



Females Heading Households: The Role of Development Programs

By: Nevien Ebied

Introduction and research problem:

In the last two decades the study of poverty has been met with wide scale interest on the national and international levels. Academics and donor agencies have exerted major efforts to measure poverty, to determine its causes and forms, and to find strategies and ways to overcome it. Simultaneously, globalization and the new economic order are playing an effective role in enhancing research interest on poverty and on defining the new poor.

The feminization of poverty has become prominent within the scene since the early 90s, particularly since the United Nations declared a decade of intensive work on women's rights. Thus, our interest in women heading households is part of the international interest in the situation and rights of women. The Peking conference drew attention to this marginalized group of women and highlighted their rights. The conference also emphasized the need to lift the burden from all women, particularly those who head their households.

The study of this group of women is important in developing and designing creative, non-traditional, and effective programs in light of current international developments. The current study seeks to determine the identity and features of development programs that can meet current and future economic development plans. Such programs should demonstrate both that they are applicable and appropriate to the poor environments and that they are modern and non-traditional.

Objectives of the study:

This study seeks to:

1. Examine the pattern of life of this group of women in light of income generation difficulties in the rural areas and the gender bias they face as exemplified in wage discrimination in the agricultural sector. The study also seeks to shed light on women's strategies of survival, their adaptation to poverty, and their attempts to find new means of securing a minimum standard of living capable of fulfilling their basic needs.
2. Understand why some women become heads of their families and what their rights are according to this status. The study also seeks to learn about the relationship between women heading their household and other females and males in the family or the village community. This is based on the assumption that these women may in fact benefit from the community network which traditionally supports women in these unusual positions by sharing responsibility for their families, extending help to them and assisting the women to secure income-generating activities.

3. Examine a set of marginal activities undertaken by the sample of women such as becoming laborers in the construction field, serving at homes as housemaids, and other similar tasks.
4. Highlight those development programs applicable to this category of women and examine their rationale, outcome and effectiveness in order to design more creative forms of interventional programs capable of empowering poor rural women heading households and helping them to earn a living and to obtain the largest possible number of their rights.

Methodology:

This is a qualitative case study in which a descriptive approach was used to analyze and describe the topic under study. In depth interviews with women respondents and donor agencies were undertaken. Questionnaires were used to measure a number of indicators including the economic obstacles that respondent's face, respondent's attitudes towards work, and respondent's perception of development projects and their potential to ensure maximum benefit and effectiveness.

The research team selected a purposive sample of women who head families. The women selected were both beneficiaries and non-beneficiaries of loan programs. The technique of "snow-balling" was used to expand the list. The two governorates of Menya and Sohag were selected as they occupy some of the lowest positions in the human development reports, positions that reflect their poverty. Two villages were chosen in Menya: Kom al Raheb where a Catholic Relief Service project is implemented jointly with the Rural Woman Development Society, and Tahsha, where several loan projects are implemented and economic support is extended to poor women. In Sohag, two villages were chosen: Geziret Shandaweel, because of the current implementation of a large-scale Catholic Relief Service loan project, and Akhmeem, where the Upper Egypt Society for Education and Development currently implements an embroidery and weaving project targeted to women only. The majority of women in the study sample carry out marginal activities to support their families. Both women beneficiaries and non-beneficiaries were selected in order to examine the impact of participation in development projects on income generation, awareness, education and public services.

Findings:

-Findings pointed to disparities in the educational status of women: 86.6% were illiterate, 10.3% could read and write, and 2.9% had primary education. This means that the majority of women in the sample were illiterate, with limited abilities to secure work and face economic challenges.

-Findings indicated differences in social status: 26.2% were married, 10.4% divorced, 51.5% abandoned. Although many husbands are alive, most of the women are abandoned, again reflecting a crisis in family relations that enhances the role of poverty and leads to more women taking charge of their families.

-The proportion of those engaged in seasonal work (38.3%) reflects the critical economic situation these women face. The existence of families is threatened by such a situation in which many women responsible for supporting their families depend on irregular sources of income.

-33.1% of the women work less than three hours a day. Work inside the house accounted for 47.1% of the work performed and reflects the dual role performed by females heading their households in carrying out both the traditional role of women within their families and their new role as heads of households.

-32.2% of the women reported that they have always supported their families by contributing to family income. In 55.2% of the cases, pension was the main source of income, pointing to the impact of structural adjustment policies on families and the need for the government to continue to play its role in supporting poor communities and families. The maximum amount of pension received by families ranges between EP 100 and EP 200 in 38.2% of the cases. The minimum amount of pension received is EP 50 in 20.8%. 52.9% reported that the main expenditure was on food and clothes.

-25% of the women's husbands were dead and 19.1% did not work, indicating that women had to secure work in two situations: when husbands were physically not present and when they could not work.

-85.7% of the sample benefited from loan programs and 14.3% benefited from the training programs, which are not much different from the former. Women who benefited from the projects for more than three years accounted for 97.8%, indicating that they were still not financially independent and that these projects were not successful in raising their income level or empowering them.

-77.9% of the loans given were used to begin poultry, dried foods, and food supply projects. This implies that the market is over-supplied by these items and points to the need to consider new and creative ideas regarding use of the loans. Asked why they stick to these traditional ideas, 63.3% of the women said this was the kind of work they knew best.

-Regarding the main obstacles facing women, 16.2% cited the stagnant market conditions, while 22.1% said there was no specific problem. 44.8% said that borrowing from others could help solve their problem and continue their trade; 30.7% would depend on collaterals; 14.8% pointed to the need to come up with new ideas; 50% expressed their wish to organize awareness-raising sessions to explain how to make use of loans and re-operate them.

-54.4% of the non-beneficiaries said they had no information about the projects; 3.5% said they had no information but would like to benefit from the loans; 42.4% said they can learn new trades and skills to earn a living, which indicates their keenness to overcome the problems of poverty.

Recommendations:

There is a need to:

- Determine the purpose of the loan projects in order to motivate larger participation on the political, economic and social fronts to influence reality and re-open channels of social mobility for women.
- Present a vision on how to activate the role of collateral groups to render them more effective agents in the economy of the village. This will enable a large number of women to participate in one project that represents their interests and to come in contact with the state civil institutions.
- Prepare women to become regular employees, as large numbers of marginalized workers will move into economic institutions that are governed by laws and rights.
- Unify the Procedures by combining similar activities under one umbrella and set clear regulations for acquiring loans for similar activities, this would:
 - a) Create opportunities for public participation and integrate women effectively in development. This would help enhance their economic, social and political participation.
 - b) Offer a genuine opportunity to test the awareness raising sessions.
 - c) Enhance capital instead of fragmenting it by involving groups under the same productive umbrella.
 - d) Limit frequency of loans.
 - e) Enhance production and reduce inflation.
 - f) Encourage projects to become self reliant and genuinely productive. This can take place through the enhancement of public participation, which will enable associations to reconsider their understanding of development beyond grants, aid and charity to include the successful management of projects.

About the Author

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About the Program

The Egyptian Partnership in Development Research Program aims to inform development policies and strategies by linking those who conduct research with those who can utilize its findings to promote development in local communities. It promotes a research agenda which is responsive to the needs and priorities of local communities. The program is characterized by a multi-disciplinary, demand-driven, and participatory approach. The program began in Egypt in 1999. The program is directed by an Advisory Board of prominent members who are concerned with development issues.

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