey including case studies.	Women Headed households in general	Yes	Yes among the upper castes. Not among the lowercastes where women participate in agricultural production.

S. No.	Source	Author	Location	Sample	Methodology	Study Category	Presence of Religious/Social Taboos	Social Constraints on Labour Market Involvements
1.	"Widowhood : Perceptions of Widows & Non Widows" Social Change : June 92 : Vol. 22 No. 2 Pg. 52-56	L.K. Jamuna & P.V. Ramamurti	Chittor District of A.P. (Rural)	180 Widows & 180 non-widows of SC, BC,FC groups in the 50-60 years and 60-70 years age groups. Multistage stratified Random method.	Each item consists of two statements :- I) refer to whether a practice exists in the area. ii) Whether they themselves agreed with it. Total score of the first part gave perception of social norm. Total score of second part gave the person's attitude score. The higher the score, the more the acceptance of widowhood practices.	Widow	Yes	Yes
2.	"Social Security for Destitute Widows in Tamil Nadu" Economic & Political Weekly April 1995 Pg. 794-796	K.V. Eswara Prasad	Tamil Nadu's Dindigul District (Rural)	----	Analysis of working of the pension schemes in Dindigul district for a four year period.	Widow	----	----
3.	"WHHS : Coping with caste, class & Gender Hierarchies" Economic & Political Weekly : March 1994 : Pg. 699-704	Lakshmi Lingam	East Godavari District, Andhra Pradesh (Rural)	Two villages. One dry and One wet	Survey including case studies.	Women Headed households in general	Yes	Yes among the upper castes. Not among the lowercastes where women participate in agricultural production.

S. No.	Source	Author	Location	Sample	Methodology	Study Category	Presence of Religious/Social Taboos	Social Constraints on Labour Market Involvements
4.	"Land Rights of widows" Conference on widows. IIM, B'lore March 20-26, 1994 (unpublished)	Ramesh & Shobha Nandwana	Rajasthan (Rural) Udaipur District	Two villages	----	Widow	----	----
5.	VARSHA : SETU : Centre For Social Knowledge and Action. Ahmedabad 22-25 March, 1994		Gujrat (Rural)	131 widows in 4 Districts	Survey, Case Studies, Seminar	Widow	Yes	----
6.	"Gender, Caste & Labour" Economic & Political Weekly : Sept 9, 1995 Vol. XXX No. 36; Pg 2248-2255. (Article)	Uma Chakravarti	----	----	----	Widow	Yes	----

S. No.	Source	Author	Location	Sample	Methodology	Study Category	Presence of Religious/Social Taboos	Social Constraints on Labour Market Involvements
7.	"Widows & Wellbeing in Rural North India" Development Economics research Programme, London School of Economics. Sept. 1992	Jean Dreze and Marty Chen	Rural North India : Bihar, Gujrat, Rajasthan, U.P. and West Bengal.	262 widows from eight villages.	Field Work including Survey.	Widow	Yes	Yes
8.	"Negotiating Property Rights for Widows" (unpublished) Conference on "Widows in India" 1994 IIM B'lore.	Dr. N. Gorthe	Pune	----	Case Studies (2)	Widow	Yes	----
9.	"Rural Households headed by women : A priority concern for development". World Employment programme Research working paper. March 1984.	Nadia Youssef & Carol Hetler.W	----	----	----	Woman headed households including widow & divorcee	Yes	----

S. No.	Source	Author	Location	Sample	Methodology	Study Category	Presence of Religious/Social Taboos	Social Constraints on Labour Market Involvements
10.	"Widows in India" Ashish Publishing House, 8181, Punjabi Bagh, New Delhi-26, 1993	T.N. Kitchlu	Rural and Urban Delhi.	150 Rural 350 Urban 500 Widows Total 3 religious communities from urban area were taken : Hindu, Muslim & Christian	Survey and 10 Case studies.	Widows	Yes	Yes for rural areas. No for urban areas.
11.	"Widowhood : A Socio-Psychiatric Study" Mohit Publications, N.D. 2 1994.	Dr. Sandhya	Ambala Division of Harayana, consisting of Ambala, Kurukshetra & Karnal districts	125 Rural 100 Urban 100 Industrial + (100 Rural 50 Industrial) for Psy. morbidity.	Interview, schedule, inventory and case study. Also observation & verbal Reports.	Widows	Yes	----
12.	"Women in the Third World : Gender issues in Rural & Urban Areas" Edward Elgar Publications Ltd. Gower House,croft road, Aldershot, Hauts GU113 HR, England, 1989 (Article)	Lynne Brydon and Slyvia Chant.	----	----	----	FHHS Pg. 54-56 (hh heads) Pg. 145-151 (WHHS)	----	----

S. No.	Source	Author	Location	Sample	Methodology	Study Category	Presence of Religious/Social Taboos	Social Constraints on Labour Market Involvements
13.	"Marriage of Hindu Widows" K.P. Bagchi & Co., 286, Bepur Behar, Ganguli Street, Calcutta 700012. Jan. 1976	Isvarachandra Vidyasagra. K	----	----	----	Widow	Yes	----
14.	"Dimensions of Indian Womanhood Vol-2" Shri Almora Book Depot, Almora 263601, 1993 ARTICLE : Widow Remarriage and the uplift of Hindu Widows as reflected in the writings of Hindu writers of Bhartendu Era by Dr. G.M. Jaswal Pg 183 onwards.	C.M. Agrawal	----	----	----	Widow	Yes	----

S. No.	Source	Author	Location	Sample	Methodology	Study Category	Presence of Religious/Social Taboos	Social Constraints on Labour Market Involvements
15.	"Women & Poverty" Univ. of Chicago Press. Chicago & London, 1986 (i) Chapter 4 Pg. 41 (ii) Chapter 7 Pg. 103	edited by Barbara C. Gelpi, Nancy C.M. Hartsock, Clare C. Novak and Myra H. Strober.	---	---	---	FHH	---	---
			---	---	---	FHH	---	---
16.	"Determinants & Consequences of Internal Migration in India" Oxford University Press, 1989	A.S. Oberoi, Pradhan H. Prasad & M.G. Sardana	Bihar, Kerala and U.P.	Rural : 800-> out migrant 200-> in migrant 200-> return migrant 200-> non-migrant Urban : 800->in migrant 200 out -> migrant 200 return migrant 800->non-migrant	Survey	Migrants	---	---
17.	"Violence Against Women" Arihant Publishers, Jaipur, 1990 Chapter 24:Widowhood : disorgn & re-organ of life Frameworks by Prof. Helena Z. Lopata	Edited by Sushma Sood.	---	---	---	Widow	---	---

S. No.	Source	Author	Location	Sample	Methodology	Study Category	Presence of Religious/Social Taboos	Social Constraints on Labour Market Involvements
18.	<p>"Single Women in Indian Perspective" Nirmal Book Agency, Kurukshetra 1994</p> <p>(i) Chapter 9 Pg. 60</p> <p>(ii) Chapter 10 Pg. 68</p> <p>"Widows Socio & Economic Problems.</p> <p>(iii) Chapter 15</p> <p>(iv) Chapter 19</p>	Dr. Neshla	<p>---</p> <p>Village Garhi Sampla of District Rohtak in Harayana.</p> <p>---</p> <p>---</p>	<p>---</p> <p>100</p> <p>---</p> <p>---</p>	<p>---</p> <p>Case studies, interviews, observation</p> <p>---</p> <p>---</p>	<p>Widow</p> <p>Widow</p> <p>Widow</p> <p>Widow</p>	<p>---</p> <p>Yes</p> <p>---</p> <p>---</p>	<p>---</p> <p>---</p> <p>---</p> <p>---</p>
19.	<p>"Widows" Vol I The Middle East, Asia & the Pacific. Duke University Press, Durham, 1987</p>	Edited by Helena Z. Lopata	---	---	---	Widow	Yes	
20.	<p>"The Plight Of Widows : Hiatus between law & Social acceptance" Social Welfare V 29 No. 11-12. 1983. March</p>	Lopamudra	---	General article	---	Widow	Yes	

S. No.	Source	Author	Location	Sample	Methodology	Study Category	Presence of Religious/Social Taboos	Social Constraints on Labour Market Involvements
21.	"What it means to be a Widow" Social Welfare Vol. 34, no. 9, Dec. 1987.	B.M.M. Aradhya	----	General article	----	Widow	Yes	
22.	"Women Images" Rawat Publications Jaipur & New Delhi 1996 Chapter 5 "Widows Role Adjustment & Violence" by Ram Ahuja	edited by Pratibha Jain & Rajan Mahan	----	General Article	----	Widow	----	----
23.	"Women in the Hindu Literature" Gyan Publishing House. New Delhi 1995. Page 110	R.P. Sharma	----	----	----	Widow	Yes	----
24.	"status of Widows in Harayana" NCAER. New Delhi 1994. Conference on widows in India 1994. IIM. Bangalore.	Ms. D.V. Rukmini	Harayana (both Rural & Urban)	4500 Households 174->Rural 267->Urban	Survey	Widow	----	No

S. No.	Source	Author	Location	Sample	Methodology	Study Category	Presence of Religious/Social Taboos	Social Constraints on Labour Market Involvements
25.	"The condition of India Widows as a Social issue" Conference on "Widows in India" 1994 IIM, B'lore	Jean Dreze	----	----	----	Widows	Yes	----
26.	"Life after Death : The continuing Inter Relationship Between Widowhood & Married State of Women" (ISST) 1994 Conference on "Widow in India" 1994, IIM, B'lore	Shobha Jaishanker	----	----	----	Widow and Female head of household	Yes	----
27.	"Widowhood and Aging" Centre for development studies, Kerala. Also in : Conference on "Widows in India" 1994 IIM, B'lore	Leela Gulati	Kerala and India (Comparison)	----	----	Widow and the aged	----	----

S. No.	Source	Author	Location	Sample	Methodology	Study Category	Presence of Religious/Social Taboos	Social Constraints on Labour Market Involvements
28.	WIDER WORKSHOP "Social Security Pension for Widows in Kerala" 1994 CDS, Kerala Conference on "Widows in India" 1994 IIM, B'lore	I.S. Gulati & Leela Gulati	Kerala	----	----	Widow	----	----
29.	"Social Security for Destitute Widows in Tamil Nadu" Conference on "Widows in India" 1994 IIM, B'lore	K.V. Eswara Prasad	----	----	----	Widow	----	----
30.	"Self Employed Widows : Some Experiences of SEWA" SEWA, Ahmedabad. 1994 Conference on "Widows in India" 1994 IIM, B'lore	Renana Jhabvala	----	----	----	Widow	----	----

S. No.	Source	Author	Location	Sample	Methodology	Study Category	Presence of Religious/Social Taboos	Social Constraints on Labour Market Involvements
31.	"FHHS : Problem, definition, Identification & Targetting 1988 FHHS : Conceptual & Definitional Problems : Papers presented at a National Workshop on FHHS & development of guidelines for their participation in Development New Delhi.	Ranjana Kumari	----	----	----	Female headed Households	----	Yes (they face social segration, stigma & oppression)
32.	"Widows in India" (Unpublished)	Jean Dreze	----	----	----	Widow	Yes, especially as one moves up in the caste hiesarchy.	No
33.	"Women Headed Households in Rural India" Radian Publishers 1989	Ranjana Kumari	Eastern region of Uttar Pradesh (Juanpur District)	50 FHHS and 10 Male Headed Households	Schedule for a baseline survey, observation, open-ended discussions	Female & Male-headed households with more emphasis of the former.	Yes (Purdah System exists especially among upper castes)	----

S. No.	Source	Author	Location	Sample	Methodology	Study Category	Presence of Religious/Social Taboos	Social Constraints on Labour Market Involvements
34.	"Tyranny of the household" Shakti books. New Delhi. 1985 Chapter 4: Indian households with female heads : Their incidence, characteristics and level of living" by Pravin & Leela Visaria.	Edited by Devaki Jain & Nirmala Banerjee	----	----	----	Female Hh Heads	----	----
35.	"Indian Female Headed Households" ILO, 1984	ISST, New Delhi	West Bengal, Karnataka, Uttar Pradesh and Rajasthan	40 Female headed households	Survey	Female headed households	----	----
36.	"Women Headed Households : The ignored factor in development planning" ICRW, Wash- ington 1978	M. Buvinic and Nadia Youssef	Global Scenario	----	----	Women Headed Households	Yes for widows in some regions like Middle East, Asia and Africa.	----
37.	National work- shop on FHHS and development guidelines for their participa- tion in develop- ment New Del- hi 1988 Vol.1		----	----	----	FHHS	----	----

S. No.	Source	Author	Location	Sample	Methodology	Study Category	Presence of Religious/Social Taboos	Social Constraints on Labour Market Involvements
38.	"A theory and methodology of gender planning - meeting women's practical & strategic needs"	Caroline Moser and Caren Levy Univ. College London, 1986	----	----	----	FHHS	----	----
39.	Seminar Papers on Woman's Work and Employment Article entitled "Rural Poverty and FHHS : Need for Quantitative Analysis" 1982	G. Parthasarthy ISST, New Delhi	Vizag District	All households in the block which is 28,509	Survey	Female Heads of Households	----	----
40.	"Women's Quest for Equality" edited by Anita. The HCM Rajasthan State Institute of Public Administration, Jaipur, 1991. Part III. Chapter entitled "Widows Rehabilitation" (Workshop)	Pratibha Jain and Sangeeta Sharma	----	----	----	Widow	----	----

S. No.	Source	Author	Location	Sample	Methodology	Study Category	Presence of Religious/Social Taboos	Social Constraints on Labour Market Involvements
41.	"Widows. Abandoned and Destitute Women in India" Radiant publishers. 1989. Chapter 7 The Widows of Nov. 1984" by Jaya Srivastava	Edited by Pramila Dandavate, Ranjana Kumari and Jamila Verghese	----	----	----	Widow	Yes	----
42.	"Widow's Right to Property : Prejudices Against Remarried Women" MANUSHI. No. 89 July-Aug. 1995	Werner Menski	----	----	----	Widow	----	----
43.	"Growing incidence of female headship : Causes & Cure" Social Action. Vol 44 Oct-Dec. 1994 Page 17-33	K.Shanti	----	----	Secondary data review	FHHS	Not Mentioned	Not Mentioned

S. No.	Source	Author	Location	Sample	Methodology	Study Category	Presence of Religious/Social Taboos	Social Constraints on Labour Market Involvements
44.	"Female headed & female supported households in India" 1993. Book called "where did all the men go? Female headed/female supported households in cross cultural perspectives.	Joan Mencher (Edited by Mencher and Anne Okongwu)	----	----	----	FHHS	Not Mentioned	Not Mentioned
45.	"Widows and Deserted Women In Indian Society" Harnam Publication New Delhi, 1996	R.K. Upadhyay	Harayana	2 Districts : Faridabad and Narnaul. 13 villages from each district.	1. Schedule 2. Interview 3. Observation 4. Case Study 5. Consultation of official Records	Widow and Deserted Women	Yes	Yes

PART II

THE SURVEY

**Women in Extreme Poverty in India (with special reference to
Female Headed Households, Widows, Separated and deserted women)**

The micro-level survey conducted by ISST for a better understanding of the various dimensions of the status of women in extreme poverty with special reference to female headed households and widows is described fully in this part of the report alongwith the analysis of the data, details of which are given below :

Section 1 : Survey Methodology .

Section 2 : Socio-economic and demographic characteristics of the selected households.

Section 3 : Distribution of heads of households (and spouses) and related dimensions of different status indicators.

Section 4 : Respondent group differences by below and above poverty.

II.1 Survey Methodology :

Details on the respondent types, sample design and instruments used in the survey along with some important concepts and operational definitions used in the collection and analysis of the survey data are also presented are presented in this section.

II.1.1 Sample design: Three complete villages and a poor patch of a fourth village which is also in the vicinity of these villages all belonging to the district of SHIVPURI, Madhya Pradesh, India constituted the rural area chosen for the study. A slum area from New Delhi was chosen for the urban study. Both the areas were selected keeping the poverty consideration in view. Special care was also taken while selecting the villages so that they are neither purely tribal in nature nor are they devoid of tribal households.

The selected villages as well as the selected urban slums were completely listed using a listing sheet. Auxiliary information on the headship of the household and how significant is the contribution of the different members of the household was elicited at this stage. Based on this information, an attempt was made to classify the households into four categories namely :

- Female headed female maintained (FHFM)
- Female headed male maintained (FHMM)
- Male headed female maintained (MHFM)
- Male headed male maintained (MHMM)

However, as per the responses obtained at the listing stage all households belonged to the first and the last categories namely FHFH and MHMM.

Rural Sample

Nearly 365 households were listed out of which 52 were female headed female maintained households and the rest were male headed male maintained households. All female headed households were selected for in-depth analysis out of which one was a non-response. Out of the male headed households every sixth household was selected using a systematic random sampling method. One of the selected male household could not be canvassed even after repeated visits and it was substituted by another household having similar characteristics.

Final Sample Size : Female headed households (51)
Male headed households (52)

Urban Sample

Nearly 303 households were listed out of which 52 were female headed households and the rest were male headed households. All female headed households were selected with probability one. One fifth of the male headed households were selected using systematic random sampling method. One female headed household could not be canvassed since the respondent refused to give any time to the interviewer even after persuasion.

Final Sample Size : Female Headed Households (51)
: Male Headed households (50)

Survey instruments and techniques

Information was elicited both at the listing stage as well as at the final stage using a formatted and pre-coded questionnaire through personal interview method .

Male interviewers were used to interview the adult male and the household information .

Female interviewers were used to interview the females . Care was taken to isolate the respondents while taking the interviews. Before interviews had started , all the interviewers were thoroughly trained on interviewing techniques as well as the definitions and concepts that

have to be adopted while canvassing the questionnaire. Data collection was done under the supervision of highly experienced staff.

In Rural areas, 3 female and 2 male interviewers belonging to Shiv Puri were involved in the data collection under the supervision of experienced field co-ordinator belonging to Madhya Pradesh. Similarly in Urban areas, 3 females and 3 males were involved and all of them belonged to Delhi. This was also done under the supervision of a female field co-ordinator who is fluent in Hindi. Training was also imparted in Hindi (the local language).

It may be mentioned here that the interviewers were asked to elaborate the answers given by the respondent wherever it was not possible for them to code as per instruction. This information was also studied in order to build the data gaps in the coded form. In addition, while canvassing the section on sector of activity, it was difficult to pre-code it. Hence, information on all the activities undertaken by the respondents was gathered and coded later on.

People interviewed in the selected households are head of the household (male or a female), one adult male, if head of the household is a female , spouse of the head of the household where head of the household is a male. In addition all widows and deserted women, unmarried women above the age of 40 yrs were also taken for the study. In case no women of the latter category was available, an adult women other than the female head or spouse of the male head was also interviewed if available in the household.

II.1.2 Some important concepts and operational definitions.

Total household income : This is defined as the income of all members of the household either in the form of cash or kind and total value of home production net of costs.

Imputed value of forest products collected by the household members and the value of the dairy products either for sale or home consumption have been included in the household income in rural areas. Similarly income obtained from free collection such as rag picking has been included in the total household income in urban areas.

Per Capita Income : Income per household member is defined as per capita income.

Apportioning of Household Income by Sex

Household Income attributable to females is defined as the income actually received by females plus the portion of the income attributable to them based on the relative number of hours put in by them on home production. The remaining part of the household income is taken as the income attributable to males.

Worker : Any member participating in the income generating activities, income being defined as given above is considered as a worker (earner).

Work participation rate: Percentage of workers to the total number of people .

Economic Dependency Ratio : Ratio of the number of dependents (non-earners) to the number of earners .

Post Classification of Household categories

Households have been reclassified based on the proportion of household income attributable to females and males into the same four categories as at the stage of listing and are as given below :

- Female headed female maintained (FHFM)
- Female headed male maintained (FHMM)
- Male headed female maintained (MHFM)
- Male headed male maintained (MHMM)

Poverty line : This is taken from the "Report of the expert group on estimation of proportion and number of poor", Perspective Planning Division, Planning Commission, Govt. of India, New Delhi July, 1993. As the figures relate to 1987-88, they have been updated for the year 1996-97. Consumer price index as per "Central Statistical Organisation, Government of India, National Account Statistics - 1995," for the years 1980-81 to 1993-94 have been taken for this purpose. All projections are made using exponential growth. For projecting rural poverty line consumer price index numbers of agricultural wage labourers are taken. Similarly consumer price index numbers of industrial workers are used for projecting urban poverty line.

- Comparison of the distribution of household categories of selected households at the listing stage and after apportioning of household income by sex is presented in Tables A1 and A2 for rural and urban areas respectively .

II.1.3 Classification of households based on gender disaggregated income estimated from survey data .

It is necessary to know the main sources of income in the areas under study while interpreting the analytical tables.

In rural areas, the main sources of income are agriculture including collection of forest based products. In the specific area chosen for the survey stone quarrying is one of the important activities and one of the main sources of income for these villagers is wage labour in these quarries. During the survey we found that women and children are paid much less than men. The activity of collection of forest products is seasonal and is generally done by females and children . The forest products have to be sold to the established government procurement agency.

Similarly, in urban areas, home production based on capital like, land and other equipment is not applicable specially in the urban location chosen for the study . Hence the income earned is not from joint home production in general except in one or two households where it is a joint enterprise. It is the skill and the labour input which generates income and is generally paid income in urban areas. One should keep this in mind while interpreting these tables .

II.1.3.1 Comparison of distribution of households by household categories before and after apportioning household income by sex (Table A1 & A2).

In rural areas :

- After reclassification of households only 7.2% were categorised as FHFH households and the remaining 6.9% as FHMM households adding upto an overall of 14% (nearly) of households classified as FHFH at the listing stage.
- Likewise, 67.8% of households remained as MHMM households even after reclassification and remaining 18.2% of households were clasified as MHFH households accounting for 86% of households classified as MHMM households at the listing stage. Obvious reason for this being the invisibility of work participation of females and income thereof.

In Urban areas :

- After reclassification of households, 9.6% were categorised as FHFH households and the remaining 7.3% were classified as FHMM households making a total of 16.9% classified as FHFH at the listing stage.
- Nearly 83% of households were classified as MHMM households at the listing stage out of which only 1.7% were reclassified as MHFH households. This shows that conversion of MHMM households into MHFH is not very marked even after apportioning of household income by sex.

II.1.3.2 Distribution of households by poverty line and household categories . (B1 and B2)

- In Rural areas under study, nearly 31 percent of households fall below the poverty line. As compared to this, proportion of households falling below poverty line in Female headed female maintained households (FHFH) is 42 percent and proportion of Female headed Male maintained households is 44 percent.
- Condition of female headed female maintained households is worse in the urban areas.
- Overall percentage of households falling below poverty line in urban areas is 34 percent. As high as 62.1 percent of female headed female maintained households and 45.5 percent of female headed male maintained lie below the poverty line. This is as against 31 percent of male headed male maintained households; none of the male headed female maintained households belong to the below poverty group. This perhaps is sheerly because of small sample.
- This shows that the gap in the proportion of households below poverty line, between group of female headed households and group of male headed households is higher in urban areas as compared to rural area.

II.2 Socio-economic and demographic characteristics of the selected households .

II.2.0 Age-Sex distribution of the selected households by household categories. (2.0)

- Percentage of males in the age group of 15-49 years is much less in female headed female maintained households as compared to male headed male maintained households both in rural and urban areas. This is more marked in urban areas.
- Given the literacy rates of adult females as against males and the age-sex distribution, the female heads are likely to have a higher stress than the male heads.

II.2.1 Age-Sex differentials : Widow(er)s. (1a and 1b)

A few important observations based on these tables are listed below :

- Percentage of widows (including divorced and separated women) is very high in female headed households whether female maintained or male maintained. This is true both in rural as well as in Urban areas.
- Percentage of widows is also very high in lowest per capita income group, (Rs1200 Percapita per annum for Rural areas and Rs. 2400 per capita per annum in urban areas nearly half of the income level of poverty line)
- These two findings are in line with the general hypothesis based on other empirical studies that most of the females belonging to female headed households are either widowed/ separated and a large proportion of widows/deserted belong to extreme poverty group.

II.2.2 Age-Sex differentials : Literacy rates. (2a and 2b)

- The literacy rates of different age-sex groups both in urban and rural areas reflect expected patterns.
- However it is interesting to note that in urban areas, literacy rates of female children in female headed female maintained households (FHFM) is highest as compared to all other groups within the same category of households and is higher than that of the adult males. Even though literacy rate of female children are very high even in male headed male maintained households (MHMM) the male children score over the female children.

- Literacy rates of female children in rural areas however are pathetically low in female headed households irrespective of the maintenance category (both FHFM and FHMM categories). These are also lower than the rates in Male headed households .
- Both in urban and rural areas, the literacy rates of male children are uniformly higher than those of female children in all income classes except in the two higher income group in urban areas where literacy rates of female children is almost cent percent .

II.2.3 Age-Sex differentials : Work participation rates. (3a and 3b)

- Female work participation rate of adult females is higher in female headed female maintained (FHFM) households both in rural and urban areas as compared to adult males. It is almost double than that of males in urban areas .
- Work participation rate of adult male is higher than that of adult female both in urban and rural areas in general in MHMM households. This contrast is very strong in urban areas. Even in female headed but male maintained(FHMM) urban households, the female participation is lower than that of the males and is 39.4% as against 75.0% for females and males respectively.
- Work participation rate of adult females in male headed male maintained households in the urban area, is pathetically low and is less than one tenth of that of adult males.
- Another striking feature is that female headed households are taking recourse to putting the children to work for sustenance whereas in urban areas this phenomenon is not there in male headed households and is relatively less prevalent in rural areas.
- The higher work participation rate among the adult females in the rural MHMM as compared to their urban counterparts may be due to the fact that they are engaged in home based activities / home production. Further, it may be argued that the low work participation of the adult females in the urban MHMM household is due to the fact that the women are not usually allowed to take up jobs outside home whenever there is a male earner around.
- The sex bias towards work participation is very clear in rural households. A higher percentage of girls as compared to boys are pushed into the economic activity . This is true both in the case of male headed male maintained and female headed female maintained households.

II.2.4 Economic Dependency Ratio

As far as the rural households are concerned, the economic dependency ratio in the female headed female maintained households is lower than that in male headed male maintained households. This difference in the corresponding ratios is relatively higher in the urban areas in the below poverty group. However this difference is almost negligible in the above poverty group in the urban area.

ECONOMIC DEPENDENCY RATIO Rural

	B.P. *	A.P. *	TOT
FHFM	2.1	0.9	1.3
FHMM	1.8	1.4	1.5
MHFM	3.0	1.4	1.6
MHMM	2.7	1.4	1.9
TOT	2.6	1.4	1.7

Urban

FHFM	2.7	1.6	2.2
FHMM	3.6	0.9	1.8
MHFM	0.0	2.0	2.0
MHMM	3.7	1.7	2.3
TOT	3.5	1.6	2.2

* B.P. Below Poverty

* A.P. Above Poverty

From the table on work participation, it is clear that rural households take recourse to putting children into economic activity in order to earn their livelihood whether it be any category of household. However, in urban areas only female headed and female maintained households were found to be doing so. Under better off conditions, other members of the family especially adult females and children are not likely to be allowed to work outside home. This is also getting reflected in the dependency ratios in the urban areas.

II.2.5 Age-Sex differentials : Food distribution (below and above poverty line) during shortages. (4a and 4b)

Before analysing the results obtained from this table, it is worthwhile to recapitulate how this data is elicited and what this table depicts. This analysis is based on the replies given by the female heads and female spouses of male heads regarding food distribution amongst household members during a period of shortage.

It is interesting to study who gets significantly less food during shortage, some of the results obtained from analysis of the responses of female heads and spouses of male heads as to how they access the food distribution of different household members as compared to the normal are described below :

In rural areas, it is the females who have been reported to be bearing the brunt in Female Headed Female Maintained households amongst adults whereas such situation is not reported for adult males. Amongst the children belonging to poorer group of Female Headed Female Maintained households, 40% are females as against 27.3% of males who have been reported to be getting significantly less food which again reflects a higher deprivation of girl children in this group of households. In Male Headed Male Maintained households, nobody has been reported to be getting significantly less food. Perhaps it needs to be investigated whether this result is because it is derogatory to the male head if the spouse reports that the consumption of food is of significantly lower levels. However, a small percentage of adult males as well as females along with 25% of male children have been reported to be getting significantly less food.

Even in urban areas, a similar picture is emerging . Percentage of adult females and female children is higher as compared to their male counterparts in so far as getting significantly less food than normal. It is also interesting to note that only in Female Headed Female Maintained households belonging to poorer category , high percentage of children with a higher percentage of girls as compared to boys have been reported to be getting significantly lower levels of food. In all other households, (both belonging to below and above poverty) children have not been reported to be getting such lower levels of food.

If the criterion that the children get 'less than normal food' is taken instead of 'significantly less than normal' food more female children get 'less than normal' food than male children do irrespective of income class or household category in rural areas. Apart from this, no other pattern emerges if we take 'less than normal' as a criterion.

II.3 Distribution of heads of households (and spouses) and related dimensions by different status indicators .

II.3.1 Marriage History

II.3.1.1For this section population group chosen for the analysis consists of all female heads and spouses of male heads.

II.3.1.2The distribution of these women by the household category in rural and urban areas are specified below :-

	Rural	Urban
FHFM	8.3 %	13.0 %
FHMM	7.9 %	10.2 %
MHFM	19.0 %	2.3 %
MHMM	64.8 %	74.5 %
TOTAL	100 %	100 %

It is interesting to note that 19% of the women under the study belong to Male headed Female maintained households in rural areas as against 2.3% in urban areas. In other words, the women respondents belonging to this category are spouses of male heads.

II.3.1.3 Comparison of economic situation. (MH - 1)

As high as 75.6% of these women have reported that there is no difference in economic situation between the natal and marital family in rural areas as against 62.8% in urban areas implying that the proportion of females reporting disparities is higher in urban areas as compared to rural areas. It is interesting to note that percentage of women reporting a lower status is higher in the urban areas as compared to rural areas and this is true for each of the household categories. Even though percentage of women reporting higher status are also higher in urban areas the gap between urban areas and rural areas is relatively less.

Perhaps, the reason for this could be migration-related economic betterment since the place chosen for the survey in this case is Delhi, the capital of India and the percentage of women reporting a change in place of residence after marriage is 54 in urban areas.

3.1.4 Age at marriage (Current Marriage). (MH-2,MH-3 ,MH-5)

Age at current marriage has been derived using age of the woman and the number of years completed after current marriage as reported by the women. Wherever these two were inconsistent, required probing was done to get the information which is closest to the reality.

As many as 4.8% of women have reported that they were married when they were in the lap of the mother or when they were still being breast fed in the rural areas. Similarly 2.3% of women have reported likewise in urban areas. As opposed to female there was no male who was reported to have had a marriage while on the mother's lap.

Summary table given below presents a comparative picture of Age at Current marriage of the females and their spouses (ACM). Similar information is presented with regard to age at first marriage of the female respondents

	Age at marriage			
	Females		Males	
	Rural	Urban	Rural	Urban
Minimum age at Current marriage	Still in lap	Still in lap	below 10 yrs	below 10 yrs
Modal age group at current marriage	11-15 yrs	16-20 yrs	16-20 yrs	16-20 yrs
Less than 15 yrs (ACM) % of Women	65.8	58.1	29.7	17.0
Less than 15 yrs (AFH) % of Women	76.5	58.6	N.R.	N.R.
Less than 20 yrs (ACM) % of Women	89.6	98.1	61.6	58.5
Less than 20 yrs (AFH) % of Women	96.2	98.6	N.R.	N.R.

N.R. : Where spouse is not a household member this information was not elicited and hence the information is not reported .

- In a nut shell, child marriages have been reported by the women under study .
- A large percentage of these women got married before completing 20 yrs.

- An additional tabulation revealed that nearly 85% of rural females and 91% of the urban females reported that they were married before the age of 18 yrs.
- Average age of female at first marriage is estimated to be 14.38 yrs. in urban areas and in rural areas.
- Though marginally, age at first marriage in rural areas is higher in the above poverty group while it is reverse in the urban areas.

II.3.1.5 Marital Status (MH-7A and MH-7B)

- Out of 16.2 % of female heads, only 4.1% were currently married in the rural areas. Similarly out of 23.3% of female heads, nearly 11.2% were currently married in urban areas.
- Nearly 75% of the female heads are widows/deserted women in rural areas. Likewise 52% of female heads have a similar marital status in urban areas. Out of the 48 % of currently married urban heads, 22% belong to female maintained households and remaining 26% belong to female headed male maintained households. Nearly 6% of these women are aged 50yrs or above. In the remaining 20% of household, even though the contribution of male to the household income is higher as reported by self or female spouse) the female claims to be the head for all practical purposes as the male concerned is either a drunkard or irresponsible both in terms of giving his time or being active in household affairs.
- Nearly 26% of widowed / deserted female heads from rural areas and 54% from urban areas have not spent more than three years in the current marital status. This category seems to be higher in urban areas as compared to rural areas. Apparently this group of women and their households are more vulnerable as time that has elapsed after the change in marital status is not very high to get adjusted to the new situation. (MH-8)

II.3.1.6 Number of marriages

Remarriage of women was reported both in rural as well as urban areas. In rural areas 16.8% reported to have been remarried whereas only 2.3% reported the same in urban areas. No one has reported more than 2 marriages both in rural and urban areas. (MH-4)

II.3.1.7 No. of years elapsed (after current marriage). (MH-6)

Nearly 61% of the women from rural areas and 68% from urban areas have been married for more than 20 years. This is in a sense indicative

of the long lastingness of the marriage relationships in the Indian context.

In a nutshell, table below presents the percentage of female heads and spouses of male heads, i.e., the group of chronologically senior females in the households and their marital stability by household categories.

Marital Stability

HH CTPIN	Rural		Urban	
	>= 20 yrs	>=36 yrs	>=20 yrs	>=36 yrs
FHFM	88.5	53.8	57.1	32.1
FHMM	80.0	64.0	54.6	27.3
MHFM	70.0	40.0	---	---
MHMM	53.0	11.8	25.0	3.1

II.3.2 Reproductive History

The population group selected for this section consists of female heads and spouses of male heads.

II.3.21 Pregnancies (RPH-1)

Average number of pregnancies reported by these women are 4.59 in urban areas as against 6.03 in rural areas. Maximum of number pregnancies reported by these women are as high as 13, both in rural and urban areas. Pregnancy loss as percent of total pregnancies is only 5% in rural areas as against 21% in urban areas.

Summary statement of reproductive history of the group under study is presented below. It appears that the male preference is more dominant in urban areas as compared to rural areas.

Summary of Reproductive History (Female Heads and Spouses of male heads)

	Rural	Urban
Total No. of Pregnancies	6.03	4.59
No. of Live Births Daughters	3.18	2.05
No. of Live Births Sons	2.82	2.42
Total No. of Live Births (Children)	6.00	4.47
Death Below 5 Years Daughters	0.90	0.40
Death Below 5 Years Sons	0.82	0.43

Total Death Below 5 Years (Children)	1.72	0.83
No. of Living Daughters	2.23	1.62
No. of Living Sons	1.96	1.96
Total No. of Living Children	4.19	3.58

3.2.2 Live births (RPH2)

- In Rural areas, 15.5% of women have reported more than 9 live births as against 5% in Urban areas. Only 52% have reported less than or equal to six live births in Rural areas as against 82% in Urban areas.
- In Urban areas, in FHMM households, 13.6% of women have reported 10 to 12 live births as against 3.4% in MHMM households. A similar picture is emerging in Rural areas where 25% of women from FHMM households have reported more than 10 to 12 live births and 17.2% of women from MHMM have reported the same.

II.3.2.3 Death of children below the age of 5Yrs

Table RPH-4 reveals that 30.3% of the female respondents from rural areas and 51.8% from urban areas have reported no death of a child. Tables RPH-3 and RPH-4 give breakup by gender.

Average number of deaths of girls and boys within each household category is presented in the table given below.

Average No. Of Deaths Of Girls And Boys By Household Category Below And Above Poverty

Below Poverty	Rural		Urban	
	Girls	Boys	Girls	Boys
F.H.F.M.	0.44	0.39	0.91	0.82
F.H.M.M.	0.50	1.00	1.00	1.55
M.H.F.M.	1.00	--	--	--
M.H.M.M.	1.00	1.10	0.57	0.21

Above Poverty	Rural		Urban	
	Girls	Boys	Girls	Boys
F.H.F.M.	0.50	0.30	1.13	0.73
F.H.M.M.	0.25	0.25	0.79	0.83
M.H.F.M.	1.13	0.62	--	--
M.H.M.M.	0.75	0.79	0.28	0.61

These are estimated as the average number of child deaths below and above Poverty. These relate to Female Heads in the Female Headed Households (F.H.F.M., F.H.M.M.) and the spouse of Male Heads in the Male Headed Households (M.H.F.M., M.H.M.M.).

From this it is clear that average number of deaths of girl children is higher than that of boys within each household category in the female maintained households consistently both in rural and urban areas. Perhaps, this is indicative of the neglect of the girl children in the female maintained households. Reasons for these could be manifold. Perhaps the main reason could be male preference coupled with poverty (sharing of an inadequate cake). This is already reflected in the tables presented earlier on food distribution.

II.3.24 Sex Specific death rates of children below 5 yrs

As the sample is small it is difficult to derive any specific conclusions based on the sex-specific death rates of children. However, it is striking that the death rate of girls in MHMM households in urban areas is 23.5 percent as opposed to 8.3 percent for boys. In FHFMM households death rate of girls is much lower than that obtained in MHMM households.

Sex-Specific Death Rates Of Children Below 5 Years By Household Category And Type Of Respondent

(In Percent)

Below Poverty	Rural		Urban	
	Girls	Boys	Girls	Boys
F.H.F.M.	29.7	28.6	13.8	18.4
F.H.M.M.	29.3	31.9	21.7	22.7
M.H.F.M.	36.4	12.5	--	--
M.H.M.M.	24.2	33.9	23.5	8.3

Above Poverty	Rural		Urban	
	Girls	Boys	Girls	Boys
F.H.F.M.	38.5	28.6	23.8	12.5
F.H.M.M.	25.0	17.6	18.8	13.6
M.H.F.M.	17.6	25.0	--	--

M.H.M.M.	35.3	32.1	17.9	26.2
----------	------	------	------	------

These are estimated as the percentage of child deaths to total live births within each sex and relate to female heads in the Female Headed Households (F.H.F.M., F.H.M.M.) and the spouse of Male Heads in the Male Headed Households (M.H.F.M., M.H.M.M.).

II.3.2.5 Living Children (RPH-5 and RPH-6)

Percentage distribution of women by number of children is presented in these tables.

II.3.2.6 Pre-natal care

- Nearly 33% of females in Rural areas and 42% of females in urban areas reported to have been pregnant during the previous three years.
- From those pregnant, only 24% of Rural women had antinatal care where as 85% had it in urban areas. (RPH-7)
- Percentage of women reporting pregnancies as well as antinatal care while pregnant, is highest in MHMM households both in Urban and Rural areas.

II.3.2.7 Sources of Anti-natal Care (RPH-8)

Out of those who have reported having had anti-natal care, only 13% have gone to a physician for anti-natal care in rural areas whereas 46% have done so in urban areas. Trained health workers are the main source of anti-natal care in the rural areas whereas only 6 % females utilise the services of trained health workers for this purpose in urban areas. Perhaps this is because of the lack of accessibility to the physicians in rural areas women seek the help of trained health workers whereas in urban areas situation appears to be better.

II.3.2.8 Place of birth of children (RPH-9)

- Nearly 94% of the child births were reported to be at natal home in Rural areas Only in MHMM households, 9 % of women reported to have had their child birth in the hospital. However, in urban areas 41.5% of females have reported to have gone to a hospital.

- Female spouses of male heads in MHMM category of households prefer to have their child births in the natal home as compared to a hospital. Higher preference for natal home may be because the women can avoid sexual pressure by the spouse at least for some days before and after the child birth and better familiar support from natal home. Other alternatives are not reported for the place of birth. Relative preference for hospital is higher in the case of female maintained households in urban areas.

II.3.2.9 Immunisation Against Tetanus (RPH 10)

Only 32% of pregnant women have reported to have had immunisation against tetanus in rural areas where as nearly 90% reported the same in urban areas. It appears, some women did not consider immunisation as anti-natal care. Hence, there may be differences in figures between those relating to anti-natal care and immunisation against tetanus during pregnancy.

II.3.2.10 Type of Attendant at Child Birth (RPH - 11)

In RPH-11, the distribution of women by place of child birth was discussed where alternatives reported by women were only two namely Hospital and Natal home. In this table, percentage distribution of women by type of attendant at child birth has been presented. In rural areas, nearly 90% of child births have been attended by relatives and others whereas in urban areas situation is better; nearly 41% were attended by a physician and 18% by a trained attendant (dai) and 36% are attended by a dai.

II.3.2.11 Post natal complication (RPH-12)

Post natal complications are reported by 12.4% of women who were pregnant in rural areas and 6.4% in urban areas.

II.3.2.12 Place of consultation for post natal complications : (RPH-13)

There are too few observations both in urban and rural areas.

II.3.3 Educational Status

Population group selected for this section consists of female and male heads of households. Since the households from female headed female maintained category and male headed male maintained category are larger in number, an analysis of the responses of heads of these categories of households is more important to assess the status of female heads vis-a-vis male heads. The other two categories of households are splinter groups and the variations in the results are likely to be very high. On account of this, the analysis presented in this section refers to the responses of female headed female maintained and male headed male maintained categories of households unless otherwise stated.

II.3.3.1 Literacy rates

- In rural areas, none of the female heads including those belonging to female headed male maintained households is a literate; however literacy rate of male heads is 36.1% in MHMM households.
- In urban areas, literacy rate of female heads is 25.9% as against 56.8% for male heads

II.3.3.2 School attendance (Ed 2)

- Needless to say none of the female heads from rural areas have ever attended school.
- Nearly 33% of male heads have attended school in rural areas as against 58% in urban areas.
- Nearly 39% of female heads have attended school in urban areas.
- Even though urban areas are relatively better than rural areas, the female heads are far behind male heads even in urban areas.

II.3.3.3 Reasons for not attending school

- Table ED-3 brings out clearly the reasons which have been attributed by male as well as female heads for not attending school.
- In the case of rural areas, most female heads reported that their parents did not send them to school. Another reason which was reported frequently was that they had to assist in the housework (cooking and cleaning etc.). Most male heads reported that they were not sent to school since they were needed for earning income. Fairly a large proportion of male heads have also mentioned that their parents did not send them to school.
- Likewise in the urban areas also, more than 80% of female heads reported that parents did not send them to school and few have said girls were not usually sent to school in the area where they used to

live. On the other hand, high proportion of male heads reported that they were not sent to school because it was expensive to do so. The other frequently given reason for being kept out of school was that they had to support their families economically by earning income.

II.3.3.4 Years of schooling (ED-4)

- In the urban area 7.3% female heads had been to school. Out of these 18% have spent 9-10 years in the school. Rest of the 82% spent 6 years or less.
- In contrast it was found that 60% of the urban male heads spent more than 6 years in school.

II.3.3.5 Reasons for dropping out of school (ED-5)

Most of the female heads attributed the following reasons for dropping out of the school :

- Parents did not want them to continue their schooling.
- They got married.

Male heads from rural as well as urban areas attributed the following reasons for dropping out of the school :

- They were to earn income.
- Education was expensive for them.

It is interesting to note that in the rural situation some male heads did mention that they got married and hence they had to leave the school (ED-5)

II.3.3.6 Benefits of being a literate (ED-6)

Most of the male heads from urban as well as rural areas identified the following benefits of being a literate:

- Maintaining one's own account .
- Reading things related to domestic activities.
- Female heads mentioned that they could read things related to domestic activities.

II.3.3.7 Benefits of Schooling (ED-7)

Male heads from rural as well as urban areas identified the following benefits of having attended school :

- Gained confidence to talk to officials in local governing bodies.
- Reading things related to domestic activities.
- Maintaining one's own accounts.

The maximum percentage of the female heads had identified maintenance of accounts as one of the benefits.

II.3.3.8 Skill Acquisition (ED-8)

Out of 27.3% heads, 3.6% are female heads and 23.6 are male heads in urban area. only 1.8% heads from rural areas have reported of having acquired skills and all are males.

II.3.3.9 Utilisation of skills for earning income (ED-9)

Most heads reported that they have used this skill to earn income by taking self employment. Tailoring and Rakhi making are the two income generating activities reported by the female heads from urban areas. 18% of males have reported plumbing as means to earning.

II.3.3.10 Reasons for non-utilisation of skills for earning income (ED-10)

67% of female heads reported that they were unable to use the skill as there was no market for items produced by using that skill. Male heads reported that they were denied credit to initiate / continue business using this skill.

II.3.4 Health Status

II.3.4.1 Chronic Health Problem (H-1)

- In rural areas, 48.0% of female heads have reported chronic illness as compared 31.6% of male heads.
- If we compare female heads of female maintained household with those of male maintained households the former group is worse off in rural areas and the latter in urban areas.
- Incidence of chronic health problems are higher in the rural areas surveyed as compared to the urban areas. One of the main causes for such high incidence is because most of the respondents from rural areas work in stone quarries because of which they suffer from respiratory diseases and lung diseases like T.B.

II.3.4.2 Illness in the preceding six months. (H-2)

- Occurrence of such illness is higher in rural areas as compared to urban areas.
- This is clearly because of the occupational hazards which poor people have to encounter in the rural area surveyed.

II.3.4.3 Sought treatment for recent illness (H-3)

- Percentage male heads seeking treatment out of those is higher than that reported by female heads in rural areas where as this is not true in urban areas.
- Nearly 92% of all heads have reported to have sought treatment.

Sections 3.4.4. to 3.4.6. relate only to urban areas. [Since these questions were added only in the urban areas after revised questionnaire was received from Bangkok]

II.3.4.4 Source of treatment (H-4)

Most popular source seems to be a physician. Fairly a large proportion of women resort to treatment from home and other than formal sources.

II.3.4.5 Place of treatment (H-5)

In the case of male heads, Govt. hospital was used more frequently whereas in the case of women heads the help of doctors was sought for treatment.

II.3.4.6 Spending money for treatment (H-6)

Money was spent for treatment of all the female heads who were reported to be sick as against 55.6% in the case of male heads of MHMM category. However this type of indicator can not be taken on its face value since all the women heads might be reporting illness only when it is acute whereas this may or may not be true in the case of male heads.

II.3.4.7 Food shortage in the previous year. (H-7)

Higher percentage of female heads have reported experiencing a food shortage during previous year as compared to male heads both in urban as well as rural areas.

II.3.5 Socio Economic characteristics of heads of households

Female and male heads form the group of people for study in this selection. Even in this section a comparative analysis of FHFMM and MHMM households is presented.

II.3.5.1 Status of Work (SEC-1)

- Percentage of heads reporting self employment is only 20 in the case of females as against 45 in the case of males.
- Percentage of female heads reporting self employment is higher in urban areas as compared to rural areas. There is not much of a difference in rural and urban areas for male heads.

II.3.5.2 Sector of work (SEC-2)

- The results relate to the first reported activity by the person concerned. Percentage of female heads working in the mining and arranging sector is higher than that of males in rural areas.
- Two sectors of activities which are reported more frequently are 'agriculture, forestry and animal husbandry and 'mining and arranging' in the rural areas.
- In the urban areas, the activities are more assorted . However, activities are more assorted. However, activities like rag picking was also reported as an activity for livelihood.

II.3.6 Assets

II.3.6.1 Asset ownership (ASST-1)

This table relates to personal asset ownership of male and female heads. Fairly a good proportion of female heads of FHFMM and FHMM categories of household, have reported that they own assets. This is true in rural as well as urban areas.

- As nobody reported asset ownership from MHFM category of households it was felt that the analysis should be based on headship rather than on maintenance and the analysis relates to female and male heads in female headed (FHFMM and FHMM together) and male headed households (MHFM and MHMM together) respectively .
- Among rural female heads 25.4% reported that they own assets. Similarly 16% reported the same in the urban areas.
- In contrast among rural male heads only 16% report that they own assets and none of them do so in urban areas.
- This may be due to the fact that the male feels whatever is a household asset is his personal asset and hence nothing is reported under the personal assets.

II.3.6.2 Buy assets without consent. (ASST-2)

- It is interesting to note that only 14% of the rural heads have reported that they can buy an asset without seeking consent of the other members of the family. Out of these 74% are female heads and 26% are male heads.
- In fact, proportion of female heads reporting an affirmative answer is 76% in FHFMM households as against 5% in MHMM households in rural areas. Just as the male heads perceive all assets to be owned by them or synonymously by the household a large percentage of them feel that they need to discuss the issue with the spouse.
- A similar comparison in urban areas reveals that 63% of female heads from FHFMM households and 47% from MHMM households have reported that they can buy assets without a consent of others.
- Individual freedom can be exercised better by male heads in urban areas. In rural areas, it appears from the field experience that it is

more than understood that male heads do not have to take consent but do feel obliged to discuss with the spouse.

II.3.6.3 Freedom to sell assets without consent. (ASST-3)

- A similar result as that obtained in the case of freedom to buy assets has been obtained from this.
- Higher percentage of male heads from urban areas claim that they have freedom to sell as compared to those who claim that they can buy.
- Nearly 92% of female heads from rural FHFH households claim that they can sell an asset as against 67% from urban areas.
- Relatively lesser percentage of female heads claim freedom to buy or sell assets in urban areas as compared to rural areas with in FHFH and FHMM households.
- Reverse is true in the case of male heads.
- It appears urbanisation works against female heads in this aspect whereas in rural areas, the household ties help them to buy and more so to sell an asset without a consent.

II.3.6.4 Types of assets . (ASST-4)

- Jewellery seems to be the asset that is owned by most of those who own assets in rural areas.
- Some of the male heads have reported having a cycle in rural areas.

II.3.7 Problems faced by heads of households

II.3.7.1 Problems faced during last two years. (SS-1)

- Problems that are faced mostly in rural areas are sickness and natural calamities based on self reporting by heads .
- Accidents were also reported in urban areas in additional to the other two.

II.3.7.2 Day to day problems. (SS-2)

- Most popularly reported day-to-day problems are financial and food shortage. Unemployment has also been reported specially in the case of male heads.

II.3.7.3 Problems faced by women. (SS-3)

- Sexual harassment of women is reported by fairly a large percentage of male heads in rural areas where as very few female heads have reported this as a problem. Perhaps it is the sense of false modesty that inhibits the females to express openly that they are being harassed which is getting reflected in the data.
- Child care and wage discrimination are the other two problems which are perceived as women's problems both by male and female heads in rural as well as urban areas.
- A large percentage of male respondents from rural areas have said that health is a problem for women.

II.3.7.4 Institutional help. (SS-4)

Percentage of heads reporting of having secured help from institutional sources for getting credit, skill training , relief , special employment , student's scholarships, legal help and the like is very low.

II.3.8 Credit

II.3.8.1 Securing Loan. (Ln-1)

- Nearly 38 percent of households have secured a loan in the rural areas. Percentage of female heads securing a loan in male maintained households is 45.5% as against 26.1% in female headed female maintained households.
- In urban areas, as many as 57% of female heads in FHFMM as well as FHMM category of households have secured a loan as against 37 percent of male heads from MHMM households.
- Perhaps in rural areas, to secure a loan, preference is given to either male headed or male maintained households. This leaves the female headed female maintained households relatively more handicapped.
- It also appears that expost demand for loans by female heads is clearly higher in urban areas both in female maintained and male maintained households.

II.3.8.2 Source of loan. (Ln-2)

- A large percentage* of heads of households have reported that they have taken a loan from a money lender. In rural areas, 83% of heads from FHFMM households, 60% from FHMM households, 33% from MHFM households and 62% from MHMM households have reported that they have secured a loan from a money lender. In the case of urban areas the pattern is different ; 31% of female heads from FHFMM households have reported to have taken a loan from relatives followed by 13% from neighbours. Nearly 44% of them reported sources other than those classified here. These sources are employers, pradhans, local shop keepers and the like. However, a small percentage of male heads from urban areas did report that they had taken a loan from a money lender.
- Taking loan from relatives and neighbours seems to be more common in urban areas. As many as 43% of male heads from male maintained households have reported that they were obliged by the relatives as against 31% in the case of female heads from female maintained households (FHFMM)
- Female heads of FHFMM and FHMM households take recourse to other sources such as village Sarpanch, traders, mine owners, in rural areas also.

* Percentages need not add upto hundred as multiple sources of loan might have been reported .

II.3.8.3 Reasons for not getting a loan. (LN-3)

- Very few people reported reasons for not getting a loan. However the reasons which are given, point to the fact that heads of FHFH households can not provide a suitable collateral and hence cannot be trusted enough to get a loan. In case of men, loan was refused as they were defaulters (based on self reporting) .

II.3.8.4 Securing a loan with a collateral. (LN-4)

- In rural areas, nearly 20% of heads who have secured a loan had to provide a collateral and higher percentage of heads from FHFH households had to do so as compared to MHMM households.

II.3.8.5 Reasons for taking a loan. (LN-5)

The main reason for taking a loan seems to be to cover day to day expenditure.

II.4 Respondent group differences by below and above poverty .

II.4.1.1 Literacy rates of heads of households. (ER1 and EU1)

- All heads of female headed female maintained households are illiterate whereas 18.2 % of MHMM households are literate in below-poverty group in rural areas.
- Even in above poverty group of households , female heads of FHFH households are illiterate whereas nearly 41% of male heads belonging to MHMM households are literate.
- In urban areas, only 11.1 % of FHFH households have literate heads whereas 58.3% of MHMM have them so. 35% of spouses of male heads are literate whereas 100% of spouses of female heads are literate. Literacy rates of female heads are even less than those of spouses of male heads both in the above and below poverty levels .

II.4.1.2 Attitude towards children's education (ER2 , EU2 , ER3, EU3)

Eventhough the tables present the various comparisons, only the FHFH and MHMM households are taken for the analysis presented below .

- In rural areas, both in the above and below-poverty households , percentage of heads reporting a favourable attitude towards girls is almost same in FHFH and MHMM group of households.
- Also, percentage of heads from MHMM households of rural areas having a favourable attitude to boys education is higher than those from FHFH households in below-poverty group and reverse is true in the above poverty group .

In the urban areas, in below poverty group, percentage of female heads expressing a favourable attitude towards girls education is lower than the percentage of male heads. Pattern is similar for boys education as well.

In the above poverty-group 100% of female heads are in favour of girls education as against 73% for the boys education. Even the percentage of male heads expressing a favourable attitude towards

girls is higher than the percentage expressing a positive attitude towards boys.

II.4.2 Chronic Health problems. (HR-1 and HU-1)

A comparative analysis of FHFMM category of households and MHMM category of households has been presented below :

- A lower percentage of male as well as female heads from below poverty were found to be suffering from a chronic health problem in rural areas as compared to those in the above poverty group. A higher percentage of spouses of male heads have reported chronic health problems from below poverty group of households as compared to above poverty groups of households in the rural areas.
- The pattern is similar for female heads in urban areas and so is the case with spouses.

II.4.2.1 Illness during previous six months (HR-2 and HU-2)

- In rural areas, percentage of female heads from FHFMM households reporting illness is higher than that of male heads both in below and above poverty group .
- Percentage of spouses of male heads is higher in below poverty group as compared to above poverty group in rural as well as urban areas.

II.4.2.2 Seeking treatment . (HR-3 and HU-3)

Percentage of female heads from FHFMM households seeking treatment is lower than the percentage of male heads in MHMM households both below and above poverty groups in rural areas. Hundred percent of spouses of male heads in urban areas reported to have sought treatment whereas only 60% belonging to below poverty group and 50% belonging to above poverty group have reported so in rural areas.

II.5 Summary And Conclusion

The results of the survey reported above corroborate some of the major findings that could be gleaned from available macro and micro level information on female headedness and poverty. Secondary findings suggest that the female heads of households in India are generally to be found at the lowest rungs of social and economic strata. A significant fraction of such women are widowed, deserted or separated. The incidence of illiteracy and poverty is higher among this category and households as compared to others. Female headed households have a higher incidence of landlessness. In case they do possess some land for cultivation, the average size of holdings is significantly lower than that of other households.

Our survey results by and large corroborate all these findings. While generating detailed information on various dimensions of these households, the survey also throws light on some aspects of the inner dynamics of poor households in rural and urban India. It was found that within the category of female headed households, one could make a distinction between those that are maintained by women and those that are maintained more by contribution of men in the household. A large fraction of the latter category would be households where the perceived head is a woman who belongs to the older generation and has younger adult males, presumably sons, who contribute to family maintenance. The most deprived category of households turns out to be those that are both headed and maintained by females. These are likely to be households where either no adult males are present or they are non-functional due to disability or inertia, brought or generally by substance abuse. The absence of an adult male in the household acts almost as a signal to lower the access of the woman to resources and labour market opportunities. Social taboos compound restrictions on mobility and access. Poverty and discrimination demark the areas of operation of these households.

APPENDIX II.A

STATISTICAL TABLES : SURVEY

LIST OF TABLES

Set 1. Comparative categorisation of selected households.

Table A1 & A2 - Comparison of distribution of household categories at the listing stage and after evaluation of household income.

Table B1 & B2 - Distribution of households by poverty line and household categories.

Set 2. Socio--economic and demographic characteristics of selected household.

Table 1.0 - Age-sex distribution by household categories .

Table 1a & b- Age-Sex Differentials : Widow(er)s

Table 2a & b- Age-Sex Differentials : Literacy Rates

Table 3a & b- Age-Sex Differentials : Work Participation Rate

Table 4a & b-Age-Sex Differentials :Food Distribution

Set 3 Characteristics and related aspects of heads of households (and their spouses) by household categories

MH : Marriage history

Table No. MH-1 : Comparing of economic situation of Natal with Marital family.

Table No. MH-2 : Age at current marriage.

Table No. MH-3: Age of spouse at current marriage.

Table No. MH-4: Number of marriages.

Table No. MH-5: Age at first marriage.

Table No. MH-6: Number of years elapsed after current marriage.

Table No. MH-7A : In cuurent marital status for less than 5 yrs.

Table No. MH-7B : In current marital status for more than 5 yrs.

Table No. MH-8 : Number of years by current marital status.

RPH : Reproductive History

Table No. RPH-1 : Number of pregnancies.

Table No. RPH-2 : Number of live births.

Table No. RPH-3 : Number of daughters died before the age of 5 yrs.

Table No. RPH-4 : Number of sons died before the age of 5 yrs.

Table No. RPH-5 : Number of daughters alive.

Table No. RPH-6 : Number of sons alive.

Table No. RPH-7: Prenatal care.

Table No. RPH-8: Sources of Prenatal care.

Table No. RPH-9: Place of Child Birth.

Table No. RPH-10: Immunization against tetanus.

Table No. RPH-11: Type of attendant during child birth.

Table No. RPH-12: Postnatal complications.

Table No. RPH-13: Source of treatment.

ED : Education

Table No. : ED - 1 : Literates

Table No. : ED - 2 : Attendance in school

Table No. : ED - 3 : Reasons for not attending of school.

Table No. : ED - 4 : Number of years of schooling

Table No. : ED - 5 : Reasons for dropping out

Table No. : ED - 6 : Perceived benefits of being a Literate

Table No. : ED - 7 : Percieved benefits of schooling

Table No. : ED - 8 : Skill acquisition

Table No. : ED - 9 : Utilization of skill for earning income

Table No. : ED - 10 : Reasons for non-utilization of skill for earning income

H : Health

Table No. H-1 : Chronic health problem.

Table No. H-2 : Illness in preceding six months.

Table No. H-3 : Sought treatment for recent illness.

Table No. H-4 : Source of treatment.

Table No. H-5 : Place of treatment.

Table No. H-6 : Spent money towards treatment.

Table No. H-7 : Experienced food shortage during last year.

Tables H4 - H6 relate to urban areas only.

SEC : Socio Economic Characteristics

Table No. SEC-1 : Work status.

Table No. SEC-2 : Sector of work.

ASST : Asset

Table No. ASST-1 : Personal asset ownership.

Table No. ASST-2 : Freedom to buy assets without consent.

Table No. ASST-3 : Freedom to sell assets without consent.

Table No. ASST-4 : Type of assets owned.

SS : Support

Table No. SS-1: Problems faced during last two years.

Table No. SS-2: Day to day problems.

Table No. SS-3: Problems of women.

Table No. SS-4: Institutional help.

LN : Loan

Table No. LN-1: Heads securing loan.

Table No. LN-2: Source of loan.

Table No. LN-3: Reasons for not getting loan.

Table No. LN-4: Secured loan with collateral.

Table No. LN-5: Reasons for taking loan.

Set-4 Respondent Group Differentials By Poverty

Education :

Table No. ER1 : Respondent Group Differentials in Literacy Rate Below and Above Poverty Line. (Rural)

Table No. EU1 : Respondent Group Differentials in Literacy Rate Below and Above Poverty Line. (Urban)

Table No. ER2 : Respondent Group Differentials in Attitude Towards Girls Education Below and Above Poverty Line. (Rural)

Table No. EU2 : Respondent Group Differentials in Attitude Towards Girls Education Below and Above Poverty Line. (Urban)

Table No. ER3 : Respondent Group Differentials in Attitude Towards Boys Education Below and Above Poverty Line. (Rural)

Table No. EU3 : Respondent Group Differentials in Attitude Towards Boys Education Below and Above Poverty Line. (Urban)

Health :

Table No. HR1 : Respondent Group Differentials in Chronic Health Problems Below and Above Poverty Line. (Rural)

Table No. HU1 : Respondent Group Differentials in Chronic Health Problems Below and Above Poverty Line. (Urban)

Table No. HR2 : Respondent Group Differentials in Recent Illness Below and Above Poverty Line. (Rural)

Table No. HU2 : Respondent Group Differentials in Recent Illness Below and Above Poverty Line. (Urban)

Table No. HR3 : Respondent Group Differentials in Seeking treatment Below and Above Poverty Line. (Rural)

Table No. HU3 : Respondent Group Differentials in Seeking treatment Below and Above Poverty Line. (Urban)

Set 1. Comparative categorisation of selected households.

Table A1 & A2 - Comparison of distribution of household categories at the listing stage and after evaluation of household income.

Table B1 & B2 - Distribution of households by poverty line and household categories.

Set 2. Socio--economic and demographic characteristics of selected household.

Table 1.0 - Age-sex distribution by household categories .

Table 1a & b- Age-Sex Differentials : Widow(er)s

Table 2a & b- Age-Sex Differentials : Literacy Rates

Table 3a & b- Age-Sex Differentials : Work Participation Rate

Table 4a & b- Age-Sex Differentials : Food Distribution

Table A1. A Comparison of distribution of Household Categories at the Listing stage and after evaluation of Household Income. (Rural)

Count	Row Pct Col Pct Tot Pct	HH_CTPIN				Row Total
		FHFM	FHMM	MHFM	MHMM	
HH CT P						
FHFM		26 51.0 100.0 7.2	25 49.0 100.0 6.9			51 14.0
FHMM						
MHFM						
MHMM				66 21.2 100.0 18.2	246 78.8 100.0 67.8	312 86.0
Column Total		26 7.2	25 6.9	66 18.2	246 67.8	363 100.0

Table A2. A Comparison of distribution of Household Categories at the Listing stage and after evaluation of Household Income. (Urban)

Count	Row Pct Col Pct Tot Pct	HH_CTPIN				Row Total
		FHFM	FHMM	MHFM	MHMM	
HH CT P						
FHFM		29 56.9 100.0 9.6	22 43.1 100.0 7.3			51 16.9
FHMM						
MHFM						
MHMM				5 2.0 100.0 1.7	245 98.8 100.0 81.4	250 83.1
Column Total		29 9.6	22 7.3	5 1.7	245 81.4	301 100.0

HH_CT_P : Household categories based on respondents perception at the listing stage.
HH_CTPIN : Household categories after evaluation of household Income.

Table B1. Distribution of Households By Poverty Line and Household Categories. (Rural)

Count	Row Pct Col Pct Tot Pct	Below Poverty	Above Poverty	Row Total
HH CTPIN				
FHFM		11 42.3 9.8 3.0	15 57.7 6.0 4.1	26 7.2
FHMM		11 44.0 9.8 3.0	14 56.0 5.6 3.9	25 6.9
MHFM		12 18.2 10.7 3.3	54 81.8 21.5 14.9	66 18.2
MHMM		78 31.7 69.6 21.5	168 68.3 66.9 46.3	246 67.8
Column Total		112 30.9	251 69.1	363 100.0

Rural Poverty Line (96-97) : Rs. 2763/- per capita per annum.

Table B2. Distribution of Households By Poverty Line and Household Categories. (Urban)

Count	Row Pct Col Pct Tot Pct	Below Poverty	Above Poverty	Row Total
HH CTPIN				
FHFM		18 62.1 17.5 6.0	11 37.9 5.6 3.7	29 9.6
FHMM		10 45.5 9.7 3.3	12 54.5 6.1 4.0	22 7.3
MHFM			5 100.0 2.5 1.7	5 1.7
MHMM		75 30.6 72.8 24.9	170 69.4 85.9 56.5	245 81.4
Column Total		103 34.2	198 65.8	301 100.0

Urban Poverty Line (96-97) : Rs. 4741/- per capita per annum.

Table No. 1.0 : Age sex distribution of selected households by household category. (Rural)

HH_CTPIN	Count Row Pct Col Pct Tot Pct	Females				Males				Row Total
		0-6	7-14	15-49	50 & above	0-6	7-14	15-49	50 & above	
		yrs	yrs	yrs	yrs	yrs	yrs	yrs	yrs	
1	4 3.8 2.1 .2	13 12.4 4.2 .6	26 24.8 6.3 1.3	16 15.2 13.1 .8	8 7.6 3.8 .4	18 17.1 9.1 .9	18 17.1 4.1 .9	2 1.9 1.5 .1	105 5.2	
2	10 7.0 5.2 .5	17 12.0 5.6 .8	22 15.5 5.3 1.1	16 11.3 13.1 .8	15 10.6 7.2 .7	17 12.0 8.6 .8	40 28.2 9.2 2.0	5 3.5 3.8 .2	142 7.1	
3	54 11.4 27.8 2.7	54 11.4 17.6 2.7	108 22.8 26.1 5.4	30 6.3 24.6 1.5	48 10.1 23.0 2.4	48 10.1 24.4 2.4	96 20.3 22.0 4.8	36 7.6 27.1 1.8	474 23.6	
4	126 9.8 64.9 6.3	222 17.2 72.5 11.0	258 20.0 62.3 12.8	60 4.7 49.2 3.0	138 10.7 66.0 6.9	114 8.8 57.9 5.7	282 21.9 64.7 14.0	90 7.0 67.7 4.5	1290 64.1	
Column Total	194 9.6	306 15.2	414 20.6	122 6.1	209 10.4	197 9.8	436 21.7	133 6.6	2011 100.0	

Table No. 1.0 : Age sex distribution of selected households by household category. (Urban)

HH_CTPIN	Count Row Pct Col Pct Tot Pct	Females				Males				Row Total
		0-6	7-14	15-49	50 & above	0-6	7-14	15-49	50 & above	
		yrs	yrs	yrs	yrs	yrs	yrs	yrs	yrs	
1	19 15.7 13.1 1.4	18 14.9 15.3 1.3	26 21.5 9.2 1.9	12 9.9 25.5 .9	13 10.7 8.6 1.0	11 9.1 6.7 .8	18 14.9 4.5 1.3	4 3.3 8.7 .3	121 8.9	
2	11 11.1 7.6 .8	5 5.1 4.2 .4	23 23.2 8.1 1.7	10 10.1 21.3 .7	8 8.1 5.3 .6	14 14.1 8.5 1.0	21 21.2 5.2 1.5	7 7.1 19.2 .5	99 7.3	
3	10 33.3 6.9 .7	5 16.7 4.2 .4	5 16.7 1.8 .4			5 16.7 3.0 .4	5 16.7 1.2 .4		30 2.2	
4	105 9.5 72.4 7.7	90 8.1 76.3 6.6	230 20.7 81.0 16.9	25 2.3 53.2 1.8	130 11.7 86.1 9.6	135 12.2 81.8 9.9	360 32.4 89.1 26.5	35 3.2 76.1 2.6	1110 81.6	
Column Total	145 10.7	118 8.7	284 20.9	47 3.5	151 11.1	165 12.1	404 29.7	46 3.4	1360 100.0	

Table 1a-Age-Sex Differentials : Widow(er)s

Household Category	Rural				Urban			
	Adults *		Non-Adults **		Adults *		Non-Adults **	
	Male	Female	Male	Female	Male	Female	Male	Female
FHFM	--	57.1	--	--	--	50.0	--	--
FHMM	--	47.4	--	--	--	33.3	--	--
MHFM	--	0.0	--	--	--	--	--	--
MHMM	1.6	3.8	--	--	5.1	2.0	--	--
ALL	1.2	10.1	--	--	4.4	10.6	--	--

* Adults >= 15 Years ** Non-Adults < 15 Years

Figures represent percentage of widow(er)s within each age-sex and household category.

Table 1b-Age-Sex Differentials : Widow(er)s

PCI Class	Rural				PCI Class	Urban			
	Adults *		Non-Adults **			Adults *		Non-Adults **	
	Male	Female	Male	Female		Male	Female	Male	Female
< 1200 Rs	--	40.0	--	--	< 2400 Rs	--	28.3	--	--
< 2400 Rs	--	8.7	--	--	< 3600 Rs	--	5.3	--	--
< 3600 Rs	--	9.0	--	--	< 4800 Rs	--	7.1	--	--
3600 & Above	2.4	7.2	--	--	4800 & Above	6.4	8.6	--	--
ALL	1.2	10.1	--	--	ALL	4.4	10.6	--	--

* Adults >= 15 Years ** Non-Adults < 15 Years

Figures represent percentage of widow(er)s within each age-sex and PCI Class.

Table 2a-Age-Sex Differentials : Literacy Rates

Household Category	Rural				Urban			
	Adults *		Non-Adults **		Adults *		Non-Adults **	
	Male	Female	Male	Female	Male	Female	Male	Female
FHFM	35.0	2.4	22.2	7.7	63.6	31.6	45.5	72.2
FHMM	28.9	--	23.5	11.8	71.4	48.5	92.9	60.0
MHFM	36.4	8.7	62.5	33.3	100.0	100.0	100.0	100.0
MHMM	45.2	7.5	57.9	21.6	60.8	37.3	85.2	77.8
ALL	41.5	6.9	52.8	22.5	62.0	38.7	83.6	77.1

* Adults \geq 15 Years ** Non-adults $<$ 15 Years and \geq 7 Years

Figures represent percentage of literates within each age-sex and household category.

Table 2b-Age-Sex Differentials : Literacy Rates

PCI Class	Rural				PCI Class	Urban			
	Adults *		Non-Adults **			Adults *		Non-Adults **	
	Male	Female	Male	Female		Male	Female	Male	Female
< 1200 Rs	6.3	--	4.5	--	< 2400 Rs	73.9	33.3	81.8	20.8
< 2400 Rs	35.0	--	41.3	11.5	< 3600 Rs	41.8	28.1	85.3	69.6
< 3600 Rs	29.3	6.3	60.6	19.1	< 4800 Rs	51.4	38.1	91.7	100.0
3600 & Above	51.4	11.4	72.2	45.7	4800 & Above	65.2	43.5	81.3	97.8
ALL	41.5	6.9	52.8	22.5	ALL	62.0	38.7	83.6	77.1

* Adults \geq 15 Years ** Non-Adults $<$ 15 Years and \geq 7 Years

Figures represent percentage of literates within each age-sex and PCI Class.

Table 3a-Age-Sex Differentials : Work Participation Rate

Household Category	Rural				Urban			
	Adults *		Non-Adults **		Adults *		Non-Adults **	
	Male	Female	Male	Female	Male	Female	Male	Female
FHFM	70.0	76.2	--	23.1	31.8	73.7	18.2	--
FHMM	86.7	89.5	29.4	5.9	75.0	39.4	--	20.0
MHFM	86.4	87.0	--	11.1	100.0	100.0	--	--
MHMM	93.5	83.0	5.3	8.1	81.0	7.8	--	--
ALL	90.5	84.0	5.6	9.2	78.4	19.9	1.2	0.8

* Adults >= 15 Years ** Non-Adults < 15 Years and >= 7 Years

Figures represent percentage of people participating in any economic activity within each age-sex and household category.

Table 3b-Age-Sex Differentials : Work Participation Rate

PCI Class	Rural				PCI Class	Urban			
	Adults *		Non-Adults **			Adults *		Non-Adults **	
	Male	Female	Male	Female		Male	Female	Male	Female
< 1200 Rs	87.5	74.2	4.5	63.6	< 2400 Rs	63.8	21.7	--	--
< 2400 Rs	90.2	82.5	12.7	--	< 3600 Rs	85.5	8.8	--	4.3
< 3600 Rs	76.7	82.0	3.0	6.4	< 4800 Rs	88.6	9.5	8.3	--
3600 & Above	96.3	86.7	1.3	19.6	4800 & Above	78.3	25.3	--	--
ALL	90.5	84.0	5.6	9.2	ALL	78.4	19.9	1.2	0.8

* Adults \geq 15 Years ** Non-Adults $<$ 15 Years and \geq 7 Years

Figures represent percentage of people participating in any economic activity within each age-sex and PCI Class.

Table 4A. Age-Sex Differentials : Food Distribution Below And Above Poverty Line During Shortage (Rural)

Household Category	Adult *		Non-Adults **		ALL
	MALES	FEMALES	MALES	FEMALES	
Below Poverty Line					
FHFM	0.0	26.7	27.3	40.0	25.7
FHMM	0.0	20.0	11.8	7.7	10.6
TFH	0.0	24.0	17.9	16.7	17.1
MHFM	0.0	0.0	0.0	0.0	0.0
MHMM	0.0	0.0	0.0	0.0	0.0
TMF	0.0	0.0	0.0	0.0	0.0
ALL	0.0	9.0	5.3	2.5	4.1
Above Poverty Line					
Household Category	Adult *		Non-Adults **		ALL
	MALES	FEMALES	MALES	FEMALES	
FHFM	0.0	23.1	12.5	0.0	13.8
FHMM	7.7	0.0	0.0	0.0	3.8
TFH	5.9	15.0	8.3	0.0	9.1
MHFM	0.0	37.5	0.0	0.0	13.6
MHMM	10.0	12.5	25.0	0.0	10.7
TMF	5.9	25.0	14.3	0.0	12.0
ALL	5.9	23.3	13.0	0.0	11.5

* Adults > = 15 Years

** Non-Adults < 15 Years

* Figures represent percentage of people getting less than normal to the total number of people belonging to the households experiencing food shortage with each age-sex and poverty category.

** This table is based on the information reported by the Female heads & spouses of male-heads.

**Table 4B. Age-Sex Differentials : Food
Distribution Below And Above Poverty Line
During Shortage (Urban)**

Household Category	Adult *		Non-Adults **		ALL
	MALES	FEMALES	MALES	FEMALES	
Below Poverty Line					
FHFM	20.0	38.5	33.3	47.4	39.1
FHMM	0.0	36.4	22.2	0.0	19.4
TFH	8.3	37.5	27.8	39.1	31.2
MHFM	0.0	0.0	0.0	0.0	0.0
MHMM	7.7	28.6	0.0	0.0	8.3
TMF	7.7	28.6	0.0	0.0	8.3
ALL	7.8	30.9	4.4	9.7	13.0
<hr/>					
Household Category	Adult *		Non-Adults **		ALL
	MALES	FEMALES	MALES	FEMALES	
Above Poverty Line					
FHFM	20.0	25.0	0.0	0.0	15.0
FHMM	7.7	0.0	0.0	0.0	24.1
TFH	11.1	11.8	0.0	0.0	20.4
MHFM	0.0	0.0	0.0	0.0	0.0
MHMM	40.0	45.5	0.0	0.0	26.8
TMF	40.0	45.5	0.0	0.0	26.8
ALL	34.4	37.5	0.0	0.0	23.2

* Adults > = 15 Years

** Non-Adults < 15 Years

* Figures represent percentage of people getting less than normal to the total number of people belonging to the households experiencing food shortage with each age-sex and poverty category.

** This table is based on the information reported by the Female heads & spouses of male-heads.

**Set 3 Characteristics and related aspects of heads of households (and their spouses)
by household categories**

MH : Marriage history

Table No. MH-1 : Comparing of economic situation of Natal with Marital family.

Table No. MH-2 : Age at current marriage.

Table No. MH-3: Age of spouse at current marriage.

Table No. MH-4: Number of marriages.

Table No. MH-5: Age at first marriage.

Table No. MH-6: Number of years elapsed after current marriage.

Table No. MH-7A : In cuurent marital status for less than 5 yrs.

Table No. MH-7B : In current marital status for more than 5 yrs.

Table No. MH-8 : Number of years by current marital status.

Table No. RPH-1 : Frequency Distribution of Women (Heads/Spouses) reporting no. of pregnancies by HH Categories. (RURAL)

HH_CTPIN	Count	Row Pct						Row Total
		no preg	(1 - 3)	(4 - 6)	(7 - 9)	(10 - 12)	(13 - 15)	
	Col Pct							
	Tot Pct	0	1	2	3	4	5	Total
FHFM			4	10	10	1	1	26
			15.4	38.5	38.5	3.8	3.8	8.3
			11.4	8.8	11.0	2.3	100.0	
			1.3	3.2	3.2	.3	.3	
FHMM		1	1	7	9	7		25
		4.0	4.0	28.0	36.0	28.0		7.9
		3.2	2.9	6.2	9.9	15.9		
		.3	.3	2.2	2.9	2.2		
MHFM			6	24	24	6		60
			10.0	40.0	40.0	10.0		19.0
			17.1	21.2	26.4	13.6		
			1.9	7.6	7.6	1.9		
MHMM		30	24	72	48	30		204
		14.7	11.8	35.3	23.5	14.7		64.8
		96.8	68.6	63.7	52.7	68.2		
		9.5	7.6	22.9	15.2	9.5		
Column		31	35	113	91	44	1	315
Total		9.8	11.1	35.9	28.9	14.0	.3	100.0

Table No. RPH-1 : Frequency Distribution of Women (Heads/Spouses) reporting no. of pregnancies by HH Categories. (URBAN)

HH_CTPIN	Count	Row Pct						Row Total
		no preg	(1 - 3)	(4 - 6)	(7 - 9)	(10 - 12)	(13 - 15)	
	Col Pct							
	Tot Pct	0	1	2	3	4	5	Total
FHFM		1	4	18	2	3		28
		3.6	14.3	64.3	7.1	10.7		13.0
		6.3	8.0	15.9	8.3	27.3		
		.5	1.9	8.4	.9	1.4		
FHMM			6	10	2	3	1	22
			27.3	45.5	9.1	13.6	4.5	10.2
			12.0	8.8	8.3	27.3	100.0	
			2.8	4.7	.9	1.4	.5	
MHFM			5					5
			100.0					2.3
			10.0					
			2.3					
MHMM		15	35	85	20	5		160
		9.4	21.9	53.1	12.5	3.1		74.4
		93.8	70.0	75.2	83.3	45.5		
		7.0	16.3	39.5	9.3	2.3		
Column		16	50	113	24	11	1	215
Total		7.4	23.3	52.6	11.2	5.1	.5	100.0

Table No. RPH-2 : Frequency Distribution of Women reporting no. of live births by HH Categories. (RURAL)

Count							
Row Pct	(1 - 3)	(4 - 6)	(7 - 9)	(10 - 12)	(13 - 15)		
Col Pct						Row	
Tot Pct	1	2	3	4	5	Total	
HH_CTPIN	FHEM	4	11	9	1	1	26
		15.4	42.3	34.6	3.8	3.8	9.2
		11.4	9.6	9.9	2.3	100.0	
		1.4	3.9	3.2	.4	.4	
FHMM		1	7	10	6		24
		4.2	29.2	41.7	25.0		8.5
		2.9	6.1	11.0	14.0		
		.4	2.5	3.5	2.1		
MHEM		6	24	24	6		60
		10.0	40.0	40.0	10.0		21.1
		17.1	21.1	26.4	14.0		
		2.1	8.5	8.5	2.1		
MHMM		24	72	48	30		174
		13.8	41.4	27.6	17.2		61.3
		68.6	63.2	52.7	69.8		
		8.5	25.4	16.9	10.6		
Column	35	114	91	43	1	284	
Total	12.3	40.1	32.0	15.1	.4	100.0	

Table No. RPH-2 : Frequency Distribution of Women reporting no. of live births by HH Categories. (URBAN)

Count						
Row Pct	(1 - 3)	(4 - 6)	(7 - 9)	(10 - 12)		
Col Pct					Row	
Tot Pct	1	2	3	4	Total	
HH_CTPIN	FHEM	4	18	3	2	27
		14.8	66.7	11.1	7.4	13.6
		6.1	18.4	12.0	20.0	
		2.0	9.0	1.5	1.0	
FHMM		7	10	2	3	22
		31.8	45.5	9.1	13.6	11.1
		10.6	10.2	8.0	30.0	
		3.5	5.0	1.0	1.5	
MHEM		5				5
		100.0				2.5
		7.6				
		2.5				
MHMM		50	70	20	5	145
		34.5	48.3	13.8	3.4	72.9
		75.8	71.4	80.0	50.0	
		25.1	35.2	10.1	2.5	
Column	66	98	25	10	199	
Total	33.2	49.2	12.6	5.0	100.0	

Table No. RPH-3 : Frequency Distribution of Women reporting no. of daughters died before the age of 5 yrs by HH Categories. (RURAL)

HH_CTPIN	Count	(1 - 3) (4 - 6) (7 - 9)			Row Total
	Row Pct	Col Pct	Row		
	Tot Pct	0	1	2	3
FHFM	12	13	1		26
	46.2	50.0	3.8		9.2
	8.7	9.9	11.1		
	4.2	4.6	.4		
FHMM	12	10	2		24
	50.0	41.7	8.3		8.5
	8.7	7.6	22.2		
	4.2	3.5	.7		
MHFM	30	24	6		60
	50.0	40.0	10.0		21.1
	21.7	18.3	66.7		
	10.6	8.5	2.1		
MHMM	84	84		6	174
	48.3	48.3		3.4	61.3
	60.9	64.1		100.0	
	29.6	29.6		2.1	
Column	138	131	9	6	284
Total	48.6	46.1	3.2	2.1	100.0

Table No. RPH-3 : Frequency Distribution of Women reporting no. of daughters died before the age of 5 yrs by HH Categories. (URBAN)

HH_CTPIN	Count	(1 - 3)		Row Total
	Row Pct	Col Pct	Row	
	Tot Pct	0	1	Total
FHFM	16	11		27
	59.3	40.7		13.6
	11.7	17.7		
	8.0	5.5		
FHMM	16	6		22
	72.7	27.3		11.1
	11.7	9.7		
	8.0	3.0		
MHFM	5			5
	100.0			2.5
	3.6			
	2.5			
MHMM	100	45		145
	69.0	31.0		72.9
	73.0	72.6		
	50.3	22.6		
Column	137	62		199
Total	68.8	31.2		100.0

Table No. MH-4: Frequency distribution of No. of Women (Heads/Spouses) reporting marriages by HH Categories (RURAL)

HH_CTPIN	Count	No. of marriages		Row Total
	Row Pct			
	Col Pct			
	Tot Pct	2	1	
EHFM	4	22	26	
	15.4	84.6	8.3	
	7.5	8.4		
	1.3	7.0		
EHMM	1	24	25	
	4.0	96.0	7.9	
	1.9	9.2		
	.3	7.6		
MHFM	12	48	60	
	20.0	80.0	19.0	
	22.6	18.3		
	3.8	15.2		
MHMM	36	168	204	
	17.6	82.4	64.8	
	67.9	64.1		
	11.4	53.3		
Column	53	262	315	
Total	16.8	83.2	100.0	

Table No. MH-4: Frequency distribution of No. of Women (Heads/Spouses) reporting marriages by HH Categories (URBAN)

HH_CTPIN	Count	No. of marriages		Row Total
	Row Pct			
	Col Pct			
	Tot Pct	2	1	
EHFM	3	25	28	
	10.7	89.3	13.0	
	60.0	11.9		
	1.4	11.6		
EHMM	2	20	22	
	9.1	90.9	10.2	
	40.0	9.5		
	.9	9.3		
MHFM		5	5	
		100.0	2.3	
		2.4		
		2.3		
MHMM		160	160	
		100.0	74.4	
		76.2		
		74.4		
Column	5	210	215	
Total	2.3	97.7	100.0	

Table No. MH-5: Frequency distribution of No. of Women (Heads/Spouses) reporting age at first marriage by HH Categories (RURAL)

HH_CTPIN	Count	1 thru 11 - 15 16 - 20 21 - 25				Total	
	Row Pct	10	YRS	YRS	YRS		Row
	Col Pct	0	1	2	3		4
	Tot Pct	0	1	2	3		4
FHFM	1	7	16	2		26	
	3.8	26.9	61.5	7.7		8.3	
	6.7	6.4	13.7	3.2			
	.3	2.2	5.1	.6			
FHMM	2	12	5	6		25	
	8.0	48.0	20.0	24.0		7.9	
	13.3	11.0	4.3	9.7			
	.6	3.8	1.6	1.9			
MHFM	12	36	12			60	
	20.0	60.0	20.0			19.0	
	80.0	33.0	10.3				
	3.8	11.4	3.8				
MHMM		54	84	54	12	204	
		26.5	41.2	26.5	5.9	64.8	
		49.5	71.8	87.1	100.0		
		17.1	26.7	17.1	3.8		
Column	15	109	117	62	12	315	
Total	4.8	34.6	37.1	19.7	3.8	100.0	

Table No. MH-5: Frequency distribution of No. of Women (Heads/Spouses) reporting age at first marriage by HH Categories (URBAN)

HH_CTPIN	Count	BELOW 10 11 - 15 16 - 20 21 - 25 36 & ABOVE					Total	
	Row Pct	YRS	YRS	YRS	YRS	Row		
	Col Pct	0	1	2	3	4		7
	Tot Pct	0	1	2	3	4		7
FHFM	7	12	7	1	1	28		
	25.0	42.9	25.0	3.6	3.6	13.0		
	20.0	14.0	8.1	50.0	100.0			
	3.3	5.6	3.3	.5	.5			
FHMM	3	9	9	1		22		
	13.6	40.9	40.9	4.5		10.2		
	8.6	10.5	10.5	50.0				
	1.4	4.2	4.2	.5				
MHFM		5				5		
		100.0				2.3		
		5.8						
		2.3						
MHMM	5	25	60	70		160		
	3.1	15.6	37.5	43.8		74.4		
	100.0	71.4	69.8	81.4				
	2.3	11.6	27.9	32.6				
Column	5	35	86	86	2	1	215	
Total	2.3	16.3	40.0	40.0	.9	.5	100.0	

Table No. MH-6: Frequency distribution of No. of Women (Heads/Spouses) reporting no. of years of current marriage by HH Categories (RURAL)

Count									
Row Pct	(1 - 5)	(6 - 10)	(11 - 15)	(16 - 20)	(21 - 25)	(26-30)	(31 - 35)	(36 & ABOVE)	
Col Pct									Row
Tot Pct	1	2	3	4	5	6	7	8	Total
HH_CTPIN									
FHFM		1		2	3	4	5	14	20
		3.8		7.7	11.5	15.4	7.7	53.8	8.3
		5.0		8.7	5.9	8.0	14.3	17.9	
		.3		.6	1.0	1.3	.6	4.4	
FHMM		1	1	3		4		10	25
		4.0	4.0	12.0		16.0		64.0	7.8
		5.0	2.0	13.0		8.0		20.5	
		.3	.3	1.0		1.3		5.1	
MHFM		6	12		12		6	24	60
		10.0	20.0		11.0		10.1	40.0	19.0
		30.0	24.5		13.5		41.3	30.8	
		1.9	3.6		3.8		1.3	7.0	
MHMM	30	12	36	18	36	42	6	24	204
	14.7	5.9	17.6	8.8	17.6	20.6	2.9	11.8	64.8
	100.0	60.0	73.5	78.3	71.6	84.0	42.3	30.8	
	9.5	3.8	11.4	5.7	11.4	13.3	1.3	7.0	
Column	30	20	49	23	51	50	14	78	315
Total	9.5	6.3	15.6	7.3	11.2	15.9	4.4	24.8	100.0

Table No. MH-6: Frequency distribution of No. of Women (Heads/Spouses) reporting no. of years of current marriage by HH Categories (URBAN)

Count									
Row Pct	(1 - 5)	(6 - 10)	(11 - 15)	(16 - 20)	(21 - 25)	(26 - 30)	(31 - 35)	(36 & ABOVE)	
Col Pct									Row
Tot Pct	1	2	3	4	5	6	7	8	Total
HH_CTPIN									
FHFM	1	3	4	4	4	2	1	9	28
	3.6	10.7	14.3	14.3	14.3	7.1	3.6	32.1	13.0
	5.6	7.7	8.5	9.3	13.4	14.3	12.7	45.9	
	.5	1.4	1.9	1.9	1.9	.9	.7	4.7	
FHMM	2	1	3	4	5	3		4	25
	9.1	4.5	13.6	18.2	9.1	9.1	9.1	17.3	10.0
	11.1	2.6	6.4	9.3	7.7	14.3	25.7	30.0	
	.9	.5	1.4	1.9	.9	.9	.7	2.8	
MHFM		5							5
		100.0							100.0
		12.8							
		2.3							
MHMM	15	30	40	45	20	10	5	5	160
	9.4	18.8	25.0	21.9	11.5	6.3	3.1	3.1	14.4
	83.3	76.9	65.1	61.4	53.8	41.4	60.7	35.0	
	7.0	14.0	18.8	16.7	9.3	4.7	2.3	2.3	
Column	18	60	47	44	30	14	6	30	185
Total	9.4	16.1	21.9	20.0	11.2	6.5	3.2	16.8	100.0

Table No. MH-7A : Frequency distribution of No. of Women (Heads/Spouses) in current marital status for less than 5 yrs by HH Categories (RURAL)

HH_CTPIN	Count				Row Total
	Row Pct	MARRIED	WIDOWED	DESERTED	
	Col Pct				
	Tot Pct	2	3	4	
FHEM		8	1	9	
		88.9	11.1	20.0	
		57.1	100.0		
		17.8	2.2		
FHMM		6		6	
		100.0		13.3	
		42.9			
		13.3			
MHEM	30			30	
	100.0			66.7	
	100.0				
	66.7				
Column	30	14	1	45	
Total	66.7	31.1	2.2	100.0	

Table No. MH-7A : Frequency distribution of No. of Women (Heads/Spouses) in current marital status for less than 5 yrs by HH Categories (URBAN)

HH_CTPIN	Count					Row Total
	Row Pct	MARRIED	WIDOWED	DESERTED	OTHERS	
	Col Pct					
	Tot Pct	2	3	4	6	
FHEM		8	3	1	12	
		66.7	25.0	8.3	34.3	
		61.5	60.0	100.0		
		22.9	8.6	2.9		
FHMM	1	5	2		8	
	12.5	62.5	25.0		22.9	
	6.3	38.5	40.0			
	2.9	14.3	5.7			
MHEM	15				15	
	100.0				42.9	
	93.8					
	42.9					
Column	16	13	5	1	35	
Total	45.7	37.1	14.3	2.9	100.0	

Table No. MH-7B : Frequency distribution of No. of Women (Heads/Spouses) in current marital status for more than 5 yrs by HH Categories (RURAL)

HH_CTPIN	Count			Row Total
	Row Pct	MARRIED	WIDOWED	
	Col Pct			
	Tot Pct	2	3	
FHFM	5	12	17	
	29.4	70.6	6.3	
	2.0	52.2		
	1.9	4.4		
FHMM	8	11	19	
	42.1	57.9	7.0	
	3.2	47.8		
	3.0	4.1		
MHFM	60		60	
	100.0		22.2	
	24.3			
	22.2			
MHMM	174		174	
	100.0		64.4	
	70.4			
	64.4			
Column	247	23	270	
Total	91.5	8.5	100.0	

Table No. MH-7B : Frequency distribution of No. of Women (Heads/Spouses) in current marital status for more than 5 yrs by HH Categories (URBAN)

HH_CTPIN	Count				Row Total
	Row Pct	MARRIED	WIDOWED	DESERTED	
	Col Pct				
	Tot Pct	2	3	4	
FHFM	10	4	2	16	
	62.5	25.0	12.5	8.9	
	5.8	80.0	66.7		
	5.6	2.2	1.1		
FHMM	12	1	1	14	
	85.7	7.1	7.1	7.8	
	7.0	20.0	33.3		
	6.7	.6	.6		
MHFM	5			5	
	100.0			2.8	
	2.9				
	2.8				
MHMM	145			145	
	100.0			80.6	
	84.3				
	80.6				
Column	172	5	3	180	
Total	95.6	2.8	1.7	100.0	

Table No. MH-8 : Frequency distribution of widows/deserted women by number of years of current marital status in different HH Categories (RURAL)

HH_CTPIN	Count Row Pct Col Pct Tot Pct	6 AND A BOVE			Row Total
		1 - 3 1	4 - 5 2	3 3	
FHFM	7	2	12	21	
	33.3	9.5	57.1	55.3	
	70.0	40.0	52.2		
	18.4	5.3	31.6		
FHMM	3	3	11	17	
	17.6	17.6	64.7	44.7	
	30.0	60.0	47.8		
	7.9	7.9	28.9		
Column Total	10 26.3	5 13.2	23 60.5	38 100.0	

Table No. MH-8 : Frequency distribution of widows/deserted women by number of years of current marital status in different HH Categories (URBAN)

HH_CTPIN	Count Row Pct Col Pct Tot Pct	6 AND A BOVE			Row Total
		1 - 3 1	4 - 5 2	3 3	
FHFM	9	2	6	17	
	52.9	11.8	35.3	65.4	
	64.3	50.0	75.0		
	34.6	7.7	23.1		
FHMM	5	2	2	9	
	55.6	22.2	22.2	34.6	
	35.7	50.0	25.0		
	19.2	7.7	7.7		
Column Total	14 53.8	4 15.4	8 30.8	26 100.0	

RPH : Reproductive History

Table No. RPH-1 : Number of pregnancies.

Table No. RPH-2 : Number of live births.

Table No. RPH-3 : Number of daughters died before the age of 5 yrs.

Table No. RPH-4 : Number of sons died before the age of 5 yrs.

Table No. RPH-5 : Number of daughters alive.

Table No. RPH-6 : Number of sons alive.

Table No. RPH-7: Prenatal care.

Table No. RPH-8: Sources of Prenatal care.

Table No. RPH-9: Place of Child Birth.

Table No. RPH-10: Immunization against tetanus.

Table No. RPH-11: Type of attendant during child birth.

Table No. RPH-12: Postnatal complications.

Table No. RPH-13: Source of treatment.

Table No. RPH-1 : Frequency Distribution of Women (Heads/Spouses) reporting no. of pregnancies by HH Categories. (RURAL)

HH_CTPIN	Count						Row Total
	no preg	(1 - 3)	(4 - 6)	(7 - 9)	(10 - 12)	(13 - 15)	
Row Pct							
Col Pct							
Tot Pct	0	1	2	3	4	5	Row Total
FHFM		4	10	10	1	1	26
		15.4	38.5	38.5	3.8	3.8	8.3
		11.4	8.8	11.0	2.3	100.0	
		1.3	3.2	3.2	.3	.3	
FHMM	1	1	7	9	7		25
	4.0	4.0	28.0	36.0	28.0		7.9
	3.2	2.9	6.2	9.9	15.9		
	.3	.3	2.2	2.9	2.2		
MHFM		6	24	24	6		60
		10.0	40.0	40.0	10.0		19.0
		17.1	21.2	26.4	13.6		
		1.9	7.6	7.6	1.9		
MHMM	30	24	72	48	30		204
	14.7	11.8	35.3	23.5	14.7		64.8
	96.8	68.6	63.7	52.7	68.2		
	9.5	7.6	22.9	15.2	9.5		
Column	31	35	113	91	44	1	315
Total	9.8	11.1	35.9	28.9	14.0	.3	100.0

Table No. RPH-1 : Frequency Distribution of Women (Heads/Spouses) reporting no. of pregnancies by HH Categories. (URBAN)

HH_CTPIN	Count						Row Total
	no preg	(1 - 3)	(4 - 6)	(7 - 9)	(10 - 12)	(13 - 15)	
Row Pct							
Col Pct							
Tot Pct	0	1	2	3	4	5	Row Total
FHFM	1	4	18	2	3		28
	3.6	14.3	64.3	7.1	10.7		13.0
	6.3	8.0	15.9	8.3	27.3		
	.5	1.9	8.4	.9	1.4		
FHMM		6	10	2	3	1	22
		27.3	45.5	9.1	13.6	4.5	10.2
		12.0	8.8	8.3	27.3	100.0	
		2.8	4.7	.9	1.4	.5	
MHFM		5					5
		100.0					2.3
		10.0					
		2.3					
MHMM	15	35	85	20	5		160
	9.4	21.9	53.1	12.5	3.1		74.4
	93.8	70.0	75.2	83.3	45.5		
	7.0	16.3	39.5	9.3	2.3		
Column	16	50	113	24	11	1	215
Total	7.4	23.3	52.6	11.2	5.1	.5	100.0

Table No. RPH-2 : Frequency Distribution of Women reporting no. of live births by HH Categories. (RURAL)

HH_CTPIN	Count						Row Total
	Row Pct	(1 - 3)	(4 - 6)	(7 - 9)	(10 - 12)	(13 - 15)	
	Col Pct						
Tot Pct	1	2	3	4	5	Total	
FHFM	4	11	9	1	1	26	
	15.4	42.3	34.6	3.8	3.8	9.2	
	11.4	9.6	9.9	2.3	100.0		
	1.4	3.9	3.2	.4	.4		
FHMM	1	7	10	6		24	
	4.2	29.2	41.7	25.0		8.5	
	2.9	6.1	11.0	14.0			
	.4	2.5	3.5	2.1			
MHFM	6	24	24	6		60	
	10.0	40.0	40.0	10.0		21.1	
	17.1	21.1	26.4	14.0			
	2.1	8.5	8.5	2.1			
MHMM	24	72	48	30		174	
	13.8	41.4	27.6	17.2		61.3	
	68.6	63.2	52.7	69.8			
	8.5	25.4	16.9	10.6			
Column	35	114	91	43	1	284	
Total	12.3	40.1	32.0	15.1	.4	100.0	

Table No. RPH-2 : Frequency Distribution of Women reporting no. of live births by HH Categories. (URBAN)

HH_CTPIN	Count					Row Total
	Row Pct	(1 - 3)	(4 - 6)	(7 - 9)	(10 - 12)	
	Col Pct					
Tot Pct	1	2	3	4	Total	
FHFM	4	18	3	2	27	
	14.8	66.7	11.1	7.4	13.6	
	6.1	18.4	12.0	20.0		
	2.0	9.0	1.5	1.0		
FHMM	7	10	2	3	22	

Table No. RPH-2 : Frequency Distribution of Women reporting no. of live births by HH Categories. (RURAL)

HH_CTPIN	Count						Row Total
	Row Pct	(1 - 3)	(4 - 6)	(7 - 9)	(10 - 12)	(13 - 15)	
	Col Pct						
	Tot Pct	1	2	3	4	5	
EHFM	4	11	9	1	1	26	
	15.4	42.3	34.6	3.8	3.8	9.2	
	11.4	9.6	9.9	2.3	100.0		
	1.4	3.9	3.2	.4	.4		
EHMM	1	7	10	6		24	
	4.2	29.2	41.7	25.0		8.5	
	2.9	6.1	11.0	14.0			
	.4	2.5	3.5	2.1			
MHFM	6	24	24	6		60	
	10.0	40.0	40.0	10.0		21.1	
	17.1	21.1	26.4	14.0			
	2.1	8.5	8.5	2.1			
MHMM	24	72	48	30		174	
	13.8	41.4	27.6	17.2		61.3	
	68.6	63.2	52.7	69.8			
	8.5	25.4	16.9	10.6			
Column	35	114	91	43	1	284	
Total	12.3	40.1	32.0	15.1	.4	100.0	

Table No. RPH-2 : Frequency Distribution of Women reporting no. of live births by HH Categories. (URBAN)

HH_CTPIN	Count					Row Total
	Row Pct	(1 - 3)	(4 - 6)	(7 - 9)	(10 - 12)	
	Col Pct					
	Tot Pct	1	2	3	4	
EHFM	4	18	3	2	27	
	14.8	66.7	11.1	7.4	13.6	
	6.1	18.4	12.0	20.0		
	2.0	9.0	1.5	1.0		
EHMM	7	10	2	3	22	
	31.8	45.5	9.1	13.6	11.1	
	10.6	10.2	8.0	30.0		
	3.5	5.0	1.0	1.5		
MHFM	5				5	
	100.0				2.5	
	7.6					
	2.5					
MHMM	50	70	20	5	145	
	34.5	48.3	13.8	3.4	72.9	
	75.8	71.4	80.0	50.0		
	25.1	35.2	10.1	2.5		
Column	66	98	25	10	199	
Total	33.2	49.2	12.6	5.0	100.0	

Table No. RPH-3 : Frequency Distribution of Women reporting no. of daughters died before the age of 5 yrs by HH Categories. (RURAL)

HH_CTPIN	Count	(1 - 3) (4 - 6) (7 - 9)			Row Total
	Row Pct	Col Pct	Col Pct	Col Pct	
	Tot Pct	0	1	2	3
FHFM	12	13	1		26
	46.2	50.0	3.8		9.2
	8.7	9.9	11.1		
	4.2	4.6	.4		
FHMM	12	10	2		24
	50.0	41.7	8.3		8.5
	8.7	7.6	22.2		
	4.2	3.5	.7		
MHFM	30	24	6		60
	50.0	40.0	10.0		21.1
	21.7	18.3	66.7		
	10.6	8.5	2.1		
MHMM	84	84		6	174
	48.3	48.3		3.4	61.3
	60.9	64.1		100.0	
	29.6	29.6		2.1	
Column	138	131	9	6	284
Total	48.6	46.1	3.2	2.1	100.0

Table No. RPH-3 : Frequency Distribution of Women reporting no. of daughters died before the age of 5 yrs by HH Categories. (URBAN)

HH_CTPIN	Count	(1 - 3)		Row Total
	Row Pct	Col Pct	Col Pct	
	Tot Pct	0	1	Total
FHFM	16	11		27
	59.3	40.7		13.6
	11.7	17.7		
	8.0	5.5		
FHMM	16	6		22
	72.7	27.3		11.1
	11.7	9.7		
	8.0	3.0		
MHFM	5			5
	100.0			2.5
	3.6			
	2.5			
MHMM	100	45		145
	69.0	31.0		72.9
	73.0	72.6		
	50.3	22.6		
Column	137	62		199
Total	68.8	31.2		100.0

Table No. RPH-4 : Frequency Distribution of Women reporting no. of sons died before the age of 5 yrs by HH Categories. (RURAL)

HH_CTPIN	Count	Row Pct			Row Total
		(1 - 3)	(4 - 6)		
	Col Pct	Row			
	Tot Pct	0	1	2	Total
EHFM	14	11	1		26
	53.8	42.3	3.8		9.2
	10.6	7.6	12.5		
	4.9	3.9	.4		
EHMM	10	13	1		24
	41.7	54.2	4.2		8.5
	7.6	9.0	12.5		
	3.5	4.6	.4		
MHFM	42	18			60
	70.0	30.0			21.1
	31.8	12.5			
	14.8	6.3			
MHMM	66	102	6		174
	37.9	58.6	3.4		61.3
	50.0	70.8	75.0		
	23.2	35.9	2.1		
Column	132	144	8		284
Total	46.5	50.7	2.8		100.0

Table No. RPH-4 : Frequency Distribution of Women reporting no. of sons died before the age of 5 yrs by HH Categories. (URBAN)

HH_CTPIN	Count	Row Pct			Row Total
		(1 - 3)	(4 - 6)		
	Col Pct	Row			
	Tot Pct	0	1	2	Total
EHFM	21	6			27
	77.8	22.2			13.6
	14.8	10.9			
	10.6	3.0			
EHMM	16	4	2		22
	72.7	18.2	9.1		11.1
	11.3	7.3	100.0		
	8.0	2.0	1.0		
MHFM	5				5
	100.0				2.5
	3.5				
	2.5				
MHMM	100	45			145
	69.0	31.0			72.9
	70.4	81.8			
	50.3	22.6			
Column	142	55	2		199
Total	71.4	27.6	1.0		100.0

Table No. RPH-4A : Frequency Distribution of Women reporting no. of children died before the age of 5 yrs by HH Categories. (RURAL)

HH_CTPIN	Count Row Pct Col Pct Tot Pct	(1 - 3) (4 - 6) (7 - 9) (10 - 12)				Row Total
		0	1	2	3	
		4				
FHFM	10	10	6			26
	38.5	38.5	23.1			9.2
	11.6	7.5	10.5			
	3.5	3.5	2.1			
FHMM	4	16	3		1	24
	16.7	66.7	12.5		4.2	8.5
	4.7	11.9	5.3		100.0	
	1.4	5.6	1.1		.4	
MHFM	30	18	12			60
	50.0	30.0	20.0			21.1
	34.9	13.4	21.1			
	10.6	6.3	4.2			
MHMM	42	90	36	6		174
	24.1	51.7	20.7	3.4		61.3
	48.8	67.2	63.2	100.0		
	14.8	31.7	12.7	2.1		
Column Total	86	134	57	6	1	284
	30.3	47.2	20.1	2.1	.4	100.0

Table No. RPH-4A : Frequency Distribution of Women reporting no. of children died before the age of 5 yrs by HH Categories. (URBAN)

HH_CTPIN	Count Row Pct Col Pct Tot Pct	(1 - 3) (4 - 6) (7 - 9)			Row Total
		0	1	2	
		3			
FHFM	14	12	1		27
	51.9	44.4	3.7		13.6
	13.6	14.5	8.3		
	7.0	6.0	.5		
FHMM	14	6	1	1	22
	63.6	27.3	4.5	4.5	11.1
	13.6	7.2	8.3	100.0	
	7.0	3.0	.5	.5	
MHFM	5				5
	100.0				2.5
	4.9				
	2.5				
MHMM	70	65	10		145
	48.3	44.8	6.9		72.9
	68.0	78.3	83.3		
	35.2	32.7	5.0		
Column Total	103	83	12	1	199
	51.8	41.7	6.0	.5	100.0

Table No. RPH-5 : Frequency Distribution of Women reporting no. of daughters alive by HH Categories. (RURAL)

HH_CTPIN	Count	(1 - 3) (4 - 6)			Row Total
	Row Pct				
	Col Pct				
	Tot Pct	0	1	2	
FHFM	26	2	19	5	26
	9.2	7.7	73.1	19.2	9.2
		13.3	9.8	6.6	
		.7	6.7	1.8	
FHMM	24	1	18	5	24
	8.5	4.2	75.0	20.8	8.5
		6.7	9.3	6.6	
		.4	6.3	1.8	
MHFM	60		42	18	60
	21.1		70.0	30.0	21.1
			21.8	23.7	
			14.8	6.3	
MHMM	174	12	114	48	174
	61.3	6.9	65.5	27.6	61.3
		80.0	59.1	63.2	
		4.2	40.1	16.9	
Column	15	193	76	284	
Total	5.3	68.0	26.8	100.0	

Table No. RPH-5 : Frequency Distribution of Women reporting no. of daughters alive by HH Categories. (URBAN)

HH_CTPIN	Count	(1 - 3) (4 - 6) (7 - 9)			Row Total	
	Row Pct					
	Col Pct					
	Tot Pct	0	1	2		3
FHFM	27	4	18	4	1	27
	13.6	14.8	66.7	14.8	3.7	13.6
		19.0	10.5	80.0	100.0	
		2.0	9.0	2.0	.5	
FHMM	22	2	19	1		22
	11.1	9.1	86.4	4.5		11.1
		9.5	11.0	20.0		
		1.0	9.5	.5		
MHFM	5		5			5
	2.5		100.0			2.5
			2.9			
			2.5			
MHMM	145	15	130			145
	72.9	10.3	89.7			72.9
		71.4	75.6			
		7.5	65.3			
Column	21	172	5	1	199	
Total	10.6	86.4	2.5	.5	100.0	

Table No. RPH-6 : Frequency Distribution of Women reporting no. of sons alive by HH Categories. (RURAL)

HH_CTPIN	Count	(1 - 3) (4 - 6) (7 - 9)			Row Total	
	Row Pct	0	1	2		3
	Col Pct				Row	
	Tot Pct	0	1	2	3	Total
FHFM		6	19	1		26
		23.1	73.1	3.8		9.2
		24.0	8.6	2.8		
		2.1	6.7	.4		
FHMM		1	17	5	1	24
		4.2	70.8	20.8	4.2	8.5
		4.0	7.7	13.9	100.0	
		.4	6.0	1.8	.4	
MHFM			48	12		60
			80.0	20.0		21.1
			21.6	33.3		
			16.9	4.2		
MHMM		18	138	18		174
		10.3	79.3	10.3		61.3
		72.0	62.2	50.0		
		6.3	48.6	6.3		
Column		25	222	36	1	284
Total		8.8	78.2	12.7	.4	100.0

Table No. RPH-6 : Frequency Distribution of Women reporting no. of sons alive by HH Categories. (URBAN)

HH_CTPIN	Count	(1 - 3) (4 - 6)		Row Total	
	Row Pct	0	1		2
	Col Pct			Row	
	Tot Pct	0	1	2	Total
FHFM		3	21	3	27
		11.1	77.8	11.1	13.6
		15.0	13.7	11.5	
		1.5	10.6	1.5	
FHMM		2	17	3	22
		9.1	77.3	13.6	11.1
		10.0	11.1	11.5	
		1.0	8.5	1.5	
MHFM		5			5
		100.0			2.5
		25.0			
		2.5			
MHMM		10	115	20	145
		6.9	79.3	13.8	72.9
		50.0	75.2	76.9	
		5.0	57.8	10.1	
Column		20	153	26	199
Total		10.1	76.9	13.1	100.0

Table No. RPH-7: Frequency Distribution of Heads/Spouses who had taken Prenatal care by HH Categories. (RURAL)

HH_CTPIN	Count	Row Pct		Row Total
		YES	NO	
	Col Pct			
	Tot Pct	1	2	
FHEM			2	2
			100.0	1.9
			2.6	
			1.9	
FHMM	1	4		5
	20.0	80.0		4.9
	4.0	5.1		
	1.0	3.9		
MHEM	6	24		30
	20.0	80.0		29.1
	24.0	30.8		
	5.8	23.3		
MHMM	18	48		66
	27.3	72.7		64.1
	72.0	61.5		
	17.5	46.6		
Column	25	78		103
Total	24.3	75.7		100.0

Table No. RPH-7: Frequency Distribution of Heads/Spouses who had taken Prenatal care by HH Categories. (URBAN)

HH_CTPIN	Count	Row Pct		Row Total
		YES	NO	
	Col Pct			
	Tot Pct	1	2	
1	1	4		5
	20.0	80.0		5.3
	1.3	28.6		
	1.1	4.3		
2	4			4
	100.0			4.3
	5.0			
	4.3			
3	5			5
	100.0			5.3
	6.3			
	5.3			
4	70	10		80
	87.5	12.5		85.1
	87.5	71.4		
	74.5	10.6		
Column	80	14		94
Total	85.1	14.9		100.0

Table No. RPH-8: Frequency Distribution of Heads/Spouses reporting sources of prenatal care by HH Categories. (RURAL)

HH_CTPIN	SOURCES OF PRENATAL CARE						ALL
	Physicia health personnel	Trained Midwife	Traditio Practitioners	Relative	Others		
	N1	N2	N3	N4	N5	N6	N7
FHEM	1	0	0	0	0	0	1
FHMM	1	0	0	1	2	0	4
MHEM	5	0	0	0	0	0	5
MHMM	30	5	5	0	30	20	70
Total	37	5	5	1	32	20	80

Table No. RPH-8: Frequency Distribution of Heads/Spouses reporting sources of prenatal care by HH Categories. (URBAN)

HH_CTPIN	SOURCES OF PRENATAL CARE						Frequency
	Physicia health personnel	Trained Midwife	Traditio Practitioners	Relative	Others		
	N1	N2	N3	N4	N5	N6	DUM
FHMM	0	3	0	0	2	0	5
MHEM	0	6	0	0	6	0	12
MHMM	6	18	0	0	6	0	30
Total	6	27	0	0	14	0	47

N1 : Physician *N2 : Trained health Personal*
N3 : Midwife *N4 : Traditional practitioner*
N5 : Relatives *N6 : Others*
N7 : All

Table No. RPH-9: Frequency Distribution of Women reporting place of child birth by HH Categories. (RURAL)

HH_CTPIN	Count	HOSPITAL NATAL HOME		Row Total
	Row Pct	1	4	
	Col Pct			
	Tot Pct			
FHEM	2			2
	100.0			2.1
	2.2			
	2.1			
FHMM	5			5
	100.0			5.2
	5.5			
	5.2			
MHEM	24			24
	100.0			24.7
	26.4			
	24.7			
MHMM	6	60		66
	9.1	90.9		68.0
	100.0	65.9		
	6.2	61.9		
Column	6	91		97
Total	6.2	93.8		100.0

Table No. RPH-9: Frequency Distribution of Women reporting place of Child birth by HH Categories. (URBAN)

HH_CTPIN	Count	HOSPITAL NATAL HOME		Row Total
	Row Pct	1	4	
	Col Pct			
	Tot Pct			
1	3	2		5
	60.0	40.0		5.3
	7.7	3.6		
	3.2	2.1		
2	1	3		4
	25.0	75.0		4.3
	2.6	5.5		
	1.1	3.2		
3	5			5
	100.0			5.3
	12.8			
	5.3			
4	30	50		80
	37.5	62.5		85.1
	76.9	90.9		
	31.9	53.2		
Column	39	55		94
Total	41.5	58.5		100.0

Table No. RPH-10: Frequency Distribution of Women reporting immunization against tetanus by HH Categories. (RURAL)

HH_CTPIN	Count			Row Total
	Row Pct	YES	NO	
	Col Pct			
	Tot Pct	1	2	
FHEM			2	2
			100.0	2.1
			3.0	
			2.1	
FHMM	1		4	5
	20.0		80.0	5.2
	3.2		6.1	
	1.0		4.1	
MHEM	12		12	24
	50.0		50.0	24.7
	38.7		18.2	
	12.4		12.4	
MHMM	18		48	66
	27.3		72.7	68.0
	58.1		72.7	
	18.6		49.5	
Column	31		66	97
Total	32.0		68.0	100.0

Table No. RPH-10: Frequency Distribution of Women reporting immunization against tetanus by HH Categories. (URBAN)

HH_CTPIN	Count			Row Total
	Row Pct	YES	NO	
	Col Pct			
	Tot Pct	1	2	
1	2		3	5
	40.0		60.0	5.3
	2.4		33.3	
	2.1		3.2	
2	3		1	4
	75.0		25.0	4.3
	3.5		11.1	
	3.2		1.1	
3	5			5
	100.0			5.3
	5.9			
	5.3			
4	75		5	80
	93.8		6.3	85.1
	88.2		55.6	
	79.8		5.3	
Column	85		9	94
Total	90.4		9.6	100.0

Table No. RPH-11: Frequency Distribution of Women reporting the type of attendant during child birth by HH Categories. (RURAL)

HH_CTPIN	Count					Row Total
	Row Pct	PHYSICIAN	DAI	RELATIVES	OTHERS	
	Col Pct					
	Tot Pct	1	4	5	6	
FHEM				2		2
				100.0		2.1
				2.4		
				2.1		
FHMM			2	3		5
			40.0	60.0		5.2
			100.0	3.6		
			2.1	3.1		
MHEM				18	6	24
				75.0	25.0	24.7
				21.7	100.0	
				18.6	6.2	
MHMM		6		60		66
		9.1		90.9		68.0
		100.0		72.3		
		6.2		61.9		
Column Total		6	2	83	6	97
		6.2	2.1	85.6	6.2	100.0

Table No. RPH-11: Frequency Distribution of Women reporting the type of attendant during child birth by HH Categories. (URBAN)

HH_CTPIN	Count					Row Total
	Row Pct	PHYSICIAN	TR AI	TRD D DAI	OTHERS	
	Col Pct					
	Tot Pct	1	3	4	6	
1		2	2	1		5
		40.0	40.0	20.0		5.3
		5.3	11.8	2.9		
		2.1	2.1	1.1		
2		1		3		4
		25.0		75.0		4.3
		2.6		8.8		
		1.1		3.2		
3		5				5
		100.0				5.3
		13.2				
		5.3				
4		30	15	30	5	80
		37.5	18.8	37.5	6.3	85.1
		78.9	88.2	88.2	100.0	
		31.9	16.0	31.9	5.3	
Column Total		38	17	34	5	94
		40.4	18.1	36.2	5.3	100.0

Table No. RPH-12: Frequency Distribution of Women reporting Postnatal complications by HH Categories. (RURAL)

HH_CTPIN	Count			Row Total
	Row Pct	YES	NO	
	Col Pct			
	Tot Pct	1	2	
FHEM			2	2
		100.0		2.1
		2.4		
		2.1		
FHMM			5	5
		100.0		5.2
		5.9		
		5.2		
MHEM	6	18	24	24
	25.0	75.0		24.7
	50.0	21.2		
	6.2	18.6		
MHMM	6	60	66	66
	9.1	90.9		68.0
	50.0	70.6		
	6.2	61.9		
Column	12	85	97	
Total	12.4	87.6	100.0	

Table No. RPH-12: Frequency Distribution of Women reporting Postnatal complications by HH Categories. (URBAN)

HH_CTPIN	Count			Row Total
	Row Pct	YES	NO	
	Col Pct			
	Tot Pct	1	2	
1	1	4	5	5
	20.0	80.0		5.3
	16.7	4.5		
	1.1	4.3		
2		4	4	4
		100.0		4.3
		4.5		
		4.3		
3		5	5	5
		100.0		5.3
		5.7		
		5.3		
4	5	75	80	80
	6.3	93.8		85.1
	83.3	85.2		
	5.3	79.8		
Column	6	88	94	
Total	6.4	93.6	100.0	

Table No. RPH-13: Frequency Distribution of Heads/Spouses reporting type of consultancy sought for treatment by HH Categories. (RURAL)

HH_CTPIN	Count	PHYSICIAN		Row Total
	Row Pct	0	1	
	Col Pct	N		
	Tot Pct	0	1	Total
MHEM			6	6
			100.0	50.0
			100.0	
			50.0	
MHMM		6		6
		100.0		50.0
		100.0		
		50.0		
	Column	6	6	12
	Total	50.0	50.0	100.0

Table No. RPH-13: Frequency Distribution of Heads/Spouses reporting type of consultancy sought for treatment by HH Categories. (URBAN)

HH_CTPIN	Count	PHYSICIAN		Row Total
	Row Pct	0	1	
	Col Pct	N		
	Tot Pct	0	1	Total
1		1		1
		100.0		16.7
		100.0		
		16.7		
4			5	5
			100.0	83.3
			100.0	
			83.3	
	Column	1	5	6
	Total	16.7	83.3	100.0

ED : Education

Table No. : ED - 1 : Literates

Table No. : ED - 2 : Attendance in school

Table No. : ED - 3 : Reasons for not attending of school.

Table No. : ED - 4 : Number of years of schooling

Table No. : ED - 5 : Reasons for dropping out

Table No. : ED - 6 : Perceived benefits of being a Literate

Table No. : ED - 7 : Percieved benefits of schooling

Table No. : ED - 8 : Skill acquisition

Table No. : ED - 9 : Utilization of skill for earning income

Table No. : ED - 10 : Reasons for non-utilization of skill for earning income

Table No : ED-1 Frequency Distribution of Literate and Illiterate Heads by Categories.(RURAL)

HH_CTPIN	Count	YES		NO		Row Total
	Row Pct	1	2	1	2	
	Col Pct					
	Tot Pct					
FHFM			25			25
			100.0			7.8
			11.2			
			7.8			
FHMM			24			24
			100.0			7.5
			10.8			
			7.5			
MHFM		18	36			54
		33.3	66.7			16.9
		18.8	16.1			
		5.6	11.3			
MHMM		78	138			216
		36.1	63.9			67.7
		81.3	61.9			
		24.5	43.3			
Column Total		96	223			319
		30.1	69.9			100.0

Table No : ED-1 Frequency Distribution of Literate and Illiterate Heads by Categories.(URBAN)

HH_CTPIN	Count	YES		NO		Row Total
	Row Pct	1	2	1	2	
	Col Pct					
	Tot Pct					
FHFM		7	20			27
		25.9	74.1			9.9
		4.9	15.4			
		2.6	7.3			
FHMM		7	15			22
		31.8	68.2			8.0
		4.9	11.5			
		2.6	5.5			
MHFM		5				5
		100.0				1.8
		3.5				
		1.8				
MHMM		125	95			220
		56.8	43.2			80.3
		86.8	73.1			
		45.6	34.7			
Column Total		144	130			274
		52.6	47.4			100.0

Table No. : ED-2 Frequency Distribution of Heads who have attended school by HH Categories. (RURAL)

HH_CTPIN	Count	YES		NO		Row Total
	Row Pct	1		2		
	Col Pct	1		2		
Tot Pct	1		2		Total	
FHEM			26		26	8.0
			100.0			
			11.0			
			8.0			
FHMM			25		25	7.6
			100.0			
			10.5			
			7.6			
MHEM	18	36	54		54	16.5
	33.3	66.7				
	20.0	15.2				
	5.5	11.0				
MHMM	72	150	222		222	67.9
	32.4	67.6				
	80.0	63.3				
	22.0	45.9				
Column Total	90	237	327		327	100.0
	27.5	72.5				

Table No. : ED-2 Frequency Distribution of Heads who have attended school by HH Categories. (URBAN)

HH_CTPIN	Count	YES		NO		Row Total
	Row Pct	1		2		
	Col Pct	1		2		
Tot Pct	1		2		Total	
FHEM	11	17	28		28	10.2
	39.3	60.7				
	7.3	13.6				
	4.0	6.2				
FHMM	9	13	22		22	8.0
	40.9	59.1				
	6.0	10.4				
	3.3	4.7				
MHEM	5		5		5	1.8
	100.0					
	3.3					
	1.8					
MHMM	125	95	220		220	80.0
	56.8	43.2				
	83.3	76.0				
	45.5	34.5				
Column Total	150	125	275		275	100.0
	54.5	45.5				

Table No : ED-3 Percentage Distribution of Heads reporting reasons for not attending schools. (RURAL)

Parents dit not send me	Needed to assist in house work cooking & cleaning	Needed to care for younger children.	Needed for Production (home con- sumption or sale)	Needed for income & earning & generation activities	School has no female teacher	Attending primary school was too expensive.	School facilities were too far away.	No school for girls	Got married	Girls do not goto school in this area	Other specify	AL	
HH_CTFIN													
FHEM	35	31	15	8	19	0	0	0	4	0	0	69	100
FHMM	60	28	12	12	16	4	16	0	0	0	4	48	100
MHEM	17	0	0	0	83	0	0	33	17	17	0	17	100
MHMM	28	4	0	0	88	4	16	8	0	0	0	36	100
TOTAL	30	9	3	2	72	3	12	10	3	3	0	38	100

Table No : ED-3 Percentage Distribution of Heads reporting reasons for not attending schools. (URBAN)

Parents did not send me	Needed to assist in house work cooking & cleaning	Needed to care for younger children.	Needed for Production (home con- sumption or sale)	Needed for income & earning & generation activities	School has no female teacher	Attending primary school was too expensive.	School facilities were too far away.	No school for girls	Got married	Girls do not goto school in this area	Other specify	AL	
HH_CTFIN													
FHEM	82	6	0	0	6	0	12	6	0	0	12	24	100
FHMM	85	15	0	8	0	0	8	0	15	8	31	0	100
MHMM	37	11	11	5	47	0	53	0	0	5	0	26	100
TOTAL	48	10	8	5	37	0	42	1	2	5	5	23	100

* Row Percentages do not add upto 100 because of multiple responses.

Table No. : ED-4 Frequency Distribution of Heads by No. of years of attending school. (RURAL)

HH_CTPIN	Count							Row Total
	Row Pct	<=2	3-4	5-6	7-8	9-10	11-12	
	Col Pct	1	2	3	4	5	6	
Tot Pct								
MHFM	6	6				6		18
	33.3	33.3				33.3		20.0
	50.0	100.0				100.0		
	6.7	6.7				6.7		
MHMM	6		36	12			18	72
	8.3		50.0	16.7			25.0	80.0
	50.0		100.0	100.0			100.0	
	6.7		40.0	13.3			20.0	
Column Total	12	6	36	12	6	18	90	
	13.3	6.7	40.0	13.3	6.7	20.0	100.0	

Table No. : ED-4 Frequency Distribution of Heads by No. of years of attending school. (URBAN)

HH_CTPIN	Count							Row Total
	Row Pct	<=2	3-4	5-6	7-8	9-10	11-12	
	Col Pct	1	2	3	4	5	6	
Tot Pct								
EHFM	3	1	5			2		11
	27.3	9.1	45.5			18.2		7.3
	23.1	3.6	20.8			7.4		
	2.0	.7	3.3			1.3		
EHMM		2	4	2			1	9
		22.2	44.4	22.2			11.1	6.0
		7.1	16.7	6.3			3.8	
		1.3	2.7	1.3			.7	
MHFM				5				5
				100.0				3.3
				15.6				
				3.3				
MHMM	10	25	15	25	25	25	25	125
	8.0	20.0	12.0	20.0	20.0	20.0	20.0	83.3
	76.9	89.3	62.5	78.1	92.6	96.2	96.2	
	6.7	16.7	10.0	16.7	16.7	16.7	16.7	
Column Total	13	28	24	32	27	26	150	
	8.7	18.7	16.0	21.3	18.0	17.3	100.0	

Table No.: ED-5 Frequency Distribution of Heads reporting reasons
for dropping out from school (RURAL)

	Parents did not send	Needed to assist in housework cooking & cleaning	Needed to care for younger children	Needed for production (home consump- tion or sale)	Needed for income earning & income generating activities	School has no female teachers.	Attending primery school was too expensive	School facilities were too far away	No school for girls	Got married	Others specify	All
HH_CTPIN												
MHEM	0	0	0	0	33	0	0	0	0	33	67	100
MHMM	17	0	0	0	75	0	8	8	0	8	8	100
Total	17	0	0	0	108	0	8	8	0	41	75	100

Table No.: ED-5 Frequency Distribution of Heads reporting reasons
for dropping out from school (URBAN)

	Parents did not send	Needed to assist in housework cooking & cleaning	Needed to care for younger children	Needed for production (home consump- tion or sale)	Needed for income earning & income generating activities	School has no female teachers.	Attending primery school was too expensive	School facilities were too far away	No school for girls	Got married	Others specify	All
HH_CTPIN												
FHEM	36	9	0	0	0	0	9	0	0	27	45	100
FHMM	22	11	11	0	0	0	11	0	0	33	22	100
MHEM	0	100	0	100	100	0	0	0	0	0	0	100
MHMM	36	12	12	4	32	0	60	0	0	4	12	100
TOTAL	34	15	11	7	30	0	51	0	0	7	15	100

* Row Percentages do not add upto 100 because of multiple responses.

Table No.: ED-6 Frequency Distribution of Heads reporting perceived benefits of being literate by Household categories. (RURAL)

	I can read things related to my domestic activities	I have the confidence to talk to officials in local governing bodies	I can maintain my accounts	I can take up employment that requires me to be literate	Other ways	All
<hr/>						
HH CTPIN						
MHEM	100	50	100	0	0	100
MHMM	55	27	91	45	55	100
TOTAL	62	31	92	38	46	100

Table No.: ED-6 Frequency Distribution of Heads reporting perceived benefits of being literate by Household categories. (URBAN)

	I can read things related to my domestic activities	I have the confidence to talk to officials in local governing bodies	I can maintain my accounts	I can take up employment that requires me to be literate	Other ways	All
<hr/>						
HH CTPIN						
FHEM	83	17	17	50	50	100
FHMM	100	0	14	86	57	100
MHEM	0	0	0	100	0	100
MHMM	80	15	20	90	5	100
TOTAL	78	14	19	88	10	100

* Row Percentages do not add upto 100 of multiple responses.

Table No. : ED-7 Frequency Distribution of Heads reporting perceived benefits of having attended school by Household categories. (RURAL)

	I can read things related to my eco. activities at home	I have the confidence to talk to officials in local governing bodies	I can write (e.g. contra cts letters	I can maintain my accounts	I can take up employment that requires me to be literate	Other ways	All
<hr/>							
HH CTPIN							
MHFM	67	67	33	0	0	33	100
MHMM	64	82	27	45	36	18	100
TOTAL	64	79	29	36	29	21	100

Table No. : ED-7 Frequency Distribution of Heads reporting perceived benefits of having attended school by Household categories. (URBAN)

	I can read things related to my eco. activities at home	I have the confidence to talk to officials in local governing bodies	I can write (e.g. contra cts letters	I can maintain my accounts	I can take up employment that requires me to be literate	Other ways	All
<hr/>							
HH CTPIN							
FHFM	60	20	40	80	60	0	100
FHMM	100	0	71	86	0	14	100
MHFM	0	0	100	100	0	0	100
MHMM	70	30	48	78	35	0	100
TOTAL	68	27	51	80	33	1	100

* Row Percentages do not add upto 100 of multiple responses.

Table No.: ED-8 Frequency Distribution of Heads reporting acquisition of skills by Household categories. (RURAL)

HH_CTPIN	Count	YES		NO		Row Total
	Row Pct	1	2	1	2	
	Col Pct					
	Tot Pct					
FHEM			26			26
			100.0			7.8
			8.0			
			7.8			
FHMM			25			25
			100.0			7.5
			7.6			
			7.5			
MHEM			54			54
			100.0			16.2
			16.5			
			16.2			
MHMM		6	222			228
		2.6	97.4			68.5
		100.0	67.9			
		1.8	66.7			
Column Total		6	327			333
		1.8	98.2			100.0

Table No.: ED-8 Frequency Distribution of Heads reporting acquisition of skills by Household categories. (URBAN)

HH_CTPIN	Count	YES		NO		Row Total
	Row Pct	1	2	1	2	
	Col Pct					
	Tot Pct					
FHEM		5	23			28
		17.9	82.1			10.2
		6.7	11.5			
		1.8	8.4			
FHMM		5	17			22
		22.7	77.3			8.0
		6.7	8.5			
		1.8	6.2			
MHEM			5			5
			100.0			1.8
			2.5			
			1.8			
MHMM		65	155			220
		29.5	70.5			80.0
		86.7	77.5			
		23.6	56.4			
Column Total		75	200			275
		27.3	72.7			100.0

Table No. : ED-9 Frequency Distribution of Heads earning income using skill by Household categories. (URBAN)

Categori- es of Hhh	Self Employment									Employment					Total
	Rakhi making	Running Printing press	Plumber	Shoe maker	Tailor	Snacks prepara- tion	Knitting stiching embroid- ery	Others	Aagan- wari centre	Post office	Market- ing Division	Carpen- ter	Power Press	Others	
HH_CTPIN															
MHMM	0	6	6	6	6	6	0	0	6	6	6	6	6	6	6

Table No. : ED-9 Frequency Distribution of Heads earning income using skill by Household categories. (URBAN)

Categori- es of Hhh	Self Employment									Employment					Total
	Rakhi making	Running Printing press	Plumber	Shoe maker	Tailor	Snacks prepara- tion	Knitting stiching embroid- ery	Others	Aagan- wari centre	Post office	Market- ing Division	Carpen- ter	Power Press	Others	
FHEM	50	0	0	0	50	0	0	0	0	0	0	0	0	0	100
FHMM	0	0	0	0	0	0	50	0	0	0	0	0	0	0	100
MHMM	9	9	18	9	9	9	9	0	0	0	9	0	9	9	100
TOTAL	10	8	17	8	10	8	10	0	0	0	8	0	8	8	100

* Row Percentages do not add upto 100 because of multiple responses.

Table No. : ED-10 Frequency Distribution of Heads reporting reasons for not using skill for earning income by Household categories. (URBAN)

HH CTFIN	Lack of credit facilities to initiate business using this skill	Unable to find and secure employment using the skill	No market for items produced by using this skill	Denied credit to initiate / continue business using this skill	Other reasons	ALL
FHFM	0	33	67	0	33	100
FHMM	0	0	0	33	67	100
MHMM	10	0	0	100	0	100
TOTAL	45	9	18	55	27	100

* Row percentages do not add upto 100 because of multiple responses.

ASST : Asset

Table No. ASST-1 : Personal asset ownership.

Table No. ASST-2 : Freedom to buy assets without consent.

Table No. ASST-3 : Freedom to sell assets without consent.

Table No. ASST-4 : Type of assets owned.

Table No. ASST-1 : Frequency Distribution of Heads reporting ownership of personal assets by HH Categories. (RURAL)

HH_CTPIN	Count Row Pct Col Pct Tot Pct	YES		NO		Row Total
		1	2	1	2	
FHFM		5	21			26
		19.2	80.8			7.8
		10.2	7.4			
		1.5	6.3			
FHMM		8	17			25
		32.0	68.0			7.5
		16.3	6.0			
		2.4	5.1			
MHFM			54			54
			100.0			16.2
			19.0			
			16.2			
MHMM		36	192			228
		15.8	84.2			68.5
		73.5	67.6			
		10.8	57.7			
Column Total		49	284		333	
		14.7	85.3		100.0	

Table No. ASST-1 : Frequency Distribution of Heads reporting ownership of personal assets by HH Categories. (URBAN)

HH_CTPIN	Count Row Pct Col Pct Tot Pct	YES		NO		Row Total
		1	2	1	2	
FHFM		4	24			28
		14.3	85.7			10.4
		40.0	9.2			
		1.5	8.9			
FHMM		6	16			22
		27.3	72.7			8.1
		60.0	6.2			
		2.2	5.9			
MHFM			5			5
			100.0			1.9
			1.9			
			1.9			
MHMM			215			215
			100.0			79.6
			82.7			
			79.6			
Column Total		10	260		270	
		3.7	96.3		100.0	

Table No. ASST-2 : Frequency Distribution of Heads reporting freedom to buy assets without consent by HH Categories. (RURAL)

HH_CTPIN	Count Row Pct Col Pct Tot Pct	yes		no		Row Total
		1	2	1	2	
FHFM	19	6	25			
	76.0	24.0	7.5			
	41.3	2.1				
	5.7	1.8				
FHMM	15	10	25			
	60.0	40.0	7.5			
	32.6	3.5				
	4.5	3.0				
MHFM		54	54			
		100.0	16.3			
		18.9				
		16.3				
MHMM	12	216	228			
	5.3	94.7	68.7			
	26.1	75.5				
	3.6	65.1				
Column Total	46	286	332			
	13.9	86.1	100.0			

Table No. ASST-2 : Frequency Distribution of Heads reporting freedom to buy asset without consent by HH Categories. (URBAN)

HH_CTPIN	Count Row Pct Col Pct Tot Pct	yes		no		Row Total
		1	2	1	2	
FHFM	17	10	27			
	63.0	37.0	10.0			
	13.3	7.1				
	6.3	3.7				
FHMM	11	11	22			
	50.0	50.0	8.2			
	8.6	7.8				
	4.1	4.1				
MHFM		5	5			
		100.0	1.9			
		3.5				
		1.9				
MHMM	100	115	215			
	46.5	53.5	79.9			
	78.1	81.6				
	37.2	42.8				
Column Total	128	141	269			
	47.6	52.4	100.0			

Table No. ASST-3 : Frequency Distribution of Heads reporting freedom to sell assets without consent by HH Categories. (RURAL)

HH_CTPIN	Count Row Pct Col Pct Tot Pct			Row Total
		1	2	
FHFM	24	2	26	26
	92.3	7.7	8.4	8.4
	27.6	.9		
	7.8	.6		
FHMM	15	10	25	25
	60.0	40.0	8.1	8.1
	17.2	4.5		
	4.9	3.2		
MHEM	18	36	54	54
	33.3	66.7	17.5	17.5
	20.7	16.2		
	5.8	11.7		
MHMM	30	174	204	204
	14.7	85.3	66.0	66.0
	34.5	78.4		
	9.7	56.3		
Column	87	222	309	309
Total	28.2	71.8	100.0	100.0

Table No. ASST-3 : Frequency Distribution of Heads reporting freedom to sell assets without consent by HH Categories. (URBAN)

HH_CTPIN	Count Row Pct Col Pct Tot Pct			Row Total
		1	2	
FHFM	18	9	27	27
	66.7	33.3	10.3	10.3
	12.5	7.6		
	6.9	3.4		
FHMM	11	9	20	20
	55.0	45.0	7.6	7.6
	7.6	7.6		
	4.2	3.4		
MHEM		5	5	5
		100.0	1.9	1.9
		4.2		
		1.9		
MHMM	115	95	210	210
	54.8	45.2	80.2	80.2
	79.9	80.5		
	43.9	36.3		
Column	144	118	262	262
Total	55.0	45.0	100.0	100.0

Table No. ASST-4 : Frequency Distribution of Heads reporting types of assets owned by HH Categories. (RURAL)

HH_CTPIN	jewellery	sew machin	wrist watc	bicycle	radio	all
FHEM	5	0	0	0	0	26
FHMM	8	0	0	0	0	25
MHEM	0	0	0	0	0	54
MHMM	12	0	0	24	6	222
Total	25	0	0	24	6	327

RURAL WEIGHTED percentage

HH_CTPIN	jewellery	sew machin	wrist watc	bicycle	radio	all
FHEM	19	0	0	0	0	100
FHMM	32	0	0	0	0	100
MHEM	0	0	0	0	0	100
MHMM	5	0	0	11	3	100
Total	8	0	0	7	2	100

Table No. ASST-4 : Frequency Distribution of Heads reporting types of assets owned by HH Categories. (URBAN)

HH_CTPIN	jeweller machine	sewing watch	wrist	bicycle	radio	all
FHEM	3	1	0	0	0	28
FHMM	5	1	0	0	0	22
MHEM	0	0	0	0	0	5
MHMM	0	0	0	0	0	215
Total	8	2	0	0	0	270

URBAN WEIGHTED percentage

HH_CTPIN	jeweller machine	sewing watch	wrist	bicycle	radio	all
FHEM	11	4	0	0	0	100
FHMM	23	5	0	0	0	100
MHEM	0	0	0	0	0	100
MHMM	0	0	0	0	0	100
Total	3	1	0	0	0	100

* Row percentages do not add upto 100 because of multiple responses.

SS : Support

Table No. SS-1: Problems faced during last two years.

Table No. SS-2: Day to day problems.

Table No. SS-3: Problems of women.

Table No. SS-4: Institutional help.

Table No. SS-1: Distribution of Heads reporting problems faced during last two years. (RURAL)

HH_CTPIN	N1	N2	N3	N4	N5	N6	N7	N8	N9	ALL
FHEM	4	3	0	1	0	0	0	0	1	7
FHMM	5	2	0	1	0	0	0	0	1	9
MHEM	24	0	0	0	0	0	6	0	0	30
MHMM	36	6	6	30	6	0	12	0	6	78
TOTAL	69	11	6	32	6	0	18	0	8	124

HH_CTPIN	N1	N2	N3	N4	N5	N6	N7	N8	N9	ALL
FHEM	57	43	0	14	0	0	0	0	14	100
FHMM	56	22	0	11	0	0	0	0	11	100
MHEM	80	0	0	0	0	0	20	0	0	100
MHMM	46	8	8	38	8	0	15	0	8	100
TOTAL	56	9	5	26	5	0	15	0	6	100

Table No. SS-1: Distribution of Heads reporting problems faced during last two years. (URBAN)

HH_CTPIN	N1	N2	N3	N4	N5	N6	N7	N8	N9	ALL
FHEM	10	3	2	3	0	0	0	1	1	17
FHMM	7	2	1	3	0	0	0	0	1	13
MHMM	55	20	5	20	0	0	0	5	0	90
TOTAL	72	25	8	26	0	0	0	6	2	120

HH_CTPIN	N1	N2	N3	N4	N5	N6	N7	N8	N9	ALL
FHEM	59	18	12	18	0	0	0	6	6	100
FHMM	54	15	8	23	0	0	0	0	8	100
MHMM	61	22	6	22	0	0	0	6	0	100
TOTAL	60	21	7	22	0	0	0	5	2	100

N1=Sickness
N2=Accident
N3=Theft
N4=Natural Calamity
N5=Activities by Police
N6=Robbery
N7=Attack by unknown Persons
N8=Loss of Job
N9=Others (Specify)

* Row percentages do not add upto 100 because of multiple responses.

Table No. SS-2: Distribution of Heads facing day to day problems by HH Categories. (RURAL)

HH_CTPI	N1	N2	N3	N4	N5	N6	N7	N8	N9	N10	N11	N12	N13	N14	N15	ALL
FHEM	14	13	3	1	1	1	0	0	0	0	3	0	0	1	0	15
FHMM	11	11	1	0	5	1	1	1	0	0	1	1	2	1	1	13
MHEM	12	6	6	0	12	0	0	0	0	0	0	0	0	0	0	18
MHMM	90	90	24	30	84	30	60	36	36	30	30	24	60	54	18	132
TOTAL	127	120	34	31	102	32	61	37	36	30	34	25	62	56	19	178

HH_CTPI	N1	N2	N3	N4	N5	N6	N7	N8	N9	N10	N11	N12	N13	N14	N15	ALL
FHEM	93	87	20	7	7	7	0	0	0	0	20	0	0	7	0	100
FHMM	85	85	8	0	38	8	8	8	0	0	8	8	15	8	8	100
MHEM	67	33	33	0	67	0	0	0	0	0	0	0	0	0	0	100
MHMM	68	68	18	23	64	23	45	27	27	23	23	18	45	41	14	100
TOTAL	71	67	19	17	57	18	34	21	20	17	19	14	35	31	11	100

Table No. SS-2: Distribution of Heads facing day to day problems by HH Categories. (URBAN)

HH_CTPI	N1	N2	N3	N4	N5	N6	N7	N8	N9	N10	N11	N12	N13	N14	N15	ALL
FHEM	15	9	3	0	8	1	2	0	1	0	4	1	1	0	0	16
FHMM	11	2	3	0	7	1	1	1	0	0	0	0	1	0	1	14
MHEM	5	5	0	0	5	0	0	0	0	0	0	0	0	0	0	5
MHMM	85	70	55	0	25	5	5	0	5	0	50	10	0	0	0	175
Total	116	86	61	0	45	7	8	1	6	0	54	11	2	0	1	210

HH_CTPI	N1	N2	N3	N4	N5	N6	N7	N8	N9	N10	N11	N12	N13	N14	N15	ALL
FHEM	94	56	19	0	50	6	13	0	6	0	25	6	6	0	0	100
FHMM	79	14	21	0	50	7	7	7	0	0	0	0	7	0	7	100
MHEM	100	100	0	0	100	0	0	0	0	0	0	0	0	0	0	100
MHMM	49	40	31	0	14	3	3	0	3	0	29	6	0	0	0	100
Total	55	41	29	0	21	3	4	0	3	0	26	5	1	0	0	100

N1=Financial Problem
 N2=Food Shortage
 N3=Unemployment
 N4=Overwork
 N5=Health Problem
 N6=Problem with children
 N7=Cronic illness
 N8=Problem with spouse
 N9=Problem with Hh Kin
 N10=Problem with Kin outside HH
 N11=Underemployment
 N12=Emotional Problems
 N13=Domestic Violence
 N14=Violence with neighbours
 N15=Others (Specify)

* Row percentages do not add upto 100 because of multiple responses.

Table No. SS-3: Distribution of Heads reporting problems of women by HH Categories. (RURAL)

HH_CTPIN	N1	N2	N3	N4	N5	N6	N7	N8	N9	N10	ALL
FHEM	0	7	18	11	0	12	4	2	0	0	25
FHMM	3	9	15	12	1	6	6	3	0	0	24
MHEM	30	12	42	6	0	0	12	42	0	0	54
MHMM	102	54	150	18	0	6	30	174	6	6	228
TOTAL	135	82	225	47	1	24	52	221	6	6	331

HH_CTPIN	N1	N2	N3	N4	N5	N6	N7	N8	N9	N10	ALL
FHEM	0	28	72	44	0	48	16	8	0	0	100
FHMM	13	38	63	50	4	25	25	13	0	0	100
MHEM	56	22	78	11	0	0	22	78	0	0	100
MHMM	45	24	66	8	0	3	13	76	3	3	100
TOTAL	41	25	68	14	0	7	16	67	2	2	100

Table No. SS-3: Distribution of Heads reporting problems of women by HH Categories. (URBAN)

HH_CTPIN	N1	N2	N3	N4	N5	N6	N7	N8	N9	N10	ALL
FHEM	1	6	7	1	1	0	2	8	10	4	26
FHMM	0	2	4	1	1	0	4	3	8	5	21
MHEM	0	0	0	0	0	0	0	0	5	0	5
MHMM	0	75	0	0	0	0	5	10	115	0	190
TOTAL	1	83	11	2	2	0	11	21	138	9	242

HH_CTPIN	N1	N2	N3	N4	N5	N6	N7	N8	N9	N10	ALL
FHEM	4	23	27	4	4	0	8	31	38	15	100
FHMM	0	10	19	5	5	0	19	14	38	24	100
MHEM	0	0	0	0	0	0	0	0	100	0	100
MHMM	0	39	0	0	0	0	3	5	61	0	100
TOTAL	0	34	5	1	1	0	5	9	57	4	100

N1=Sexual Harassment
 N2=Child Care
 N3=Wage Discrimination
 N4=Hours of Work
 N5=Mobility
 N6=Working Conditions
 N7=Work Load
 N8=Health
 N9=No Problem
 N10=Others

* Row percentages do not add upto 100 because of multiple responses.

Table No. SS-4: Distribution of Heads securing help from the institution by HH Categories. (RURAL)

HH_CTPIN	Count Row Pct Col Pct Tot Pct	NO HELP	LOAN	RELIEF	SPECIAL EMPLOYME	Row Total
FHMM	25			1		26
	96.2			3.8		7.8
	8.1			14.3		
	7.5			.3		
FHMM	21		3			24
	87.5		12.5			7.2
	6.8		33.3			
	6.3		.9			
MHMM	48				6	54
	88.9				11.1	16.3
	15.5				100.0	
	14.5				1.8	
MHMM	216		6	6		228
	94.7		2.6	2.6		68.7
	69.7		66.7	85.7		
	65.1		1.8	1.8		
Column Total		310	9	7	6	332
		93.4	2.7	2.1	1.8	100.0

Table No. SS-4: Distribution of Heads securing help from the institution by HH Categories. (URBAN)

HH_CTPIN	Count Row Pct Col Pct Tot Pct	NO HELP	LOAN	LEGAL HELP	OTHERS	Row Total
FHMM	27				1	28
	96.4				3.6	10.4
	10.5				100.0	
	10.0				.4	
FHMM	21		1			22
	95.5		4.5			8.1
	8.1		16.7			
	7.8		.4			
MHMM	5					5
	100.0					1.9
	1.9					
	1.9					
MHMM	205		5	5		215
	95.3		2.3	2.3		79.6
	79.5		83.3	100.0		
	75.9		1.9	1.9		
Column Total		258	6	5	1	270
		95.6	2.2	1.9	.4	100.0

LN : Loan

Table No. LN-1: Heads securing loan.

Table No. LN-2: Source of loan.

Table No. LN-3: Reasons for not getting loan.

Table No. LN-4: Secured loan with collateral.

Table No. LN-5: Reasons for taking loan.

Table No. LN-1: Frequency Distribution of Heads securing loan by HH Categories. (RURAL)

HH_CTPIN	Count Row Pct Col Pct Tot Pct	YES		NO		Row Total
		1	2	1	2	
FHFM	6	17	23	26.1	73.9	7.7
	5.4	9.2	2.0	5.7		
	2.0	5.7				
FHMM	10	12	22	45.5	54.5	7.4
	8.9	6.5	3.4	4.0		
	3.4	4.0				
MHFM	18	30	48	37.5	62.5	16.2
	16.1	16.2	6.1	10.1		
	6.1	10.1				
MHMM	78	126	204	38.2	61.3	68.7
	69.6	68.1	26.3	42.4		
	26.3	42.4				
Column Total	112	185	297	37.7	62.3	100.0

Table No. LN-1: Frequency Distribution of Heads securing loan by HH Categories. (URBAN)

HH_CTPIN	Count Row Pct Col Pct Tot Pct	YES		NO		Row Total
		1	2	1	2	
FHFM	16	12	28	57.1	42.9	11.5
	15.5	8.5	6.6	4.9		
	6.6	4.9				
FHMM	12	9	21	57.1	42.9	8.6
	11.7	6.4	4.9	3.7		
	4.9	3.7				
MHFM	5		5	100.0		2.0
	4.9		2.0			
	2.0					
MHMM	70	120	190	36.8	63.2	77.9
	68.0	85.1	28.7	49.2		
	28.7	49.2				
Column Total	103	141	244	42.2	57.8	100.0

Table No. LN-2: Frequency Distribution of Heads reporting source of loan by HH Categories. (RURAL)

HH_CTPIN	N1	N2	N3	N4	N5	N6	N7	N8	DUM
FHEM	5	0	1	0	0	0	0	0	6
FHMM	6	0	2	0	1	0	0	2	10
MHEM	6	6	6	0	0	0	0	6	18
MHMM	48	12	6	0	6	0	0	6	78
TOTAL	65	18	15	0	7	0	0	14	112

RURAL WEIGHTED PERCENTAGE

HH_CTPIN	N1	N2	N3	N4	N5	N6	N7	N8	DUM
FHEM	93	0	17	0	0	0	0	0	100
FHMM	60	0	20	0	10	0	0	20	100
MHEM	33	33	33	0	0	0	0	33	100
MHMM	62	15	8	0	8	0	0	8	100
TOTAL	58	16	13	0	6	0	0	13	100

Table No. LN-2: Frequency Distribution of Heads reporting source of loan by HH Categories. (URBAN)

HH_CTPIN	N1	N2	N3	N4	N5	N6	N7	N8	DUM
FHEM	0	5	2	0	0	0	1	7	16
FHMM	3	1	4	0	0	0	0	4	12
MHEM	0	0	5	0	0	0	0	0	5
MHMM	10	30	15	0	0	5	10	5	70
TOTAL	13	36	26	0	0	5	11	16	103

HH_CTPIN	N1	N2	N3	N4	N5	N6	N7	N8	DUM
FHEM	0	31	13	0	0	0	6	44	100
FHMM	25	8	33	0	0	0	0	33	100
MHEM	0	0	100	0	0	0	0	0	100
MHMM	14	43	21	0	0	7	14	7	100
TOTAL	13	35	25	0	0	5	11	16	100

N1=Money Lender
 N2=Relative
 N3=Neighbour
 N4=Land Lord
 N5=Bank
 N6=Credit Association
 N7=Co-operative Society
 N8=Other

* Row percentages do not add upto 100 because of multiple responses.

Table No. LN-3: Frequency Distribution of Heads reporting reasons for not getting loan by HH Categories. (RURAL)

HH_CTPIN	N1	N2	N3	N4	N5	N6	N7	N8	N9	N10	N11	N12	N13	N14	DUM
MHMM	6	6	0	0	0	6	0	0	0	0	0	0	0	0	18
PERCENT	33	33	0	0	0	33	0	0	0	0	0	0	0	0	100

Table No. LN-3: Frequency Distribution of Heads reporting reasons for not getting loan by HH Categories. (URBAN)

HH_CTPIN	N1	N2	N3	N4	N5	N6	N7	N8	N9	N10	N11	N12	N13	N14	DUM
1	0	1	0	1	0	1	0	2	0	0	0	0	0	1	2
2	0	0	0	0	0	1	0	1	0	1	1	0	0	0	2
4	5	5	0	0	0	5	0	5	0	5	0	0	0	0	20
TOTAL	5	6	0	1	0	7	0	8	0	6	1	0	0	1	24

URBAN WEIGHTED PERCENTAGE

REASONS FOR NOT GETTING LOAN

HH_CTPIN	N1	N2	N3	N4	N5	N6	N7	N8	N9	N10	N11	N12	N13	N14	DUM
FHEM	0	50	0	50	0	50	0	100	0	0	0	0	0	50	100
FHMM	0	0	0	0	0	50	0	50	0	50	50	0	0	0	100
MHMM	25	25	0	0	0	25	0	25	0	25	0	0	0	0	100
TOTAL	21	25	0	4	0	29	0	33	0	25	4	0	0	4	100

- N1=I failed to return a previous loan.
- N2=I do not have enough assets.
- N3=Strained relations.
- N4=The household has no earning member.
- N5=The lender does not trust women.
- N6=The lender does not trust the poor.
- N7=I did not meet the credit criteria.
- N8=I was unable to provide collateral.
- N9=The procedure was complicated.
- N10=It was difficult to convince the officials.
- N11=The institution is too far away.
- N12=The terms and conditions were difficult.
- N13=The rates of interest were high.
- N14=Other (Specify).

* Row percentages do not add upto 100 because of multiple responses.

Table No. LN-4: Distribution of Heads securing loan with collateral by HH Categories. (RURAL)

HH_CTPIN	Count Row Pct Col Pct Tot Pct	YES		NO		Row Total
		1	2	1	2	
EHFM		2	5			7
		28.6	71.4			6.5
		9.1	5.8			
		1.9	4.6			
EHMM		2	9			11
		18.2	81.8			10.2
		9.1	10.5			
		1.9	8.3			
MHFM		6	12			18
		33.3	66.7			16.7
		27.3	14.0			
		5.6	11.1			
MHMM		12	60			72
		16.7	83.3			66.7
		54.5	69.3			
		11.1	55.6			
Column		22	86			108
Total		20.4	79.6			100.0

Table No. LN-4: Distribution of Heads securing loan with collateral by HH Categories. (URBAN)

HH_CTPIN	Count Row Pct Col Pct Tot Pct	YES		NO		Row Total
		1	2	1	2	
EHFM			13			13
			100.0			13.0
			13.1			
			13.0			
EHMM		1	11			12
		8.3	91.7			12.0
		100.0	11.1			
		1.0	11.0			
MHMM			75			75
			100.0			75.0
			75.2			
			75.0			
Column		1	99			100
Total		1.0	99.0			100.0

Table No. LN-5: Distribution of Heads reporting reasons for taking loan by HH Categories. (RURAL)

HH_CTPIN	N1	N2	N3	N4	N5	N6	N7
FHEM	0	1	2	0	1	2	6
FHMM	1	2	5	0	3	0	10
MHEM	0	0	6	0	6	12	18
MHMM	12	18	30	0	18	0	78
Total	13	21	43	0	28	14	112

HH_CTPIN	N1	N2	N3	N4	N5	N6	N7
FHEM	0	17	33	0	17	33	100
FHMM	10	20	50	0	30	0	100
MHEM	0	0	33	0	33	67	100
MHMM	15	23	38	0	23	0	100
Total	12	19	38	0	25	13	100

Table No. LN-5: Distribution of Heads reporting reasons for taking loan by HH Categories. (URBAN)

HH_CTPIN	N1	N2	N3	N4	N5	N6	N7
FHEM	2	1	4	0	3	8	16
FHMM	0	1	3	0	3	6	12
MHEM	0	0	0	0	5	0	5
MHMM	15	15	5	0	40	10	70
TOTAL	17	17	12	0	51	24	103

HH_CTPIN	N1	N2	N3	N4	N5	N6	N7
FHEM	13	6	25	0	19	50	100
FHMM	0	8	25	0	25	50	100
MHEM	0	0	0	0	100	0	100
MHMM	21	21	7	0	57	14	100
TOTAL	17	17	12	0	50	23	100

N1=Asset Purchase
N2=Business Expense
N3=Social function
N4=Religious function
N5=Household Expenses
N6=Others Specify
N7=All

* Row percentages do not add upto 100 because of multiple responses.

Set-4 Respondent Group Differentials By Poverty

Education :

Table No. ER1 : Respondent Group Differentials in Literacy Rate Below and Above Poverty Line. (Rural)

Table No. EU1 : Respondent Group Differentials in Literacy Rate Below and Above Poverty Line. (Urban)

Table No. ER2 : Respondent Group Differentials in Attitude Towards Girls Education Below and Above Poverty Line. (Rural)

Table No. EU2 : Respondent Group Differentials in Attitude Towards Girls Education Below and Above Poverty Line. (Urban)

Table No. ER3 : Respondent Group Differentials in Attitude Towards Boys Education Below and Above Poverty Line. (Rural)

Table No. EU3 : Respondent Group Differentials in Attitude Towards Boys Education Below and Above Poverty Line. (Urban)

Table ER1. Respondent Group Differentials in Literacy Rate Below And Above Poverty Line. (Rural)

Below Poverty Line

Household Category	MH	FH	SFH	SMH	OM	OF	ALL
FHFM	N.A.	--	--	N.A.	100.0 *	--	7.7
FHMM	N.A.	--	--	N.A.	--	--	--
TFH	N.A.	N.A.	N.A.	N.A.	--	--	--
MHFM	0.0	0.0	N.A.	--	--	--	--
MHMM	18.2	0.0	N.A.	--	--	--	--
TMH	0.0	0.0	N.A.	--	--	--	--
ALL	15.4	0.0	N.A.	--	12.5	--	6.4

Above Poverty Line

Household Category	MH	FH	SFH	SMH	OM	OF	ALL
FHFM	N.A.	--	N.A.	N.A.	--	--	--
FHMM	N.A.	--	--	N.A.	33.3	--	7.1
TFH	N.A.	--	--	N.A.	25.0	--	4.1
MHFM	42.9	N.A.	N.A.	--	50.0	--	18.2
MHMM	40.7	N.A.	N.A.	8.7	0.0	--	25.0
TMH	41.2	N.A.	N.A.	6.5	50.0	--	23.0
ALL	41.2	0.0	0.0	6.5	40.0	--	21.1

MH=Male Headed SFH=Spouse of Female Head

FH=Female Head SMH=Spouse of Male Head

OM=Other Male OF=Other Female

N.A.=Not Applicable -- = Number of Responses to the variable is zero

* Figures represent percentage of respondents' literacy rate within each respondent group by household category and poverty level.

Table EU1. Respondent Group Differentials in Literacy Rate Below And Above Poverty Line. (Urban)

Below Poverty Line

Household Category	MH	FH	SFH	SMH	OM	OF	ALL
FHFM	N.A.	11.1 *	--	N.A.	--	--	10.0
FHMM	N.A.	20.0	100.0	N.A.	100.0	33.3	44.4
TFH	N.A.	14.3	100.0	N.A.	100.0	20.0	26.3
MHFM	--	N.A.	N.A.	--	--	--	--
MHMM	58.3	N.A.	N.A.	35.7	--	100.0	48.1
TMH	58.3	N.A.	N.A.	35.7	--	100.0	48.1
ALL	58.3	14.3	100.0	35.7	100.0	60.0	43.4

Above Poverty Line

Household Category	MH	FH	SFH	SMH	OM	OF	ALL
FHFM	N.A.	50.0	66.7	N.A.	75.0	50.0	57.1
FHMM	N.A.	41.7	33.3	N.A.	100.0	--	47.1
TFH	N.A.	45.5	50.0	N.A.	83.3	50.0	52.6
MHFM	100.0	N.A.	N.A.	100.0	--	--	100.0
MHMM	56.3	N.A.	N.A.	50.0	--	--	52.9
TMH	57.6	N.A.	N.A.	52.6	--	--	54.7
ALL	57.6	45.5	50.0	52.6	83.3	22.2	54.5

MH=Male Headed SFH=Spouse of Female Head

FH=Female Head SMH=Spouse of Male Head

OM=Other Male OF=Other Female

N.A.=Not Applicable -- = Number of Responses to the variable is zero

* Figures represent percentage of respondents' literacy rate within each respondent group by household category and poverty level.

**Table ER2. Respondent Group Differentials in Attitude
Towards Girls Education Below And Above Poverty
Line. (Rural)**

	Household Category	MH	FH	SFH	SMH	OM	OF	ALL
Below Poverty Line	FHFM	N.A.	72.7 *	--	N.A.	100.0	100.0	76.9
	FHMM	N.A.	72.7	50.0	N.A.	100.0	100.0	73.3
	TFH	N.A.	72.7	50.0	N.A.	100.0	100.0	75.0
	MHFM	--	N.A.	N.A.	--	--	--	--
	MHMM	72.7	N.A.	N.A.	70.0	--	66.7	68.0
	TMH	61.5	N.A.	N.A.	58.3	--	66.7	58.6
	ALL	61.5	72.7	50.0	58.3	25.0	70.0	60.9
Above Poverty Line	FHFM	N.A.	53.3	50.0	N.A.	100.0	100.0	61.9
	FHMM	N.A.	64.3	25.0	N.A.	83.3	50.0	60.7
	TFH	N.A.	58.6	33.3	N.A.	87.5	66.7	61.2
	MHFM	85.7	N.A.	N.A.	75.0	100.0	60.0	77.3
	MHMM	51.9	N.A.	N.A.	65.2	--	50.0	57.7
	TMH	58.8	N.A.	N.A.	67.7	100.0	57.1	63.5
	ALL	58.8	53.6	33.3	67.7	95.0	58.3	63.3

MH=Male Headed SFH=Spouse of Female Head
 FH=Female Head SMH=Spouse of Male Head
 OM=Other Male OF=Other Female
 N.A.=Not Applicable -- = Number of Responses to the variable is zero

* Figures represent percentage of respondents having positive attitude towards girls education within each respondent group by household category and poverty level.

Table EU2. Respondent Group Differentials in Attitude Towards Girls Education Below And Above Poverty Line. (Urban)

Below Poverty Line

Household Category	MH	FH	SFH	SMH	OM	OF	ALL
FHFM	N.A.	77.8 *	--	--	--	--	70.0
FHMM	N.A.	70.0	100.0	--	100.0	66.7	77.8
TFH	N.A.	75.0	100.0	--	100.0	40.0	73.7
MHFM	--	N.A.	N.A.	--	--	--	--
MHMM	100.0	N.A.	N.A.	85.7	--	100.0	92.6
TMH	100.0	N.A.	N.A.	85.7	--	100.0	92.6
ALL	100.0	75.0	100.0	85.7	100.0	70.0	88.4

Above Poverty Line

Household Category	MH	FH	SFH	SMH	OM	OF	ALL
FHFM	N.A.	100.0	66.7	N.A.	100.0	100.0	95.2
FHMM	N.A.	75.0	100.0	N.A.	100.0	--	82.4
TFH	N.A.	86.4	83.3	N.A.	100.0	100.0	89.5
MHFM	100.0	N.A.	N.A.	100.0	--	--	100.0
MHMM	87.5	N.A.	N.A.	83.3	--	100.0	86.3
TMH	87.9	N.A.	N.A.	84.2	--	100.0	86.8
ALL	87.9	86.4	83.3	84.2	100.0	100.0	87.1

MH=Male Headed SFH=Spouse of Female Head
 FH=Female Head SMH=Spouse of Male Head
 OM=Other Male OF=Other Female
 N.A.=Not Applicable -- = Number of Responses to the variable is zero

* Figures represent percentage of respondents having positive attitude towards girls education within each respondent group by household category and poverty level.

**Table ER3. Respondent Group Differentials in Attitude
Towards Boys Education Below And Above Poverty
Line. (Rural)**

Below Poverty Line

Household Category	MH	FH	SFH	SMH	OM	OF	ALL
FHFM	N.A.	63.6 *	--	N.A.	100.0	100.0	69.2
FHMM	N.A.	81.8	100.0	N.A.	100.0	100.0	86.7
TFH	N.A.	72.7	100.0	N.A.	100.0	100.0	78.6
MHFM	--	N.A.	N.A.	--	--	--	--
MHMM	90.9	N.A.	N.A.	100.0	100.0	66.7	92.0
TMH	76.9	N.A.	N.A.	83.3	100.0	66.7	79.3
ALL	76.9	72.7	100.0	83.3	100.0	70.0	79.2

Above Poverty Line

Household Category	MH	FH	SFH	SMH	OM	OF	ALL
FHFM	N.A.	73.3	100.0	N.A.	50.0	100.0	76.2
FHMM	N.A.	85.7	25.0	N.A.	83.3	100.0	78.6
TFH	N.A.	79.3	50.0	N.A.	75.0	100.0	77.6
MHFM	85.7	N.A.	N.A.	87.5	100.0	80.0	86.4
MHMM	63.0	N.A.	N.A.	65.2	--	100.0	65.4
TMH	67.6	N.A.	N.A.	71.0	100.0	85.7	71.6
ALL	67.6	79.3	50.0	71.0	90.0	87.5	72.2

MH=Male Headed SFH=Spouse of Female Head
 FH=Female Head SMH=Spouse of Male Head
 OM=Other Male OF=Other Female
 N.A.=Not Applicable -- = Number of Responses to the variable is zero

* Figures represent percentage of respondents having positive attitude towards boys education within each respondent group by household category and poverty level.

Table EU3. Respondent Group Differentials in Attitude Towards Boys Education Below And Above Poverty Line. (Urban)

Below Poverty Line

Household Category	MH	FH	SFH	SMH	OM	OF	ALL
FHFM	N.A.	61.1 *	--	N.A.	0.0	50.0	60.0
FHMM	N.A.	70.0	100.0	N.A.	100.0	100.0	83.3
TFH	N.A.	64.3	100.0	N.A.	100.0	80.0	71.1
MHFM	--	N.A.	N.A.	--	--	--	--
MHMM	91.7	N.A.	N.A.	100.0	--	100.0	96.3
TMH	91.7	N.A.	N.A.	100.0	--	100.0	96.3
ALL	91.7	64.3	100.0	100.0	100.0	90.0	90.8

Household Category	MH	FH	SFH	SMH	OM	OF	ALL
FHFM	N.A.	80.0	66.7	N.A.	100.0	100.0	85.7
FHMM	N.A.	83.3	100.0	N.A.	100.0	--	88.2
TFH	N.A.	81.8	83.3	N.A.	100.0	100.0	86.8
MHFM	100.0	N.A.	N.A.	100.0	--	--	100.0
MHMM	90.6	N.A.	N.A.	88.9	--	100.0	90.2
TMH	90.9	N.A.	N.A.	89.5	--	100.0	90.6
ALL	90.9	81.8	83.3	89.5	100.0	100.0	90.1

Above Poverty Line

MH=Male Headed SFH=Spouse of Female Head
 FH=Female Head SMH=Spouse of Male Head
 OM=Other Male OF=Other Female
 N.A.=Not Applicable -- = Number of Responses to the variable is zero

* Figures represent percentage of respondents having positive attitude towards boys education within each respondent group by household category and poverty level.

Health :

Table No. HR1 : Respondent Group Differentials in Chronic Health Problems Below and Above Poverty Line. (Rural)

Table No. HU1 : Respondent Group Differentials in Chronic Health Problems Below and Above Poverty Line. (Urban)

Table No. HR2 : Respondent Group Differentials in Recent Illness Below and Above Poverty Line. (Rural)

Table No. HU2 : Respondent Group Differentials in Recent Illness Below and Above Poverty Line. (Urban)

Table No. HR3 : Respondent Group Differentials in Seeking treatment Below and Above Poverty Line. (Rural)

Table No. HU3 : Respondent Group Differentials in Seeking treatment Below and Above Poverty Line. (Urban)

Table HR1. Respondent Group Differentials in Chronic Health Problems Below And Above Poverty Line. (Rural)

Below Poverty Line

Household Category	MH	FH	SFH	SMH	OM	OF	ALL
FHFM	N.A.	36.4 *	--	N.A.	--	100.0	38.5
FHMM	N.A.	36.4	100.0	N.A.	--	--	37.5
TFH	N.A.	36.4	100.0	N.A.	--	50.0	37.9
MHFM	50.0	N.A.	N.A.	50.0	--	--	50.0
MHMM	27.3	N.A.	N.A.	50.0	100.0	33.3	40.0
TMH	30.8	N.A.	N.A.	50.0	100.0	33.3	41.4
ALL	30.8	36.4	100.0	50.0	66.7	35.0	40.9

Above Poverty Line

Household Category	MH	FH	SFH	SMH	OM	OF	ALL
FHFM	N.A.	53.3	100.0	N.A.	--	--	47.6
FHMM	N.A.	21.4	75.0	N.A.	16.7	--	25.0
TFH	N.A.	37.9	83.3	N.A.	12.5	--	34.7
MHFM	14.3	N.A.	N.A.	0.0	50.0	20.0	13.6
MHMM	33.3	N.A.	N.A.	20.8	--	--	26.4
TMH	29.4	N.A.	N.A.	15.6	50.0	14.3	22.7
ALL	29.4	37.9	83.3	15.6	35.0	12.5	23.8

MH=Male Headed SFH=Spouse of Female Head

FH=Female Head SMH=Spouse of Male Head

OM=Other Male OF=Other Female

N.A.=Not Applicable -- = Number of Responses to the variable is zero

* Figures represent percentage of respondents suffering from chronic health problems within each respondent group by Household Category and Poverty level.

Table HU1. Respondent Group Differentials in Chronic Health Problems Below And Above Poverty Line. (Urban)

	Household Category	MH	FH	SFH	SMH	OM	OF	ALL
Below Poverty Line	FHFM	N.A.	16.7 *	--	N.A.	--	0.0	15.0
	FHMM	N.A.	40.0	33.3	N.A.	--	33.3	33.3
	TFH	N.A.	25.0	33.3	N.A.	--	20.0	23.7
	MHFM	--	N.A.	N.A.	--	--	--	--
	MHMM	16.7	N.A.	N.A.	28.6	--	--	22.2
	TMH	16.7	N.A.	N.A.	28.6	--	--	22.2
	ALL	16.7	25.0	33.3	28.6	0.0	10.0	22.5
Above Poverty Line	FHFM	N.A.	40.0	33.3	N.A.	25.0	--	23.6
	FHMM	N.A.	25.0	66.7	N.A.	0.0	--	23.4
	TFH	N.A.	31.8	50.0	N.A.	16.7	--	23.9
	MHFM	--	N.A.	N.A.	--	--	--	--
	MHMM	15.6	N.A.	N.A.	16.7	--	--	15.7
	TMH	15.2	N.A.	N.A.	15.8	--	--	15.1
	ALL	15.2	31.8	50.0	15.8	16.7	0.0	15.8

MH=Male Headed SFH=Spouse of Female Head
 FH=Female Head SMH=Spouse of Male Head
 OM=Other Male OF=Other Female
 N.A.=Not Applicable -- = NUMBER of Responses to the variable is zero

* Figures represent percentage of respondents suffering from chronic health problems within each respondent group by Household Category and Poverty level.

Table HR2. Respondent Groups Differentials In Illness
Below And Above Poverty Line. (Rural)

Below Poverty Line

Household Category	MH	FH	SFH	SMH	OM	OF	ALL
FHFM	N.A.	54.5 *	--	N.A.	--	100.0	53.8
FHMM	N.A.	36.4	100.0	N.A.	50.0	--	43.8
TFH	N.A.	45.5	100.0	N.A.	33.3	50.0	48.3
MHFM	50.0	N.A.	N.A.	50.0	--	--	50.0
MHMM	72.7	N.A.	N.A.	50.0	--	33.3	56.0
TMH	69.2	N.A.	N.A.	50.0	--	33.3	55.2
ALL	69.2	45.5	100.0	50.0	11.1	35.0	54.2

Above Poverty Line

Household Category	MH	FH	SFH	SMH	OM	OF	ALL
FHFM	N.A.	60.0	50.0	N.A.	100.0	50.0	61.9
FHMM	N.A.	21.4	75.0	N.A.	16.7	--	25.0
TFH	N.A.	41.4	66.7	N.A.	37.5	16.7	40.8
MHFM	71.4	N.A.	N.A.	25.0	50.0	20.0	40.9
MHMM	44.4	N.A.	N.A.	25.0	--	--	34.0
TMH	50.0	N.A.	N.A.	25.0	50.0	14.3	35.0
ALL	50.0	41.4	50.0	25.0	60.0	14.6	35.9

MH=Male Headed SFH=Spouse of Female Head

FH=Female Head SMH=Spouse of Male Head

OM=Other Male OF=Other Female

N.A.=Not Applicable -- = NUMBER of Responses to the variable is zero

* Figures represent percentage of respondents who suffered from illness recently within each respondent group by Household Category and Poverty level.

Table HU2. Respondent Groups Differentials In Illness
Below And Above Poverty Line. (Urban)

Below Poverty Line

Household Category	MH	FH	SFH	SMH	OM	OF	ALL
FHFM	N.A.	44.4 *	--	N.A.	--	--	40.0
FHMM	N.A.	50.0	33.3	N.A.	--	33.3	38.9
TFH	N.A.	46.4	33.3	N.A.	--	20.0	39.5
MHFM	--	N.A.	N.A.	--	--	--	--
MHMM	33.3	N.A.	N.A.	42.9	--	100.0	40.7
TMH	33.3	N.A.	N.A.	42.9	--	100.0	40.7
ALL	33.3	46.4	33.3	42.9	0.0	50.0	39.9

Above Poverty Line

Household Category	MH	FH	SFH	SMH	OM	OF	ALL
FHFM	N.A.	50.0	100.0	N.A.	25.0	--	42.9
FHMM	N.A.	50.0	33.3	N.A.	--	--	41.2
TFH	N.A.	50.0	66.7	N.A.	16.7	--	42.1
MHFM	100.0	N.A.	N.A.	--	--	--	50.0
MHMM	18.8	N.A.	N.A.	16.7	--	--	17.6
TMH	21.2	N.A.	N.A.	15.8	--	--	18.9
ALL	21.2	50.0	66.7	15.8	16.7	0.0	21.8

MH=Male Headed SFH=Spouse of Female Head

FH=Female Head SMH=Spouse of Male Head

OM=Other Male OF=Other Female

N.A.=Not Applicable -- = Number of Responses to the variable is zero

* Figures represent percentage of respondents who suffered from illness recently within each respondent group by Household Category and Poverty level.

Table HR3. Respondent Groups Differentials In Seeking Treatment Below And Above Poverty Line. (Rural)

Below Poverty Line

Household Category	MH	FH	SFH	SMH	OM	OF	ALL
FHFM	N.A.	50.0 *	--	N.A.	--	--	42.9
FHMM	N.A.	50.0	100.0	N.A.	100.0	--	71.4
TFH	N.A.	50.0	100.0	N.A.	100.0	--	57.1
MHFM	100.0	N.A.	N.A.	100.0	--	--	100.0
MHMM	75.0	N.A.	N.A.	60.0	--	100.0	71.4
TMH	77.8	N.A.	N.A.	66.7	--	100.0	75.0
ALL	77.8	50.0	100.0	66.7	100.0	85.7	72.7

Above Poverty Line

Household Category	MH	FH	SFH	SMH	OM	OF	ALL
FHFM	N.A.	44.4	100.0	N.A.	100.0	--	53.8
FHMM	N.A.	33.3	100.0	N.A.	100.0	--	77.8
TFH	N.A.	41.7	100.0	N.A.	100.0	--	63.6
MHFM	80.0	N.A.	N.A.	50.0	100.0	100.0	77.8
MHMM	100.0	N.A.	N.A.	50.0	--	--	83.3
TMH	94.1	N.A.	N.A.	50.0	100.0	100.0	81.5
ALL	94.1	41.7	100.0	50.0	100.0	85.7	79.3

MH=Male Headed SFH=Spouse of Female Head

FH=Female Head SMH=Spouse of Male Head

OM=Other Male OF=Other Female

N.A.=Not Applicable -- = Number of Responses to the variable is zero

* Figures represent percentage of respondents who sought treatment to those reporting ill within each respondent group by Household Category and Poverty level.

Table HU3. Respondent Groups Differentials In Seeking Treatment Below And Above Poverty Line. (Urban)

Below Poverty Line

Household Category	MH	FH	SFH	SMH	OM	OF	ALL
FHFM	N.A.	100.0 *	--	N.A.	--	--	100.0
FHMM	N.A.	80.0	100.0	N.A.	--	--	83.3
TFH	N.A.	92.3	100.0	N.A.	--	--	92.9
MHFM	--	N.A.	N.A.	--	--	--	--
MHMM	100.0	N.A.	N.A.	100.0	--	--	90.9
TMH	100.0	N.A.	N.A.	100.0	--	--	90.9
ALL	100.0	92.3	100.0	100.0	0.0	0.0	91.3

Above Poverty Line

Household Category	MH	FH	SFH	SMH	OM	OF	ALL
FHFM	N.A.	100.0	100.0	N.A.	100.0	--	100.0
FHMM	N.A.	100.0	100.0	N.A.	--	--	100.0
TFH	N.A.	100.0	100.0	N.A.	100.0	--	100.0
MHFM	100.0	N.A.	N.A.	--	--	--	100.0
MHMM	83.3	N.A.	N.A.	100.0	--	--	88.9
TMH	85.7	N.A.	N.A.	100.0	--	--	90.0
ALL	85.7	100.0	100.0	100.0	100.0	0.0	92.4

MH=Male Headed SFH=Spouse of Female Head

FH=Female Head SMH=Spouse of Male Head

OM=Other Male OF=Other Female

N.A.=Not Applicable -- = NUMBER of Responses to the variable is zero

* Figures represent percentage of respondents who sought treatment to those reporting ill within each respondent group by Household Category and Poverty level.