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Quality of life and socio-economic challenges of female-headed households in Ghatal sub-division, Paschim Medinipur, West Bengal, India

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Abstract

Female-headed households (FHHs) have become an increasingly significant social phenomenon in many developing countries, including India, due to economic, demographic, and social transformations such as migration, divorce, widowhood, and separation. These households frequently deal with a variety of issues pertaining to decision-making authority, social standing, resource accessibility, and income security. Research shows that women in charge of households often face economic vulnerability as well as restricted access to resources, opportunities for education, and work, all of which have a direct impact on their general quality of life. The quality of life in homes headed by women in the Ghatal Sub-division of the Paschim Medinipur district of West Bengal is the subject of this study. The primary goals are to analyze the socioeconomic circumstances of female household heads and evaluate many aspects of their quality of life, such as health, education, housing, sources of income, access to necessities, and autonomy in making decisions. Living conditions, asset ownership, access to water, sanitation, and power, as well as involvement in household decision-making, are examples of indicators of quality of life, which is thought to be a multifaceted notion that represents well-being.

The primary data used in the study was gathered from certain villages and urban areas within the Ghatal Sub-division using structured questionnaires and household surveys. The living conditions and socioeconomic standing of households headed by women are assessed using a combination of qualitative evaluation and descriptive data. The results show that while some women have more freedom and responsibility as the heads of their households, many others struggle financially, have few job options, and have poor access to institutional and social support networks.

The study comes to the conclusion that certain policy measures, such as increased access to education, livelihood possibilities, social security programs, and gender-sensitive development initiatives, are necessary to improve the quality of life of families headed by women. Enhancing women's economic independence and social empowerment can greatly raise their standard of living and support the region's sustainable rural development.

Keywords: Female-headed households, Household surveys, Vulnerability, Socioeconomic

Introduction

A standard level of material, social, and physical well-being is defined by the objective, multifaceted concept of socioeconomic status. The various facets of a personal existence can be measured by an individual or by a society. It encompasses not only building materials and income but also educational attainment, financial stability, and subjective social class and status judgments (Gaur, 2013) ^[4]. Due to its consequences for gender dynamics, family structures, and social well-being, the topic of female-headed households has drawn a lot of interest from academics, politicians, and social researchers (Jifrudi *et al.*, 2025) ^[6].

A unique and changing feature of contemporary society, female-headed homes (FHHs) reflect changes in family structures, gender roles, and socioeconomic dynamics. FHHs include households in which women are the main caregivers, earners, and decision-makers. Numerous situations, such as widowhood, divorce, separation, or personal preference, may cause this. These houses are common all across the world, though their frequency varies depending on the geography and cultural setting. They are essential in changing the conversation around gender equality, family, and the economy (Saad *et al.*, 2022) ^[10].

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The phenomena of FHHs have complex ramifications for economic systems, societal standards, and personal welfare. According to Ekaputri *et al.* (2025) ^[3], it touches on topics such as gender role redefinition, economic fragility, and social empowerment. When examining the dynamics of power, agency, and resilience in the context of modern families, FHHs provide a distinctive lens.

The repercussions for people, families, and society at large make studying FHHs extremely important. Firstly, households headed by women frequently question gender norms and give women the confidence to assume leadership positions in their families. Examining these households provides insight into how women are claiming their autonomy and how gender norms are changing. Second, researching female-headed families advances knowledge of changing family dynamics, which has consequences for relationships, societal norms, and community cohesiveness as family arrangements diversify. Thirdly, more equal social development might result from policies that consider the needs and circumstances of households headed by women.

Fourthly, study results can direct the creation of policies to guarantee that these households receive sufficient assistance. Lastly, examining homes led by women adds to the body of scholarly literature. The majority of research on households headed by women has been quantitative and empirical, concentrating on their financial issues (Chakrabarti, 2021; Lakshmy, 2023) ^[1, 7]. However, qualitative research that examines every facet of FHHs' lives and depicts their living conditions from the viewpoint of their own experiences and opinions is necessary to have a deeper understanding of their difficulties and issues.

Quality of life is a multifaceted concept that includes social, cultural, and environmental facets of human existence in addition to economic well-being. Education, health, housing, income security, access to basic utilities, and involvement in decision-making are some of the factors that are included (Haq and Zia, 2013) ^[5]. These factors are especially important for FHHs because women frequently deal with structural difficulties determined by gender norms, few job prospects, and limited access to institutional support

(Posel *et al.*, 2023) ^[9].

FHHs in rural and semi-urban India constitute a unique and frequently marginalized group whose living circumstances call for careful examination. With its varied socioeconomic landscape, West Bengal offers a significant context for this kind of research. With its mix of semi-urban and rural economies, the Ghatal Sub-division of Paschim Medinipur district offers a suitable case study to examine how female household heads maintain their well-being and manage their livelihoods in the face of various challenges.

There are still gaps in knowledge about the real living conditions and quality of life of female-headed households at the micro level, notwithstanding governmental programs targeted at women's empowerment and rural development (Mwankusye *et al.*, 2025) ^[8]. Therefore, this study aims to investigate the socioeconomic circumstances of female household heads and evaluate their quality of life from several angles. The study attempts to give a thorough insight of their lived experiences and the difficulties they encounter by concentrating on elements including education, health, housing, income, and access to basic amenities.

In the Ghatal Subdivision area, female-headed households have become more prevalent recently. Because these homes are typically underprivileged in society, this study focuses on the difficulties they encounter and the causes of the rise of FHHs. Thus, the goal of this study was to investigate women lived experiences in households headed by women.

Study area

Ghatal subdivision is an administrative sub-division of Paschim Medinipur district in the state of West Bengal, India. Area of the Ghatal sub-division is 953.09 sq.km. Total population is 1047679. Rural population share is 87.94 percent (Census of India, 2011) ^[2].

Five villages namely Ramjibanpur, Srinagar, Basulia, Dirghagram and Mansukha has been selected as the survey villages. Among these, Ramjibanpur, Srinagar and Basulia are located in Chandrakona I block and Dirghagram and Mansukha are located in Ghatal block (Figure 1).

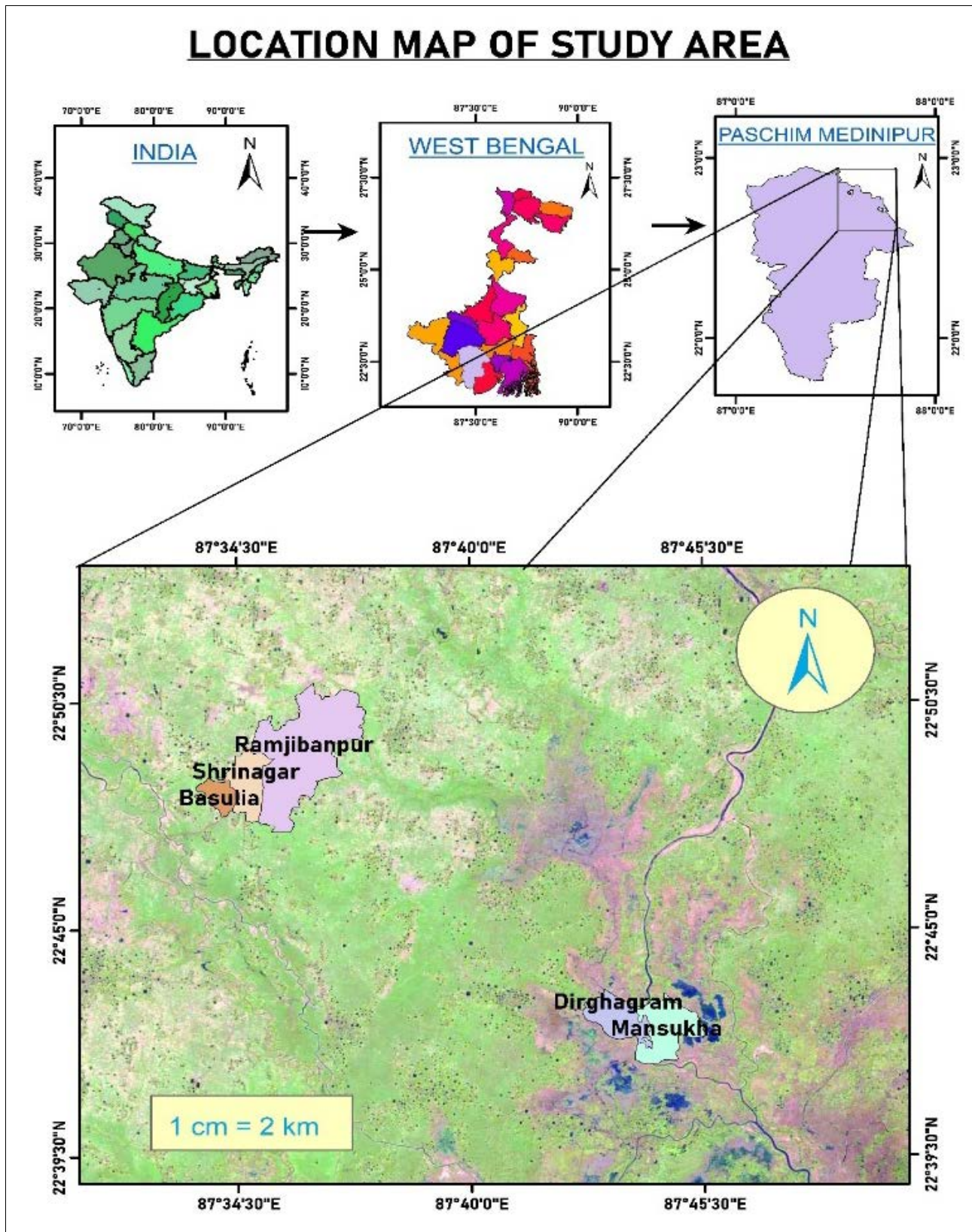


Fig 1: Location map of the study area. The inset maps show the position of the study region within India, the state of West Bengal, the district of Paschim Medinipur and subdivision of Ghatal. (Source: Computed by using ARC GIS 10.7)

Methodology

Table 1: Stages of the study and corresponding methods adopted for data collection and analysis.

Stages	Applicable methods
Pre Field	Selection of the Study Area
	Problem Selection
	Formulation of Objectives
	Selection of Sampling Techniques
	Formulation of Questionnaire
	Preparation of Data Collection
Field	Data Collection (Primary survey through questionnaire, personal interview)
Post Field	Data Tabulation & Analysis
	Result & Discussion

a. Sampling technique

A total of 125 samples (20-30 samples from each village) has been collected through questionnaire survey between November, 2025 and January, 2026. In this regard purposive random sampling technique has been applied targeting female headed households only.

b. Data Collection

The study is explorative in nature where both quantitative and qualitative aspects of socio-psychological status of female heads of households were investigated. In so doing, the sequential mixed methods and techniques were applied to collect data on the socio-psychological status of the female headed households. A structured interview schedule was used to collect systematic information about the socio-demographic status, material and social-psychological resources available to the female headed households.

c. Data Analysis

Tabulated data has been analysed by suitable cartographic and statistical techniques. The studies were expressed as Mean $\pm$ SEM (standard error of mean). Some key software like MS Excel, MS Word, OriginPro 8.5 (Origin Lab, Northampton, USA) and Arc GIS 10.7 are used for the preparation of final report and All Statistical significance was considered at $p < 0.05$.

4. Results and Discussion

4.1 Socio-economic profile

i) Caste structure

It is important to know the caste structure of the

society. It has been recorded that more than half of the female headed households belongs to the General community. 23.68 percent families belong to Schedule caste. 5.26 percent Schedule tribe families are also headed by the women members (Table 2). Thus, it could be interpreted that separation between the husband-and-wife trends to be more in general group.

Table 2: Distribution of respondents by caste category. (Source: Field survey)

Caste	No of respondent (%)
General	57.89
Schedule Caste (SC)	23.68
Schedule Tribe (ST)	5.26
Other Backward Class (OBC)	13.16

ii) Marital status

Marriage is the key issues in female headed households. As earlier discussed, that female headed households emerges by the separation from the husband. It could be legal separation or separation by choice or by death of the husband. In this regard 22.43 percent women are widow. Though 43.93 percent women are married but they are separated from husband either mutually or husband works out side of their native place (Figure 2). Less than one percent women are divorced. Basically, ratio of divorce is lower in Ghatal subdivision mainly because of the social barrier. Divorced women in a rural background treated critically in the society.

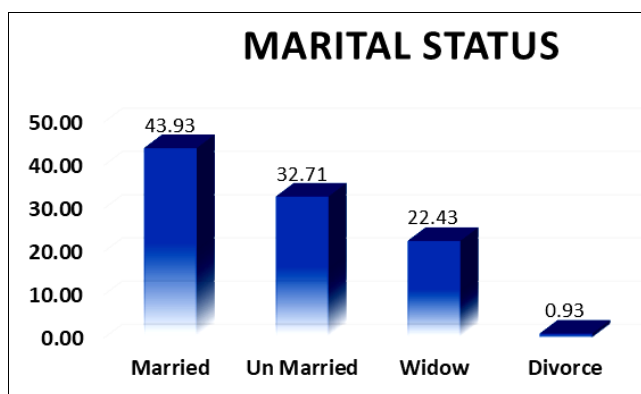


Fig 2: Distribution of participants by marital status. The bar chart shows the proportion of individuals who are married, unmarried, widowed, and divorced. (Source: Field survey)

iii) Educational status

Education is the pillar of a society. Attaining more education always helps to build someone fit in every

harsh condition. Unfortunately, educational status is very much low among the members of female headed household in the study area. Almost 54 percent people

have only primary education. 37.08 percent limits them in upper primary level. Here is the most significant threat to them as they are restricted themselves from greater opportunities. Low level of education deprived them to know about their rights or issues of togetherness and impact of family break down as well. Very few of them are engaged in higher education. Only 7.87 percent are in graduation level while only 1.12 percent has reached at post-graduation level (Table 3).

Table 3: Educational attainment of respondents. (Source: Field survey)

Education	No of respondent (%)
Primary	53.93
Upper-Primary	37.08
Graduation	7.87
Post-Graduation	1.12

iv) Occupational structure

Occupational structure is important as it defines income structure of the family. It has been recorded that 32.08 percent people are engaged in agricultural activities and 30.19 percent are working as wage labourer. Thus, more than 60 percent people are engaged in primary economic activities with low-income profile which make them more vulnerable in any uncertainty. Only 9.43 percent are service holder who has economic security (Table 4). Therefore, women headed households are critically vulnerable as most of them belongs to lower occupational structure.

Table 4: Occupational distribution of respondents. (Source: Field survey)

Occupation	No of Respondent (%)
Agriculture	32.08
Business	3.77
Service	9.43
Wage Labour	30.19
Others	24.53

v) Income structure

Financial security is very much essential for a family. Lower income group suffers a lot at any stage of the daily life. Unfortunately, 32.08 percent people belong to lower income group who earns less than 5000 rupees per month. 35 percent earns between 5000 to 10000 rupees per month. This is not a good economic profile of the family. Low income is the most important factor behind the all odds faced by the female headed households. Only 10 percent earns more than 20000 rupees per month but it is not sufficient to survive in such a high inflated market (Table 5). Thus, it could be interpreted that economic stability is very poor of the female headed households.

Table 5: Monthly income distribution of respondents (in Indian Rupees). (Source: Field survey)

Monthly Income (Rupees)	No of Respondent (%)
<5000	32.08
5000-10000	35
10000-20000	30
>20000	10

vi) House type

Shelter is the basic need of the people that need to be fulfilled at any cost. But nature of the house also reflects the status of the well being of the family. It is good to see that almost half of the female headed households (48 percent) lived in pucca houses. On other hand, a well proportionate (40 percent) households lived in kuccha houses too. They are particularly who worked as the wage labourer or farmers with small or no land holdings (Figure 3). Therefore, house condition for female headed households need to improvise as early as possible.

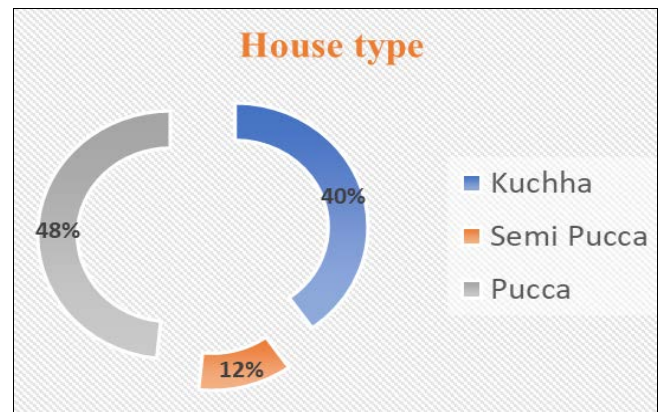


Fig 3: Distribution of respondents by house type. The chart shows that the majority of houses are pucca (48%), followed by kuchha houses (40%), while semi-pucca houses constitute a smaller proportion (12%) (Source: Field survey)

vii) House ownership

Ownership of house claims well being of the family. In Ghatal subdivision, 95 percent female headed households holds the self ownership. This is quite satisfactory. Only 5 percent have to live in rented house. They are more vulnerable as their shelter is not permanent in nature. More likely they also have to bear extra economic pressure as well (Figure 4).

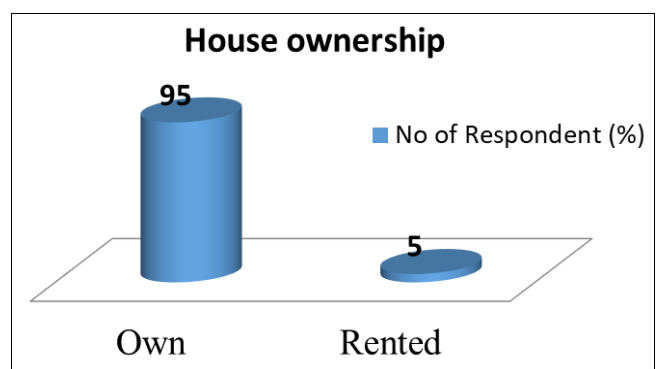


Fig 4: Percentage distribution of respondents by house ownership. (Source: Field survey)

viii) Land ownership

Ownership of land is the real asset in life. If someone has a piece of land then that asset could be utilised in many perspectives. It could be helpful to sustaining life. On other hand in case of any uncertainty that asset could be save them for unwanted threats. In this regard, 71.05 percent women headed household are in safe situation as they have a minimum amount of land ownership. On other hand, a

28.95 percent household does not have any land ownership. These households are really vulnerable in any harsh

condition (Figure 5). They have to depend on daily works or others land for agricultural practices.

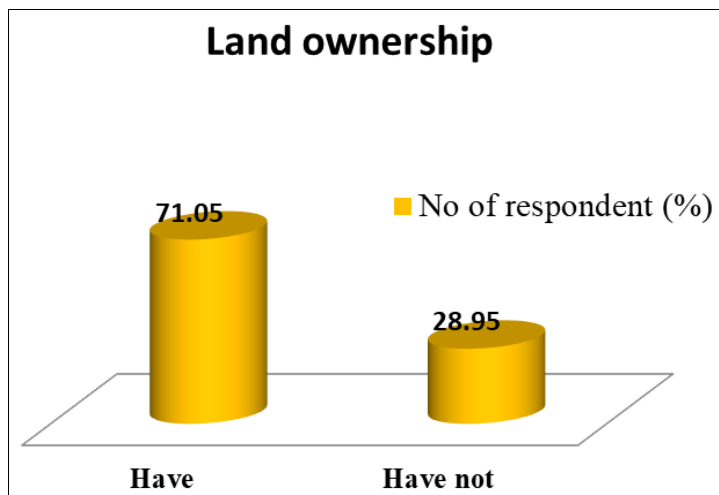


Fig 5: Percentage distribution of respondents by land ownership status (Source: Field survey)

ix) First priority health centre

In general, health centres are prioritised based on the economic stability of the family. Lower income group are always dependent on the facilities provided by the govt health centres. In case of emergency, 41.67 percent women headed household goes to the nearest govt health centre for their treatment. But 40 percent are prioritised quack doctors. Here is the significant threat. Quack doctors are those who have not proper

medical training and authorisation. As they provide medical services at minimum cost so that marginal people have to go to them. In some cases, some dangers arrived. Many have to suffer by wrong treatment. But due to lack of money, they are not heading for the better facilities. On other hand only 10 percent women headed household access the private hospitals as they have better economic stability and enjoying a better standard of living (Figure 6).

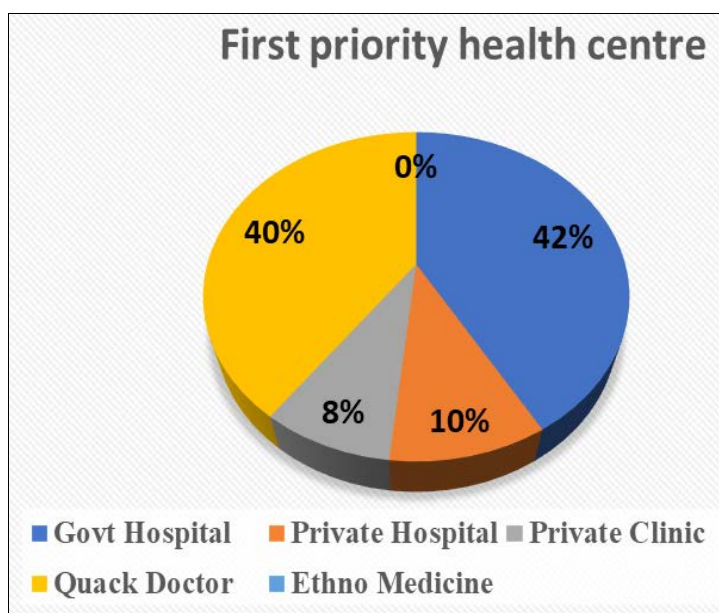


Fig 6: Distribution of respondents based on their first priority for seeking healthcare services. (Source: Field survey)

x) Factors behind the emergence of female headed households

Before discussing anyone's condition it is important to know the background of the target group. In this regard, this study investigates the background of the female headed households to know the prominent factors which are responsible for the emergence of female

headed household. Therefore, it has been observed that 35.7 percent family choose the oldest women member as the head of the family. Second significant reason is the separation from husband followed by being widow (Figure 7). This is the force situation where women have to lead the family in absence of their male counterpart.

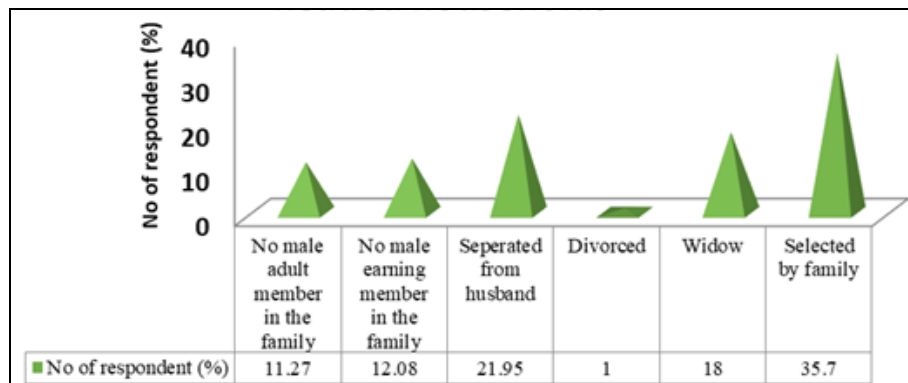


Fig 7: Factors behind the emergence of female headed households. (Source: Field survey)

4.2 Challenges

i) Major problems faced by the female headed households

In patriarchal society, it is very hard for a woman to cope single handedly with all odds. It has been believed that male members are like the umbrella on the head. Thus, a family without this umbrella somehow treated like open access to all in the society. Such orthodoxy and narrow mindset of the society forced female headed households to face some challenges which is very hard

to digest. In the opinion of the female headed households they have to face monetary problem most significantly as they don't have multiple options of earnings. Secondly, without a male family member they are very much obsessed with the family security and personal security as well. Being separated from husband some psychological issues that they face is very hard to digest (Figure 8). Overall, female headed households face so many challenges in the society on a daily basis.

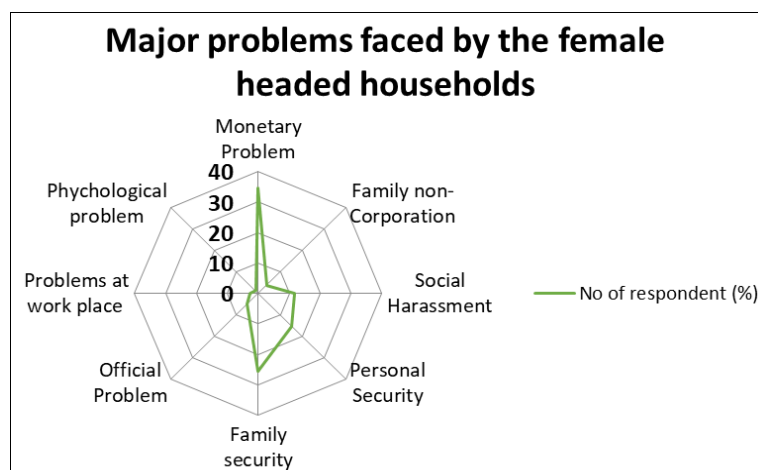


Fig 8: Major problems faced by the female headed households. (Source: Field survey)

ii) Workload at home

In the absence of husband or father or any other adult male family member tremendous workload has been imposed upon female earning member of the family. They have to involve both in earnings, household activities and child rearing practices. More than 90 percent women opined that they are getting suppressed by excessive workload in the family which leads them to mental agony. For 9.17 percent women situation remains the same (Table 6).

Table 6: Work load at home (Source: Field survey)

Work load at home	No of respondent (%)
Normal	9.17
Overload	90.83
No load	0

responsibilities. 98 percent women shared their opinion in the favour of high mental pressure. Pressure for earnings, household activities and child bearing practices put them in heavy mental pressure (Figure 9).

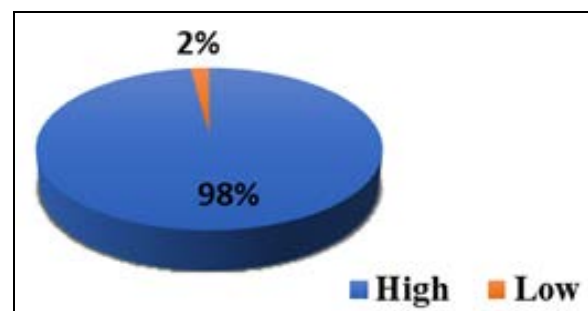


Fig 9: Mental pressure (Source: Field survey)

iii) Mental pressure

Women who are the head of the family feel tremendous mental pressure for sustaining family

iv) Social isolation

Many women have to face social isolation after getting separated from husband or being left by the husband. In

this regard 26 percent women have agreed that they have faced such issues in their life. They are almost socially isolated. No relatives or neighbours talk to them frequently. On other hand, 74 percent women have opined that no such issues that they faced (Figure 10). It is good to know that social perspective of the study area is no more ruthless in such issues.

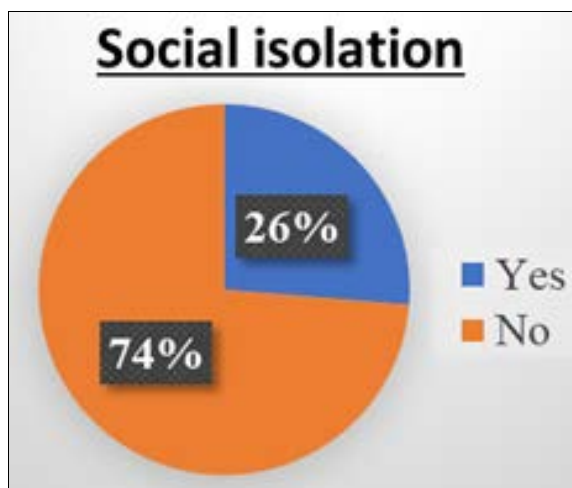


Fig 10: Social isolation (Source: Field survey)

5. Limitation of the study

This paper is one of the few studies that have been done qualitatively on the problems of women heads of households. This research may reveal many unknown aspects for researchers and social actors. This article had an experience of working with support centres for female-headed households. It was beneficial in advancing research and gaining the trust of participants.

One of the most critical limitations of this study was women's reluctance to participate in the study, which was addressed by explaining the aims and the necessity of the research and the commitment not to disclose personal information. Since this research was conducted in an environment with different social and cultural structures with a small number of participants, it may not be easy to generalize the results. However, this problem is almost related to the philosophy of qualitative research and cannot be considered a significant weakness. Note, however, that the researchers attempted to address this deficiency to an acceptable level by adhering to the basic principles of qualitative research and how to report it.

6. Major findings

- Socio-economic background of the women headed household in the study area is very poor.
- Economic burden and minimum income opportunity makes them vulnerable in harsh condition.
- Those who lived in pucca houses is either ancestors' property or benefited by Indira Gandhi Awas Yojana or Pradhan Mantri Awas Yojana Scheme.
- Financial security of the women headed family is very much uncertain which leads them in extreme struggle.
- Education is not in satisfactory level among the members of the female headed households due to earning desires only rather being educated.
- Health facilities are also very poor. Most of them largely depend on primary health centre and quack

doctor only.

- Condition is very much severe for the women who have been left by the husband or divorced. Too much mental agony that they have to face on daily basis.
- For family sustenance they have to manage heavy workload. Thus, there is no scope for recreation and leisure to them.
- One positive vibe in the female headed household is that women as a head of the family truly enjoy decision making power which is opposite from traditional patriarchal system.
- Overall, quality of life of the female headed household is very poor. Basic amenities are also not fulfilled to a required level.

7. Recommendations

- Women headed households are silently suppressed in the society. Thus, they need an immediate attention either from the government or any NGOs for the improvement of their quality of life.
- Some financial package should be declared from the government for the families who do not have any adult male member in the family.
- Educational status is very much low among the members of female headed households. This results low-income profile of the family. Therefore, some training programmes for self-employment is strongly recommended. For example, animal husbandry, cottage industry, food processing industry etc.
- Economically marginal women headed families forced to drop their children from the school and send them in earnings as child labour. More importance needs to give to restrict the school drop outs.
- Most importantly mental issues are very challenging over here. Thus, Self Help Group, ICDS or other community groups need to be more active in the study area to provide mental strength and way of earnings as well.
- Above all, mentality of the society needs to change as soon as possible. With a low educational background, village areas are so conservative that they repeatedly show narrow mindset to such issues. We have to bid adieu such orthodoxy. For this, different social programmes and campaigns should be organised on regular interval. This will help to build social bonding among the whole people in the study area.

8. Conclusion

The results of the study showed that households led by women face numerous societal, intra-family, and personal obstacles that frequently gravely jeopardize their health and interfere with their personal and social lives. However, taking up the role of head of the home is not always linked to bad effects; in certain instances, it can also result in beneficial outcomes including social maturity and a positive self-concept. Therefore, multifaceted initiatives that address every facet of FHHs' health are required to advance their empowerment and well-being.

Therefore, by learning the necessary skills, women can be ready to adjust to new, complex, and perhaps contradictory positions. In order to break the cycle of poverty and disability in their families, they also need greater financial assistance. In order to avoid social issues like the stigma of

being neglected and social exclusion, it is also possible to raise the social status of female-headed households by offering suitable education and assisting in the transformation of gender stereotypes so that their role as head and manager of a family can be readily accepted in society.

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