



## **SPATIAL AND TEMPORAL PATTERNS OF FEMALE-HEADED HOUSEHOLDS IN INDIA**

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**Abstract:** Female-headed households (FHHs) have increasingly been a characteristic feature of the Indian demographic landscape, reflecting broader family structures transformation, gender norms, and population processes. Using five rounds of the National Family Health Survey (NFHS) data, this study provides a comprehensive analysis of the spatial and temporal patterns of female household headship across Indian states and districts. The prevalence of FHHs nearly doubled over the three decades, from 9.2 per cent in 1992–93 to 17.5 per cent in 2019–21, though with considerable regional heterogeneity shaped by cultural systems, migration histories, and socio-economic conditions. States/UTs such as Meghalaya and Lakshadweep continue to show high levels of female headship, while most northern states consistently remain below the national average. At the district level, the variation is even more extreme, ranging from less than 2 per cent to over 50 per cent. Demographic profiles suggest that female headship is closely associated with widowhood, ageing, and low educational attainment, a function of life-course vulnerabilities rather than transition driven by empowerment. Socio-economic disparities between female and male-headed households persist across time, particularly in land ownership, wealth, and digital access. These findings highlight the importance of region-specific policy interventions and reveal that female headship in India is influenced by a complex interplay of demographic forces and structural inequalities. The study contributes a long-term, spatially disaggregated perspective on female-headed households and their evolving position within India's demographic and development landscape.

**Keywords:** female-headed households, socio-cultural, gender, poverty, widowhood

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## Introduction

Household headship presents a critical perspective on demographic change, socio-economic inequality, and change in family organisation. In India, where strong patriarchal norms traditionally position men as the default household heads, the growing presence of female-headed households (FHHs) presents a turning point in the country's socio-economic and demographic configuration (Chakravorty et al., 2021; Mondal & Pradhan, 2025). Female headship is not simply an administrative category but a representation of extensive transitions into household composition, authority structures, and population processes through space and time.

Understanding female household headship requires locating it within India's evolving demographic context. Factors such as rising life expectancy, widowhood, male out-migration, marital dissolution, and the increasing prevalence of nuclear family systems have contributed to changing household configurations (Chakravorty et al., 2021; Hossain et al., 2019). These demographic processes are highly uneven across the country but instead vary widely across states and districts, reflecting the influence of local kinship systems, cultural norms, labour markets, and economic opportunities (Jasna & Ramachandran; Kumar et al., 2019). The prevalence and characteristics of FHHs consequently display stark spatial heterogeneity, making a spatial-temporal approach necessary for a comprehensive understanding of their emergence.

Female-headed households often articulate the intersection of gendered vulnerabilities and structural inequalities. A growing number of studies consistently show that FHHs face disadvantages in land ownership, wealth accumulation, employment opportunities, and even access to financial and infrastructural resources (Agarwal et al., 2021; Dar, 2018). Such inequalities corroborate the "feminisation of poverty" thesis and underline how female headship, particularly when grounded on widowhood or abandonment, is frequently associated with increased economic precarity rather than increased autonomy (Banu & Mistri, 2020; Mahato et al., 2025). But such disadvantages vary geographically, with some regions showing striking contrasts in the pattern of matrilineal or migration-intensive, exhibiting distinct patterns of female authority and resource access.

Despite the accumulation of evidence, important gaps remain in the literature. Much of the existing research is cross-sectional, confined to specific regions, or narrowly focused on aspects such as poverty or health, with

relatively less emphasis on long-term national trends or spatial diversity (Kumar & Rani, 2019; Kundu & Pandey, 2020). This omission is significant because India's demographic and socio-economic trajectories vary sharply across states and even districts, which implies that changes in female headship cannot be understood without analysing where and how these shifts occur.

This study tried to understand the spatial and temporal patterns of female-headed households in India, the gaps by analysing five rounds of the National Family Health Survey (NFHS) from 1992–93 to 2019–21. By integrating long-term trend analysis with state- and district-level variation, the study provides a comprehensive insight into how female headship has evolved over three decades and how its demographic and socio-economic correlates differ across regions. This spatial-temporal approach allows for a more nuanced interpretation of female headship that acknowledges both the structural forces shaping vulnerability and the geographical diversity characterising India's demographic transitions.

## **Review of Literature**

The study of female-headed households (FHHs) has grown significantly over the past three decades, reflecting broader scholarly interest in gender, demographic transitions, and socio-economic change. The available literature on this issue has identified four major thematic areas of interest relevant to understanding FHHs in India: demographic drivers of female headship, socio-economic disadvantages and gendered poverty, spatial and regional heterogeneity, and implications for health and well-being.

## **Demographic Drivers of Female Household Headship**

Various research consistently identifies demographic processes, particularly widowhood, male migration, separation, and marital dissolution, as key pathways to female headship. Chakrabarti (2019) and Chakravorty et al., (2021) stress that widowhood remains the most important demographic factor shaping female headship in India, both for older women and in regions characterised by either high male mortality or declining male remarriage rates. Migration-driven headship, more aptly termed *de facto* female headship, arises in cases when men migrate for long-term employment, leaving women responsible for decision-making and performing everyday household management (Hossain et al., 2019).

These demographic drivers are deeply ingrained in social norms and kinship structures. For example, regions with strong patrilineal norms tend to have lower acceptance of female authority, even when demographic conditions necessitate it, whereas matrilineal societies, such as parts of Meghalaya, exhibit structurally higher levels of female headship (Jasna & Ramachandran, 2021). Such variation highlights the need to locate female headship within broader demographic transitions and household-level life-course events.

### **Socio-Economic Status and the Feminisation of Poverty**

A large body of literature links female household headship with structural economic disadvantage. Agarwal et al., (2021) and Dar (2018) have argued that gendered inequalities in asset ownership, especially land and housing, are the most cogent factor in constraining the economic autonomy of female heads. The exclusion of women from inheriting or controlling productive assets perpetuates what scholars describe as the feminisation of poverty, in which female heads are rendered more vulnerable due to limited access to labour markets, lower earnings, and fewer savings (Banu & Mistri, 2020).

Access to credit, institutional finance, and employment opportunities is also shaped by gender norms, further widening socio-economic disparities between male- and female-headed households. As Mahato et al., (2025) emphasise, female heads often bear a double burden of economic responsibility with limited bargaining power within markets and institutions. This kind of constraints not only limits upward mobility but also increase the likelihood of intergenerational transmission of poverty.

### **Regional Heterogeneity in Female Headship**

One of the most prominent themes in the literature on household structures in India relates to regional disparities. Studies by Jasna and Ramachandran (2021), Kumar et al., (2019), and Kundu and Pandey (2020). illustrate that the prevalence and characteristics of FHHs vary significantly across states and are influenced by patterns of migration, labour market structures, education levels, and cultural norms. For example, states with high male out-migration, such as Bihar and Odisha, exhibit a greater increase in female headship, while southern states often display higher asset ownership but varying degrees of women's decision-making autonomy.

Spatial heterogeneity also operates at the district level to uncover micro-level variations reflecting differences in land distribution systems, marital practices, and socio-economic development. Kumar and Rani (2019) argued that the masking of this spatial variation obscures meaningful differences in how and why FHHs came into being, and the extent of their vulnerability. Thus, a spatial-demographic perspective becomes necessary to comprehend the complexity and diversity of female headship across India.

### **Health, Social Protection, and Well-Being Outcomes**

Another important strand of research relates to health-related vulnerabilities among FHHs. Banerjee and Duflo (2011) further show that economic deprivation among FHHs often manifests itself in reduced healthcare access, poorer nutrition, and limited insurance coverage. Similar findings by Basumatary et al., (2025) demonstrated disparities in maternal and child health outcomes among FHHs, attributing these to reduced financial capacity, which limits their mobility and weakens supportive networks.

Social protection programmes frequently fail to consider the peculiar vulnerabilities of female heads, leading to gaps in coverage for widows, single women, and elderly female heads (Banu & Mistri, 2020). Such coverage gaps further exacerbate economic hardship and deepen vulnerability to health and financial shocks.

### **Research Gap**

Despite these valuable insights, the existing literature is still limited by region-specific studies and a lack of longitudinal analyses. Few studies trace long-term national trends or examine spatial heterogeneity across multiple decades. This gap in the existing literature highlights the need for comprehensive, multi-round demographic analyses that combine both temporal and spatial dimensions, a gap that the present study seeks to address.

### **Objectives**

1. To examine the prevalence and trends of female-headed households (FHHs) in India and how they vary across states and districts.
2. To understand the demographic and socio-economic characteristics of female-headed households.
3. To compare male-headed households and female-headed households in terms of household assets.

## Methodology

### *Data Source*

This study draws data from the National Family Health Survey (NFHS), conducted in 1992–93, 1998–99, 2005–06, 2015–16, and 2019–21. The NFHS is a nationally representative, large-scale demographic and health survey. Its sampling design employs a stratified, two-stage cluster approach that permits reliable estimation at the national, as well as state, and district levels. Across rounds, the NFHS provides detailed information on household composition, demographic characteristics, economic conditions, and living standards, thus enabling temporal and spatial comparisons over nearly three decades.

The unit of analysis is the household and headship recorded from the identification of the respondent. In this paper, female-headed households (FHHs) are defined as households in which a female is listed as the head, regardless of marital and residential status.

### *Analytical Strategy*

The methodology integrates temporal, spatial, and structural dimensions to examine changes in female headship over time and across regions. Life-course indicators such as age, marital status are included to capture a demographic pathway into female headship. Gendered poverty indicators like wealth index, land ownership, financial access, asset and amenity ownership are also included to assess structural economic disadvantage.

The analysis is both descriptive and bivariate in nature. Temporal trends related to female-headed households were analysed across NFHS rounds. State and district-level prevalence was analysed to show spatial heterogeneity. Demographic and socio-economic characteristics of male and female-headed households were compared using cross-tabulations.

## Results

### *Temporal Trends in Female-Headed Households*

The prevalence of female-headed households (FHHs) in India increased steadily, from 9.2 per cent in 1992–93 to 17.5 per cent in 2019–21. This implies a near doubling and an upward trajectory that reflects considerable demographic restructuring consistent with life course transitions such as ageing, widowhood, and marital dissolution, as well as structural changes including migration and shifts toward nuclear households.

The sharpest rise occurred between NFHS-2 (1998–99) to NFHS-3 (2005–06), a time when more men migrated, and household fragmentation occurred. The persistence of higher levels in NFHS-4 (2015–16) and NFHS-5 (2019–21) indicates that female headship is not a transient demographic feature but a continuing structural shift within Indian households.

**Table 1. Trends in Female-Headed Households, 1992–93 to 2019–21**

States	1992-93	1998-99	2005-06	2015-16	2019-21
Jammu & Kashmir	14.5	5.5	8.2	9.2	5.6
Himachal Pradesh	22.3	17.7	18.7	25.0	22.5
Punjab	7.7	9.4	10.9	11.6	15.9
Chandigarh	N.A	N.A	N.A	11.5	14.7
Uttarakhand	N.A	N.A	15.7	18.6	20.6
Haryana	10.1	8.0	11.1	8.6	14.5
NCT of Delhi	6.3	8.1	9.5	10.4	16.0
Rajasthan	4.4	6.5	8.7	11.5	12.7
Uttar Pradesh	6.8	9.8	13.9	14.1	16.8
Bihar	7.4	6.7	25.0	24.4	22.9
Sikkim	N.A	10.9	14.5	13.8	18.2
Arunachal Pradesh	7.5	7.4	11.0	11.4	14.7
Nagaland	7.5	11.7	15.1	15.7	15.2
Manipur	13.3	15.2	17.2	17.6	18.6
Mizoram	10.8	14.5	16.0	20.3	22.7
Tripura	14.2	11.1	13.3	13.6	16.5
Meghalaya	24.2	18.5	22.0	29.7	40.6
Assam	11.5	8.5	13.4	13.5	15.3
West Bengal	10.5	11.3	15.0	12.7	15.8
Jharkhand	N.A	N.A	11.2	12.8	18.1
Odisha	7.2	9.0	13.0	13.8	17.4
Chhattisgarh	N.A	N.A	11.6	13.2	16.2
Madhya Pradesh	5.0	7.0	7.5	9.4	11.3
Gujarat	10.1	9.9	8.4	12.6	12.7
Dadra & Nagar Haveli and Daman & Diu	N.A	N.A	N.A	11.9	12.8
Maharashtra	10.8	9.4	12.4	13.1	14.6
Andhra Pradesh	9.5	10.8	14.9	14.7	18.4
Karnataka	12.5	12.1	15.8	17.5	23.2
Goa	20.5	23.8	25.3	22.3	24.0
Lakshadweep	N.A	N.A	N.A	35.5	42.4

States	1992-93	1998-99	2005-06	2015-16	2019-21
Kerala	19.9	22.1	24.7	20.4	23.6
Tamil Nadu	12.6	16.1	20.2	16.2	23.6
Puducherry	N.A	N.A	N.A	18.9	21.4
Andaman & Nicobar Islands	N.A	N.A	N.A	16.6	19.4
Telangana	N.A	N.A	N.A	15.2	19.0
Ladakh	N.A	N.A	N.A	N.A	6.5
INDIA	9.2	10.3	14.4	14.6	17.5
Total Households	88,553	92,486	109,041	601,509	636,699

Source: Calculated from NFHS Data

## Variation Across States/Union Territories and Districts

### State-Level Variations

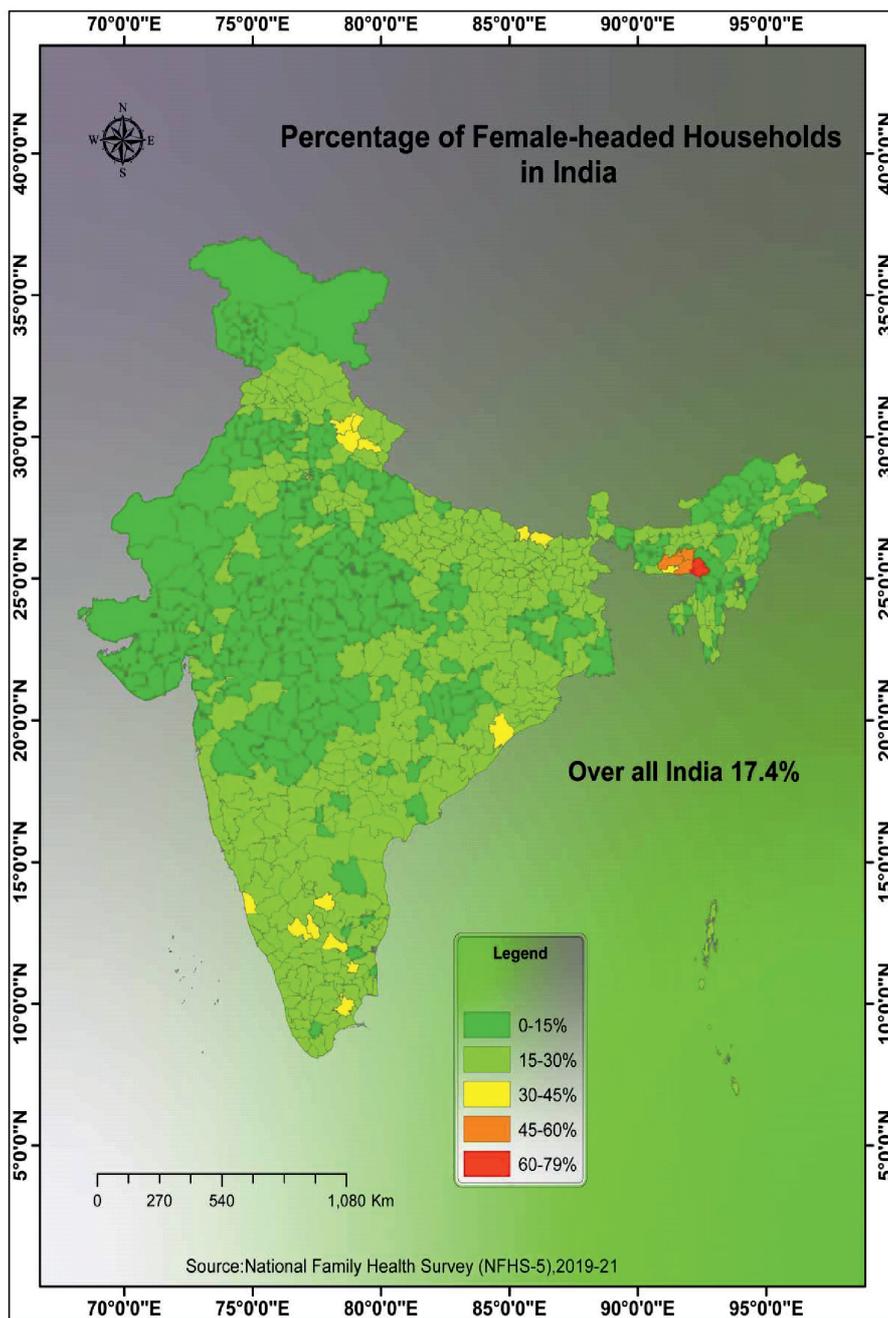
The spatial analysis reveals considerable variation in FHH prevalence across the states and union territories of India (Table 1). States such as Meghalaya, Lakshadweep, Goa, Kerala, Mizoram, and Karnataka reflect persistently high levels of female headship across the NFHS rounds. For instance, Lakshadweep recorded an increase from 35.5 per cent in 2015–16 to 42.4 per cent in 2019–21. Meghalaya, influenced by matrilineal norms, reached 40.6 per cent in NFHS-5.

Several northern and central states, Punjab, Haryana, Madhya Pradesh, and Rajasthan, remain below the national average across decades, which is consistent with strong patrilineal traditions and thus lower female autonomy in household authority.

States like Tamil Nadu, Telangana, Jharkhand, and Odisha show moderate but consistent increases, which are indicative of demographic transitions and the growing incidence of female-led nuclear households.

### District-Level Patterns

District-level analysis (NFHS-5) shows even sharper spatial differentiation, with a predominance of female-headed households of more than 50 per cent in certain northeastern districts such as East Khasi Hills of Meghalaya. In contrast, districts such as Kargil report less than 2 per cent, evincing deeply patriarchal kinship systems and lower rates of marital disruption or male migration. Such heterogeneity upholds the role of local cultural norms, migration patterns, and family systems in shaping household authority.



Map 1: District-wise prevalence of Female-headed Households in India, 2019-21

Source: Prepared from NFHS-5 (2019-21) Data

## Rural–Urban Gap

The prevalence of female headship is comparable for rural and urban areas nationally, but state-level patterns diverge sharply.

States such as Karnataka, Telangana, and Delhi show higher female headship in urban areas, likely driven by employment migration, greater female labour force participation, and higher levels of widow-based independent residence.

States such as Himachal Pradesh, Uttarakhand, and Assam show higher rural female headship, reflecting agricultural male out-migration and older age structures among rural women.

These patterns reflect spatial-demographic processes in which migration and household fragmentation play different roles across geographic contexts.

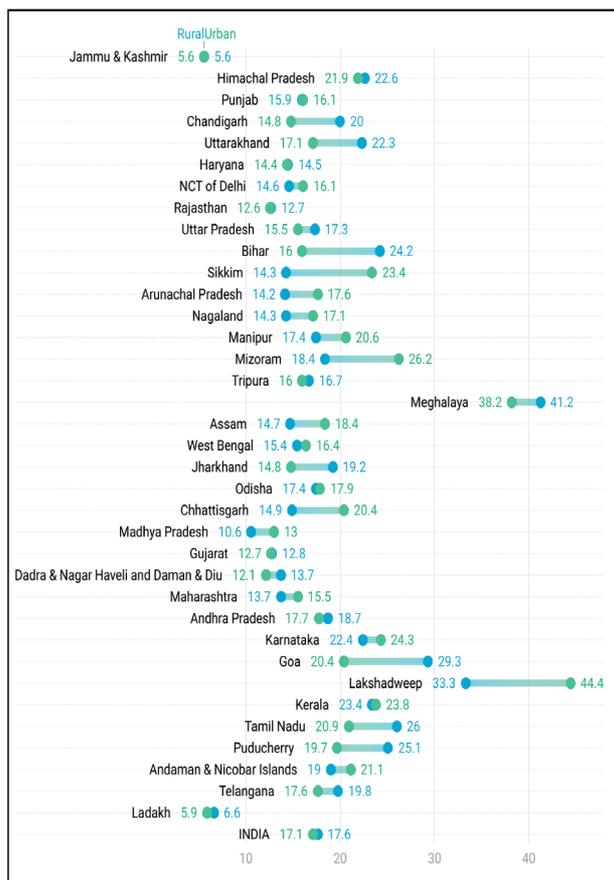


Figure 1. Rural–Urban Differences in Female-Headed Households

Source: Prepared from NFHS (2019-21) Data

## Demographic Characteristics of Female Household Heads

Life-course analysis reveals that FHHs are disproportionately composed of older women. 67.7 per cent of female household heads are aged 45 years or older, and only 3 per cent are below 19 years of age. Such a distribution suggests that female headship is usually a later-life stage phenomenon, often following the event of widowhood or adult children leaving the household.

Marital status data strongly support the life-course pathway hypothesis; 57.8 per cent of female heads are widowed. 36.6 per cent are currently married, including de facto heads due to spousal absence. Smaller shares are separated, divorced or never married. Thus, widowhood is the single most significant demographic event producing female headships in India.

54.8 per cent of female heads have no formal education; therefore, their labour market participation and bargaining power are seriously constrained. Caste distribution indicates higher concentration among OBC (44.3%) and SC (23.9%) households, reflecting structural disadvantages. 81 per cent of FHHs are Hindu, which is in accordance with population composition. These characteristics highlight accumulated disadvantage across the life course.

**Table 2: Demographic Characteristics of Female Household Heads**

<i>Variables</i>	<i>Percentage</i>	<i>Number of Female Household Heads</i>
Age group		
<19	0.3	364
20-24	2.1	2,364
25-29	4.8	5,330
30-34	6.3	7,036
35-39	9.1	10,079
40-44	9.7	10,741
45+	67.7	75,192
Marital Status		
Never married	2.1	2,303
Married	36.6	40,623
Widowed	57.8	64,182
Divorced	0.9	991
Not living together	2.7	2,966
Education		
No education	54.8	60,873
Primary	17.2	19,066

<i>Variables</i>	<i>Percentage</i>	<i>Number of Female Household Heads</i>
Secondary	23.7	26,348
Higher	4.3	4,759
Religion		
Hindu	81.0	90,005
Muslim	12.5	13,868
Christian	3.8	4,226
Sikh	1.3	1,472
Buddhist / Neo-Buddhist	0.7	816
Others	0.6	719
Caste		
Scheduled caste	23.9	25,518
Scheduled tribe	9.9	10,539
Other Backwards Class	44.3	47,212
None of them	20.8	22,131
Household Structure		
Nuclear	55.0	61,125
Non-nuclear	45.0	49,980

Source: Calculated from NFHS (2019-21) Data

### **Economic Characteristics and Gendered Poverty**

Female-headed households face pronounced structural inequalities. Only 31.1 per cent own agricultural land vs 40.9 per cent of male-headed households. FHHs are more likely to live in semi-pucca or kachha houses.

25.3 per cent fall in the poorest quintile. Only 15.4 per cent fall in the richest quintile. These patterns affirm gendered poverty frameworks that link female headship with asset deprivation.

94.5 per cent of FHHs have bank accounts, slightly below male-headed households; this, however, masks differences in control, usage, and savings capacity. Nearly half (49.4%) of the FHHs possess BPL cards, reflecting disproportionate economic vulnerability.

**Table 3. Economic Characteristics of Households by Headship**

<i>Variables</i>	<i>Male</i>	<i>Female</i>	<i>Total</i>
Own House			
Yes	73.0	71.0	72.7
No	27.0	29.0	27.3
House type			

<i>Variables</i>	<i>Male</i>	<i>Female</i>	<i>Total</i>
Kachha	4.5	5.0	4.6
Semi-Pucca	33.9	36.5	34.3
Pucca	61.6	58.4	61.0
Agricultural land			
Yes	40.9	31.1	39.2
No	59.1	68.9	60.8
Wealth Index			
Poorest	19.8	25.3	20.8
Poorer	19.6	21.7	20.0
Middle	20.0	20.0	20.0
Richer	20.1	17.6	19.6
Richest	20.5	15.4	19.6
BPL Card			
Yes	44.2	49.4	45.1
No	55.6	50.4	54.7
Bank Account			
Yes	96.0	94.5	95.7
No	4.0	5.5	4.3
Number of Households	525,579	111,105	636,699

Source: Calculated from NFHS (2019-21) Data

## Asset and Amenity Ownership

Access to household assets has significant disparities. Lower ownership of televisions, refrigerators, motorcycles, computers, and mobile phones among FHHs compared to MHHs. Internet access stands at 40.4 per cent among FHHs compared with 50.6 per cent among MHHs, which indicates the digital divide with implications for information access, education, and employment. Despite nearly-universal electricity and mobile phone penetration, FHHs lag systematically behind in durable and productive assets that are key to socio-economic mobility.

**Table 4: Household Asset Ownership by Headship**

<i>Household Possessions</i>	<i>Male</i>	<i>Female</i>	<i>Total</i>
Electricity	96.7	95.5	96.5
Radio	5.2	3.7	4.9
Television	69.3	61.0	67.8
Refrigerator	39.1	32.2	37.9
Bicycle	52.8	39.5	50.4

<i>Household Possessions</i>	<i>Male</i>	<i>Female</i>	<i>Total</i>
Motorcycle	52.9	35.0	49.7
Car	8.1	5.0	7.5
Sewing Machine	27.2	22.5	26.4
Computer	9.8	7.1	9.3
Internet	50.6	40.4	48.8
Air condition	24.9	18.0	23.7
Washing Machine	18.6	14.9	18.0
Landline Phone	2.3	2.0	2.3
Mobile phone	94.5	87.5	93.3
Watch	78.4	71.3	77.2
Number of Households	525,579	111,105	636,699

Source: Calculated from NFHS (2019-21) Data

## Healthcare Utilisation and Insurance

Healthcare-seeking patterns are similar across household types, but structural vulnerabilities appear in. Lower insurance coverage among FHHs (39.8%) relative to MHHs (41.2%). Higher utilisation of private healthcare facilities can create a financial burden due to out-of-pocket expenditures. This points to gaps in social protection systems for widows and economically vulnerable women.

**Table 5: Health Care Access and Insurance Coverage**

<i>Variables</i>	<i>Male</i>	<i>Female</i>	<i>Total</i>
Places they go for treatment			
Public: Government / municipal hospital	20.2	20.4	20.2
Public: Government dispensary	1.8	1.9	1.9
Public: UHC / UHP / UFWC	1.5	1.6	1.5
Public: CHC / rural hospital/block PHC	14.8	13.7	14.6
Public: PHC / additional PHC	10.0	11.4	10.3
Public: Sub-centre	1.2	1.2	1.2
Public AYUSH: AYURVEDA	0.1	0.1	0.1
Public AYUSH: YOGA AND NATUROPATHY	0.0	0.0	0.0
Public AYUSH: UNANI	0.0	0.0	0.0
Public AYUSH: SIDDHA	0.0	0.0	0.0
Public AYUSH: HOMEOPATHY	0.1	0.1	0.1
Public AYUSH: SOWA RIGPA (TTM)	0.0	0.0	0.0
Public AYUSH: OTHER	0.0	0.0	0.0
Public: ANGANWADI/ICDS centre	0.0	0.0	0.0

Variables	Male	Female	Total
Public: ASHA	0.0	0.0	0.0
Public: Government mobile clinic	0.1	0.1	0.1
Other public sector	0.1	0.2	0.1
NGO or trust hospital/clinic	0.5	0.4	0.5
Private hospital	17.8	16.4	17.6
Private doctor/clinic	28.2	28.3	28.2
Private paramedic	0.4	0.5	0.4
Private AYUSH: AYURVEDA	0.0	0.1	0.0
Private AYUSH: YOGA AND NATUROPATHY	0.0	0.0	0.0
Private AYUSH: UNANI	0.0	0.0	0.0
Private AYUSH: SIDDHA	0.0	0.0	0.0
Private AYUSH: HOMEOPATHY	0.0	0.1	0.0
Private AYUSH: SOWA RIGPA (TTM)	0.0	0.0	0.0
Private AYUSH: OTHER	0.0	0.0	0.0
Private: Traditional healer	0.1	0.1	0.1
Private: Pharmacy/drugstore	0.7	0.7	0.7
Private: DAI (TBA)	0.0	0.0	0.0
Other private health sector	0.9	1.1	1.0
Shop	0.1	0.1	0.1
Home treatment	0.1	0.2	0.1
Other	0.9	1.2	1.0
Insurance coverage			
Yes	41.2	39.8	41.0
No	58.2	59.6	58.5
Number of Households	525,579	111,105	636,699

Source: Calculated from NFHS (2019-21) Data

## Summary

Female headship has nearly doubled over 30 years. Sharp inter-state and inter-district variations show the influence of cultural norms and migration systems. The dominant pathways to headship are older age and widowhood. There is a gendered element of poverty whereby FHHs are disproportionately represented among the poor and asset-deprived. FHHs still fall behind in accessing modern amenities and technologies. Overall, these results suggest that female household headship in India reflects both demographic transition and persistent structural inequalities, shaped by deeply embedded spatial and socio-cultural patterns.

## Discussion

The study reveals the fact that female-headed households (FHHs) in India are a result of the complex interplay of demographic transitions, structural inequalities, and spatially embedded social norms.

The results reaffirm that life-course events, particularly widowhood, male absence, and ageing, are the most significant drivers of female headship in India. Nearly 58 per cent of female household heads are widowed, and two-thirds are aged 45 years or above. These patterns indicate that female headship is not the result of empowerment-driven transitions; it emerges from demographic shocks and late-life vulnerabilities. The rise in FHHs over the three decades, therefore, corresponds to broader demographic trends such as increasing life expectancy, lower remarriage rates among widows, and the growing prevalence of nuclear families.

FHHs lag considerably behind male-headed counterparts with respect to land ownership, housing quality, asset accumulation, wealth scores, and financial access. The fact that the FHHs were concentrated in the poorest wealth quintiles, along with lower agricultural land and durable goods, underlines enduring structural barriers. Inheritance norms, limited employment opportunities for women, wage discrimination, and constraints on mobility and credit continue to restrict the capacity of female heads to accumulate resources.

While ownership of bank accounts is relatively high, the persistent gaps in amenity ownership and insurance coverage suggest that the mere ownership of financial accounts does not equate to meaningful economic empowerment. Rather, these disparities align with the broader gendered poverty literature, which argues that women's economic vulnerability is rooted not only in income deprivation but also in unequal access to productive assets, social networks, and state support systems.

The remarkably high prevalence in states/UTs such as Meghalaya, Lakshadweep, and parts of Goa and Kerala reflects cultural systems in which women enjoy greater authority within the household or where male migration is particularly high. By contrast, low-prevalence states such as Punjab, Haryana, and Madhya Pradesh reflect patriarchal kinship norms which preserve male dominance in household roles despite changes in demographic regimes.

In urban areas, higher female headship appears to be associated with fragmentation of family units, labour opportunities, and independent residence among widows. FHHs in rural areas are more often associated with male

agricultural migration, older age structures, and resource scarcity. This spatial dimension reveals that female headship is not merely a demographic category but a geographically contingent social process, shaped by the interplay of place, culture, and economy. Female headship in India thus emerges not from a single factor but from the intersection of life-course vulnerabilities, gendered structural disadvantages, and spatially variable social contexts.

### **Policy Implications**

The findings highlight the need for policies that account for both the heterogeneity and structural vulnerability of FHHs.

### **Key implications include**

1. Widow-focused welfare programs need to be strengthened, as widows constitute the majority of female heads.
2. Spatially differentiated interventions are necessary as high-prevalence districts present different kinds of challenges compared to low-prevalence patriarchal regions.
3. Expansion of health insurance is important to protect FHHs from financial shocks because of lower coverage and higher dependency on private healthcare.

### **Conclusion**

According to this study, the rise of female-headed households (FHHs) in India, from 9.2 per cent in 1992–93 to 17.5 per cent in 2019–21, reflects mainly demographic transitions such as widowhood, ageing, and male migration rather than increases in women's empowerment. Female heads of household are disproportionately older, widowed, and economically deprived, reflecting deep gendered inequalities in the ownership of assets, wealth, and access to digital and infrastructural resources. Spatial analysis reveals significant variation across states and districts, influenced by local kinship systems, migration patterns, and socio-cultural norms. These findings emphasise that FHHs are a heterogeneous group whose vulnerabilities reflect demographic life-course processes and structural constraints. Effective policy responses must therefore prioritise widow support, expand women's access to land and financial resources, and adopt region-specific strategies that take account of the diverse contexts in which female headship arises in India.

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