

# Health and Socioeconomic Status of Female-Headed Households: Support Policies and Programs



2014



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**2014**



**Translated from Farsi into English by Hamid Marashi**

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## Introduction

The Statistical Center of Iran (SCI) defines the head of the household as that member of the household who is known as such in the household and is normally responsible for providing all or the main share of household expenditures or makes decisions concerning the process of spending the household incomes. Iran's official statistics demonstrate the ever-increasing growth of female-headed households from 8.4 percent of the overall households (1996 census) to 2,557,179 households, standing at 12.1 percent in 2011. Alongside the quantitative rise of this phenomenon, the qualitative changes in the socioeconomic features of this group of women – such as age, educational, and income composition and economic poverty of a significant portion of these households – have gradually shifted this issue from a relatively normal social trend into a social problem.

The importance of the institution of the family and the role of its head in administering and securing prime needs, as well as the existence of gender discriminations, legal and customary restrictions, and disparities in different socioeconomic domains for women in most societies including Iran have led to the vulnerability of a considerable fraction of this community. As a result, the issue has drawn the attention of Iran's officials and policymakers. To this end, various state institutions and organizations have, within their working agenda and terms of reference, paid attention to this layer of society in different domains such as policymaking, adopting rules and regulations, providing social and protection services, and also infrastructural activities such as education and creating employment opportunities and entrepreneurship. In addition to the Government and its executive apparatus, a number of nonprofit and charity organizations active in women's issues are also engaged in various aspects and in different parts of the country. These endeavors, which are being effected within the framework of the numerous rules and regulations, are faced with many challenges in responding to the needs of this vulnerable cohort of the society, thus raising the importance of adopting new rules and regulations. This is how the sensitivity of issues such as women, family, and vulnerability has brought about an extensive social participation in both the public sector and among the people thus leading to the adoption of an array of legislations, laws, regulations and directives, all of which illustrate the significance of the issue. Furthermore, there is a need for coordination, uniformity, and prevention of parallel actions, in order to enhance the efficiency and productivity of the measures and initiatives and to prevent wastage of resources.

The present report, which is compiled in four chapters, seeks to assess the status quo of female heads of households in Iran and provide an accurate and transparent image of the circumstances of this vulnerable stratum, in order to achieve evidence-based decision-making and planning. This report is a summary of four researches on the social and demographic characteristics, economic features, and health conditions of female-headed households plus a review of the rules and regulations pertinent to these households; all of which have been published by the Statistical Research and Training Center.



While utilizing the recent Population and Housing Census data and the income and expenditure survey, as well as studies published in scientific journals, this report reviews the socio-demographic, economic and health status of female-headed households in Iran. The report also identifies the relevant stakeholders (Government and civil society organizations) and introduces the relevant rules and regulations as a fundamental and prerequisite step for the actualization of the aforesaid goals.

We would like to take this opportunity to sincerely thank Ms. Nassrin Eftkhari, Dr. Roshanak Aliakbar-Saba, Dr. Mahmood Ghazi-Tabatabayi, Dr. Fatemeh Torabi, and Dr. Yadolah Mehrabai who have kindly managed this research with their continued effort.

Also, the Statistical Research and Training Center would like to thank the United Nations Population Fund for their financial and technical support to this study.

We would like to request the distinguished readers to convey their comments on the present report to the technical research and statistical method group.

*Statistical Research and Training Center*

## Foreword

Over the past three decades, the Islamic Republic of Iran (I.R. Iran) has been experiencing rapid socio-demographic and economic changes. These shifts have an impact on national development patterns, as well as on the socioeconomic situation and the population structure of the country, and vice versa. Rapid urbanization, new patterns of internal migration, declining fertility, the current youth bulge, an upcoming aged population, as well as the growing number of female-headed households are some of the main population issues to have emerged due to broad socioeconomic changes. All have the potential to significantly influence the I.R. Iran's future development. Consequently, developing a comprehensive knowledge and generating scientific evidence on these emerging population issues should be a priority for all relevant government and civil society institutions. Such knowledge and evidence will significantly strengthen the capacity of decision-making, programming, planning and evidence-based policy formulation in the I.R. Iran.

Considering the importance of these emerging population issues and associated needs, the 5<sup>th</sup> Country Programme of the United Nation Population Fund (UNFPA) in the I.R. Iran (2012-2016) placed great emphasis on the analysis and utilization of relevant and up-to-date evidence for decision-making. In addition, a key focus area of the Country Programme is upstream engagement with the government for advocacy and policy formulation in the area of population and development. In this regard, UNFPA has worked closely with its national partners, including the Statistical Center of Iran (SCI), the University of Tehran and the Statistical Research and Training Center (SRTC) of SCI to provide and disseminate comprehensive data and information, as well as to develop in-depth situation analyses on four key emerging population issues: urbanization/internal migration, youth, ageing and female-headed households.

This report is a comprehensive situation analysis on female-headed households which has been prepared by the Statistical Research and Training Center of SCI in cooperation with the Department of Demography of the University of Tehran and the Ministry of Health and Medical Education. I would like to express my deep gratitude to all the scholars and academics in these organizations who contributed to this valuable report. A special thank goes to Mr. Alireza Zahedian, Head of the Statistical Research and Training Center, Prof. Mahmoud Ghazitabatabaei and Prof. Hossein Mahmoudian from the University of Tehran and their team for the invaluable efforts. I would also like to thank my colleagues Dr. Monireh-Therese, Bassir, UNFPA Programme Specialist and Mr. Kambiz Kabiri, UNFPA Programme Analyst for their contribution and support to this report.

I am confident that this report will provide valuable inputs and recommendations for policy- and decision-makers in the area of population and development in the I.R. Iran.

Dr. M. Hulki Uz  
UNFPA Representative

## **Chapter 1 – Social and Demographic Features of Female-Headed Households**

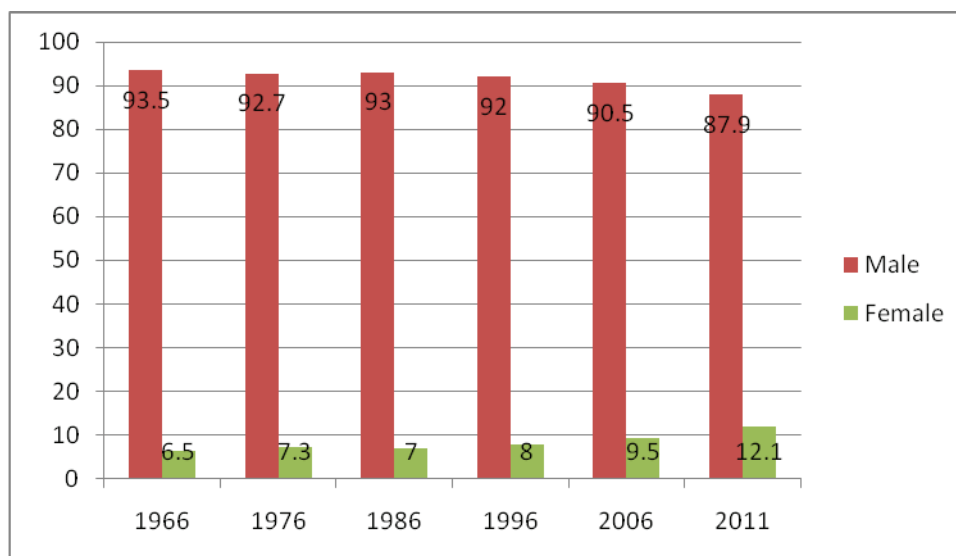
### **1.1 Introduction**

One of the vast social and demographic changes that Iran has experienced in the last few years is the change in the frequency of female heads of households, which has brought these women and their families into the center of attention. Alongside these changes, the percentage of elderly women are growing and, consequently, more women are becoming heads of households among the elderly population due to the death of their spouses, the reluctance of widows to remarry, and the increase in the rate of divorce. Addressing the issues of female-headed households requires, first and foremost, access to statistics on demographic and social features of female heads and members of the families that they head. At the same time, a comparison of these households with male-headed households contribute to the understanding of the circumstances of women and the households they head, which are considered the poorest among the poor in the literature of development.

The major goal of this chapter is to study comparatively the social and demographic features of female- and male-headed households. The point worth noting in the studies conducted so far is the focus and emphasis on the features of female-headed households: basically, the assessment of such households has been neglected. Through concentrating on female-headed households as an entity distinct from other households, this chapter looks into the commonalities and discrepancies of these households from a social and demographic aspect and describes them as an emerging phenomenon with different needs, challenges, and resources. The results of the study on the two percent of the census in 2011 are mainly used in this chapter.

### **1.2 Change in Number and Percentage of Heads of Households Disaggregated by Sex**

Percentage of heads of households, disaggregated by sex, in the period between 1966-2011 have been reported in Figure 1.1 which depicts the fall and rise in the frequency of heading households by men and women, respectively. While 93.5 percent of families were headed by men in 1966, leaving only 6.5 percent of families headed by women, the trend of male-headed households have slightly decreased, falling to 87.9 percent in 2011 and the rise in the number of female-headed households to 12.1 percent in 2011.



**Figure 1.1 – Percentage of Heads of Households Disaggregated by Sex in Iran between 1966-2011**

Figure 2.1 illustrates the number of the members of households based on the sex of its head in 2011. As evident, the frequency of one-member female-headed households is much higher than that of one-member male-headed households. More specifically, the share of female-headed households in the age cohorts of under 35, 35-64, and over 65 stands at 4.89, 21.53, and 42.27 percent, respectively; the percentage of households in the latter two groups is significantly higher than that of men in similar age cohorts. At the same time, the percentage of female-headed households among two-member households in the middle age group (35-64) has reached the unprecedented figure of 9.25 percent, compared to previous years. Although this amount is less than 10 percent compared to the men in the same age group, it has increased considerably in the last few years.

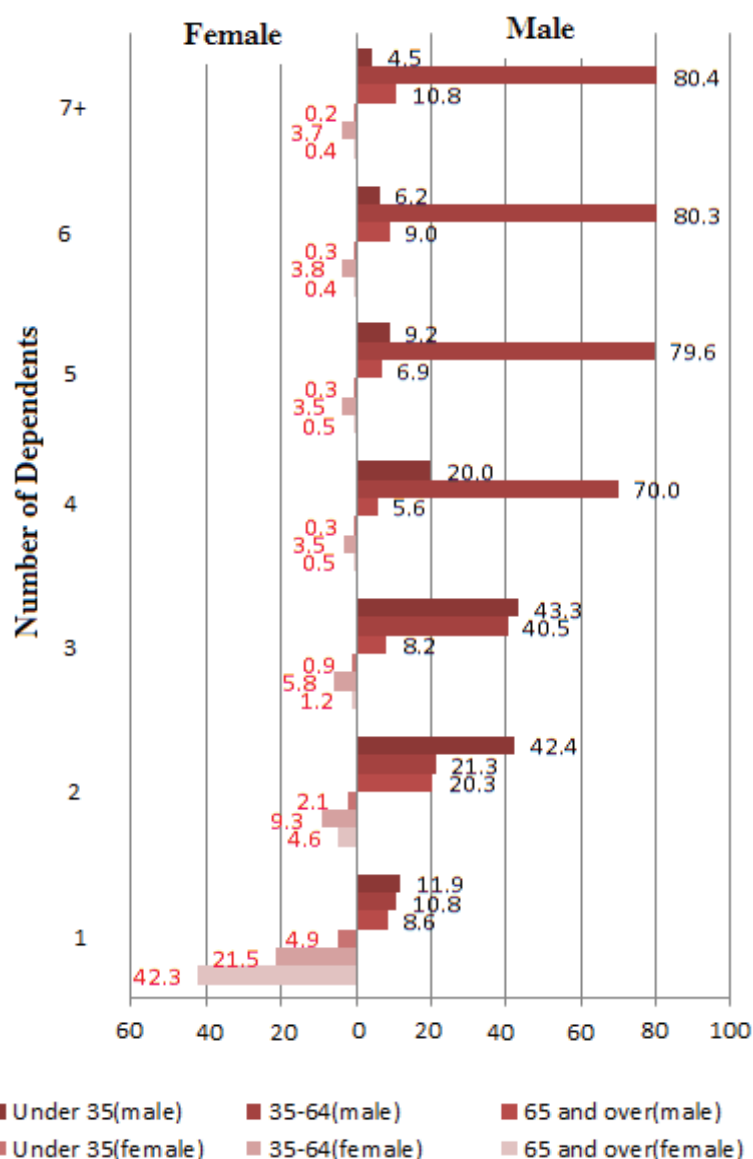


Figure 1.2 –Percentage of Households Disaggregated by the Sex and Age of Head and the Number of Dependents in 2011 (Nationwide)

### 1.3 Distribution of Households Disaggregated by Sex of the Household Head and Province in 2011

The distribution of the number and percentage of female-headed households in each of the provinces of the country (Table 1.1) demonstrates that 16.6 percent of all households in province of Sistan and Baloochestan are female-headed, making it the highest percentage of female-headed households within each province, followed by the provinces of South Khorassan and Khorassan-Razavi with 13.4 percent each. The lowest percentage of female-headed households are to be found in the provinces of Kurdistan (9.5 percent), Kohkilooyeh and Boyerahmad (10.1 percent), and Ghazvin, West Azerbaijan, and Ardebil (10.2 percent).

**Table 1.1 – Distribution of Female-Headed Households by Provinces**

Province Name	Overall Number of Households	Number of Female-Headed Households	Percentage of Female-Headed Households within the Provinces	Percentage of Female-Headed Households in the Country
Alborz	719,383	76,138	10.6	2.94
Ardebil	337,943	34,612	10.2	1.41
Booshehr	246,118	26,253	10.7	1.07
Chaharmahal & Bakhtiari	234,101	24,577	10.5	0.97
East Azerbaijan	1,085,455	118,719	10.9	4.62
Fars	1,246,698	159,634	12.8	6.18
Ghazvin	352,276	35,770	10.2	1.39
Ghom	320,974	32,964	10.3	1.34
Gillan	777,313	99,277	12.8	3.75
Golestan	482,647	54,803	11.4	2.09
Hamedan	505,982	62,575	12.4	2.41
Hormozgan	396,230	48,613	12.3	1.99
Ilam	135,198	14,200	10.5	0.54
Isfahan	1,454,132	172,180	11.8	6.72
Kerman	783,917	103,898	13.3	4.08
Kermanshah	530,071	65,962	12.4	2.61
Khoozestan	1,110,116	117,640	10.6	4.61
Khorassan-Razavi	1,716,104	229,779	13.4	9.04
Kohkilooyeh & Boyerahmad	155,815	15,799	10.1	0.56
Kurdistan	401,845	38,319	9.5	1.48
Lorestan	462,061	55,325	12.0	2.12
Markazi	426,613	50,735	11.9	2.07
Mazandaran	931,002	100,343	10.8	3.97
North Khorassan	240,487	32,093	13.3	1.26
Semnan	186,114	23,225	12.5	0.82
Sistan & Baloochestan	587,256	97,764	16.6	3.77
South Khorassan	183,103	24,609	13.4	0.93
Tehran	3,731,375	495,273	13.3	19.43
West Azerbaijan	822,152	83,580	10.2	3.38
Yazd	309,746	32,916	10.6	1.33
Zanjan	286,806	29,604	10.3	1.12
Nationwide	21,159,033	2,557,179	12.1	100

The information in this Table is based upon the 2011 Census for normal residential and group households.

<sup>1</sup> Based on the Two Percent Sample Size/File.

The provincial distribution of female-headed households around the country demonstrates that in terms of population of female-headed households, the highest percentage of these households is in the province of Tehran (19.4 percent) while the lowest is in the province of Ilam (0.5 percent). As Table 1.1 shows, Fars, Isfahan, Khorassan Razavi, and Tehran are the only provinces with more than five percent of the households being headed by females. Therefore, these provinces can be considered among those with the highest rate of female-headed households. At the same time, the percentage of female-headed households in provinces of Ilam, Kohkilooyeh and Boyerahmad, Semnan, Chaharmahal and Bakhtiari, and South Khorassan is below one percent.



## 1.4 Distribution of Female-Headed Households Disaggregated by Age and Province in 2011

Figures 1.3, 1.4, and 1.5 illustrate the relative distribution of female-headed households in each province disaggregated by the three age cohorts of under 35, 35-64, and 65 and over, as well as by nationwide scale, urban areas, and rural areas. According to Figure 1.3, the results show that nationwide, in 2011 female-headed households were mainly headed by middle aged women (35-64). The next rank is held by elderly women (65 and over), with young women under 35 heading the least number of households. The provincial comparison proves that in the province of Ilam only 3.62 percent of female-headed households are headed by young women (under 35) which constitute the lowest percentage of female-headed households in the country. On the other hand, 25.8 percent of female-headed households in the province of Sistan and Baloochestan are headed by women less than 35, which is the highest among the provinces. Middle-aged women hold the lowest rank in the province of South Khorassan (40.72 percent) and the highest in the province of Ilam (66.3 percent). Elderly women in the province of Sistan and Baloochestan head 19.68 percent of female-headed households. The province of Yazd has the highest rank of female-headed households headed by elderly women in the country (50.37 percent).

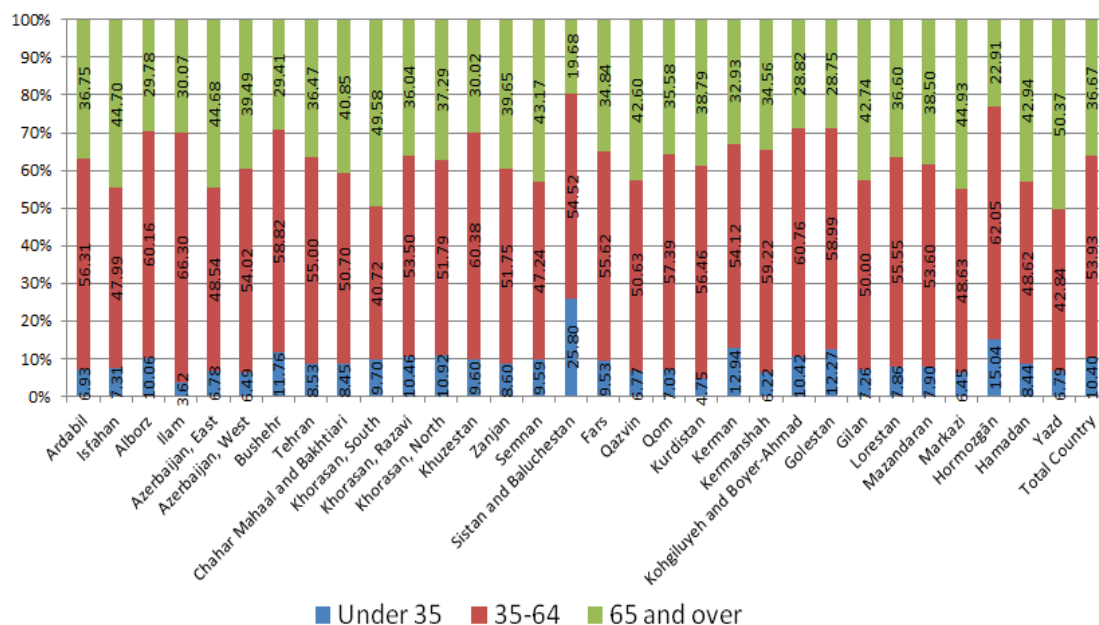
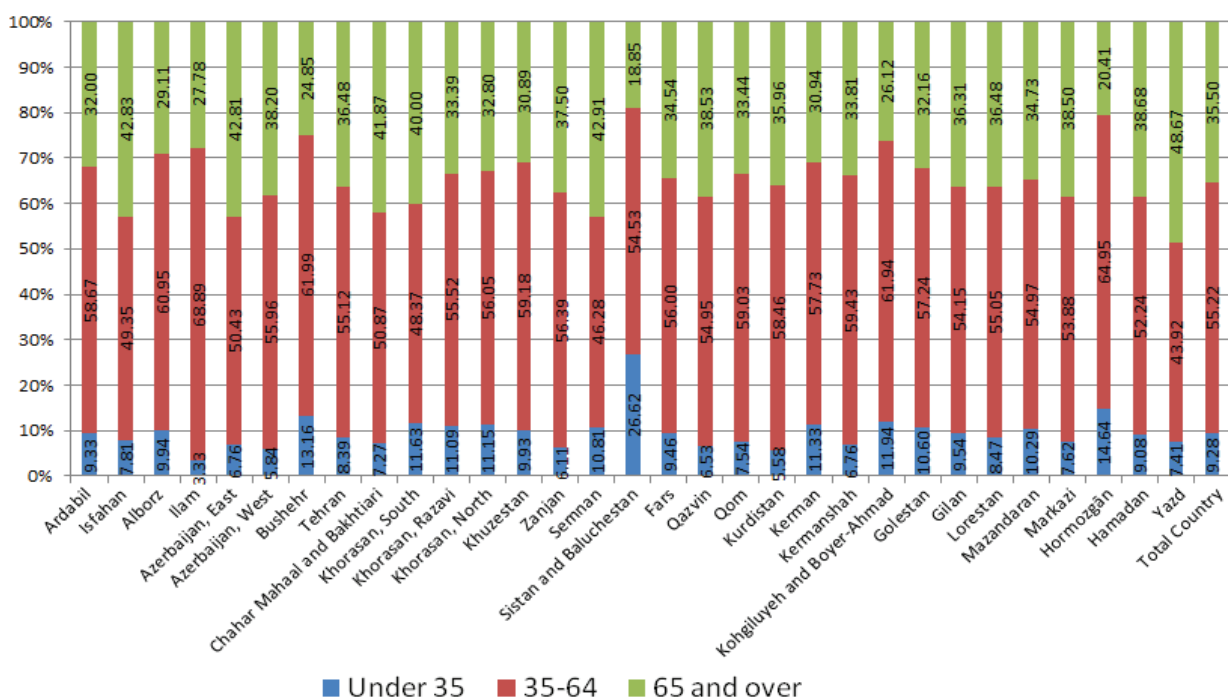


Figure 1.3 –Percentage of Female Heads of Households Disaggregated by Age Group and Province in 2011 (Nationwide)



**Figure 1.4 – Percentage of Female Heads of Households Disaggregated by Age Group and Province in Urban Areas in 2011 (Nationwide)**

As displayed in Figure 1.4, the lowest number of female-headed households headed by young women in urban areas in 2011 is in the province of Ilam (3.33 percent) while the highest number is in the province of Sistan and Baloochestan (26.62 percent). Furthermore, 43.92 percent of urban households in Yazd and 68.69 percent of such households in Ilam are headed by women in the 35-64 age group; these two provinces include the lowest and highest rates of households headed by middle-aged women, respectively, throughout the country. Ultimately, the lowest and highest rates of households headed by elderly women in urban areas are related to Sistan and Baloochestan (18.85 percent) and Yazd (48.67 percent).

Figure 1.5 portrays that the lowest percentage of households headed by young women in the rural areas of Iran in 2011 is in the province of Ghom (0 percent) while the highest is in Sistan and Baloochestan (25.16 percent). The lowest and highest percentage of households which are headed by middle-aged women are in the provinces of South Khorassan (34.36 percent) and Khoozestan (64.31 percent), respectively, while the lowest and highest percentage of households headed by elderly women in rural areas are in Sistan and Baloochestan (20.33 percent) and Ghom (65.22 percent), respectively.

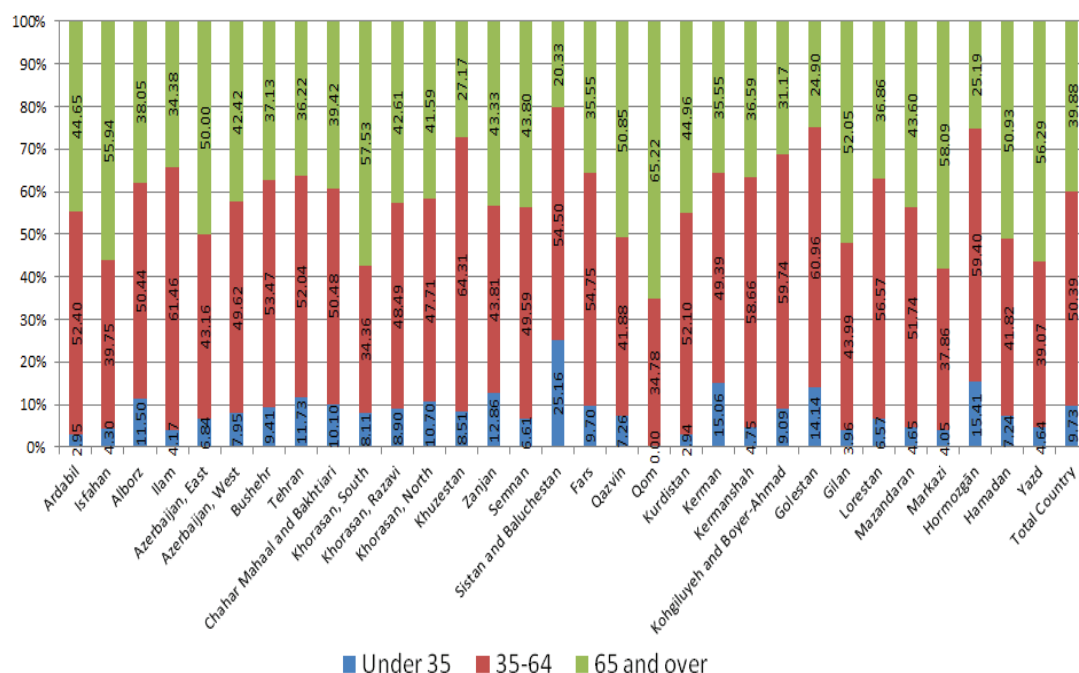
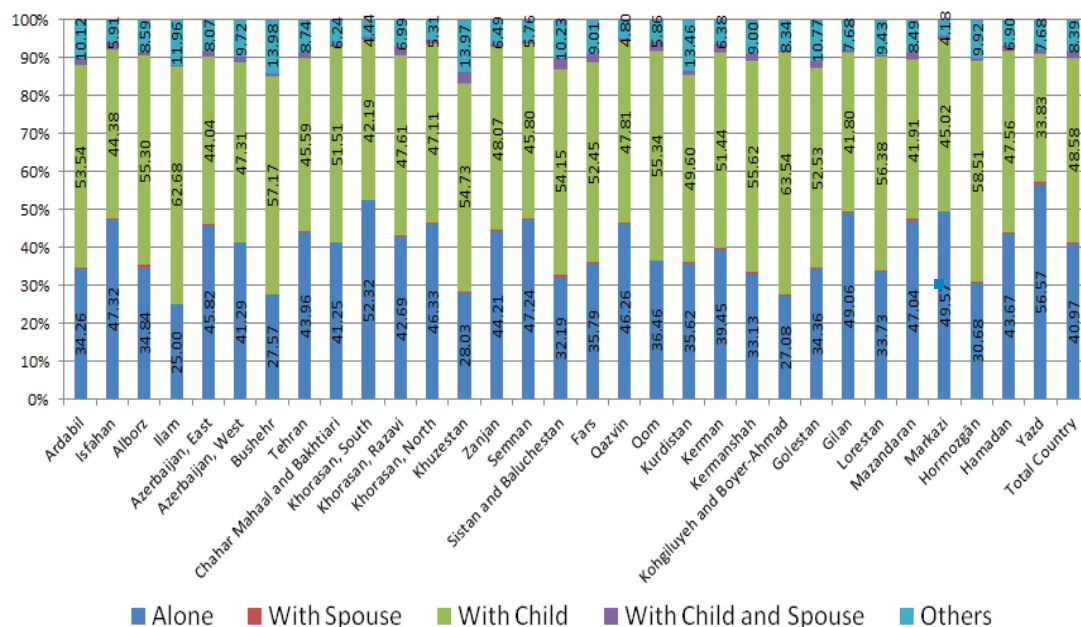


Figure 1.5 – Percentage of Female Heads of Households Disaggregated by Age Group and Province in Rural Areas in 2011 (Nationwide)

## 1.5 Distribution of Female-Headed Households Based on Living Arrangements Disaggregated by Province in 2011

The living arrangements of female-headed households in different provinces have been illustrated in Figure 1.6. The results indicate that 25 percent, 27.08 percent, and 27.57 percent are single-member female-headed households in the provinces of Ilam, Kohkilooyeh and Boyerahmad, and Booshehr, respectively, thus marking the three provinces with the lowest percentage of women living on their own. This percentage is at its highest in Yazd (56.57 percent). The results also reveal that a very small percentage of female heads of households live only with their husbands. The largest percentage of female heads of households who live only with their husbands are in Sistan and Baloochestan, where 0.78 percent of female heads of households have introduced themselves as heads while living only with their husbands. This figure is only 0.5 percent in the province of Tehran. Following Tehran, the provinces of Khoozestan, Zanjan, Gillan, Yazd, and Kohkilooyeh and Boyerahmad have the highest rates of female heads of households living only with their husbands. At the same time, the lowest percentage is related to Ilam and Ghom where no female heads of households living only with their husbands have been registered. In the province of Ilam, 62.68 percent of female heads of households live only with their children, which is the highest rate after Kohkilooyeh and Boyerahmad (63.54 percent). The lowest percentage is related to the province of Yazd with almost 33.83 percent and Gillan with approximately 41.8 percent. In addition, there is a negligible number of female heads of households, who live both with their children and a spouse: the provinces of Lorestan (0.28 percent) and Khoozestan (2.76 percent). In addition, the highest

percentage of female heads of households living with others<sup>1</sup> is in Iran's southern provinces such as Khoozestan (13.97 percent) and Booshehr (13.98 percent).



**Figure 1.6 – Percentage of Female Heads of Households Based upon Living Arrangements Disaggregated by Province in 2011 (Nationwide)**

The pattern of living arrangements of female-headed households in Iran's urban areas is very similar to that of the country at large. In urban areas, the percentage of female heads of households living on their own in the following three provinces are: 21.67 percent in Ilam, 23.39 percent in Booshehr, and 26.12 percent in Kohkilooyeh and Boyerahmad. This percentage reaches 53.99 percent in Yazd, which is the highest in the country. The largest percentage of female heads of households living only with their spouses in urban areas who introduce themselves as heads of households is in the province of Kohkilooyeh and Boyerahmad, such that 1.49 percent of female heads of households have introduced themselves as heads while living with their husbands. This amount is only 0.51 percent in the Province of Tehran being very close to the nationwide scale. At the same time, the lowest percentage goes to Ilam, Gillan, Ghom, South Khorassan, and Ghazvin where no female heads of households living only with their spouses have been registered.

The pattern of the living arrangements of female-headed households in urban areas shows that the province of Ilam has the highest rate of female heads of households living only with their children in 2011 (64.44 percent). Furthermore, the results reveal that in urban areas – just as is the case with the country at the nationwide scale – an unnoticeable percentage of female-headed households are living with their spouse and children: the two provinces of Lorestan and Sistan and Baloochestan with 0.41 percent and 2.59 percent, respectively, hold the lowest and highest such households. Furthermore, the provinces of Booshehr and Lorestan (15.51 and 15.77 percent,

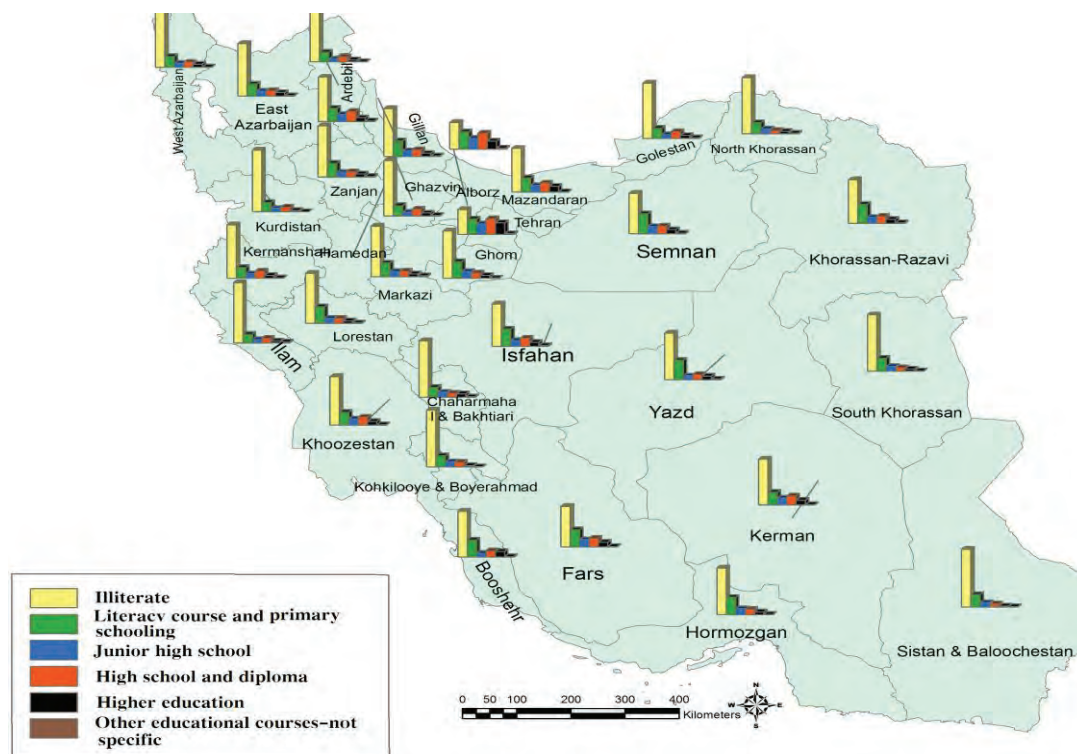
<sup>1</sup> Others include contexts where another member except the spouse and/or children are present in the household (such as the brother and/or sister of the head).

respectively) include the highest rate of female heads of households living with others.

The findings also reveal that in rural areas, 24.46 percent of female-headed households live in Khoozestan while 65.56 percent of them live in Yazd, thus marking the lowest and highest such ranks. In rural areas – contrary to urban ones – there are very few female-headed households in which a man is present as the spouse in addition to the head; in the rural areas of 14 of the country's provinces, no female head of household who lives only with her spouse has been registered. In Yazd and Kohkilooyeh and Boyerahmad, 27.15 percent and 66.88 percent of female heads of households, respectively, live only with their children thereby marking the lowest and highest rates of such households among Iran's provinces.

Very few female heads of households live with their spouses and children. Besides, the statistics on the living conditions of female heads of households who live with others illustrate that the province of South Khorassan with 1.93 percent and the province of Golestan with 12.94 percent bear the lowest and highest percentage, of the aforementioned households in the country.

## 1.6 Literacy Rate of Female Heads of Households Disaggregated by Province in 2011



**Map 1.1 –Literacy Rate of Female Heads of Households in 2011 (Nationwide)**

As map 1.1 shows, the majority of female heads of households in the country's provinces were either illiterate or lowly literate in 2011. Illiteracy, which is yellow in



the map below, accounts for the tallest columns in all provinces. The lowest rates of illiterate female heads of households go to the provinces of Tehran (31.43 percent) and Alborz (19.56 percent) while the highest rate is in Kurdistan (77.48 percent). The highest rates of women holding a high school diploma reside in the provinces of Alborz (20.19 percent), Tehran (19.93 percent), Gilan (14.92 percent) and the largest sector of female heads of households with higher degrees live in the province of Tehran (14.92 percent).

### **1.7 Educational Level of the Heads and Children of Households Based the Sex of the Head and Age of Children**

A comparison of the educational level of male and female heads of households, as depicted in Table 1.2, demonstrates that female heads of households generally have lower educational degrees and levels. In all age cohorts the percentage of the illiteracy of female heads of households surpasses that of male heads of households. The rate of women is only larger than men in the under 35 age group among those undergoing literacy courses and primary schooling: 17 percent men and 21.39 percent women. In the 35-64 age group, the figures for male and female heads of households are 25.87 percent and 23.50 percent, respectively, while in the 65 and over age group, men hold 21.60 percent and women 10.71 percent. The percentage of male heads of households at the junior high school level is more than that of females in all age cohorts. Furthermore, the results elucidate that 33.68 percent of men in the under 35 age group hold a high school diploma: the figure for the women in this age group is 27.17 percent. In the 35-64 and 65 and over age groups, the percentage of men is also higher than women within this educational level. The rate of women is higher than men for higher degrees in the under 35 age cohort but the case is different for the 35-64 and 65 and over age group such that 16.77 percent of men in the 35-64 age group and 6.10 percent of men 65 and over have higher degrees. On the other hand, only 7.26 percent of women in the 35-64 age group and 1.71 percent of women 65 and over have a higher degree.

Table 1.2 –Literacy Rate of Heads Households by Sex, and Age in 2011 (Nationwide)

Education	Under 35		35-64		65 and over		Total	
	Men	Women	Men	Women	Men	Women	Men	Women
<b>Illiterate</b>	4.09	11.08	14.55	43.96	57.39	81.18	16.07	54.52
<b>Literacy program and primary school</b>	17	21.39	25.87	23.50	21.60	10.71	22.64	18.61
<b>Junior high school</b>	26.53	17.08	19.14	10.70	5.64	2.77	19.93	8.39
<b>High school and diploma</b>	33.68	27.17	22.76	14.05	6.61	2.67	24.36	11.11
<b>Higher education</b>	17.94	22.69	16.77	7.26	6.10	1.71	15.95	6.67
<b>Other educational courses – Not specific</b>	0.75	0.59	0.91	0.54	2.65	0.96	105	0.70
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

An assessment of the educational level of the children living in all households in 2011 (as appearing in Table 1.3) reveals that 3.0 percent and 3.57 percent of under 18 children of male and female headed households, respectively, are illiterate; this percentage doubles for over 18 children who are living in female-headed households in comparison with male-headed households. A comparison of higher education levels portrays that the percentage of under 18 children at high school or with a high school diploma in male-headed households stands at 19.70 percent while the same indicator in female-headed households is 29.28 percent. Therefore, the under 18 children living in female-headed households enjoy high school education and/or a diploma more than their peers in male-headed households. However, such a significant difference is not observed in children over 18 with the same educational degree between male- and female-headed households as the percentages of the children over 18 with high school education and/or diploma of male- and female-headed households stand at 33.03 and 32.36 percent. Naturally, a very small percentage of under 18 children of male- and female-headed households are engaged in higher education, as the age of admission to higher education in Iran is usually around 18. Yet, there is a considerable difference between the over 18 children of male- and female-headed households in terms of higher education: 38.25 percent of over 18 children of male-headed households have a higher degree while the same statistic is 27.89 percent for female-headed households. The findings pertinent to urban and rural areas are depicted in Table 1.3

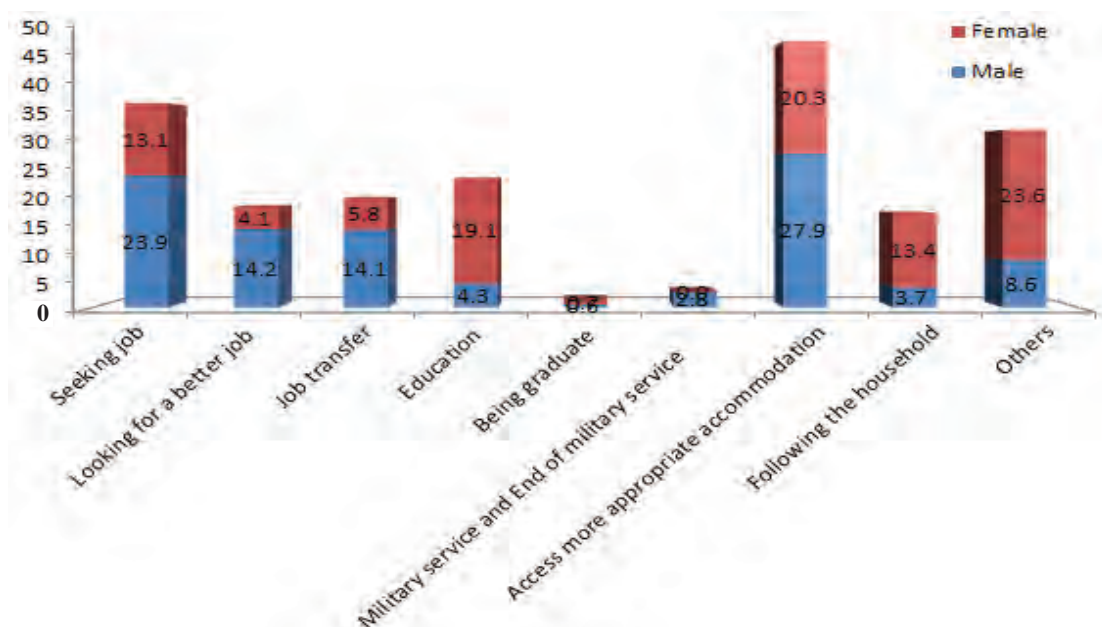


**Table 1.3 –Literacy Rate of the Child/Children of Household Heads by Sex and the Residence of the Head in 2011**

Education	Age Group of Child. Children	Urban		Rural		Nationwide	
		Men	Women	Men	Women	Men	Women
Illiterate	Under18	2.52	2.55	4.34	6.06	3	3.57
	Over18	2.24	4.67	8.26	14.35	3.83	7.09
Literacy course and primary schooling	Under18	49.11	33.32	52.77	39.30	50.06	35.05
	Over18	5.54	9.17	20.20	27.42	9.40	13.73
Junior high school	Under18	23.15	27.62	22.32	27.78	22.94	27.66
	Over18	12.15	17.01	21.37	21.64	14.58	18.17
High school and diploma	Under18	20.75	31.56	16.68	23.73	19.70	29.28
	Over18	33.52	35.06	31.66	24.25	33.03	32.36
Higher education	Under18	0.03	0	0.02	0.08	0.03	0.02
	Over18	45.53	33.23	7.87	11.86	38.25	27.89
Other educational courses – Not specific	Under18	4.43	4.96	3.87	3.05	4.28	4.41
	Over18	1.02	0.85	0.64	0.49	0.92	0.76
Total	Under18	100	100	100	100	100	100
Total	Over18	100	100	100	100	100	100

### 1.8 Migration Status of the Head and Children of Households Based on the Head's Sex and Child's Age

The relative distribution of the status of migration of household heads illustrates that 6.97 percent of male-headed households and 4.68 percent of female-headed households changed their place of residence in the period between 2006-2011. The largest percentage of migrants is among young heads (under 35). Figure 1.7 displays the reasons of the migration of household heads, disaggregated by sex in the under 35 age group. As is seen, nationwide, 27.89 percent of male-headed households under 35 changed their residence in the 2006-2011 period, in order to access more appropriate accommodation; this statistic stands at 20.31 for women in the same age group. A significant share of under 35 migrant male-headed households (23.9 percent) identified job opportunities as the cause for their migration while only 13.11 percent of female-headed households made the same argument.



**Figure 1.7—Percentage of Households Disaggregated by Sex of the Household Head and the Cause of Migration in the under 35 Age Group in 2011**

The migration status of family members in 2011 indicates that both in male- and female-headed households, the majority of children had not changed their residence in the last five years such that this percentage stood at 93.92 percent for children under 18 in male-headed households and 92.93 percent in female-headed households. Regarding over 18 children, the figures also delineate that approximately 95 percent of them in male- and female-headed households had not changed their place of residence in the last five years.

### **1.9 Marital Status of the Household Head and Children Based upon the Sex and Age of the Head**

The marital status of the household heads on a nationwide scale in 2011 reveals that 95.69 percent of male heads of households in the under 35 age group have spouses. This figure is 97.78 percent for the 35-64 age cohort and 90.24 percent for the 65 and over. The condition of female heads of households in this regard is very different from that of males as only 34.71 percent of such females in the under 35 age category have spouses. This statistic is 16.03 percent for the 35-64 group and 4.74 percent for the over 65. In all age groups, females have lost their spouses due to accidents more than males: 92.98 percent of female heads of households in the 65 and over age group are widowed as a result of the decease of their spouses while only 8.81 percent of male heads of households in the aforesaid age cohort are widowed due to this cause. There is a major difference between men and women in terms of being widowed as a consequence of divorce: 25.58 percent of female heads of households in the under 35 age category are widowed following a divorce while the figures for the 35-64 and 65 and over groups stand at 13.01 percent and 1.44 percent, respectively. However, only 0.40 percent of male heads of households in the under 35 age group are divorced. The

results also prove that 19.97 percent of female heads of households in the under 35 age group have never married; in contrast, only 3.81 percent of male heads of households never married in this age group. The percentage of women is also higher in this regard compared to men.

**Table 1.4 –Marital Status of Heads Households by Sex, and Age in 2011 (Percentage)**

Marital status	Under 35		35-64		65 and over		Total	
	Men	Women	Men	Women	Men	Women	Men	Women
<b>Married</b>	95.69	34.71	97.78	16.03	90.24	4.74	96.29	13.65
<b>Widowed due to decease</b>	0.10	19.74	0.65	65.70	8.81	92.98	1.39	71.39
<b>Widowed due to divorce</b>	0.40	25.58	0.70	13.01	0.15	1.44	0.59	9.95
<b>Never married</b>	3.81	19.97	0.86	5.25	0.44	0.84	1.73	5.01
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

The difference of marital status of the children in male- and female-headed households is negligible, because the majority of the children under 18 in the aforesaid areas have never been married. Also, the marital status of children over 18 in male- and female-headed households bore no significant difference on a nationwide scale in 2011. For instance, 15.16 percent and 12.27 percent of children over 18 in male- and female-headed households have spouses, respectively, which show a three percent discrepancy. The percentage of children over 18 who are divorced in female-headed households is 5.57 percent while 2.39 percent for male-headed households. Being widowed due to decease among children over 18 within female-headed households stands at 1.22 percent; this statistic is 0.46 percent for male-headed households. A major portion of children over 18 are unmarried in both male- and female-headed households and there is a very marginal difference in this regard among the noted households such that 83.99 percent of children over 18 in male-headed households and 80.93 percent of them in female-headed households have never been married.

**Table 1.5 – Percentage of Households Based upon the Marital Status and Age of Child/Children, Sex, and Residence in 2011 (Nationwide)**

Marital Status	Age Group of Child/Children	Urban		Rural		Nationwide	
		Men	Women	Men	Women	Men	Women
<b>Married</b>	<b>Under18</b>	0.96	1.35	2.08	2.39	1.25	1.65
	<b>Over 18</b>	12.33	12.14	15.47	12.65	15.16	12.27
<b>Widowed due to decease</b>	<b>Under18</b>	0.04	0	0.02	0.05	0.03	0.02
	<b>Over18</b>	0.46	1.23	0.45	1.19	0.46	1.22
<b>Widowed due to divorce</b>	<b>Under18</b>	0.03	0.17	0.05	0.11	0.04	0.15
	<b>Over18</b>	2.63	6.15	1.72	3.84	2.39	5.57
<b>Never married</b>	<b>Under18</b>	98.97	98.48	98.85	97.44	98.69	98.18
	<b>Over18</b>	84.58	80.47	82.36	82.31	83.99	80.93
<b>Total</b>	<b>Under18</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
<b>Total</b>	<b>Over18</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

## Chapter 2-Economic Status of Female-Headed Households

### 2.1 Introduction

As stated in the previous chapter, female-headed households are among socially vulnerable group, at times, due to factors such as divorce, decease or drug abuse of the spouse, disability to work, and being abandoned by men. The lower income of female-headed households culminates in their relative poverty compared to male-headed households (Ghafari, 2004). This chapter employs the data achieved in the most recent nationwide census (2011) and assesses the economic circumstances of female-headed households in the different deciles of the society. The economic conditions of households are analyzed through the variable of expected income, the amount of which is estimated based upon the features of the head and members of the household, their facilities and means, the major amenities of life, and the accommodation conditions and features of all the households of the target society.

### 2.2 Goal

As the main and primary unit of a society, the household is among the most appropriate units for the observation of the economic, social, and cultural status of a given society. Since the results of surveying the expenditures and revenues of households throughout the country may reflect the mechanism of the extent and means of the distribution of expenses and incomes and the process of the households' application of the facilities and amenities of life at the national and regional levels, the present chapter employs the findings of surveying households' expenses and incomes and integrates them with the results of the 2011 census in order to assess the economic circumstances of female-headed households in the society.

Some of the detailed objectives of the assessment of the economic features of female-headed households include:

- Determining the geographical distribution of female-headed households in the society.
- Calculating the percentage of female-headed households based upon the features of the households.
- Estimating the mean expected income of female-headed households at nationwide and provincial levels.
- Computing the other economic indicators of female-headed households.

### 2.3 Analysis of Female-Headed Households' Economic Conditions

This chapter utilizes the information on households obtained in the 2011 nationwide census to look into the economic circumstances of female-headed households in a society. Zahedian et al. (2013) adopt an estimation regression model on the expected income of Iranian households and use the proxy means test, thereby ranking the

households in accordance with this variable. In the above study (Zahedian et al., 2013), the households of the country have been divided into deciles based on their expected incomes. As stated earlier, the 2011 nationwide census showed that a total of 2,557,179 households from among the 21,159,033 households of Iran are headed by females (12.1 percent) while the remaining 18,601,854 (87.9 percent) are headed by males.

Table 2.1 illustrates the number and percentage of households in each of the expected income deciles in 2011 disaggregated by the sex of the household head. This table also presents the percentage of female-headed households and percentage of male-headed households in each of the deciles. As displayed in this table, the percentage of female-headed households in the expected income deciles bears a somewhat downward trend and its amount only increases in the 10<sup>th</sup> decile compared to the previous decile. The percentage of female-headed households in the expected low-income deciles is much higher than high deciles. The highest amount of this variable belongs to the first decile with 35.3 percent and its lowest amount relates to the eighth and ninth deciles with 6.4 percent.

Table 2.1 below presents the percentage of the households of the deciles from among all the households of each group (female-headed households and male-headed households). The results show that the percentage of decile households from among all the female-headed households follows an almost similar model. A comparison of this percentage with that of the decile households from among the total of male-headed households demonstrate that within female-headed households, 43.3 percent of households are placed in the first two expected deciles: this figure is much higher than the percentage of male-headed households which are placed in the lowest two expected deciles (16.8 percent).

**Table 2.1 – Distribution of Households Disaggregated by the Sex and Income Deciles of the Household Head**

Expected Income Decile	Male-Headed Households		Female-Headed Households	
	Number	Percentage of Decile Households from All Male-Headed Households	Number	Percentage of Decile Households from All Female-Headed Households
<b>1</b>	1,367,985	7.4	747,918	29.2
<b>2</b>	1,754,719	9.4	361,185	14.1
<b>3</b>	1,851,743	10.0	264,160	10.3
<b>4</b>	1,898,670	10.2	217,233	8.5
<b>5</b>	1,927,231	10.4	188,673	7.4
<b>6</b>	1,951,818	10.5	164,085	6.4
<b>7</b>	1,971,069	10.6	144,834	5.7
<b>8</b>	1,980,409	10.6	135,494	5.3
<b>9</b>	1,980,300	10.6	135,604	5.3
<b>10</b>	1,917,910	10.3	197,993	7.7
<b>Nationwide</b>	18,601,854	100	2,557,179	100

An assessment of the features of female-headed households in all of the society and within the expected income deciles leads to the following results:

- The mean size of female-headed households in Iran is 2.2 persons which is smaller than that of male-headed households, i.e. 3.7. The mean size of female-headed households has an almost upward trend in the expected income deciles and the amount of only the last two deciles is less than the previous deciles.
- The mean age of female heads of households in Iran is 57.6 years, while the mean age of male heads of households is 44.1 years. The mean age of female heads of households is higher than that of male heads of households in all income deciles.
- The percentage of households with illiterate heads is higher for female-headed households compared to male-headed households in all deciles: the largest discrepancy is observed in the first income deciles. In the households of the first expected income decile, the head of 39.9 percent of male-headed households are illiterate while this figure is 81.1 percent in female-headed households.
- There are no literate persons in 29.7 percent of all female-headed households, whereas only 5.1 percent of male-headed households have an illiterate person in them. This percentage has a downward trend for all deciles in both groups of male- and female-headed households with the highest value being 62.4 percent for female-headed households in the first expected income decile.
- In both categories of male- and female-headed households, the majority of heads who are employed are actually self-employed. The percentage of unemployed female heads of households stands at 82.1 percent, whereas this statistic is 25 percent among male-headed households. The percentage of unemployed female heads of households are exponentially higher in all deciles than the percentage of unemployed male heads of households.
- In all the expected income deciles, over 85 percent of the male heads of households are married while 65 percent of the female heads of households in all deciles are widowed.
- The percentage of female heads of households who own their residential unit is higher in all expected income deciles compared to male-headed households. As expected, there is an upward trend in the expected income deciles of both groups of households; nevertheless, the changes of this percentage in the expected income deciles are higher for male-headed households (56-72 percent) compared to female-headed households (64-72 percent).
- Within female-headed households, 18.6 percent own an automobile; this figure is 45.7 percent in male-headed households. The number and percentage of households owning a private automobile bears an upward trend in both sexes within the expected income deciles with the value being consistently lower in female-headed households compared to male ones. Yet, the difference of the percentages of households owning a private car is much

higher in the upper deciles between the two groups of male- and female-headed households compared to lower deciles.

- The percentage of households owning a computer is 24.4 percent for female-headed households and 35 percent for male-headed households. This indicator has an upward trend for both groups in the expected income deciles; in the first seven deciles, however, the percentage of households owning a computer is higher among those headed by females. The exact reverse is observed in the last three deciles such that the percentage of female-headed households owning a computer in the upper deciles is lower than what is occurring in male-headed households.

**Table 2.2 – Share of Households in the First and Last Two Deciles of Expected Income Based upon the Sex of the Head in Each Province (Percentage)**

Province Name	Male-Headed Households		Female-Headed Households	
	Percentage of Households in the First Two Deciles	Percentage of Households in the Last Two Deciles	Percentage of Households in the First Two Deciles	Percentage of Households in the Last Two Deciles
Alborz	2.5	25.1	11.6	15.8
Ardebil	14.5	16.3	56.4	2.6
Booshehr	11.1	24.1	41.9	7.6
Chaharmahal & Bakhtiari	11.7	12.9	45.4	4.1
East Azerbaijan	28.6	5.4	63.5	1.7
Fars	17.0	21.6	41.5	10.0
Ghazvin	10.2	20.0	36.6	10.1
Ghom	11.2	12.7	45.0	4.6
Gillan	16.8	15.9	49.4	4.6
Golestan	30.6	9.7	63.9	2.3
Hamedan	23.0	11.8	62.5	2.5
Hormozgan	26.3	17.1	63.9	4.4
Ilam	28.0	12.3	56.9	5.2
Isfahan	14.0	12.5	50.4	3.6
Kerman	30.6	12.8	62.0	4.8
Kermanshah	19.8	15.5	45.4	5.6
Khoozestan	14.6	19.2	36.5	8.0
Khorasan-Razavi	20.5	16.4	52.4	6.5
Kohkilooyeh & Boyerahmad	13.5	14.8	55.1	2.7
Kurdistan	12.9	11.1	47.3	3.1
Lorestan	26.9	9.8	54.4	3.5
Markazi	19.1	11.1	63.0	2.4
Mazandaran	8.4	19.6	46.1	4.5
North Khorasan	29.1	12.3	69.1	2.8
Semnan	11.5	16.6	41.1	6.7
Sistan & Baloochestan	50.4	11.0	76.9	3.5
South Khorasan	32.2	11.6	74.9	3.1
Tehran	2.8	50.1	6.9	45.0
West Azerbaijan	27.3	10.8	58.3	4.9
Yazd	13.9	14.7	58.7	4.8
Zanjan	24.2	6.9	65.3	2.2
Nationwide	16.8	21.0	43.4	13.0



Table 2.2 displays in percentage the share of households in the first and last deciles of expected incomes based upon the sex of the household head in each province. The information in this table reveals that the share of female-headed households in the first two income deciles in all provinces is much more than the share of male-headed households. The largest share of female-headed households in the first two income deciles is related to the province of Sistan and Baloochestan with 76.9 percent where the share of male-headed households in the first two income deciles is 50.4 percent. The lowest share of female-headed households in the first two deciles goes to the province of Tehran with 6.9 percent. The share of male-headed households in the first two income deciles is 2.8 percent. On a nationwide scale, the share of female-headed households in the first two income deciles (43.4 percent) is larger than that of male-headed households (16.8 percent) while the share of female-headed households in the last two income deciles (13.0 percent) is lower than the share of male-headed households (21.0 percent).

## 2.4 Economic Indicators of Female-Headed Households

As previously elaborated, the expected income of the country's households is estimated through employing the findings of the 2011 nationwide census based on the proxy means test. Zahedian et al. (2013) demonstrate that the estimated expected income of households has a high correlation with the actual income of households and depicts the economic level of households with high precision. Therefore, the assessment of the variable of households' expected income to gain information from the economic level of households – especially female-headed households – seems rational. To this end, the present chapter continues by presenting the median of the expected income of female-headed households at different geographic levels and each of the expected income deciles and also a comparison of the value of this indicator for male-headed households. Subsequently, the indicator of the ratio of employment and the dependency burden which provide information regarding the economic circumstances of households has been calculated for both groups of male- and female-headed households and the results of both groups are analyzed comparatively.

### 2.4.1 Expected Annual Income Median

Table 2.3 portrays the median of the annual expected income of male- and female-headed households on a nationwide scale and each of the provinces. According to this table, the median of the expected income for female-headed households is around IRR 65,532,713 and IRR 99,335,846 for male-headed households. In other words, the expected median income of female-headed households around the country is approximately 65 percent of the median of the expected income of male-headed households. To this end, it appears that even if the smaller size of female-headed households are considered at the level of the society, the income level of these households is less than that of male-headed households.

The information in Table 2.3 asserts that the lowest median of the annual expected income of female- and male-headed households is around IRR 33 m and IRR 58 m, respectively, in the province of Sistan and Baloochestan. The highest rate of the expected income median for female-headed households and male-headed households

stood at IRR 145 m and IRR 161 m in the province of Tehran. A comparison of the expected income median for both groups of female- and male-headed households illustrates that the highest difference between the expected income of these two groups is in Yazd where the median of the expected income of female-headed households is around IRR 50 m while the same statistic for male-headed households stands close to IRR 103 m: slightly over twice as much.

**Table 2.3 – Median of Expected Annual Income of Households Based upon the Sex of the Household Head in Each Province (IRR)**

Province Name	Male-Headed Households	Female-Headed Households
Alborz	124,144,956	99,376,771
Ardebil	95,900,705	52,885,552
Booshehr	110,210,587	65,668,104
Chaharmahal & Bakhtiari	95,378,644	62,424,124
East Azerbaijan	75,076,117	46,580,992
Fars	98,700,967	66,239,582
Ghazvin	107,305,145	72,398,296
Ghom	95,625,759	62,331,606
Gillan	95,179,447	58,671,907
Golestan	75,913,649	47,375,685
Hamedan	82,830,607	47,809,242
Hormozgan	87,882,870	44,643,640
Ilam	79,937,545	51,005,955
Isfahan	96,222,868	57,729,828
Kerman	77,943,596	47,327,356
Kermanshah	89,221,127	62,143,161
Khoozestan	99,806,517	70,355,006
Khorassan-Razavi	90,410,757	55,862,834
Kohkilooyeh & Boyerahmad	95,770,333	54,048,446
Kurdistan	92,124,984	60,472,758
Lorestan	77,936,603	54,620,461
Markazi	88,899,731	47,624,109
Mazandaran	107,265,218	65,589,249
North Khorassan	76,844,808	41,810,383
Semnan	102,703,331	65,070,342
Sistan & Baloochestan	57,603,888	33,380,223
South Khorassan	76,021,009	35,324,669
Tehran	160,915,414	145,432,414
West Azerbaijan	77,884,670	51,097,191
Yazd	103,367,340	49,779,012
Zanjan	80,359,819	45,623,001
Nationwide	99,335,846	65,532,713

Table 2.4 depicts the expected income of female- and male-headed households in each of the expected income deciles. According to this table, the medians of the expected income for female-headed households and male-headed households are close to one another in most deciles. In the low deciles, the median of the expected income for female-headed households is slightly lower than that of male-headed households while the reverse is manifest in the lower deciles. The median of the expected income of female-headed households is larger than that of male-headed households.

**Table 2.4 – Median of Expected Annual Income of Households Based upon the Sex of the Household Head in Each Decile (IRR)**

Expected Income Decile	Male-Headed Households	Female-Headed Households
1	35,575,853	29,756,973
2	51,635,488	50,737,864
3	64,218,999	63,827,661
4	76,155,954	75,924,510
5	88,734,800	88,414,415
6	103,069,602	102,813,891
7	120,621,191	120,393,998
8	144,349,949	144,151,600
9	182,566,084	183,173,525
10	292,199,844	315,619,347

### 2.4.2 Employment Ratio

Employment ratio is an economic indicator which illustrates the ratio of a society's employed population to the overall aged over 10 population. This ratio can be defined accordingly:

$$\text{Employment ratio} = \frac{\text{Employed population aged 10 and over}}{\text{Population aged 10 and over}}$$

Table 2.5 presents the employment ratio of household heads for both groups of male- and female-headed households in each of the expected income deciles. The table clearly demonstrates that in all deciles the employment ratio of female heads of households is noticeably less compared to that of male head of households. This ratio bears an upward trend in expected income deciles.

**Table 2.5 – Employment Ratio of Household Heads Based upon the Sex of the Heads in Each Decile**

Expected Income Decile	Male-Headed Households	Female-Headed Households
1	0.62	0.17
2	0.72	0.18
3	0.75	0.17
4	0.77	0.17
5	0.78	0.17
6	0.78	0.18
7	0.77	0.19
8	0.76	0.19
9	0.76	0.19
10	0.75	0.18
Nationwide	0.75	0.18

### 2.4.3 Dependency Ratio

This indicator is derived through dividing the population of the society over the number of those employed and is expressed as either a net or gross value. The mean dependency burden equals the number of an employed person's dependents (including the employed person or excluding him/her).

$$\text{Gross dependency burden} = \frac{\text{Total population}}{\text{Total number of the employed}}$$

The net dependency burden is achieved through deducting the gross dependency burden from the number one.

Table 2.6 displays the net dependency burden based upon the sex of the household head in each of the expected income deciles. Based upon the information existing in this table, there are on average 3.7 unemployed persons per one employed person in female-headed households; this ratio is 2.6 in male-headed households. Another point worth noting in this table is the pace of the reduction of the dependency burden in female-headed households which goes down from 5.9 in the first expected income decile to 2.1 in the last decile.

**Table 2.6 – Net Dependency Burden of Households Based upon the Sex of the Heads in Each Decile**

Expected Income Decile	Male-Headed Households	Female-Headed Households
1	2.7	5.9
2	2.9	5.2
3	2.9	4.7
4	2.9	4.2
5	2.8	3.8
6	2.8	3.3
7	2.6	2.6
8	2.6	2.6
9	2.3	2.2
10	1.8	2.1
Nationwide	2.6	3.7

## **Chapter 3-Health Conditions of Female-Headed Households**

### **3.1 Introduction**

This chapter presents a summary of the findings pertinent to the health conditions of female-headed households in Iran. In order to define the indicators of health among the members of female-headed households based upon the national indicators of health and estimation of health indicators, the findings of the IrMIDHS-2010 conducted by the Ministry of Health and Medical Education were required. Despite the correspondences of the Statistical Center of Iran with the Ministry and the several follow-ups of the Statistical Research and Training Center, the required data were not provided by the Ministry of Health. Furthermore, assessments were made on the calculation of indicators through the findings of the noncommunicable diseases risk factors plan (STEPS) which is conducted by the Ministry of Health and Medical Education on a yearly basis as a case study on a national scale. Regrettably, the questionnaire of the aforesaid plan does not include the features of the household head and his/her sex and thus it is not possible to derive the indicators on female-headed households.

Therefore, this chapter provides a report on the findings of the household expenditure and income survey concerning health and food expenses. In addition, the statistics on the health of female heads of households in the country have been compiled from other information resources such as those of the female-headed households covered by the Imam Khomeini Relief Foundation.

### **3.2 Health Conditions of Female-Headed Households Covered by the Imam Khomeini Relief Foundation**

Based on the report of the Imam Khomeini Relief Foundation, 983,209 households (56.16 percent) from among the total 1,750,799 households being covered in 2011 were headed by females. Accordingly, 0.8 percent of female heads are disabled and 7.1 percent of them suffer from physical or mental disorders. In addition, 30.1 percent of female heads of households are unable to work. The above figures are one, 7.5, and 24 percent for male-headed households, respectively.

**Table 3.1 –Number/Percentage of Households Covered by the Imam Khomeini Relief Foundation and Their Members Based upon Health Conditions in 2011**

Health Conditions	Female-Headed Households		Male-Headed Households	
	Number	Percentage	Number	Percentage
Healthy	609,041	61.9	1,188,882	67.5
Disabled	7957	0.8	18,046	1
Physically Sick	66,159	6.7	124,096	7
Mentally Sick	3753	0.4	8113	0.5
Unable to Work	296,299	30.1	422,843	24
<b>Total</b>	<b>983,209</b>	<b>100</b>	<b>1,761,980</b>	<b>100</b>

Source: Statistical Year Book of Imam Khomeini Relief Foundation, Planning and Information Technology Center, 2011

### 3.3 Analysis of the Data of the Expenses and Income of Female-Headed Households Regarding Health and Food Expenses

The survey on 38,513 households' expenses and income conducted in 2011 by the Statistical Center of Iran revealed that 4872 households were headed by females. Among them, 2253 households live in urban and 2619 in rural areas. In this study, based upon the data on the households' food and health expenses, the following indicators have been assessed disaggregated by male- and female-headed households, urban and rural areas and province, and income deciles. In calculating all the indicators, the weight of household sampling has been taken into consideration. All the expenses appear in IRR in the tables.

1. Mean annual household food expenses
2. Mean annual household food expenses per capita
3. Ratio of annual food expenses to the annual household income
4. Ratio of annual food expenses to the total annual household expenses
5. Mean annual household health expenses
6. Mean annual household health expenses per capita
7. Ratio of annual health expenses to overall household expenses

#### 3.3.1 Food Expenses of Female-Headed Households

In 2011, mean annual food expenses in female-headed households (IRR 20,929,228) are 35 percent lower compared to those of male-headed households (IRR 32,461,888). This ratio in rural areas is 39.1 percent while 34.6 percent in urban areas (Table 3.2).

**Table 3.2 – Mean Annual Food and Tobacco Expenses and Mean Annual Household Income Disaggregated by the Sex of the Household Head and Place of Residence of the Household in 2011 (IRR)**

Kind of Expenses and Income	Urban Areas		Rural Areas		Nationwide	
	Male-Headed Households	Female-Headed Households	Male-Headed Households	Female-Headed Households	Male-Headed Households	Female-Headed Households
<b>Food Expenses</b>	32,401,684	21,178,133	33,286,835	20,259,623	32,641,888	20,929,228
<b>Tobacco Expenses</b>	606,814	273,474	731,598	259,831	640,677	269,777
<b>Food and Tobacco Expenses</b>	33,008,498	21,451,607	34,019,611	20,519,455	33,282,885	21,199,005
<b>Total</b>	139,581,353	102,719,643	90,019,721	51,602,660	126,131,762	88,867,595
<b>Income</b>	134,926,383	99,652,907	84,646,254	47,064,325	121,281,813	85,402,075

The point worth noting is that, on average, 43 percent of the household income in rural female-headed households is spent on food expenses which is higher than that of male-headed households (39.3 percent). In cities, these figures are 21.2 and 24.1 percent, respectively. Nevertheless, with respect to the size of households in both groups and that female-headed households are smaller, it is necessary to calculate the mean expenses per capita; the results have been presented in Table 3.3 disaggregated by income deciles and provinces in Table 3.4.

The findings illustrate that the food expenses per capita in the majority of income deciles and also provinces were higher in female-headed households compared to male ones.

In rural female-headed households, the share of food in all expenses increases with the fall in income such that 30.77 percent of all the expenses are spent on food in the last decile while this figure rises to 44.38 percent in the first income decile. In urban areas, these figures are 14.19 and 29.39 percent, respectively. In other words, the share of food in the overall expenses of an urban female-headed household in the first income decile is more than twice as much as those in the last decile. This fact depicts that in the low income deciles, a major portion of the household income is spent on food and, consequently, the share of other expenses would drop accordingly.

The figures appearing in Table 3.5 show that the highest share of food expenses from all the household expenses goes to the rural female-headed households of the province of Hormozgan (55.48 percent) with the provinces of Sistan and Baloochestan, South Khorassan, and Khoozestan standing in the next ranks with a share of over 50 percent. The lowest shares are of the province of Tehran with 20.49 percent, Mazandaran with 33.25 percent, and Yazd and Alborz with each 35 percent. Among female-headed households, the highest share of food expenses in all household expenses is in the province of Sistan and Baloochestan with 39.72 percent while the provinces of Kohkilooyeh and Boyerahmad, Hormozgan, and Khoozestan come in the next ranks. In urban households, the food share of all the expenses of female-headed households is 24.8 percent while it is 41.8 percent in rural areas.



**Table 3.3 – Mean Annual Food Expenses Per Capita (IRR) and Percentage of Food Expenses to All Household Expenses Disaggregated by Income Deciles, Sex of Household Head, and Place of Residence in 2011**

Income Decile	Urban Areas		Rural Areas		Nationwide	
	Male-Headed Households	Female-Headed Households	Male-Headed Households	Female-Headed Households	Male-Headed Households	Female-Headed Households
1	6,766,177	7,365,534	7,065,513	8,376,939	6,838,952	7,736,888
	33.72	29.39	44.81	44.38	36.40	34.89
2	7,107,141	9,321,229	7,232,986	8,643,761	7,144,468	9,075,540
	32.91	28.70	44.29	42.72	36.29	33.79
3	7,578,829	10,813,088	7,197,573	9,296,453	7,465,164	10,439,443
	31.27	25.98	44.56	40.67	35.23	29.60
4	8,089,271	11,885,756	7,367,026	9,694,655	7,876,351	11,309,680
	29.82	24.62	43.23	40.89	33.77	28.90
5	8,026,882	13,299,757	7,459,051	10,418,734	7,865,749	12,661,832
	28.19	25.97	42.21	41.93	32.17	29.50
6	8,587,116	12,301,066	8,053,971	11,988,426	8,445,277	12,229,035
	26.67	24.43	41.58	40.91	30.63	28.23
7	9,205,494	10,986,459	8,067,294	10,526,846	8,900,310	10,914,169
	26.32	21.11	39.20	37.87	29.77	23.74
8	9,661,368	12,040,358	8,782,714	10,934,308	9,419,121	11,882,991
	24.47	21.23	37.15	36.96	27.96	23.46
9	10,246,467	11,375,524	9,290,459	9,162,811	10,006,049	11,002,567
	23.21	18.68	36.20	36.90	26.48	21.75
10	11,615,813	12,990,317	12,157,981	12,569,755	11,747,307	12,920,626
	18.86	14.19	34.70	30.77	22.70	16.94

To turn every variable into a per capita value, its amount is divided over the number of household members.

The figures in the second row of each decile show the share of food expenses in all household expenses.

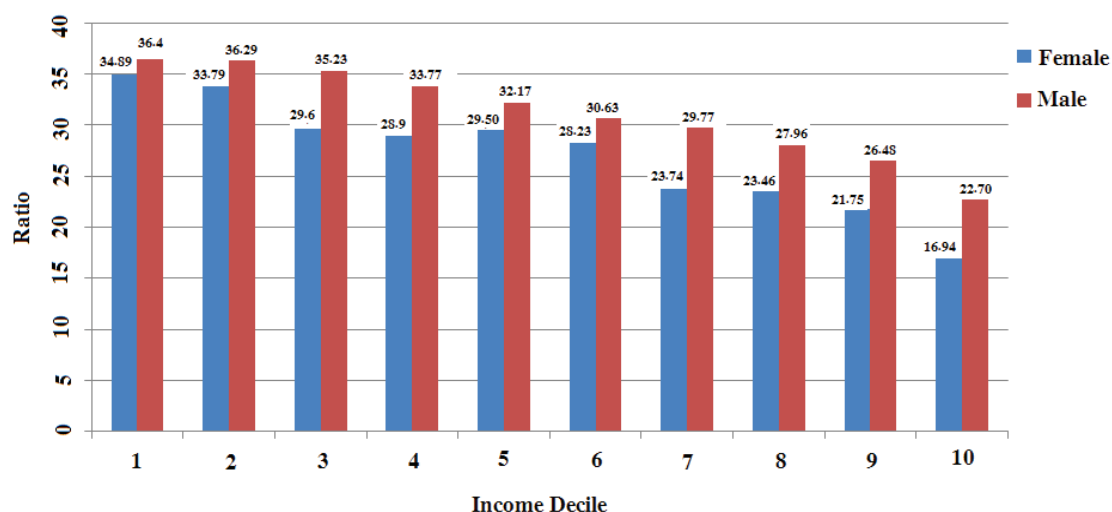
**Table 3.4 – Mean Annual Household Food Expenses Per Capita (IRR) Disaggregated by the Sex of the Household Head, Place of Residence, and Province in 2011**

Province Name	Urban Areas		Rural Areas	
	Male-Headed Households	Female-Headed Households	Male-Headed Households	Female-Headed Households
Alborz	8,200,269	8,651,539	7,735,597	8,876,683
Ardebil	11,528,518	11,596,575	11,047,425	12,758,616
Booshehr	7,934,916	9,069,942	6,639,832	7,241,575
Chaharmahal & Bakhtiari	11,946,699	16,393,792	8,960,281	10,999,555
East Azerbaijan	8,317,365	10,581,303	7,776,233	10,151,621
Fars	9,477,355	13,860,594	9,312,719	9,746,055
Ghazvin	8,732,734	11,148,861	9,046,961	11,167,288
Ghom	6,478,266	7,855,498	8,897,096	10,105,499
Gilan	9,635,120	12,594,560	9,984,679	10,046,109
Golestan	7,450,835	8,697,029	6,581,175	5,703,302
Hamedan	7,348,645	8,823,214	7,111,342	8,095,860
Hormozgan	10,388,222	12,617,542	8,843,235	11,210,086
Ilam	11,206,203	13,077,741	10,231,049	12,472,616
Isfahan	9,984,736	11,755,406	10,019,301	12,794,508
Kerman	7,157,768	7,451,431	7,132,721	7,765,462
Kermanshah	9,295,769	10,548,677	8,514,015	10,695,141
Khoozestan	10,178,428	11,736,593	8,134,976	10,489,166
Khorasan Razavi	9,036,769	10,475,450	7,900,287	7,570,867
Kohkilooyeh & Boyerahmad	9,009,842	9,098,438	7,408,164	7,957,400
Kurdistan	9,112,852	10,286,944	9,130,189	10,588,046
Lorestan	9,106,780	10,131,144	9,113,852	13,204,028
Markazi	10,211,241	11,740,411	9,988,635	11,395,877
Mazandaran	9,349,666	8,862,194	10,328,991	8,274,999
North Khorasan	7,594,651	8,075,458	6,195,552	6,873,685
Semnan	7,665,573	11,354,740	7,464,700	11,393,449
Sistan & Baloochestan	7,103,023	8,075,912	5,229,222	8,554,824
South Khorasan	8,821,412	10,133,158	8,151,645	9,936,959
Tehran	8,754,109	9,929,725	7,258,192	5,686,234
West Azerbaijan	8,663,421	8,714,778	8,681,197	9,427,863
Yazd	7,455,537	8,167,285	9,064,569	6,931,287
Zanjan	9,943,363	12,800,412	10,355,204	11,518,418
Nationwide	8,940,126	10,500,199	8,389,293	9,318,238

**Table 3.5 – Share of Food Expenses in the Overall Household Expenses Disaggregated by the Sex of the Household Head, Place of Residence, and Province in 2011**

Province Name	Urban Areas		Rural Areas	
	Male-Headed Households	Female-Headed Households	Male-Headed Households	Female-Headed Households
Alborz	28.03	25.41	38.38	35.03
Ardebil	31.13	32.55	41.16	43.21
Booshehr	28.23	31.97	36.61	40.19
Chaharmahal & Bakhtiari	30.39	32.56	38.21	39.55
East Azerbaijan	27.83	28.10	37.73	39.61
Fars	25.13	25.61	36.98	37.57
Ghazvin	26.07	26.89	36.00	42.58
Ghom	22.61	21.02	37.08	39.41
Gilan	27.53	28.61	39.30	40.60
Golestan	27.36	26.91	39.90	38.45
Hamedan	25.45	24.56	40.59	40.58
Hormozgan	32.73	36.33	51.09	55.48
Ilam	32.40	30.53	41.30	43.10
Isfahan	25.65	22.78	33.51	35.63
Kerman	28.20	30.88	39.42	39.60
Kermanshah	26.70	29.05	40.71	42.54
Khoozestan	35.31	33.83	46.15	51.59
Khorassan Razavi	31.57	30.63	46.63	45.45
Kohkilooyeh & Boyerahmad	32.17	36.37	43.71	43.27
Kurdistan	31.83	32.96	46.83	46.56
Lorestan	27.91	23.88	39.19	41.14
Markazi	25.72	29.44	37.61	40.96
Mazandaran	26.49	23.82	34.36	33.25
North Khorassan	26.58	27.41	40.77	42.37
Semnan	23.92	25.48	37.88	40.13
Sistan & Baloochestan	40.74	39.72	52.78	55.19
South Khorassan	33.64	33.04	49.84	52.76
Tehran	20.16	15.61	28.93	20.49
West Azerbaijan	27.71	25.55	39.01	41.78
Yazd	28.28	26.72	37.53	35.01
Zanjan	30.91	33.71	40.99	44.08
Nationwide	<b>26.76</b>	<b>24.80</b>	<b>40.47</b>	<b>41.80</b>

The ratio of the food expenses of female-headed households to the overall income in all deciles (excluding the first decile) is lower than such expenses in male-headed households; in the first income decile, however, rural female-headed households spend 73 percent of their income on food provision. In other words, a smaller share of the income is spent on food provision in female-headed households.



**Figure 3.1 – Ratio of Annual Food Expenses to the Overall Household Expenses in Each Income Decile Disaggregated by the Sex of the Household Head in 2011**

The ratio of food expenses to the overall household expenses in female-headed households is lower than such expenses in male-headed households in almost all deciles (Figure 3.1). In other words, food receives a smaller share of the overall expenses in female-headed households. To this end, studies demonstrate that in nine income deciles, female-headed households have spent less on purchasing livestock and fowl meat compared to male-headed households such that the mean of these expenses in male-headed households is 1.58 times as much as female-headed households (1.54 times in urban areas and 1.72 times in rural areas). The highest amount of this ratio is 1.75 times as much in the first decile.

It should be indicated of course that the share of food in the overall household expenses in the low income deciles of female-headed households is significantly higher than this share in high income deciles. In the last decile, approximately 17 percent of the overall expenses are allocated to food while in the first decile, this figure is around 35 percent. In other words, over one-third of the expenses of female-headed households of the first two deciles are spent on food items. In rural areas, between 30.77 percent (10<sup>th</sup> decile) and 44.38 percent (first decile) of the expenses of female-headed households are spent on food; this of course is not significantly different with male-headed households. In urban areas, the share of the food expenses of female-headed households in the first decile is over twice as much as those in the last decile.

### 3.3.2 Health and Treatment Expenses of Female-Headed Households

In 2011, the mean health expenses of female-headed households (IRR 6,371,518) is 15 percent less compared to male-headed households (IRR 7,493,525). This ratio is 28.8 percent in rural areas and 11.6 percent in urban areas. Table 3.6 displays the mean annual health expenses and the share of health expenses in the overall household expenses while Table 3.7 illustrates the mean expenses per capita disaggregated by income deciles.

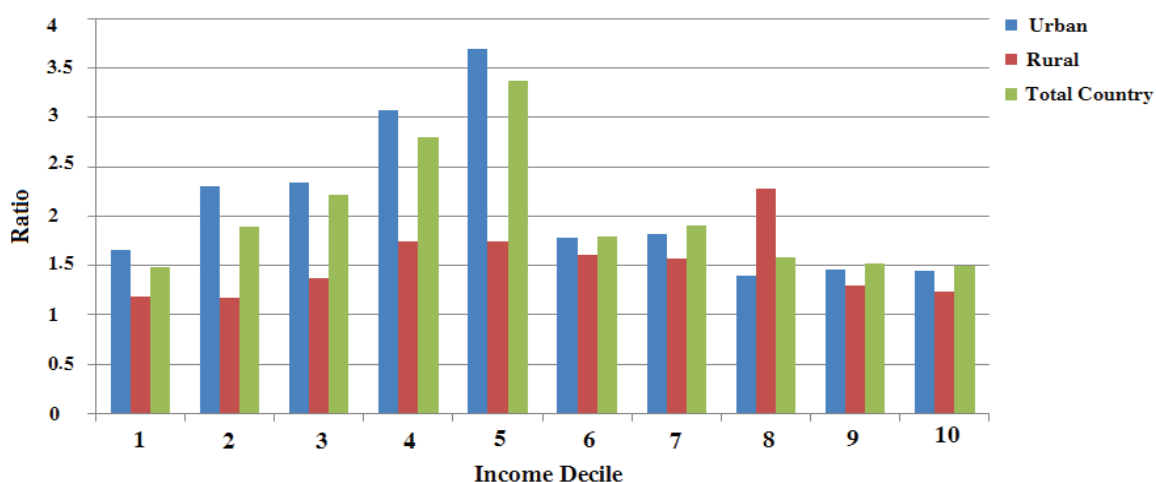
**Table 3.6 – Mean Annual Household Health Expenses (IRR) and the Share of Health in the Overall Household Expenses Disaggregated by Income, Sex of the Head of Household, and Place of Residence in 2011**

Income Decile	Urban Areas		Rural Areas		Nationwide	
	Male-Headed Households	Female-Headed Households	Male-Headed Households	Female-Headed Households	Male-Headed Households	Female-Headed Households
1	4,372,339	3,598,422	3,498,305	2,164,347	4,161,036	3,071,877
	6.12	7.51	7.64	8.28	6.49	7.79
2	5,066,776	5,497,193	4,381,136	3,180,686	4,863,404	4,657,094
	5.86	7.22	6.92	6.53	6.17	6.97
3	5,801,924	7,125,905	4,233,397	3,448,661	5,334,295	6,219,962
	5.31	7.68	5.97	5.53	5.51	7.15
4	5,709,141	8,417,145	5,075,887	4,686,378	5,522,456	7,436,267
	5.05	7.30	6.01	6.88	5.34	7.19
5	5,448,046	7,967,999	4,628,311	5,961,472	5,215,430	7,523,707
	4.27	6.24	5.35	7.20	4.58	6.46
6	7,293,795	8,861,097	4,975,582	4,570,481	6,677,050	7,872,556
	4.85	5.38	5.40	5.56	5.00	5.42
7	8,939,970	9,645,636	5,108,206	5,153,257	7,912,564	8,939,061
	5.28	6.74	4.84	5.49	5.16	6.55
8	8,651,274	9,228,197	5,745,298	7,852,871	7,850,091	9,032,518
	4.79	5.69	4.83	5.28	4.80	5.63
9	11,736,031	10,043,566	6,347,918	6,803,650	10,381,022	9,497,472
	5.04	5.30	4.87	5.62	5.00	5.36
10	14,208,968	11,774,722	9,460,509	12,628,405	13,057,308	11,916,185
	4.54	4.14	4.71	6.10	4.58	4.47

The figures of the second row in each decile portray the share of health expenses in the overall household expenses.

**Table 3.7 – Mean Household Health Expenses Per Capita (IRR) Disaggregated by Income Decile, the Sex of Household Head, and Place of Residence in 2011**

Income Decile	Urban Areas		Rural Areas		Nationwide	
	Male-Headed Households	Female-Headed Households	Male-Headed Households	Female-Headed Households	Male-Headed Households	Female-Headed Households
1	1,573,022	2,616,285	1,520,783	1,796,394	1,560,393	2,315,248
2	1,643,814	3,774,755	1,600,206	1,871,232	1,630,879	3,084,428
3	1,942,239	4,548,622	1,253,723	1,716,679	1,736,970	3,850,931
4	1,866,256	5,726,084	1,464,974	2,560,295	1,747,957	4,893,747
5	1,541,946	5,682,426	1,227,210	2,144,963	1,452,633	4,899,150
6	2,240,567	3,996,312	1,347,522	2,169,106	2,002,979	3,575,331
7	2,614,620	4,746,368	1,264,173	1,987,031	2,252,526	4,312,371
8	2,666,000	3,740,506	1,483,694	3,376,605	2,340,036	3,688,730
9	3,230,041	4,710,360	1,543,184	2,000,219	2,805,828	4,253,561
10	4,203,899	6,096,991	2,031,823	2,514,864	3,677,098	5,503,398



**Figure 3.2 – Ratio of Mean Annual Health Expenses of Female-Headed Households Per Capita Compared to Those of Male-Headed Households in Each Income Decile in 2011**

The mean health expenses per capita of female-headed households are higher in all income deciles compared to male-headed households, to an extent that the expenses were 3.7 times as much in the fifth decile. This figure varied from 1.17 in the second

decile to 2.28 in the eighth decile in female-headed households. In urban areas, this figure in female-headed households is at least 1.4 in the eighth decile and at most 3.7 in the fifth decile which is a very high figure. This fact shows that health expenses are higher in female-headed households, particularly in average and low income deciles. Among the probable reasons behind this is the prevalence of further health problems of such households and the low rate of their insurance coverage.

**Table 3.8 – Mean Annual Household Health Expenses Per Capita (IRR) Disaggregated by Place of Residence, Sex, and Province in 2011**

Province Name	Urban Areas		Rural Areas	
	Male-Headed Households	Female-Headed Households	Male-Headed Households	Female-Headed Households
<b>Alborz</b>	1,431,079	864,709	700,133	1,396,300
<b>Ardebil</b>	1,869,148	2,637,510	1,934,090	1,603,016
<b>Booshehr</b>	1,206,819	818,275	628,542	1,067,110
<b>Chaharmahal &amp; Bakhtiari</b>	3,587,237	6,815,962	1,842,509	4,351,075
<b>East Azerbaijan</b>	3,586,382	4,121,532	1,755,678	2,826,804
<b>Fars</b>	4,472,629	8,734,843	2,839,687	4,073,920
<b>Ghazvin</b>	1,422,977	2,168,507	1,655,210	1,279,605
<b>Ghom</b>	2,769,045	4,835,359	2,538,324	2,648,518
<b>Gilan</b>	3,080,183	3,648,376	2,133,867	2,116,236
<b>Golestan</b>	2,129,385	4,084,003	1,054,918	920,480
<b>Hamedan</b>	1,881,831	2,319,706	1,052,706	1,291,138
<b>Hormozgan</b>	1,153,524	2,056,418	656,519	1,539,505
<b>Ilam</b>	3,167,464	6,074,133	2,646,844	2,967,149
<b>Isfahan</b>	3,194,126	10,272,815	2,319,162	4,602,744
<b>Kerman</b>	1,987,932	2,636,684	1,356,769	2,209,058
<b>Kermanshah</b>	1,957,086	1,919,361	1,480,178	1,749,826
<b>Khoozestan</b>	1,917,571	2,280,329	974,399	773,074
<b>Khorassan Razavi</b>	1,292,817	2,159,228	839,970	1,226,096
<b>Kohkilooyeh &amp; Boyerahmad</b>	1,329,151	2,270,724	807,240	1,147,980
<b>Kurdistan</b>	1,475,938	2,115,983	1,395,729	1,435,135
<b>Lorestan</b>	1,809,952	2,806,674	1,622,082	3,253,820
<b>Markazi</b>	4,499,373	2,923,950	3,063,770	3,022,263
<b>Mazandaran</b>	2,250,921	2,578,151	1,904,882	1,966,745
<b>North Khorassan</b>	1,645,207	2,304,994	931,924	1,355,828
<b>Semnan</b>	1,987,802	4,855,794	1,381,914	2,851,601
<b>Sistan &amp; Baloochestan</b>	910,396	969,137	244,551	738,291
<b>South Khorassan</b>	452,891	1,025,085	377,007	656,807
<b>Tehran</b>	2,983,995	4,271,584	1,317,557	1,849,212
<b>West Azerbaijan</b>	2,187,679	2,346,400	1,591,928	1,618,330
<b>Yazd</b>	1,368,012	2,651,522	851,167	1,076,883
<b>Zanjan</b>	2,302,949	3,516,242	1,566,253	1,861,503
<b>Nationwide</b>	<b>2,484,903</b>	<b>4,203,324</b>	<b>1,477,478</b>	<b>2,004,101</b>



**Table 3.9 – Share of Health Expenses in Overall Household Expenses Disaggregated by the Sex of the Household Head, Place of Residence, and Province in 2011**

Province Name	Urban Areas		Rural Areas	
	Male-Headed Households	Female-Headed Households	Male-Headed Households	Female-Headed Households
Alborz	3.11	1.96	2.67	4.35
Ardebil	4.52	6.76	6.32	4.84
Booshehr	3.05	2.51	2.51	2.79
Chaharmahal & Bakhtiari	6.87	10.03	5.74	10.15
East Azerbaijan	5.90	6.97	6.61	8.54
Fars	8.23	12.78	9.48	11.39
Ghazvin	3.92	6.09	5.09	4.76
Ghom	7.69	11.29	8.42	8.65
Gillan	6.52	7.51	6.84	7.70
Golestan	5.12	7.12	5.17	5.52
Hamedan	4.86	5.81	5.40	5.35
Hormozgan	2.97	3.72	2.80	4.09
Ilam	6.52	9.82	7.04	6.91
Isfahan	6.89	12.58	7.28	11.48
Kerman	5.39	7.69	6.69	10.55
Kermanshah	4.86	4.93	6.16	6.72
Khoozestan	4.56	4.73	4.40	3.11
Khorasan Razavi	3.73	5.06	4.78	7.69
Kohkilooyeh & Boyerahmad	4.10	7.11	4.01	5.90
Kurdistan	3.83	4.64	4.66	4.51
Lorestan	4.51	6.24	5.95	9.26
Markazi	7.78	7.32	8.44	8.62
Mazandaran	5.52	5.87	5.90	7.04
North Khorasan	4.59	5.80	5.36	6.26
Semnan	4.73	8.66	5.54	7.80
Sistan & Baloochestan	2.98	3.94	1.91	2.61
South Khorasan	1.39	2.38	2.03	3.00
Tehran	4.36	4.64	3.54	4.27
West Azerbaijan	5.60	5.83	5.89	6.92
Yazd	2.83	4.92	3.09	4.02
Zanjan	5.18	6.12	5.09	6.48
Nationwide	<b>5.04</b>	<b>6.62</b>	<b>5.53</b>	<b>6.97</b>

The findings displayed in Tables 3.8 and 3.9 illustrate that the highest share of health expenses in the overall expenses of rural female-headed households is 11.48 percent in the province of Isfahan followed by the province of Fars (11.39 percent) and the province of Kerman (10.55 percent); unlike food expenses, the lowest share is in the province of Sistan and Baloochestan (2.61 percent) followed by the province of Booshehr (2.79 percent) and the province of South Khorassan (three percent). In urban female-headed households, the highest shares are in the provinces of Fars (12.78 percent), Isfahan, and Ghom while the lowest shares are in the provinces of

Alborz, South Khorassan, and Booshehr. In rural areas, the share of the health expenses of female-headed households is higher than those of male-headed households in 25 provinces while in urban areas, this figure is 28 provinces out of the total 31 provinces of the country.

**Table 3.10 – Ratio of Health Expenses to the Overall Household Expenses in Each of the Income Deciles Disaggregated by the Sex of the Household Head and Place of Residence in 2011**

Income Decile	Urban Areas		Rural Areas		Nationwide	
	Male-Headed Households	Female-Headed Households	Male-Headed Households	Female-Headed Households	Male-Headed Households	Female-Headed Households
1	6.12	7.51	7.64	8.28	6.49	7.79
2	5.86	7.22	6.92	6.53	6.17	6.97
3	5.31	7.68	5.97	5.53	5.51	7.15
4	5.05	7.30	6.01	6.88	5.34	7.19
5	4.27	6.24	5.35	7.20	4.58	6.46
6	4.85	5.38	5.40	5.56	5.00	5.42
7	5.28	6.74	4.84	5.49	5.16	6.55
8	4.79	5.69	4.83	5.28	4.80	5.63
9	5.04	5.30	4.87	5.62	5.00	5.36
10	4.54	4.14	4.71	6.10	4.58	4.47

According to the results displayed in Table 3.10, the share of health expenses to the overall household expenses of female-headed households is higher than those of male-headed households in almost all deciles. Since such households use mostly public health services and facilities and since 983,209 households, that is almost 38.4 percent of female-headed households are covered by Imam Khomeini Relief Foundation (Statistical Almanac of Imam Khomeini Relief Foundation, 2011), the high health expenses among them are caused by the health problems, particularly due to treatment. This is true as, primarily, the review of the household expenses and income questionnaire demonstrates that the main approach in this plan is to review health expenses and fewer items among those asked were related to health. At the same time, the majority of healthcare services in Iran's health system were provided to households free of charge or at a very low price.

The health share in the overall household expenses among the low income deciles of female-headed households is significantly higher than this share in the higher income deciles. In the last decile, almost 4.5 percent of the overall expenses are allotted to health while this figure is 7.8 percent in the first decile. In rural areas, between 6.1 percent (last decile) and 8.3 percent (first decile) of the expenses of female-headed households are spent on health. There is no significant difference with rural male-headed households in the lowest three deciles; nevertheless, the gap between the indicator of the two kinds of households rises in the fourth decile such that in the last decile, only 4.7 percent of the expenses of rural male-headed households is spent on health. In urban areas, the share of the health expenses of female-headed households in the first decile is 80 percent as much as that of the last decile.

## **Chapter 4-Services, Interventions, Rules and Regulations Related to Female-Headed Households**

### **4.1 Introduction**

The issue of female-headed households is indeed very sensitive and thus an extensive degree of social participation in both the governmental and nongovernmental sectors have taken place leading to the adoption of a number of legislations, bylaws, and legal approvals. Therefore, the identification of the communities involved in these activities – both governmental and nongovernmental – and the introduction of the rules and regulations in this regard comprise the objective of this chapter. An overview of the existing rules and regulations of Iran pertinent to female-headed households is presented, followed by a compilation of possible legal vacuums in this context and an introduction of governmental and nongovernmental institutions working with female-headed households. Furthermore, the current views in these institutions concerning the issues, problems, shortcomings, and bottlenecks of providing services to this sector of the society are described and their suggestions and commentaries are raised.

The methodology employed in this chapter is a composite of library research, investigation of documents, and compilation of information from eligible sources through interviews and questionnaires (field research).

### **4.2 Rules and Regulations**

Based upon the existing information and research, there are a total of 75 legal articles, regulations, adoptions, and directives related to female-headed households or households left without a head in Iran. It is worth noting that among these provisions, 28 items directly refer to female heads of households such that in all or some of these provisions, the terms “female heads of households”, “women with no caretakers”, “families with no/inappropriate caretakers”, “female breadwinners of families”, “self-headed women”, and “women with inappropriate caretakers” have been used. All these have been referred to as the target community of the legislations. The remaining legislations looked into which total 47 items are indirectly pertinent to female-headed households as they focus on the target group of the legislation, the Iranian people, citizens, women, families, vulnerable or impacted individuals, household heads, pensioners, families of inmates, individuals and families in need, the disadvantaged, etc. in which female-headed households are also included. The following table shows the distribution of the reviewed laws, by date of ratification.

**Table 4.1 – Rules and Regulations Pertinent to Female Heads of Households in Iran Based upon the Time of Adoption**

Relationship with the issue	Number of provisions	Time of adoption						Not specified
		Before the Islamic Revolution	1979-80	1980s	1990s	2000s	2010s	
<b>Direct</b>	28	0	2	0	11	14	1	0
<b>Indirect</b>	47	2	4	6	13	19	1	1
<b>Total</b>	75	2	6	6	24	33	2	1

This information indicates that immediately after the Islamic Revolution, seven legal instruments were adopted in 1979 and 1980 in this regard, two of which were directly related to the issue at stake. Further analysis of the detailed information about the case which can come about through the attached table containing a summary of the information on the rules and regulations pertinent to female heads of households (in the original report) reveals that six of these seven provisions are articles of the Constitution of the Islamic Republic of Iran; one of these articles (i.e. Article 21) directly and explicitly talks about the need to provide special insurance for widowed and elderly women and those left without a caretaker. Five other articles of the Constitution also address the issue within the framework of themes such as the importance and sacredness of families (Article 10), the universality of health and social security insurance (Article 29), the right to housing (Article 31), planning an equity-based economy based upon Islamic principles to promote welfare and alleviate poverty (Article 3) and securing the basic needs such as food, clothes, health, education, housing, and jobs for all (Article 43). The sixth case is the single article on the establishment of the Department of Welfare which comes about to actualize the goals underlying Articles 21 and 29 of the Constitution and support families with no caretakers and who are in need. It is worth noting that the establishment of the Imam Khomeini Relief Foundation which is the result of Imam Khomeini's decree in 1979 was another step in this direction. Accordingly, it appears that families in need including those with no or ineligible caretakers and also the need to address such cases are considered a priority among the officials of the country who incorporated it directly and explicitly in the Constitution and established two major protection institutions in the country in relation to this issue which are still working in this regard, inter alia, after more than three decades since their foundation.

Furthermore, following a decade or so of the activities of protection institutions, certain deficiencies and problems prompted the officials to adopt new legislations to consolidate the protection of this layer in society; as a result, the most important legislations and approvals concerning female-headed households were adopted in the 1990s.

**Table 4.2 – Rules and Regulations Related to Female Heads of Households in the 1990s**

No	Provision	Date and authority of approval	Relevance to the issue	Responsible authority in the legislation
1	Article 11 – Policies of Women's Employment in the Islamic Republic of Iran	August 9, 1992 Supreme Council of Cultural Revolution	Direct	General
2	Securing the Needs of Women and Children with No Caretakers	Nov 15, 1992	Direct	Department of Welfare
3	Executive Directive of the Plan for the Special Protection of Rural Vulnerable Women (Zaynab Kobra)	March 14, 1994 Keshavarzi (Agriculture) Bank	Direct	Keshavarzi Bank and other relevant institutions such as the Ministry of Jihad & Agriculture
4	Second Development Plan of the Islamic Republic of Iran (Note 12)	May 11, 1994	Direct	
5	Executive Directive of the Plan for the Special Protection of Rural Vulnerable Women	July 31, 1995 Cabinet of Ministers	Direct	Department of Welfare and Imam Khomeini Relief Foundation (regarding the amount of pension)
6	Directive of the Means of Identifying and Determining Those in Need Subject to the State Public Health Insurance Act	July 31, 1995 Cabinet of Ministers	Direct	
7	Executive Directive of Protection of Individuals and Families in Need and Left with No Caretakers	July 31, 1996 Department of Welfare	Direct	Department of Welfare
8	Directive of the Sociocultural Council of Women	June 29, 1997 Supreme Council of Cultural Revolution	Direct	General
9	Encouraging the Construction and Provision of Leased Residential Units	June 13, 1998	Direct	Ministry of Housing and Urbanism and other relevant institutions
10	Third National Development Plan of the Islamic Republic of Iran	April 6, 2000	Direct	Government
11	Providing Accommodation for the Disabled Project	1990s	Direct	Department of Welfare, Ministry of Housing and Urbanism, the Central Bank of the Islamic Republic of Iran

In the first decade of the new millennium rules and regulations were adopted regarding the target group studied here; this trend is the continuity of the previous decade in order to reemphasize the coverage of these groups, protecting the institution of family, extending the kind and scope of services and protections such as retirement

pensions and orientation towards empowerment, self-sufficiency, and reduction of covered individuals. The legislations are described in Table 4.3 below.

**Table 4.3 – Rules and Regulations Related to Female Heads of Households in the 2000s**

No.	Provision	Date and authority of approval	Relevance to the issue	Responsible authority in the legislation
1	Executive Directive of the Social Insurance of Housewives Plan	2002	Direct	Department of Welfare, Bank Mellat
2	Directive of Creating Facilities for Providing Housing	May 21, 2003 Government	Direct	General
3	Structure of the Comprehensive System of Social Security and Welfare	May 11, 2004	Direct	
4	Fourth National Development Plan of the Islamic Republic of Iran	Aug 26, 2004 September 20, 2004	Direct	Government
5	Charter of the Rights and Responsibilities of Women in the Islamic Republic of Iran	Supreme Council of Cultural Revolution	Direct	All pertinent institutions
6	Directive of the Security Umbrella of Social Welfare	June 11 Government	Direct	Ministry of Cooperatives, Labor, and Social Welfare
7	Adoption Certificate of the Paper on Poverty Alleviation and Regulating Subsidies	July 25, 2005 Government	Direct	Ministry of Cooperatives, Labor, and Social Welfare, sectoral ministries, and nongovernmental institutions
8	State Budget Act of 2007	March 16, 2007	Direct	Ministry of Cooperatives, Labor, and Social Welfare and other pertinent institutions
9	Increasing Rehabilitation and Protection Coverage of the Disabled and Female Heads of Households by the Department of Welfare Act	June 25, 2008	Direct	Department of Welfare
10	Paragraph 35 of the General Policies of the Fifth National Development Plan	January 11, 2009 Leadership	Direct	General
11	Regulating Subsidies Act	January 13, 2010 Parliament	Direct	Government
12	Article 39 of the Fifth National Development Plan	January 5, 2011 Parliament	Direct	Government
13	Article 230 of the Fifth National Development Plan	January 5, 2011 Parliament	Direct	Government and the Center for Women and Families
14	Executive Directive of Article 7 of the Regulating Subsidies Act	May 2010	Direct	Department of Regulating Subsidies, Department of Social Security, Imam Khomeini Relief Committee, Department of Welfare

Generally, a study and assessment of the rules and regulations demonstrates that:

1. Through nearly three decades, this vulnerable sector of society has continuously and explicitly been emphasized in all the rules and regulations pertinent to those in need and the disadvantaged, as the problem has persisted in the country.
2. At the beginning, the establishment of protection institutions and organizing these sectors of society was the goal with emphasis gradually being laid on the extension and diversification of support mechanisms through the compilation and adoption of rules and regulations and securing the budget required to do so. The orientation towards empowerment and self-reliance and also their substitution with protection programs is also gradually being focused.
3. Through the quantitative increase of this group on one side, and the extension of protections, on the other, which themselves lead to a certain extent of the quantitative increase, the need to shift to community- and family-based programs and creating job opportunities – especially among those sectors of the society who hold appropriate conditions age-wise and physically – must be pursued more seriously. Along the same line, attention to civil society organizations and using their capacities has been raised gradually in the legislations of recent years. However, an extended amount of work is still required in this field.

### **4.3 Interventions and Activities of Governmental Institutions**

The information obtained by major protection institutions reveals that 1,176,129 households comprising a population of 2,153,577 are directly covered by the relevant institutions. In other words, 46.0 percent of all female-headed households and 34.9 percent of the population of female-headed households in Iran (based on the 2011 nationwide census) are covered.



**Table 4.4 – Female-Headed Households Covered by Protection Institutions in 2012**

Organization	Female-Headed Households Covered		Population of Female-Headed Households Covered	
	Number	Percentage of female-headed households	Number	Percentage of the total population of female-headed households
Imam Khomeini Relief Committee	930,344*	36.4	1,665,316**	29.0
Department of Welfare	173,421	6.8	310,423**	5.4
Empowerment Headquarters of the Municipality of Tehran	16,036	0.6	25,752	0.5
Martyrs Foundation	56,328	2.2	152,086***	2.6
<b>Total**</b>	<b>1,176,129</b>	<b>46.0</b>	<b>2,153,577</b>	<b>37.5</b>

\* Data related to 2013

\*\* Estimate based upon the information in the 2011 Statistical Almanac of Imam Khomeini Relief Committee

\*\*\* Based on the size of households announced by the Martyrs Foundation

The number of female-headed households in dire need (the first and second income deciles) is estimated to be around 1,108,000 according to the assessments reported in the chapter on economic features. Regarding the process of registering these households and providing services to them by protection institutions, one could assume that a huge number of the individuals covered belong to these income groups since the pension paid and also the financial subsidies paid to the households of the country excluding those covered by the Martyrs Foundation are not to the extent that they could bring about a major change in the circumstances of these households. Therefore, if these households do not undergo fundamental changes in their economic circumstances, they remain in the low deciles. Taking into consideration that the relevant institutions have not provided the required statistics with regard to the various activities for these households – especially in terms of empowerment (finding job opportunities, education, and retirement and health insurance) – an analysis of the conditions of these households with respect to the changes in their economic and income status is not possible. The point worth noting here is that Paragraph B of Article 39 of the Fifth National Development adopted on January 5, 2011 stipulates that the implementation of the empowerment programs should empower at least 10 percent of those covered such that they could be excluded from the list of those receiving regular aid (this does not apply to those households covered by the Martyrs Foundation).

The information provided by the Imam Khomeini Relief Foundation illustrates that in 2011, 376,090 female heads of households from a total of 983,209 such women were 65 and over. In 2013, a total of 930,344 female heads of households were covered by the Committee among whom 373,934 female heads were above 70 years. With the estimated figure of 65-70 individuals added to the previous figure, there would be 486,029 women 65 and over who were covered in 2013. Accordingly, a comparison of the number of non-elderly (under 65) women covered in two years shows a twenty-seven-percent decline which, although higher than anticipated in the program, is not clear in terms of its details due to lack of access to complementary statistics. For

instance, one could not state what extent of this decrease is caused by the empowerment of families and their exclusion from those being covered and what extent is the result of prioritizing the elderly. This is especially true as empowerment is a relatively long-term process. The following is an overview of the statistics provided by the relevant institutions.

#### **4.3.1 Imam Khomeini Relief Foundation**

The Imam Khomeini Relief Foundation supports female-headed households through various support projects (continuous or sporadic), health services and healthcare insurance, self-reliance and job creating programs (technical-vocational training, employment opportunities, loans, assistance in the marketing of the sales of products, etc.), cultural and educational services for women and their children, renovation of accommodations in rural areas, dowry and marriage expenditure assistances, legal and judicial services, social work and counseling, protection of orphaned children, nonprofit loans, etc.

- In 2013, a total of 930,344 female heads of households were covered in the different parts of the country by the Committee which shows a decline of 5.4 percent compared to 2011.
- In the period between 2011-2013, the relative share of younger female heads (40 and under) among the total population of female heads of households being covered was reduced in favor of middle-aged and elderly women (over 40).
- In 2011, approximately 60 percent of the female heads of households covered were illiterate; this figure went down to almost 53 percent by 2013.
- In 2013, 83.7 percent of the women covered were heading the household due to the death of the male head, 11.1 percent due to divorce, 0.6 percent due to the separation or absence of the head, and 4.6 percent due to miscellaneous reasons; these statistics did not show a significant change compared to 2011.
- In 2011, 68.1 percent of these households dwelled in their own property, 9.9 percent in leased property, and the remaining families in other modalities.

#### **4.3.2 State Welfare Organization**

The State Welfare Organization supports the empowerment of female heads of households through providing continuous, as well as sporadic financial assistance, social services such as insurance, counseling and social work, life skills training, temporary accommodation, free-of-charge daycare of children for working mothers, training programs for adults, cultural events such as raising public awareness, responding to violence against female heads, reducing employers' discriminating behaviors, free-of-charge rehabilitation services when necessary, and other projects such as peer groups for empowerment through governmental three-faceted social management, individual and the group, employment assistance, self-employment

loans, dowry and marriage financial assistance, housing, household appliances, literacy program, etc.

- In 2012, a total of 173,421 female-headed households were covered by the Department of Welfare in different provinces and received allowances.
- The number of Welfare help groups for female heads of households was 856 in 2012 comprising 5566 female heads.
- The number of university and school students of these households who enjoyed Welfare assistances in this year stood at 18,175 and 88,234, respectively.
- In 2012, a total of 51,212 female heads of households who were urban dwellers and covered by Welfare enjoyed social insurance and 37,790 females and rural and nomadic women and girls heading households who were covered by Welfare enjoyed social insurance.
- A total of 7300 female heads of households covered by Welfare underwent the physical health screening program in 2012.

#### **4.3.3 Empowerment Headquarters of the Municipality of Tehran**

- In 2012, 16,036 female heads of households comprising a population of 25,752 people were covered by the Headquarters in Tehran.
- From among the aforesaid households, 6048 enjoyed financial support and 236 in-kind assistance while 13 received assistance in providing their dowry and three families were given educational grants provided by the Headquarters.
- In 2012, the Headquarters held job opportunities training courses for 2427 female heads of households, provided grounds for employment and entrepreneurship for 1798 such women, offered healthcare services for 3760 of them, and granted loans to 407 of them.

#### **4.3.4 Martyrs Foundation**

This Foundation provides services to the wives of martyrs, disabled war veterans, and deceased prisoners of war, who have not remarried and also the single and unemployed sisters of martyrs who have no caretakers. To this end, this group of individuals covered by the Foundation and the interventions of the Foundation for them in the relevant field are included in this research. Naturally, this group is not similar to the other female heads of households and due to the special role and stance of their deceased husbands, the approach towards these families and protection of them occurs in a different and special manner. The services in this domain include payment of salaries, insurance, pensions, healthcare, insurance, education, employment opportunities, in-kind aid, granting loans, providing housing, providing dowry, educational allowances, counseling services, and social work. The salary paid

to the target society is different from that provided by other protection agencies as the least payment is equal to the minimum wages determined by the Government each year.

At the moment, 56,328 female-headed households with the aforesaid conditions are covered by the Foundation. Based upon the statistics announced by the Foundation, 21,239 women have retirement pension and 48,943 households are covered by healthcare. In the last three years, 19,624 low-interest loans have been allocated to these households, 8885 homes provided for them, and 2777 educational allowances were given to these households.

#### 4.3.5 Other Institutions

- Up to the end of 2012, the Department of Social Security placed around 37,000 female heads of households covered by the State Welfare Organization and some 93,000 of them covered by the Imam Khomeini Relief Foundation under social insurance.
- The Center for Women and Families adopted different measures regarding policy making and developing legislations in different domains pertinent to all women and specifically female heads of households and also interaction and collaboration with institutions working in line with increasing women's capabilities in economic and educational contexts, creating jobs, and extending the social welfare and security system. In addition, the Center has trained 143,237 women as stated in their annual reports of 2009-2011 among whom 9273 were female heads of households.

A comparison of the activities implemented by government agencies and other institutions active in the different fields pertaining to the issues of female heads of households depicts that from among the main institutions active in this domain, the Center for Women and Family and the Ministry of Cooperatives, Labor, and Social Welfare – to a certain extent – were mainly involved in macro policymaking and infrastructural activities such as education and creating job opportunities in this regard at a general level. At the same time, protection institutions such as the Imam Khomeini Relief Committee, Department of Welfare, etc. have been working in different regions while the Empowerment Headquarters of the Municipality of Tehran works in the capital (in the last few years) to provide an array of protection and empowerment services (financial assistance, insurance and healthcare services, training, job opportunities, in-kind assistance, loans, etc.) to the female heads of households covered by them. In terms of the extent of the population under their coverage and the diversity of activities, Imam Khomeini Relief Foundation and the Department of Welfare hold the first two ranks, respectively. Furthermore, the Martyrs Foundation provides different protection activities to this special sector of the society in all the regions of the country. Other institutions also perform their tasks with respect to their technical activities based upon the specific rules and regulations which determine the provision of services to female heads of households in designated fields (Department of Social Security and Keshavarzi Bank).

### **Comparing the Information Provided by Government Agencies on Certain Areas for Research**

In terms of the definition of the target society the criteria for the identification of women as heads of households are uniform in major government agencies (excluding the Martyrs Foundation); women or girls without a caretaker due to different reasons (divorce and the decease of the head) and also those with inappropriate or incompetent caretaker (drug abuser, inmate, missing, sick, unemployed, disabled) are regarded as female heads of households. However, there are no specific criteria, to identify those in need; the aforementioned institutions have devised a mechanism to approve or disprove whether these women and their families are in need. If approved, these families are generally covered. As stated earlier, the Martyrs Foundation provides services to the wives of martyrs, disabled war veterans, and deceased POWs who have not remarried and also the single and unemployed sisters of martyrs who have no caretakers.

The institutions whose activities are within the domains of macro policymaking or are active only in certain activities commensurate with their mandate generally apply the definition stipulated in legislations or major institutions or that the specific services are provided to individuals covered by protection institutions or those introduced by them.

When it comes to the legal deficiencies related to female heads of households, the agencies working in this field (excluding the Martyrs Foundation) have raised various cases which are within civil, judicial, recruitment, employment, and economic security domains and mainly related to protection of the role of women as heads of households. To this end, they are seeking to promote opportunities for these women who are both mothers and breadwinners of the household, thus allowing them to administer their and their children or dependents loves with peace of mind and self-esteem. Among the most significant cases raised by the relevant authorities are conducting reforms in relevant judicial pretexts, extending taxation exemptions (on income and heritage) for these women and also their employers, establishing recruitment facilities and job rights and privileges (such as marriage and children entitlements, reducing working hours, early retirement according to the Labor Act, prohibition of nocturnal work, priority of distance work, and equality of wages with men of equal status), the complete implementation of legislation relevant with the improvement of the economic status of these individuals such as the Organizing and Protecting Domestic Jobs Act, the appropriate adjustment of minimal wages for those covered by protection agencies, using self-employment and seasonal bazaars, extending nonprofit and non-refundable loans without guarantors, alleviating the problems of retirement and healthcare, etc. The officials of the Martyrs Foundation have expressed hope that with the enforcement of the comprehensive legislation to provide services adopted in 2012, the legal obstacles and shortcomings would be removed.

The existence of a comprehensive data bank of female heads of households allows access to this category of statistics at any time and that their circumstances and features, the services rendered to them, and the changes in their facilities, capacities, and competencies be assessed at any time. Generally, the conditions of this sector of

the vulnerable society can be monitored. The information obtained from responsible agencies illustrates that no such data bank is available at the moment despite the importance of access to comprehensive information regarding female heads of households. With respect to the fact that each of the major protection agencies have a data bank comprising identity categories and the unified national code, in particular, there is the possibility of integrating and establishing a comprehensive data bank potentially. The prerequisite for planning to support and empower this layer in a coordinated manner and preventing duplication is access to precise statistics, which would allow the follow-up of activities, measures, and changes. Therefore it is necessary that coordination and intervention be placed at the level of responsible agencies. Based on the reports of the authorities, the software for the comprehensive protection program has been prepared in the Imam Khomeini Relief Foundation and is currently being piloted in a number of provinces. The purpose for its production was recording comprehensive information concerning female-headed households. It is worth noting that the Center of Women and Family in the President's Office currently lacks such a data bank of female heads of households and the Ministry of Cooperatives, Labor, and Social Welfare has a portal to record the information on female workers who head households which is not operative at the moment. In addition, the Martyrs Foundation has prepared and operationalized a special databank which not only registers the identity specifications of the covered households, but also bears an array of potentials for following up on the changes in the state of households.

An analysis of the comments made by Government agencies concerning the existing challenges and problems of providing services to female heads of households reveals that five of the seven involved institutions complain about the lack of coordination among the relevant institutions, while four of them signify shortage of financial resources as the problem. Furthermore, four organizations have identified the problems caused by rules and regulations (deficiencies and problems in implementation or lack of implementation). Two of the agencies referred to the Government's lack of support of NGOs while two others noted the absence of a network of NGOs as the major problem with only one institution raising the issue of human resources (qualitative and quantitative).

The most important comments and suggestions announced by the different institutions regarding the increased efficiency of services to female heads of households are:

- Integrating the existent data banks and establishing a comprehensive data bank of female heads of households.
- Revising macro policies with respect to the ever-increasing growth of the number and issues of these individuals.
- Promoting coordination and preventing duplication through focusing on planning and labor division in supervision organizations.
- Moving towards independence of female heads of households and their exclusion from the cycle of protection through empowerment programs (technical-vocational training, supporting domestic jobs, granting loans and assistances, skills training, and creating grounds for entrepreneurship).



#### 4.4 Interventions and Activities of NGOs

The ever-increasing growth of the number of female heads of households and the problems and concerns raised for this vulnerable sector of society have prompted a number of charities and NGOs working for women and children to focus their attention on this domain and provide services to this cohort of the population; this is especially true as the importance and role of these agencies has been emphasized in the country's legislations and programs. The identification of these organizations in general and the detailed analysis of their programs and interventions were among the goals of this research in order to become more familiar with the existing measures, issues, problems, and suggestions.

Accordingly, the identification of these organizations was conducted through the following two procedures:

1. Referring to authorizing officials and attempting to access a list of these entities, and
2. Trying to identify these organizations through the government agencies and NGOs referred to.

To begin with, correspondence was done with the Ministry of Interior, the Center for Women and Family, and also the Department of Welfare and they were referred to. Only the Center provided a list while the other two agencies have yet to provide any information in this regard. As for the list of all NGOs working for women submitted by the Center, only 10 charities and NGOs working for female heads of households were identified following the preliminary contacts and review of the information. This revised list served as the basis and through the second procedure, the unofficial information obtained together with the internet search resulted in a list with over 40 organizations.

The preliminary information concerning the identified organizations in the list illustrates that:

1. The majority of these establishments are charities with their major line of activity being protection.
2. Most of the organizations in this list are located in Tehran with a limited number of them being active outside Tehran which proves that the geographic span of these organizations is restricted.

Assuming that these organizations are similar in nature and also with respect to the limitation of the duration of the project, questionnaires were sent to 10 organizations and the summary of the information obtained from four of them (Mehrafarineh Panaheh Assr, Rayekeh, Sedighin, and Keramat) is presented accordingly following referral to and interview with them.

- The number of households covered by these four organizations is limited to 2080.



- The activities and interventions of these organizations are more diversified than those of Government agencies. The more direct relationships with those covered with no intermediaries have culminated in further understanding of the needs.
- The definition of female heads of households provided by these organizations although more flexible per se (for instance, the women who are separated are also encompassed in some cases, contrary to the definition of Government agencies), faces restrictions in certain cases regarding the aforementioned goals (for instance, there are cases where being a mother is identified as the precondition for acceptance with respect to the improvement of the lives of children).
- The organizations referred to had mostly established a data bank regarding those they had covered. These data banks have often been created only to facilitate services, follow up on the conditions of those covered, and record the interventions of the organizations. In certain organizations, the officials have stated explicitly that they provide assistance to a number of women who also receive aid from Government agencies. The birth certificate specifications of female heads of households and the members of their families, together with their national ID numbers are also usually incorporated in these data banks.
- The authorities of these organizations have named the following as the legal problems and shortcomings before female heads of households:
  - Shortcomings in administrative bylaws of legislations
  - Lack of uniformity of practice in the implementation of legislations
  - Absence of supervision of the implementation of legislations
  - Lack of universal insurance coverage for these women
  - Absence of adequate legal protection for the employment of these women
  - Disregarding housewifery as a job for these women, taking into consideration the family background of some of them
  - Lack of the right to ownership of assets and the product of their works
  - Addressing the problems of separated women who have not officially divorced yet (for instance, in the process of the registration of their children at school)
- These organizations announced the following as the most important shortcomings in the process of their activities:
  - Issues related to rules and regulations
  - Financial and human resources
  - Absence of coordination among relevant Government institutions
  - Lack of Government support of NGOs

- Absence of an NGO network active in this domain
- Debilitating administrative rules and regulations (for instance, regarding the revalidation of licenses)
- Dominance of the culture of protection
- Statistical shortcomings
- Negligence of the concept of social enterprises and taxation imposed upon the economic endeavors of such organization
- The major comments and suggestions of these organizations are:
  - Creating a unified organization for the definition of the concept of empowerment and coordination of the activities related to the empowerment of female heads of households (providing a program, training, model, and supervision)
  - Providing a functional model for protection programs to be used by NGOs
  - Planning to improve cost-effectiveness and preventing duplication of efforts
  - Designating one specific day to commemorate female heads of households
  - Promoting and creating the grounds for public participation and extending the culture of voluntary work in this regard
  - Determining the stance, role, and importance of NGOs in supporting the target group in the macro programs of the government and also throughout the society at large
  - Specifying means of interaction of NGOs with the people
  - Establishing a network of NGOs
  - Planning for NGOs to acquire better relations with target groups in order to have needs analysis and raise and follow up on their basic demands
  - Establishing a comprehensive data bank of female heads of households in order to correctly guide the resources and assistance
  - Implementing joint projects with relevant organizations and institutions in order to create practical convergence and synergy
  - Strengthening the financial potential of NGOs
  - Facilitating relations with foreign NGOs
  - The need for further attention to and cooperation of protection agencies with NGOs and their roles without considering them as rivals
  - Providing the grounds for employment of female heads of households and their families and establishing job finding centers in protection institutions

- Raising the cultural levels of the target group
- Increasing the legal protections of female heads of households
- Providing successful models at the level of active organizations
- Adhering sternly to moral codes

## Conclusion

This report focuses on female-headed households as being distinct from other households and analyzes their commonalities and differences in social, economic, demographic, and health domains. Such households have been introduced as an emerging phenomenon with different needs and challenges. Through assessing the social, demographic, economic, and health conditions of female-headed households vis-à-vis male-headed households and also the pertinent rules and regulations, the report offers the following overall conclusions:

- The share of female-headed households increased from 6.5 percent in 1966 to 12.1 percent in 2011.
- In 2011, the share of female-headed households in all provinces (excluding Kurdistan with 9.5 percent) was over 10 percent; the province of Sistan and Baloochestan with 16.6 percent has the highest percentage of female-headed households and the provinces of South Khorassan and Khorassan Razavi with 13.4 percent hold the next ranks. The lowest percentage of female-headed households is in the province of Kurdistan with 9.5 percent followed by Kohkilooyeh and Boyerahmad with 10.1 percent and Ghazvin, West Azerbaijan, and Ardebil with 10.2 percent.
- The vulnerability of female-headed households is obvious, such that 43.3 percent of female-headed households are in the first two expectable income deciles.
- The share of female-headed households in the first two income deciles in all the provinces of the country was much larger compared to male-headed households. The largest share of female-headed households in the first two income deciles belongs to the province of Sistan and Baloochestan with 76.9 percent while the lowest share of female-headed households in the first two income deciles is in that province too (6.9 percent).
- The median of the expected income of female-headed households all around the country is almost two-thirds of the expected median of male-headed households. Even through considering the smaller size of female-headed households in the society, the income level of these households is less than that of male-headed households.
- The lowest value of the median of expected income for both groups of female- and male-headed households is in the Province of Sistan and Baloochestan with IRR 33 million and IRR 58 million, respectively. However, the highest amount of the median of expected income for female- and male-headed households is approximately IRR 145 million and IRR 161 million, respectively in the province of Tehran.
- At all economic levels, the mean age of the head in female-headed households is higher than that of other households. In other words, the head of such households is generally older than that of male-headed households.
- Among female-headed households, 54.5 percent are illiterate and the literacy level of female heads of households is lower than that of male heads of

households; this discrepancy is greater at lower economic levels. In almost 33 percent of female-headed households, there is no literate individual.

- The percentage of unemployed female heads of households is much larger than the corresponding percentage in male-headed households.
- At all economic levels, a significant percentage of female heads of households are widowed while most male heads of households have spouses.
- 24.4 percent of female-headed households own a personal computer and this rate is 35 percent among male-headed households. Percentage of female-headed households who own a personal computer is more than male-headed households among the first seven economic deciles, while this portion is vice versa in the last three deciles.
- At all economic levels, the employment ratio of all female-headed households is significantly lower than male-headed households. Generally speaking, in female-headed households, there are more unemployed individuals per each employed individual compared to male-headed households.
- The percentage of households with illiterate heads in all deciles is higher in female-headed households compared to male ones and the highest discrepancy is among the first income deciles.
- The percentage of households with illiterate heads among the female-headed households throughout the country is 54.8 percent; this figure is higher than that of male-headed households (16.2 percent). On the other hand, 3.9 percent of female heads of households in the country hold graduate degree and higher; this percentage in male-headed households is 9.9.
- Compared to other provinces, female-headed households in deprived provinces allocate a higher share of their expenses to procuring food. An analysis of the income deciles also confirms this issue.
- The high rate of the share of elderly female heads of households (65 and over) and the increase in the share of female heads of households from 31.77 percent in 1996 to 36.9 percent in 2011 demonstrates the rise in the senility of female heads of households and the feminization of heads of households among the elderly population.
- In 2011, 43.96 percent of female heads of households were illiterate in the 35-64 age cohort. This figure reaches 81.18 percent in the 65 and over age group. Therefore, female heads of households are mainly at a low literacy level and in all of the country's provinces, the majority of female heads of households are illiterate or with low educational backgrounds.
- In 2011, 71.39 percent of female heads of households have lost their spouses due to death. Accounting for 9.95 percent of the cases, divorce is the second highest cause for the formation of female-headed households. Hence, the expansion of female-headed households is due to the death of their spouses (as life expectancy is higher among women), as well as women's reluctance to remarry once their spouses die or divorce them.

- In 2011, the percentage of female heads of households who live alone (one-member families) stood at 41.0 percent and almost half of female-headed households live only with their children.
- In the period between 2006-2011, 20.3 percent of female heads of households under 35 changed their place of residence to find more appropriate accommodation. Furthermore, 13.1 percent of migrant female heads of households in this age group migrated only to find work.
- Among women under 35 who are heading households, 34.7 percent have spouses. This figure is 16.0 percent for the 35-64 age group and 4.7 percent for the 65 and over.
- The lowest share related to health expenses occurs in disadvantaged provinces. In the majority of income deciles and most of the country's provinces, the share of health expenses is higher in female-headed households, demonstrating the health problems of such households.
- In the last four decades, with the growth of female-headed households in the country, many rules and regulations have been approved for this vulnerable sector of the society, in order to organize and empower them within the institution of family. Although these rules and regulations have not been fully enforced due to various reasons, such as lack of necessary funds, they have served to provide an appropriate legal ground to address the needs and issues of this sector in the country. During the legislations of the recent decade, the role of NGOs in providing services to this sector and also the need to change the orientation from protection to empowerment and leaving behind the protection cycle has been emphasized.
- Together, the two major protection institutions (Imam Khomeini Relief Foundation and the State Welfare Organization) cover a significant sector (45 percent) of female-headed households. They provide various services, such as monthly allowances to healthcare, retirement pension, education, employment, etc. The Deputy for Women and Family Affairs and the Ministry of Cooperatives, Labor, and Social Welfare also facilitated the grounds for the activities of these two institutions by preparing a program and following up the adoption of protection rules and regulations, conduction of research, and planning and implementation of educational plans. Other agencies such as the Social Security Organization and banks each fulfill parts of the protection programs in accordance with their specific mandates. It is worth noting that based on Paragraph B of Article 39 of the Fifth National Development Plan adopted in 2010, a minimum of 10 percent of the households covered by the protection institution – excluding the elderly and mentally disadvantaged – who have been empowered, leave the direct protection cycle.
- In addition to public institutions, over 40 NGOs working with female-headed households have been identified in this research and the information of five such organizations has been compiled and presented. Compared to the main institutions, these organizations which are mostly active in Tehran and a number of deprived regions such as Hormozgan, Kerman, and Sistan and Baloochestan do not cover a sizeable number of households (2215). Yet, due

to their power of drawing public participation, their simple registration process, and their close ties with those covered, they are important and should be considered in any planning for optimization and providing services to female-headed households. To this end, they have been noted in the rules and regulations adopted in the last decade or so and benefiting from their capacity and potential has been emphasized.

- The majority of organizations active in this field acknowledge certain deficiencies in the pertinent legislation and implementation, lack of coordination among relevant organizations, lack of adequate state support of NGOs commensurate with their potential capacities, and the restriction of financial resources as the fundamental problems hampering the process of their engagement.



## Recommendations

With respect to the content of the report and the results, the following recommendations can be raised to further optimize the activities in this domain, enhance the provision of services to this group and prevent the wastage of resources.

- The economic levels of male- and female-headed households are significantly different. Accordingly, it is imperative that specific attention be rendered to this vulnerable group of society in planning and policymaking.
- Strategies preventing the establishment of low-income female-headed households should be taken into consideration; one such strategy is the promotion of life insurance.
- Providing insurance for housewives can be an effective contribution to the protection of female heads of households.
- In terms of their health, female heads of households fall among the vulnerable sectors of the society; this issue itself would bring about damages and harms at the macro level of the society. At the same time, the pressures deriving from being a female head of household would incur damages upon their body and mind and threaten the health of their household. Economic protection, insurance coverage, and also psychological support provided by relevant institutions can be further preventive and thus planning to cover household heads in need by pertinent organizations is recommended.
- One of the goals of this research was an assessment of the health conditions of female-headed households through the findings of IrMIDHS-2010 conducted by the Ministry of Health and Medical Education at the nationwide scale. Despite repeated correspondences and follow-ups, these findings were not made available to the researchers of this study. Hence, guidelines should be adopted to enable the access of researchers to such data.
- Attempts were made in this research to use the data of the project on noncommunicable diseases risk factors plan (STEPS) which is conducted annually by the Ministry of Health and Medical Education; the sex of the household head had not been asked in this initiative, however. The same problem was there regarding the findings of other initiatives (such as the nationwide data on TB, cancer surveillance, mortality surveillance, etc.). It is thus recommended that, with respect to the significant number of female-headed households in Iran (12.1 percent based on the 2011 census), the sex of the head of the household be included in all population-based surveys, especially in the health sector.
- A considerable share of female heads of households are elderly women. Therefore, necessary attention must be rendered to their age specifications in all programs designed to provide direct support or empowerment to female heads of households.
- Female-headed households have not only taken up a larger share of Iranian households over the years but require the special attention of policymakers as

a considerable portion of these households are headed by women of age with very low educational backgrounds.

- A significant section of female heads of households live either on their own or with their children. Each of these arrangements can pose different challenges and needs before female heads of households and their children. Therefore, the need to come up with appropriate planning for this sector is essential.
- Road accidents and occupational hazards are among some of the foremost causes of the formation of female-headed households and must thus be attended to.
- The significant provincial and urban-rural differences in the frequency and also the social and demographic features of female-headed households illustrate the importance of regional planning regarding these households. Subsequent studies can portray the needs and challenges before the different categories of female-headed households and also their specific capabilities in running their lives and thus serve instrumental in the design of purposeful plans for the enhancement of the circumstances of over 2.5 million Iranian households.
- Regarding the ever-increasing growth of female heads of households and the relevant problems and issues, the need to revise macro policies and produce a national plan for female heads of households is paramount.
- Coordination and prevention of overlaps should be done through centralized planning and labor division in the supervisory unit of the overall organization.
- The orientation should be towards the independence of female heads of households and their leaving the protection cycle through empowerment programs (technical-vocational training, supporting domestic jobs, granting loans and facilities, skills training, and promoting entrepreneurship).
- The existing data bases can be integrated and a comprehensive data bank of female-headed households including complete specifications/details of the household and the members should be compiled with the measures, activities, and changes in the circumstances of the household registered continuously.
- The problems, issues, and needs of these households should be completely identified and classified.
- Assessment of the legal deficiencies and the problems and challenges of enforcing the existing legislation is required and actions should be taken to address these deficiencies.
- Plans, programs, and executive interventions commensurate with each identified grouping and levels should be provided.
- Division of labour, coordination, resource provision, and determination of roles should be fulfilled for all players, NGOs in particular.
- A higher institution comprising all GOs and NGOs active in this field should be established.

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