# CHALLENGES FACED BY FEMALE HEADED HOUSEHOLDS IN IMPROVING

## HOUSEHOLD WELFARE IN KITOBA SUB COUNTY,

## HOIMA DISTRICT WESTERN UGANDA

BY:

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# DISSERTATION SUBMITTED TO THE COLLEGE OF HUMANITIES AND SOCIAL SCIENCES IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE A WARD OF BACHELOR'S DEGREE OF SOCIAL WORK AND SOCIAL ADMINISTRATION OF KAMPALA INTERNATIONAL UNIVERSITY

AUGUST, 2015

# DECLARATION

I, BOONABANA HARRIET	declare that this dissertation is my original	inal work and it has never
been presented to any higher	institution of learning for any award.	

Signature Date 17 Sept 2015

# **APPROVAL**

This research report has been submitted for examination with my approval as the candidate's University supervisor.

Signed	I morning
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Mr. Achoda Dennis

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# DEDICATION

This work is dedicated to my Sponsors, Relatives and Friends and Mr. Dennis Achoda for efforts and support.

#### **ACKNOWLEDGEMENT**

I would like to extend my gratitude to my supervisor Mr. Achoda Dennis who spared his time and ensured that I successfully complete this study by guiding me accordingly and supporting me during the course of the study. May God reward him abundantly!

My heartfelt thanks go to my beloved Aunt Miss Kevina Kamanyi, my cousin Juliet Kamanyi, Rev. Fr. Ponsiano Kisembo Akiiki and all my friends not forgetting Anyango Monica among others

I am also greatly indebted to all respondents in Kitoba Sub County for their valuable time in providing me with the necessary information without which it would have been impossible to carry out this study.

I thank the almighty God for the gift of life he has given me.

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# LIST OF ACRONYMS

NGOs: Non Governmental Organizations

UBOS: Uganda Bureau of Statistics

FHHs: Female Headed Households

FAO: Food and Agricultural Organization

MHH: Male Headed Household

MGDs: Millennium Development Goals

KIU: Kampala International University

#### ABSTRACT

The research was carried out to find out the challenges faced by female headed households in Kitoba Sub County as the case study area. The research arose due to the challenges faced by the female household heads and the objective of the study were to find out the nature of problems faced by female headed household, To examine the factors leading to women becoming household heads and To find out measures put in place to solve the challenges faced by female headed households.

The researcher employed descriptive research design in order to ascertain and be able to describe the characteristics of the variables of interest in a situation. A sample of 50 respondents was approached to fill in the questionnaires using simple random selection of the households. Data was collected and analyzed using SPSS and was presented in tabular form.

From the research there is concern that the main problem faced by female headed household is problem of finance and resource distribution, despite the study finding out there are very few female headed households in the sub county. The findings from research revealed that the government as the main institution/organization is taking the initiative to address the challenge of female headed household in the sub county.

The researcher recommended that, the government, NGOs and stakeholders should improve schemes for the female headed households so as to increase on their household incomes such that they can solve their financial problems and also proper channels improvised to solve family conflicts, social and moral problems

#### CHAPTER ONE

#### BACKGROUND TO THE STUDY

#### 1.0 Introduction

This chapter describes the background to the study, statement of the problem, objectives of the study, research questions, scope of the study and significance. This was divided into subsections.

## 1.1. Background of the Study

As defined by Horton and Hafstrom (1985), female headed households are those maintained by women without a husband present. Buvinic et al (1978) classified three situations in which female heads emerge, due to absence of a resident male head that is a widow, marital divorce, separation and dissertation, migration of male members for long periods and loss of economic function by resident maldue to unemployment, severe disability or illness or reluctance of male members to accept jobs seen as status reducing.

According to Kumari (1989) female-headed households are those in which a female is a major provider and/or protector and bearer and decision-maker in the household. Thus female headed households are not limited to those households where a male member is not present but also to those where a male member is present.

According to a report by Anne Mugisa (May 2009) the number of female-headed households has increased to 30%, from 27% in 2007, a survey by Uganda National Bureau of Statistics (UBOS) has indicated. The majority of female headed households are in the central at 35%, with the bulk of them in Kampala. Western region follows at 28% and Western region at 26%. The study also said Northern Uganda was leading the rest of the country in polygamy.

According to Uganda Bureau of Statistics published 2002 population Census results, it is depicted that 77% of households in Uganda were headed by males. The proportion of female headed households was higher in urban areas (28percent) than in the rural areas (22 percent). Among the regions, the central region had the highest proportion of female-headed households of 27 percent while western region had the least of 20 percent. Among the female-headed

households, 40 percent were widowed and 22 percent were divorced. The equivalent percentages among male headed households were 2.1 percent and 4.5 respectively.

Table 1: Distribution of Households by Region/Residence and Sex of Head

Residence		Sex of household head				
Residence	Male	Female	0/0			
Urban	72.2	27.8	100			
Rural	77.7	77.7 22.3				
Region						
Central	72.8	27.2	[()()			
Western	80.5	19.5	100			
Northern	76.6	27.4	100			
Eastern	78.6	21.4	100			
Total	76.9	23.1	100			

Source: Uganda Bureau of Statistics :2002

The results also indicate that in all districts, the majority of household heads were male. Masaka district had the highest proportion of female-headed households of 30 percent followed by Luwero and Mpigi at 29 percent, Bugiri and Kamuli districts had the least percentage (of female headed households) of 17 percent (Table 1 above). Nearly one quarter of the household heads had never had education, while about one half had only primary level education. Close to 50 percent of the female headed households did not have any education, compared to 18 percent of the male. Almost three quarters of the households were working and about one quarter was not working.

The 1999 IFAD assessment in East and Southern Africa including Uganda found that FHHs were no poorer than male-headed households. The IFAD West and central Africa poverty assessment suggests that the reason could well be that FHHs do not constitute a homogeneous group, but include families receiving regular remittance incomes. This agrees with the conclusions of the assessment in Eastern and Southern Africa.

According to Chant, Sylvia and, Jo (1997), Households headed by women are a growing presence worldwide. Set within the context of global trends and debates on female household headship, the analysis explore the reason for the information and increase in female headed households in different parts of the world and their capacity for survival in societies where maleheaded households are both the norm and ideal.

#### 1.2. Statement of the Problem

Despite the high level of civilization and literacy level in Uganda, this has come with many social-cultural problems particularly on marital aspects. Due to high level of economic activities in the district of Hoima it has created domestic related issues, that is to say, female headed households are on the rise. It's mostly children and the females who are mostly affected in such situations, According to the new vision May 31<sup>st</sup> 2009 the number of female-headed households has increased to 30% from 27% in 2007. A survey by Uganda Bureau of Statistics has indicated that western region registers 26%. Currently nothing has been done to help these female-headed households to overcome the problems they face and with that there's increase in poverty among such households, prostitution among the girls so as to earn some money, dropping out of school and so forth. If nothing is done to help these female headed households, there is likely to be poverty coupled with low standards of living, early marriages most especially for the girls, prostitution as well as HIV/AIDS.

## 1.3. Objectives of the Study

### 1.3.1. General objective

To find out the challenges faced by female headed households in Kitoba sub county.

## 1.3.2. Specific objectives

To find out the nature of problems faced by female headed household in Kitoba Sub County

To examine the factors leading to women becoming household heads in Kitoba sub county

To find out measures put in place to solve the challenges faced by female headed households in

Kitoba sub county.

## 1.4. Research Questions

What is the nature of the problems faced by female headed household?

What are the challenges faced by female headed households?

What measures can be put in place to solve the challenges faced by female headed households?

## 1.5. Scope of the Study

## 1.5.1. Geographical scope

Geographically this study was confined within Kitoba Sub County found in Hoima district located in western Uganda.

## 1.5.2. Subject scope

The research study found out the challenges faced by female headed households, the main causes were identified and appropriate measures to address the challenge was devised.

## 1.5.3. Time scope

The time period for the study is limited to two native months covering May to August 2015

#### 1.6. Significance of the Study

The finding of the study is expected to be of great benefit to the following groups of people and institutions; The study findings is to help the female headed households to devise means of how to support themselves in development programmes as a way of reacting to the challenges they face. The study finding is also likely to help the policy makers such as government and NGOs to come up with policies to support female headed households in Uganda.

Furthermore, the research study is to be of beneficial to future researchers both within Kampala international University and other institutions as well as a source of information for further research. To add on to that the researcher has learned a lot from the finding as regarding challenges female headed households.

#### CHAPTER TWO

## LITERATURE REVIEW

#### 2.0 Introduction

The chapter reveals literature on earlier researchers basically the overview on female headed households, the socio-economic and demographic characteristics of female headed household, challenges faced by female headed households, and measures to be put in place to solve the challenges faced by female headed households.

# 2.1. Description on Female Headed Households

Bowler (unpublished) has pointed out the [traditional] system has broken down; where he focused only upon the widow-headed families. Hamid's (1995) work on female headed households shows that the households are worse off compared to other households in almost all aspects. He has used three indicators: (i) land owned by household, (ii) economic dependency and (iii) age of the household.

This is similar to the assumption noted by Buvinic, Youssef and VonElm (1978) that western literature tends to place women either in the nuclear family where the male is the economic provider, or in a non-western family organization system "seen as a welfare system that provides psychological, legal and economic protection towards its kinsmen/women."

According to the welfare organization, the female headed households are the female who undertake material and intellectual livelihood of themselves and family members. In one classification, the female headed households have been divided to some main groups: First group, the families that do not have a man primarily and female because of the husband's death or divorce have been widowed or the girls who have not married and live alone and undertake the responsibility of the family. Second group, families that the man primarily for these reasons is absent: emigration, being lost sight, hidden or prisoner, being soldier, etc. In these families, the female are forced to prepare livelihood of themselves and sometimes their children. Third group,

the families that the man is in the family, but because of being un employed ,disablement ,addiction, being soldier, etc. has no rule for providing the livelihood of the family and essentially the female undertake the responsibility of their life and sometimes their children .On the other hand ,the study of the family developments in different parts of the world implies that the number of the families headed by female comparing to the whole world population have been increased in the past 30 years. Some of the main reasons for this increase are divorce, increasing the age of female comparing to men and thus female' wideness population and social factors, the emigrants because of the economic, environmental and political crisis, and the change of cultural patterns.

## 2.2. The Nature of the Problems Faced By Female Headed Households

Incidence of female headed households as reflected by secondary data revealed wide spread existence of female headed households across rural areas in all geographic regions. In terms of percentages it comprises one-third of all rural households in various countries. (Kumara 1989) According to Kinjavainen (1992) women head 30-40% of households in developing countries. In some countries like Lesotho the figure is 72% (FAO 1990). Women head more than one out of ten families in United States. Buvinicetal (1978) reported that the percentage of female headed households in India is 18.7% which passes India in the low-medium category (i.e.15-19%) on a scale of low ranging for 10-14% and high as 25% and above.

According to Mark Lino (1994), the number of women taking care of children alone in America has more than doubled in the 22 years from 1970 to 1992, from 13 percent of households to 30 percent. There were 12 million single mothers in this country in 1993, 86% of whom maintain households homes for their families. Single parent households, are particularly female headed households, generally have lower-incomes and higher living expenses, often making the search for affordable, decent and safe housing more difficult. In addition to difficulties faced by these households in finding and maintaining affordable housing, these household also typically have additional special needs relating to access to day care/childcare, health care and other supportive services.

Almost 40 percent of female headed households in the U.S. have incomes below the poverty rate. In the U.S about on half of never-married mothers are unemployed. Fifty-five percent of families headed by the never married females receive public assistance, as well as 20 percent of families headed by divorced/separated mothers. Before tax income of families maintained by widows averaged \$22,790 in 1990, while incomes of divorced /separated women averaged \$ 18,580, and never –married mothers averaged \$9,820 in the U.S.

Women headed households may also carry different meaning; particularly when it considers position of women as household heads. Households may be classified into two brood categories: de jure and de facto. De jure households can be defied with o male over 18 years of age present in the households; it would include widowed, divorced and abandoned women who are solely responsible for their own and children's survival. De facto are households with male households living/working outside the village occasionally visiting the households? There was no close male relative i.e. father, son or brothers etc.. of male migrants between 48-70 years living as permanent members in the household. The oldest adult female member was taken as the head of the household and they were normally the wives/mothers of the absent male head (Hamid, 1995).

These two types of women-headed households get similar with Kumari'sgeneral categories of female-headed households where the first category was which no adult male was present at the time. The second category refers to the household where the adult male is temporarily absent, contributing little or nothing to family income (1989). Widowed, divorced, abandoned women and women with migrant worker husbands" fall into these two categories, depending upon the degree of control over resources, decision making, earning, land holding etc. While widowed and divorced women can be identified easily, a point to note is that although the term 'abandoned' is used, it does not, strictly speaking, accurately describe some of our cases.

#### 2.3. Challenges Faced By Female Headed Households

Female headed households are generally poor than the male headed households. With a substantial proportion of female headed household studies should be done to understand how these households cope especially in the health and well being of the children in these households. Need to understand more the Masaka scenario of 30% female heads and it implications (Uganda Bureau of Statistics 2002).

Women, who are usually the bread winners in female-headed households, face gender discrimination with respect to education, earnings, rights, and economic opportunities (Barros et al. 1997), making a case for targeting female-headed households to reduce poverty.

Appleton (1996) presents evidence that irrespective of the way poverty is measured (i.e. by income, consumption or social indicators); female-headed households in Uganda are less poor than male-headed counterparts. Fuwa (2000) shows that in panama, only certain categories of female-heads such as widows, and female-heads with unmarried partners are particularly disadvantaged in both income and non-income dimensions of poverty compared to male-headed households.

Meenakshi and Ray (2002) found that female- headed households face a greater risk of being exposed to poverty in the presence of size economies and child-adult ratio. Size economies refer to economies of scale that a household can achieve when household size is large. Dreze and Srinivasan (1997). On the other hand, find no evidence that female headed households or widows in rural India are significantly poorer compared to male headed households, based on standard head count ratio, which measures the number of people living below the poverty line. However, their results change when accounting for the average household's size and child adult ratio. They use the NSS data for the year 1986-87 and show that per capita consumption expenditure is significantly lower in households with widows compared to others. Their results however are not sensitive to the choice of poverty line.

The IFAD (1999) poverty assessment in eastern and southern Africa noted that an estimated 25-60% of rural households in countries in the region were headed by women, if both de jure (single, widowed, divorced or separated women) and de facto categories (wives of male migrants) were included. Household budget surveys usually find that FHHS are no poorer and may in fact be less poor, than MHHS, but there exceptions. For instance, in Zambia, Zimbabwe and Namibia, household consumption survey data argue that FHHS are poorer, but in Rwanda the difference is small: 41% of FHHS as compared with 39% of MHHS are classified as poor. In Tanzania, survey data concluded that in rural areas, the income of FHHS was slightly higher than that among MHHS, but the pattern is reversed in urban Dar es Salaam. In Zanzibar and Malawi, on the other hand, FHHS tend to be poorer in rural areas than MHHS, but not in urban ones.

The answer to these different findings may lie in the type of female-headed household concerned, and their rural-urban distribution. More qualitative and participatory forms of information collection often differentiate between de jure and de facto FHHS. These studies have usually concluded that households headed by women who are divorced, widowed or separated are more likely to be poor households, and households headed by single or married women (the wives of migrants) are likely to belong to the non-poor. Findings of studies in Kenya and Zambia argue that the best predictor of whether a FHHS is or is not likely to be poor is whether the female head does or does not receive support from a current partner, husband or adult son.

The study of psychological-social damages in female-headed households" by ZohreKhosravi in 2001 shows that the most important economic problems of these females are un awareness for management of economic affairs of the family, negative social attributes towards the woman headed households, concerns for the future of the children, and having different opposing roles.

Adams. Sybil, summer and other psychologists believe that female-headed households by accepting different roles confront with a series of problems like stress, psychological illness and depression. In the field of sociology and social sciences, the experts' views provide proper grounds regarding to the problems of female-headed households. The adherents of the theory of feminist's poorness believe that the female-headed households confront with problems like: not having access to suitable job opportunities, lower levels of education among these female and their children and poorness in different dimensions of other properties of the families headed by female is that, this group of female do not have access to high level jobs. In other words, the female headed households are often unemployed or have marginal, semi time, informal and low income jobs.

The processes by which the women became household heads were similar in most cases. Although most of these women were quite young having only one or two children when their husbands died. There was little question of remarriage, or returning to the parental home. All widow reported to have been helped by close family members from both sides and neighbors, at least in the transition period. Usually this support is reduced after some time to occasional help and festival gifts, etc.

Close family, particularly the women's own and her husband's brothers, continue to help with food and sometimes with cash, until the woman or her children get involved in earning. Particularly destitute widows were occasionally found to have been abandoned by their sons. A widow with adult sons had worse chances of making money from begging or working in other peoples' houses. In general, widowed household heads are socially the most acceptable women household heads, and get support and protection. It is therefore a relatively straightforward process, on which vast numbers of women in rural Bangladesh are going through all the time.

Young women and girls are very often divorced at their young age, usually due to non-payment of dowry, sexual immaturity, and the inability of the girl to adjust in her in-laws' house. Occasionally neglect and abuse cause women to leave their husbands as a result they divorce them. Support is only expected and obtained from the natal home in these situations, although we found instances of members of the natal home opposing the divorce/separation and trying to persuade the women to continue marital relations against her will. It is considered to be an embarrassment as well as a financial burden on the family if she is divorced and divorcees are extremely unlikely to head their own households

Naila Kabeer, in a recent paper, used key indicators to measure the gender dimensions of poverty, which can help us to identify the problems of women headed households. Kabeer (1993) presented a conceptual framework for the analysis of poverty in terms of basic needs and resource entitlements. Women headed households are anomalies because, they are required to fend for themselves but society is not ready to cope with them. It is also shown in the findings that the reliance on social relations is a crucial part of the survival strategy for this poorest section of the community, as their access to assets and employment is extremely limited. Kabeeer's framework allows us to measure such complex forms of poverty by understanding that it is this "deterioration, loss or failure" of entitlements which forms the basis of the poverty of the women-headed households. Kabeer (1993) identifies three groups of entitlements labor-based, capital-based, and normative entitlements.

Lewis (1993) on the other hand has made an attempt to classify the themes off the literature available on rural Bangladesh on female-headed households which includes (i) the processes through which they were formed, (ii) the processes through which they changed, (iii) the importance of household access to non-material as well as material resources, (iv) a framework

for developing short-term practical strategies for provision of support, and(v) guidelines for longer-term strengthening of policy. The author identified poverty as a major feature of many female-headed households while Kumari (1989) argues that these conditions of poverty do not necessarily require the absence of males from a household.

## 2.5. Measures Put In Place to Solve the Challenges Faced By Female Headed Households

The study of the success in self-contained and entrepreneurship plans of relief committee for developing and fortifying suitable entrepreneurship for the female headed households in semnan province by Dust Mohammadi during 2002-2003 are: giving self-contained loans has provided suitable job opportunities for the female headed households. The most aid has been given through loans to buy primary materials for job requirements. Providing technical and professional instructions by Relief Committee has been useful for establishing and fortifying suitable job opportunities for the female-headed households. Holding instructional and productive workshops has been very useful for establishing fortifying job opportunities for the female-headed households. Also giving loan for self-contained area has been useful for establishing and fortifying job opportunities in the female-headed households. Generally, the results and findings of researches implied that the problems of female-headed households have a different perspective and recently, these problems have been increased. But social cultural problems have had notable importance.

#### CHAPTER THREE

#### **METHODOLOGY**

#### 3.0. Introduction

Chapter Three presents the research design, target population, sample techniques, data collection techniques and instruments, data processing and analysis and the limitations to the study

## 3.1. Research Design

The researcher used descriptive research design. Descriptive design describes and explains conditions of the present by using subjects. Both qualitative and quantitative approaches are used in the study to categorize the data collected and analyzed. The study used a cross-sectional research design which was used in assessing respondents' views towards the study topic. This type of research design utilizes different groups of people who differ in the variable of interest, but share other characteristics such as socio-economic status, educational background etc. Cross-sectional research design was designed to look at a variable at a particular point in time and focuses on finding relationships between variables at a specific point in time.

#### 3.2. Study Population

The research study includes 50 fortune respondents representing Kitoba Sub County. While the sample is not large because some of respondents failed to respond was divided within five (5) categories comprising 50 respondents in the following frequency: 10 parents, 17 school drop outs, 05 L.Cs, 10 teachers and 08 NGOs.

## 3.3. Sampling Techniques and Sample Size

Simple random sampling was used in the study. Under this, the researcher used the lottery method where individuals from the population were assigned a unique number, the numbers

were placed in a bowl and thoroughly mixed, and then a researcher selected numbers randomly. Population members having the selected numbers are included in the sample.

The respondents comprised of both sexes but of different marital statuses and age groups and the study used a representative sample size of 50 respondents and was selected based on a table for determining sample size according to Krejcie and Morgan, 1970, p.608). Stratified disproportionate sampling and random sampling were used to select the respondents from each stratum.

**Table 2: Category of respondents** 

Category	Sample size
Female	31
Male	19
Total	50

## 3.4. Data Collection Techniques

#### 3.4.1. Interviews

Structured interviews were used to gather information and the instrument helped in direct face to face interviews to collect data from the respondents. Interviews with the target respondents were conducted to collect information from all the categories of respondents shown in table 1 above. A separate interview was used for officials from the district that is; teachers and other authorized persons. This involved first making an appointment with the target respondents after which an interview meeting between the researcher and respondents was held to discuss issues on the regarding female headed households.

#### 3.4.2. Questionnaires

A self-administered questionnaire was employed to collect data from the male and female respondents. This was the discussion in written form where by the responses of the participants were put on paper provided by the researcher; the questionnaire was in two forms, namely: The open ended questions in which the responses by the participants are free to state their opinions

according to their understanding. The close ended questions in which responses are provided by the researcher and the participants choose one of them accordingly, for example strongly agree, agree or strongly disagree. In addition Sekaran (2003) states that questionnaires are an efficient data collection mechanisms where the researcher knows exactly what is required and how to measure the variables of interest. She further asserts that administering questionnaires to number of interest simultaneously is less expensive and time consuming and does not require much skill to administer as compared to conducting interviews.

#### 3.5 Procedure for Data Collection

After the approval of the proposal by the University, the researcher got an introductory letter from the university to progress to the field for data collection i.e. to Kitoba Sub County. The researcher took the questionnaires to respondents and there after proceeded by briefing them about the purpose of the questionnaires and ask them to fill them on their own convenience to allow them more time and flexibility. Later the researcher made a follow-up and collected the filled up questionnaires. Careful observation of respondents from the area of study will also be carried out by the researcher.

## 3.6. Data Analysis and Presentation

## 3.6.1. Data analysis

After collecting the data, it was coded, edited and tabulated after which was analyzed manually.

## 3.6.2. Data presentations

Data was presented both qualitatively and quantitatively. Quantitative data is presented inform of tables and after which explains the findings meanwhile qualitative data describes, defines and explains the findings got from the field.

#### 3.7 Expected limitations and solutions of the study

In the process of carrying out this investigation, a number of limitations were met. These limitations obstructed the speed at which the study was carried out. These include; The major

limitation of the research was inadequacy of financial resources. Visiting the different libraries for data collection several times may turn out to be expensive in terms of transport; however this was solved by the obtaining extra funds from family members, colleagues and friends.

The study required a lot of time to be dedicated to collecting substantial data from one respondent to another making observations, continuous review of literature, data analysis and report writing and this was worked out by devoting more time on the research work by reducing on the leisure time at her disposal.

Some of the targeted respondents were not be willing to set aside time to respond to the investigator's questions thus somehow end up frustrating the researcher's efforts to collect substantial data. The researcher faced a problem of some rude and hostile respondents, this was solved by both seeking prior permission, remaining calm and maintaining good communication skills.

#### 3.8 Ethical Considerations

It is important during the process of research for the researcher to make respondents to understand that participation is voluntary and that participants are free to refuse to answer any question and to withdraw from participation at any time they have chosen.

Another important consideration, involves getting the informed consent of those going to be met during the research process, which involved interviews and observations on issues that may be delicate to some respondents. The researcher undertakes to bear this seriously in mind.

Personal confidentiality and privacy are very important since the research was public. If individuals have been used to provide information, it is important for their privacy to be respected. If private information was accessed then confidentiality was maintained (Stephen, P. 2002). All respondents were therefore, re-assured of this before being involved and engaged.

#### CHAPTER FOUR

## DATA PRESENTATION, ANALYSIS AND INTERPRETATION OF RESULTS

#### 4.0 Introduction

This chapter presents the findings of the study with the targeted objectives;

- Nature of the problems faced by female headed households.
- Causes of female headed households.
- Measures put in place to address the challenges faced by female headed households.

# 4.1 Social Demographic Characteristics

Table 3: Sex distribution of the respondents

Sex	Frequency	Percent	Cumulative Percent
Female	31	62.0	62.0
Male	19	38.0	100.0
Total	50	100.0	

Source: Primary Data, August, 2015

The study finding in the Table 3 above, shows that majority (62%) of the respondents were females, with the males forming a smaller percentage (38%). This means that the female have higher population and women are ready to participate in community activities.

Table 4: Age distribution of the respondent

Ages	Frequency	Percent	Cumulative Percent
Between 18-25	14	28.0	28.0
Between 26-33	14	28.0	56.0
Between 34-42	10	20.0	76.0
Between 43-49	8	16.0	92.0
Above 50	4	8.0	100.0
Total	50	100.0	

The study finding shown in Table 4 above proves that most of the respondents are in the age group of between 18-25years and 26-33years with uniform response rate of 28%, immediately followed by age groups of 34-42years and 43-49years. Therefore, this portrays that most of the respondents in Kitoba Sub County were Youths who are so vibrate for developmental activities.

Table 5: Marital Status of the respondents

Marital status	Frequency	Percent	Cumulative Percent
Married	26	52.0	52.0
Single	20	40.0	92.0
Divorced	3	6.0	98.0
Widowed	Terrore	2.0	100.0
Total	50	100.0	

Source: Primary Data, August, 2015

The study finding in Table 5 reveals that majority (52%) of the respondents are married and a number of them (40%) are single, divorced (6%) and the remaining are widowed (2%).

Table 6: Education qualification of the respondents

Education Qualification	Frequency	Percent	Cumulative Percent
No formal education	4	8.0	8.0
Primary	6	12.0	20.0
Secondary	20	40.0	60.0
University	11	22.0	82.0
Other (Tertiary)	9	18.0	0.001
Total	50	100.0	

The study finding in Table 6 clearly illustrates that most (40%) of the sampled respondents in the sub-county have reached Secondary education, while a number of them 22% have reached University, Primary (12%), Tertiary (18%) and the rest 8% have never had formal education. This generally proves that the community at large has an average education qualification and as well is well informed on female headed household.

Table 7: Employment status of the respondents

Employed	Frequency	Percent	Cumulative Percent
Yes	31	62.0	62.0
No	19	38.0	100.0
Total	50	100.0	

Source: Primary Data, August, 2015

The study finding in Table 7 shows that majority of the respondents (62%) are employed in various sectors, and 38% of them are not employed. This implies that they have the ability to sustain their livelihood through the little they get through employment. Meaning the living is condition is minimal.

Table 8: Employment Status of the respondents

Employment categories	Frequency
Shop attendant	5
Teacher	4
Retailer	11
Social worker	1
Craft/art man	1
Tomato Hawker	2
Hair dresser	1
Whole seller	1
Nurse	
Counselor	1
Business –brew waragi	
Peasant farmers	7
Cashier	1
Total number employed	37

The study finding in Table 9 shows that majority of the respondents (11/37) employed are in retail business, shop attendant (5/37), peasants (7/37), teachers (4/37), tomato hawkers (2/37) and the respondents employed form (1/37) each. This means that the community depends on self employment.

Table 9: Respondent Income earned per year

Income	Frequency	Percent	Cumulative Percent
100,000-400,000	11	22.0	22.0
500,000-900,000	5	10.0	32.0
1,000,000- 1,400,000	6	12.0	44.0
1,500,000+	14	28.0	72.0
Unapplicable	14	28.0	100.0
Total	50	100.0	

As per the study finding shown in Table 9, the income level of most of the respondents (28%) earn more than 1,500,000 Ugandan shillings per year both those employed and unemployed mean while 28% of the respondent do not earn anything, as well it shows that 22% earn between 100,000-400,000 Ugandan shillings. Therefore, this means their average monthly wage is 100,000 Ugandan shillings considerate of transfer earnings particularly those unemployed.

## 4.2 Nature of Problems Faced By Female Headed Households

#### 1. What is a female headed Household?

Majority of the respondents (estimate of 60%) defined female headed household as "a type of female who is either married or unmarried but with a female taking prime responsibilities, control of everything concerning family matters and management of home activities. Mean while about 40% of the respondents defined a female headed household as "a home that is controlled by a woman regardless of whether the husband is present or not, either single or widowed she is the sole provider of all the necessities, bread winner, and in control of the husband's property".

The expression "head of the family" is a descriptive term and the head of family is someone who has notable power comparing to other members of family. Usually head is the oldest person in

the family and he or she undertakes economic responsibilities of family. According to the study finding, the female-headed households are the female who undertake material and intellectual livelihood of themselves and family members. In one classification, the female-headed Households have been divided to some main groups: First group, families that do not have a man primarily and female because of the husband's death or divorce have been widowed or the girls who have not married and live alone and undertake the responsibility of the family. Second group, families that the man primarily for these reasons is absent: emigration, being lost sight, hidden or prisoner, being soldier, etc. In these families, the female are forced to prepare livelihood of themselves and sometimes their children.

Table 10: Whether the respondent is the Female head of the Household

Responses	Frequency	Percent	Cumulative Percent
Yes	21	42.0	42.0
 No -	· 29	58.0	100.0 -
Total	50	100.0	

Source: Primary Data, August, 2015

Furthermore, the statistics from the study finding Tabled 10 above indicates that a number of respondents interviewed were not female heading the households. The respondents who stated No stands at 58% because it combines both the male respondents and the female respondents, as well those single or unmarried. This therefore means the problem is not as huge as earlier on anticipated.

## 3. What kind of problems do such households face?

In the study findings, the specific and most pressing problem mentioned by the respondents as a result of female heading a household is **finance and resource distribution** such as they mentioned "They face a problem of inadequate funds to run the home, Raising up children and providing for them single handedly, they have to look for money in order for the family to survive that is to say school fees for children, rent, food and clothes, Provision of the basic needs

may be a problem, guidance & counseling and control of indiscipline behaviors is difficult, famine and sickness, Poverty and stress and Little income since the woman is only bread winner for the family compared to when with father and mother would provide.

Also in the study finding another pressing problem being Social and moral problems mentioned included "Lack of respect, Men wish to use us into sex for money and little income, Inferiority complex and domestic violence, Children mostly become undisciplined due to lack of male head, Some children leave their homes and go to streets, there are so many cases of indiscipline. Social problems like upbringing of children single handedly, lack of company from opposite sex and feeling ashamed at certain age that is say public opinion. Inferiority complex. Decision making is hard, undermining in the community/authority and in most cases lack of good morals amongst the children since there is no commanding voice of a male. In most cases children tend to drop out of school.

Furthermore, the study found out that there is Family conflicts and responsibilities as the respondents mentioned "Struggle over control of the family property, Insecurity, planning and development, lack of certain skills, shortage of funds and social disturbances, Sharing of property and looking after children for example paying fees, feeding, and shelter.

More so, the study finding points out the problem of parental mutual love as they mentioned" Members especially children missing their fathers love, burden to the head, prejudice, children lack parental guide from the father and Children lack father guidance and at times children take the characters of their mother.

Table 11: Most household pressing problems

Household problems	Frequency	Percentage
Financial & resource distribution	35	70
Social & moral problems	4	8
Family conflict &responsibility	8	16
Parental mutual love	3	6
Total	50	100

Source: Primary Data, August, 2015

The study finding in Table 11 reveals that the most pressing problem faced by female headed household mentioned is financial and resource distribution with a response of 70% of the total selected respondents. Therefore, this implies that all the weight and responsibilities falls onto the woman in planning, controlling and overseeing household needs, the empirical evidence is based on the kinds of problems found out in the study.

#### 4.3 Causes of Female Headed Households

## 1. What factors give rise to female headed households?

According to what the respondents said, in total some of the most important factors for emerging of the problems of the female-headed households in the Kitoba sub county are:

**Divorce and women emancipation** "Domestic violence, Family conflicts, family conflicts, Divorce because of women emancipation(they are at logger heard), Death of the husband, economic status of the female and government policies which have given a lot of liberty to women, when the woman gets more income than the man.

**Death:** Death of a partner and the rise and urge for single parenthood. Death of the man in a war, Sickness like HIV/AIDS separates a man and a woman, death of husband and failing to marry. Death of the husband, mistreatment of their husbands in their former marriages and defilement and rape cases were by some women don't get chance of being taken to homes to settle with their husbands.

Irresponsibility of the husband "Alcoholic, when husband is a drunkard, illiteracy when the husband has not educated, educated or the current level of many learned female population, Irresponsibility of some husbands not knowing what to do and when the wife has a better job and has no respect for the husband as the head of the family. Changes in job status, mistreatment of women by their husbands, Unmarried ladies producing children, Misbehavior of women towards their husbands, unemployed husbands

Barrenness "Some women are barren and single parenthood because of factors to get married.

Polygamy and negligence "Polygamistic homes/families and domestic violence, polygamous homes, some wives may be neglected, devoted Christian or some girl are possessed by demons

fail to marry, Drunkardness, polygamy and unsteady income for the man and early pregnancies, producing while at your parents home, Poverty and having many children, Negativity of males response towards homes, people have lost faith in staying with opposite sex, lack of self control and having enough money.

## Reasons why respondents chose to be single;

Marital moral "Because of the children who already belong to the deceased, Mostly after wedding, the Christians are not allowed to re-marry this remains single. Need to protect my marital status and Age may be a determinant factor when very old, having fear to bear children from different blood and fear for public embarrassment, To raise my children and take care of them. To live a positive life without HIV/AIDS in order bring up the children/orphans the fallen husband left the wife with, Fear of contracting diseases like HIV/AIDS.

To avoid further problems "Other normally remain single after encountering a lot of suffering in their previous chapters, let me say may be survived death and then chose to divorce her husband who could have killed her, In order to get a piece of mind and take care of my children, To avoid the stress life I faced in marriage, in fact inconveniences from a man, Fear of acquiring HIV/AIDS, To cut off extra burdens of extended families, To avoid overload with a lot of responsibilities, I could not remain in a family of three wives depending on one man working and wives sited at home, To avoid such misunderstandings in a home/family being familiar to problem solving, I would choose to remain single to avoid fighting and horrible diseases, To safe guard home property and provision of requirements to my children.

Male irresponsibility "I would choose to remain single for instance if the man is alcoholic. There was nothing the spouse could give or pay. Men are generally unwilling to take up responsibility of children who aren't theirs .It may be because of the stress someone under went through in the hands of the husbands. I would choose to remain single so that I take care of my children and avoid further mistreatment by the man. Because of the beatings I had, I don't wish to get another boy friend.

## 4.4 Measures Put In Place to Address the Challenges Faced By Female Headed Household

Table 12: Organizations that have put measures in place to address the challenges

Measures by organizations	Frequency	Percent	Cumulative Percent
Government	23	46.0	46.0
NGO	20	40.0	86.0
Community leaders	6	12.0	98.0
Non response	1	2.0	100.0
Total	50	100.0	

Source: Primary Data, August, 2015

The study finding in Table 12 proves that government is the main organization/institution taking the incentive to address the challenge of female headed households with 46% stating so, meanwhile 40% stated that the NGOs are taking are doing great at addressing the challenge, and 12% of the respondents knows the community leaders are also addressing the challenge. This therefore, stipulates that government is better at handling the challenges because it has better policies measures in the whole households in the sub county, through education & sensitization programmes.

#### If one of the above organization, what is it doing?

Government measures "Government, as mentioned by the respondents, they stated that the following as measures "Involving women in income generating activities through Government, to provide self help project like NAADs And Government, to put in place some lady projects like heifer project. The government has set up salary loan scheme. Sensitizing the masses about the challenges and self help projects by government .Government has tried to improve on village banks for women to improve on their lives. Government is sensitizing through local leaders, police and family courts and the community. The government has tried to give free Universal Primary Education for all children primary and Universal Secondary Education for those in secondary. The government has set up a family protection unit in the police. The government

calls for gender balance, the females/women empowerment by the government in addressing issues that women face in families and at place of work and at all levels in education. The government is trying to promote equal rights to both sexes; the government addresses the challenge by providing social services to the people, educating the masses about the prevailing challenges. The government is giving support to mainly females to own their own things as part of them. It has put in place organizations which have come up to fight for women's rights for example FIDA. Government should encourage parent to put much effort in a girl child and to give female headed households more money. Within the government, there is a unit in police that is concerned with family affairs".

NGO measures Meanwhile for NGOs, they pointed out the following as the appropriate "NGOs" advocating for women's rights it is basically trying to emancipate women and helping them financially, the NGOs try to sensitize the community on how to develop their families by working together, giving respect to each other, NGOs provide loans to humanitarian group, NGO. for example FIDA where a man can be charged to pay you some amount of money either monthly or yearly, they educate the widows, single women on how to raise their siblings, it helps people who are widowers and orphans children. They are employing single woman (widows, divorced woman) who are suffering to support their families, it has introduced circles where we save money and get it after sometime to use for individual business. NGOs have at least brought some projects to help us; it is giving support to women and children for example MIPA. Like if it is due to orphanage, community leaders register such children for sponsorship by NGOs. NGOs are providing counseling services to marriage partners. The NGOs have put up orphanages to help the orphans, they have sensitized women on how to improve on their income and seminars have been organized to ensure that married people don't divorce. For example some NGOs are helping widows to pay school fees for their children for example OMC-One More Child, C.R.O-children Restoration Outreach".

Community measures "Community leaders punish those who offend their wife, they are trying to advocate for unity in families through media talk shows and community outreaches, educating the community to overcome their problems, helping to solve the internal family conflicts and helping to address the challenges faced by the female headed households".

#### 2. How have the above issues been addressed?

Informing people through **Education and sensitization** "Through counseling, forming organizations that could finance and counsel the affected people, Called a community meetings for elders to address the problem. Educating the affected group/people, through community participation especially women in Kitoba sub county. Free education has been given to all and policies have been set. Probation officers both at Sub County and district are handling such problems. Most children are sponsored in education/given basic needs and other ways of assistance. Government sent CBOS to teach women on how to save, sensitization and addressing family issues in households.

Consultation through seminars "Through mobilizing them and encouraging them to form groups for easy outreach. Government has set up seminars to educate the public, consulting the elders, friends and other bodies. They have been addressed through community leaders to the high authorities who carry out conflict resolution. There is counseling and when it fails temporary separation is advised.

Gender sensitivity: There is gender balancing that has been introduced. Organizing community groups for women to improve on their standards. NGOs are supporting women organizations, addressing gender issues and through encouraging female education. Some females were given heifers but many are left without. Women are given equal opportunities as men when seeking for jobs. They pay fees and give soft loans. It holds dialogue between the husband and wife. Women and men have equal rights to jobs, education among many others. By making sure the women are not brutally mistreated and in case of divorce the man continuous supporting the children. NGOs come looking for widows who have children and they are registered and helped accordingly.

**Advertisement** .Through churches and radio programmes. Through community mobilization, guiding and counseling through churches, family courts etc. Women have been sensitized from churches, village levels etc.

#### 3. What remains a challenge to above problems?

Social morals: Some are prostitutes, so handling them is hard. Most employers take advantage of women who came looking for jobs.

**Financial problems:** Lack of finance to mobilize and effect the education. The loans acquired can't solve the problems, because the problems are many and the money is less. Limited capital to be saved, lack of communication and high level of poverty in the county

**Trust**: Some of the community leaders are not honest enough in decision making, ignorance of some partners, and lack of positive response by the community. The community leaders like LC1 of Mpumudde should encourage community participation. No cooperation from the partners (some of them). Corruption of the officers fails the implementation of what has been reached.

NGO and Government intervention: The government has not taken any initiative to help such families. Some laws concerning women have not yet been enacted or affected and enforced by the government. Lack of enough follow up by the government. Sometimes the NGOs may not be in position to reach every female household in Uganda. Government should revise ways of giving loans to people.

Mobilization, education and Sensitization: Mobilization remains a problem since women in rural areas are hard to reach. Educating a girl child is still a problem in some families. The challenge is that most women are still ignorant about their rights and they fear the public opinion.

#### 4. What do you think should be done?

Government intervention: "Government should intervene fully to suppress the challenge.

The government and NGOs should strike a deal and improve on their services. Government should put effort to address such issues by putting in money. The government should still follow their programmes when they are set and the government should enforce laws on those who don't welcome the ideas or programmes set by the government. I appeal to the government to start free adult education. Government should help and encourage more NGOs and Government should take deep concern for such cases in partnership with NGOs and community leaders. I think government should put laws and punish those break them concerning women. By the government establishing income generating projects to the people"

In depth sensitization and education: "Sensitization about the merits of female headed households. Providing of free education to the public and the affected people about when and

how to deal with such situation, encourage girl child education. Prayer should be done and more avenues for guidance and counseling. Continuous sensitization of the masses through media and local leaders to the general public. Encourage the community to create income generating projects in order to solve the problem of poverty and encourage community participation in communal or public projects. NGOs to provide boarding schools for the chosen children to ensure that all children are counseled taught and centered for".

**Laws and policy guidelines:** "Strict laws should be put in place to prevent husbands from torturing their wives. The legislation should play their role to have this issue constitutionally addressed. I think the domestic relations bill should be pushed by the parliament"

# 5. In light of the above, do you think there's something which has not been addressed in the study that would be relevant to the study?

Respondent responses "Benefits female headed households have to get. Yes, issues on male headed household, NGOs to help more the girl child and study about how government recruits girls at the higher institutions. They would talk about the clan leaders. A study to be taken to find out whether such females have an association such that they also directly give delay of the problems they face, Counseling of the couples and follow up on HIV/AIDS awareness, Presentation of the findings of the researcher to the relevant authorities for the follow up.

Sometimes women in marriage are ritually sacrificed by their husbands in order to get riches; this should also be looked into. More study should be done on both male and female teen headed households. How best the government would help single mothers. I propose the government would be providing free education, some money for the welfare, free medical services. What should be done to men who deliberately refuse to pay their children fees and feeding and the issue of land to carry out the project".

#### CHAPTER FIVE

### SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

#### 5.1 Introduction

This chapter presents the summary of findings, conclusions and recommendations of the study based on the objectives of the study.

#### 5.2 Summary of Findings

The summaries of findings on the objectives have been done on a case by case by basis.

The study findings on the nature of problems faced by the female headed household mentioned by the respondents were categorized into Financial and resource distribution problems, social and moral problems, family conflict and responsibility, then finally parental mutual love. Out of these problems, the most pressing one was the financial and resource distribution problem being mentioned by 70% of the respondents. This was then followed by family conflict and responsibility (16%), then the social and moral problems (8%) and finally parental and mutual love problem (6%).

The findings on the factors that give rise to female headed households included: Divorce and women emancipation, Death of the partner, Irresponsibility of the husband, Barrenness of the women, Polygamy and family negligence. Meanwhile, the measures that have been put in place by the Government, NGO's and Community leaders as mentioned by the respondents were as follows;

Government: Involving women in income generating activities through Government, to provide self help project like NAADs, Set up of salary loan scheme for female headed households, Sensitization of the masses about the challenges and self help projects by government, Giving free Universal Primary Education for all children primary and Universal Secondary Education for those in secondary. Set up of a family protection unit in the police. Calls for gender balance, the females/women empowerment by the government in addressing issues that women face in

families and at place of work and at all levels in education, Promotion of equal rights to both sexes; Set up of organizations which come up to fight for women's rights for example FIDA, Encouragement of parents to put much effort in girl child and to give female headed households more money.

NGO measures: Meanwhile for NGOs advocate for women's rights by trying to emancipate women and helping them financially, sensitizing the community on how to develop their families by working together, Initiating some projects to help women, it is giving support to women and children for example MIPA Like if it is due to orphanage, community leaders register such children for sponsorship by NGOs Providing counseling services to marriage partners. Have put up orphanages to help the orphans. Sensitized women on how to improve on their income and seminars organized to ensure that married people don't divorce. For example some NGOs are helping widows to pay school fees for their children for example OMC-One More Child, C.R.Ochildren Restoration Outreach".

Community measures: Community leaders punish those who offend their wife, they are trying to advocate for unity in families through media talk shows and community outreaches, educating the community to overcome their problems, helping to solve the internal family conflicts and helping to address the challenges faced by the female headed households".

#### 5.3 Conclusions

The study founded out that most of the female headed household face the problem of finance and resource distribution. And generally, the study finding has shown that female headed households in Kitoba Sub County are very few.

The main cause of raise in female headed household is death of the partner (husband) and raise in women emancipation.

The study findings indicates that the government and the NGOs are putting maximum efforts to address the challenges of female headed households through income generating activities, developmental projects and education & sensitization problems.

Overall, as we note in the results & findings of the research, the socio-cultural problems of the female-headed households, according to the importance, were in the 1<sup>st</sup> place among all the problems of the female-headed households. So we can conclude that we will never see a healthy and intact society unless we construct a proper cultural & social ground in the society on the other hand, the element and item of education of different dimensions (theoretical & skilled) has been ignored among the female headed households and the measures by the related foundations & organizations have been low and periodical.

#### 5.4 Recommendations

As the study found out that the total number of female headed households is not as big as thought of that is only 42%, therefore the few female headed households should be given rigorous support to curb off the problem.

The study therefore recommends that government, NGOs and other stakeholders should improvise schemes for the female headed households so as to increase on their household incomes such that they can solve their financial problems and also proper channels improvised to solve family conflicts, social and moral problems. Also when we can think to the employment of the female-headed households

#### 5.5 Areas for further research

Women emancipation and its impact on economic development Girl-child education and early marriage

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## APPENDIX A: FIELD QUESTIONNAIRE

## Dear Respondent;

My name is Boonabana Harriet a student of Kampala international University pursuing a bachelor's degree in Social Work and Social Administration. As a requirement for obtaining that Degree, I am carrying out a study on the topic challenges faced by Female Headed Households in Kitoba sub county, Hoima District. You have been selected to participate in the study by answering the questions below. Please answer them as honest as you can. All the information you provide shall be used for academic purposes only.

you provide shall be used for academic purposes only.							
Instruction:							
Please tick whichever	is applicable and fill in the gaps. Thank you	for participating in the study					
SECTION I: Social D	Demographic Characteristics						
(i). Sex of the respon	dent						
(a) Female		· -					
(b) Male		·					
(ii) Age of the respond	dent						
(a) Between 18-25							
(b) Between 26-33							
(c) Between 34-42							
(d) Between 43-49							
(e) Above 50							
(iii) Marital status							
(a) Married							
(b) Single							

(c) Divorced
(e) Widowed
(iv) Education qualifications
a) No formal education
b) Primary
c) Secondary
d) University
e) Other, please state
(v)Are you employed? Yes /No
If Yes, What do you do?
<u> </u>
vi) What is your income per year?
a) 100,000-400,000
b) 500,000-900,000
c) 1,000,000-1, 400,000
d) 1, 5000,000+
SECTION II. Nature of problems faced by female headed household.
1. What is a female head household?
2. Are you one of such? YES/NO

3.	What kind of problems do such households face?				
	Which one is most pressing and why?				
SECT	TON III. Causes of female headed households.				
1.	What factors give rise to female headed households?				
2.	Why would you choose to remain single after the incidence?				
SECT	TON IV: Measures put in place to address the challenges face female headed households.				
1.	What measures are put place to address the challenges?  a) Government (b) NGO. (c)Community leaders				
•	If one of the above, what is it doing?				
2.	How have the above issues been addressed?				
3.	What remains a challenge to above problems?				
4.	What do you think should be done?				
5.	In light of the above, do you think there's something which has not been addressed in the study that would be relevant to the study?  If Yes, What is it?				

Thank you for participating in the study

# APPENDIX A: BUDGET ESTIMATE

# The study costs will total up to UGX 1, 260, 000/=

Item	Cost Per Unit	Total Cost (Ugx)		
Library	50,000	50,000		
Transport	200,000	600,000		
Communication	50,000	50.000		
Photocopy	100,000	100,000		
Printing	150.000	150,000		
Binding	50,000	50,000		
Internet	50,000	50,000		
Miscellaneous	200.000	200,000		
Total		1, 260, 000		

# APPENDIX B: WORK PLAN

ACTIVITY	2015				
	May	June	July	August	September
Proposal writing					
Questionnaire design					
Data collection					
Coding and analysis					
Draft dissertation					
Final book bound					
Submission					