Review of Challenges Encountered by Female-Headed Households: The Case of Sub-Saharan Africa

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ABSTRACT

This study explores the multifaceted challenges faced by female-headed households in sub-Saharan Africa and examines the strategies they employ to cope with these difficulties. In many African societies, household leadership has traditionally been assigned to men due to entrenched cultural norms and gender roles. However, the number of female-headed households has been steadily increasing as a result of widowhood, divorce, marital separation, conflict, and male labor migration. Despite their growing prevalence, these households often remain socially and economically marginalized. Female-headed households frequently face significant challenges, including persistent poverty, limited access to stable employment, restricted land and property rights, and inadequate institutional and social support. In addition to economic constraints, female household heads often shoulder disproportionate parenting and caregiving responsibilities, which can intensify psychological stress and reduce opportunities for income generation. These vulnerabilities are further exacerbated during broader crises such as economic downturns, health emergencies, and climate-related shocks. Using a qualitative research approach and document analysis, the study reviews secondary data drawn from 13 sub-Saharan African countries. The findings reveal that female-headed households experience what can be described as triple adversity: economic hardship, heavy parenting burdens, and heightened vulnerability to structural and external crises. Guided by a social constructivist paradigm, the study highlights how these challenges vary across contexts and how women adapt through diverse coping mechanisms shaped by social, cultural, and institutional environments. Overall, the research contributes to a deeper understanding of the systemic and structural factors affecting female-headed households and underscores the urgent need for targeted, gender-sensitive policies and support systems to enhance their resilience and well-being

Keywords: Female headed household, household, challenges

INTRODUCTION

In traditional African communities, the oldest man is typically the head of the home, he frequently supports the family financially and handles household management (Budlender, 2003). Nonetheless, a study conducted in Uganda indicated that the recognition of female-headed households is growing (Nalule, 2015). Inequality within the household and individual poverty is impacted by how well the household is organized. One example of this is the female head household. In East, Central, and South Africa a female headed household is typically the outcome of an uncommon circumstance, such as a divorce or a home without a male householder (Brown & Van de Walle, 2021). There are increasing numbers of female headed households in the world, and many of these households are low-income. In most African countries, the number of females headed households become increasing. In South Africa, 42.6%, Zimbabwe 40.6%, Namibia 43.9%, Kenya 31%, Ghana 34.8%, Angola 34.5% and Ethiopia 22% are female headed households. Also, women's life without a male partner often faces some problems such as raising children alone and economic problems, living alone, associated with depression and disappointments (WB, 2021). currently, In Ethiopia, the number of female-headed households is also increasing (Wondimu & Dejene, 2022). Poverty, unemployment, starvation, loss of personal dignity, crime, ignorance, and illiteracy are problems that female-headed households are facing (World Bank, 2011). Along with other social, and psychological difficulties, females' economic and material well-being in Ethiopia is also impacted by the difficulties associated with female-headed households (Wondimu & Dejene, 2022).

Moreover, female heads of households in developing countries face triple adversity: difficulties in income

generation, challenges in child rearing, and vulnerability to economic, political, social, and environmental crisesmore than men (Winston, 2007). A study conducted in Zimbabwe indicated that the increasing social problems of female heads of households have become a pervasive reality for public and private welfare organizations (Musekiwa, 2013). In some developing countries particularly in Ethiopia, there are still no systems in place to support female-headed households, such as the provision of government benefits (Retta, 2016).In sub-Saharan Africa, women fight their entire lives to take up domestic and family responsibilities. The great challenge of managing all home duties alone is faced by households headed by females, particularly those without a male family partner face more challenges. Women's implicit susceptibility because of gender discrimination can be seen in the context of female headed households (Wondimu & Dejene, 2022). Budlender (2003) stated that women in South Africa who are the head of the household encountered different social and economic challenges.

Yet, further research is required to fully understand the challenges faced by female-headed households. As a result, the study's primary focus is on identifying and analyzing the challenges encountered that female-headed households are facing and evaluating their coping strategies. In addition, this research has the following objectives:

- To identify the challenges faced by female-headed households in sub-Saharan Africa
- To assess coping strategies for addressing the challenges faced by female-headed households in sub Saharan Africa.

To achieve these objectives, the study has the following research questions.

1.What are the challenges of female-headed households faced in sub-Saharan Africa?

2. What are the coping strategies for the challenges faced by female-headed households in sub-Saharan Africa?

The structure of the study includes the introduction, concepts and definitions, methodology and limitations, findings and discussions, conclusions, and recommendations.

Concepts & Definitions of Female-Headed Households

A household, according to the World Bank (2001) is a collection of people who share a house, share foods, and perform similar daily household tasks. According to this definition, the term refers to a group that lives in a common house. Ngwenya (2008) asserts that a household consists of people who live together and adhere to family standards that are established within culturally specific socioeconomic bounds. Another way to think of a household is as a social group that shares both production and consumption (Bryceson, 2002).

In contrast, families with one female parent are known as female-headed house holds (Chant,1997). Also, the individual having the most power in the family or household is typically referred to as the head of the household. The family member in charge of the family's general affairs, including decision-making about its social, economic, and political relations, may, in turn, be granted power and authority (Sanni, 2006).

According to ILO (2005) a female-headed household is one in which either no adult men are living because they are divorced, emigrated, unmarried, or widowed, or they are living there but are not contributing to the family income. Likewise, a female-headed household is a female who legally assumes that role when there is no stable male partner, whether because of a person's passing away, being abandoned, divorcing, separating, or becoming a single mother (Musekiwa, 2013). In addition, a widow is a woman whose partner has passed away, whereas a widower is a male who has experienced the same loss. Widowhood is the state of having lost one's partner due to death (Retta, 2016).

METHODOLOGY

I employed a qualitative research approach to achieve the study's objectives. Qualitative researchers tend to collect data in the natural setting at the place where participants experience the issue or problem being studied. Therefore, this study was conducted in sub-Saharan African countries. In this case, data were collected by

reviewing documents on female - headed households. The qualitative research approach is a naturalistic or interpretive paradigm that aims to understand an event in a particular setting, such as the real world, where the researcher is more concerned with meaning, viewpoints, and understanding than trying to change the event (Patton, 2014). Among the various research paradigms, I take the stand of the social constructivist research paradigm because I believe that reality and certain issues of validity vary from one administrative structure to another, from individual to individual, from society to society, and from culture to culture. The meaning of activities and issues depends on society, and even society changes meaning depending on the context, and there is no single reality in the universe. Therefore, the challenges encountered by female-headed households vary from country to country, from society to society, and from culture to culture. The data sources are secondary data collected through document review. The document search criteria depended on the challenges and coping strategies of female-headed households in sub-Saharan Africa. I first determine the research objectives, then identified and reviewed relevant work related to the objectives, and then attempted to assess the findings of the selected documents. Therefore, I searched sub-Saharan Africa for various documents from the following countries: Ethiopia, South Africa, Kenya, Nigeria, Gambia, Uganda, Zimbabwe, Niger, Ghana, Cameroon, Madagascar, Malawi, and Zambia. Inclusion criteria for document selection were based on the problems faced by female-headed households and the area in which the study was conducted, in the case of sub-Saharan Africa. Therefore, countries outside of sub-Saharan Africa were not considered as exclusion criteria. Thus, the data sources were reviews of articles, journals, research papers, books, and various international reports. The study was limited to secondary documents and did not include primary data sources such as interviews, observations, and focus group discussions. The sampling methods I used were nonprobability sampling, meaning that the articles, journals, books, and research papers were purposively selected based on the topics they addressed in relation to the challenges and coping strategies of female-headed households. To this end, I selected 69 relevant materials, 64 of which I prioritized based on their relevance to the challenges and coping strategies of female headed households. In addition to the various methods of qualitative data analysis, I also employed thematic data analysis techniques to explore the challenges faced by female-headed households: the case of Sub-Saharan Africa. The findings and discussion include three main themes and five sub-themes.

Challenges Encountered by Female Headed Households

Social Challenges

Female-headed households in African communities face multifaceted challenges rooted in patriarchal social structures. The patriarchal nature of many African societies places women in subordinate positions, which significantly affects their ability to provide for their families when they become heads of households. In Zimbabwe, for instance, female-headed households encounter social discrimination and gender-based marginalization across various spheres of life (Musekiwa, 2013). These women often struggle to secure employment and access essential resources, as societal norms expect them to assume all social and economic responsibilities traditionally assigned to men. Consequently, their social status remains low, perpetuating cycles of poverty and vulnerability.

Across sub-Saharan Africa, female-headed households grapple with numerous difficulties, including managing household responsibilities while navigating gendered expectations. Their marginalized position exacerbates vulnerability and social exclusion (UNICEF, 2011). Research in Ethiopia highlights that these households face severe social challenges, with single mothers bearing the dual burden of economic provision and childcare, often resulting in physical and emotional stress, loneliness, and isolation (Retta, 2016). Divorced women, in particular, experience heightened responsibilities and social stigma, which further deepens their hardship.

Economic marginalization compounds these issues. Restricted access to productive resources such as land renders many female-headed households among the poorest in Zimbabwe (Ciampi, 2021). Similarly, studies in North Africa reveal that women heading households endure social stigma, familial pressure, and difficulties in raising children, often leading to school dropouts and social withdrawal among their offspring (Farash, 2016). In Nigeria, these households face intertwined social, emotional, and economic challenges, particularly concerning child upbringing and future stability (Kotwal & Prabhakar, 2009). In Ethiopia, cultural assumptions that unmarried women engage in multiple sexual relationships further erode their social standing, reinforcing negative attitudes and discrimination (Retta, 2016).

Patriarchal ideologies perpetuate these inequalities by denying women political representation and reinforcing economic dependency on men. Marxist feminist theory argues that patriarchal norms, coupled with class disparities, legitimize the economic exploitation and social discrimination of women (Freedman, 2001). Consequently, female-headed households are widely perceived as economically and psychologically weaker than male-headed households, leading to stigmatization and exclusion from community networks (Retta, 2016; UNDP, 1995; UNDP, 2008). In South Africa, persistent patriarchal norms continue to enforce discriminatory practices, maintaining the belief that men should occupy leadership roles and serve as primary providers (Rogan, 2016).

Social isolation further aggravates these challenges. Studies in Nigeria indicate that female-headed households often disengage from social events due to low self-esteem and financial constraints, limiting their participation in community organizations and reducing social integration (Kotwal & Prabhakar, 2009). Similarly, Ethiopian women report discomfort in relationships with friends, former spouses, and even their children, which undermines their social networks (Retta, 2016). These patterns of exclusion and discrimination underscore the structural barriers that female-headed households face across Africa, perpetuating cycles of poverty, vulnerability, and marginalization.

Economic Challenges

Female-headed households in sub-Saharan Africa are disproportionately affected by poverty, which manifests in multiple dimensions such as poor health, food insecurity, limited access to education, inadequate housing, and exclusion from political decision-making processes (UN, 2009). In Ethiopia, these households face additional challenges due to low employment opportunities and engagement in demanding jobs with poor wages, which perpetuate their economic vulnerability (Retta, 2016). Similarly, in Zimbabwe, female-headed households are at heightened risk of poverty because of marginalization, job loss, and economic instability, particularly in rural areas where resources are scarce (Ciampi, 2021).

The United Nations Development Programme (UNDP, 1995) emphasizes that female-headed households in Africa often earn minimal income while supporting numerous dependents, making them highly vulnerable and a primary target for poverty reduction interventions. However, these interventions have largely been ineffective, leading to the phenomenon known as the feminization of poverty, where women disproportionately bear the burden of economic deprivation. In Ethiopia, female-headed households also struggle with workplace discrimination and the dual burden of household labor and economic responsibilities (Retta, 2016). Broader structural barriers, such as lack of access to productive resources, discriminatory hiring practices, wage inequality, poor working conditions, and inadequate sharing of domestic responsibilities, further hinder women's ability to secure adequate employment (Mutangadura, 2010).

In Nigeria, female-headed households earn significantly less due to disadvantages in the labor market. Many women opt for short working hours and low-paying jobs to balance family responsibilities with economic survival (Kotwal & Prabhakar, 2009). Rogan (2016) notes that the growing proportion of female-headed households in developing countries correlates strongly with high poverty rates. Similarly, in Southern Niger, most female-headed households are led by widows, and these households exhibit some of the highest poverty rates despite women's significant role in food production (Zakari & Song, 2014).

The economic vulnerability of female-headed households often forces them into precarious survival strategies. In Zimbabwe, for example, food shortages have driven some women to engage in risky sexual behaviors to meet basic needs (Pascoe et al., 2015). These households typically rely on a single source of income (FAO, 2011), and in Gambia, the absence of alternative means of livelihood traps them in a persistent cycle of poverty (Chant, 2008). Limited access to resources such as land further exacerbates their economic insecurity. In Zimbabwe, stigma and social exclusion restrict women's ability to own or control land, undermining their capacity to produce and consume food (Horrell & Krishnan, 2007).

Psychological Challenges

Food insecurity among female-headed households in Africa has far-reaching consequences that extend beyond nutrition, affecting health, emotional well-being, social relationships, and economic stability. When these

households struggle to meet basic food needs, the entire family experiences cascading problems, including malnutrition, poor health outcomes, and heightened vulnerability to disease (van Schalkwyk, 2021). Economic hardships exacerbate these challenges, as shown in Kenya, where female heads of households worry about their children's future and suffer psychological distress such as stress, depression, and mental illness due to the burden of multiple roles (Khosravi, 2001).

Social and cultural perceptions further compound these difficulties. In Ethiopia, restrictive norms limit women's ability to make decisions for their children's welfare, either by discouraging the formation of female-headed households or by constraining their autonomy once they exist (Retta, 2016). Similarly, in South Africa, women without male partners exhibit diminished self-care, reduced personal interests, and increased psychological problems, particularly among older women who risk losing their sense of identity when unable to meet basic needs (Sidloyi & Bomela, 2016). Stigmatization erodes self-esteem, leaving women emotionally vulnerable. In Nigeria, single women report feelings of loneliness, helplessness, hopelessness, identity loss, and low self-worth (Kotwal & Prabhakar, 2009).

Gender discrimination intensifies these psychological burdens. Schmitt et al. (2002) argue that women, as a marginalized group, face systemic inequality that negatively impacts mental health. Ethiopian studies confirm that female-headed households experience stress, isolation, and loneliness (Retta, 2016). In South Africa, these households are significantly more prone to psychological distress compared to male-headed households, partly due to the absence of a male confidant for emotional support (Mkhize, 2017). Moreover, Ethiopian women often struggle with guilt and fear that having children will hinder future relationships, while their children grapple with unresolved questions about absent fathers (Retta, 2016). Nigerian research similarly links financial strain and concerns for children's futures to depressive symptoms among female heads of households (Kotwal & Prabhakar, 2009). Across Mozambique, Ethiopia, Zambia, Kenya, Ghana, and South Africa, depression is prevalent among women leading households, underscoring the widespread psychological toll of economic and social marginalization (Chipimo & Fylkesnes, 2009).

Gender Related Challenges

Gender-based stereotypes and discrimination remain pervasive in female-headed households across subSaharan Africa, particularly among women living in vulnerable situations. These households are among the most marginalized due to entrenched gender norms and systemic inequalities (Saad et al., 2022). Research indicates that gender disparities are widespread in East, Central, and Southern Africa, affecting women's access to resources, opportunities, and social recognition (Brown & Vandewalle, 2021).

Female-headed households often bear a double burden—managing both reproductive and economic responsibilities. In Ethiopia and Nigeria, women heads of households engage in both household and nonhousehold production, reflecting the gendered division of labor (Akadiri et al., 2018). In Uganda, female-headed households face additional vulnerability as women are less likely to remarry compared to men, which limits their social and economic security (Kanyamurwa & Ampek, 2007). Furthermore, women disproportionately perform unpaid care work for children, the elderly, and persons with disabilities, reinforcing gender inequality (World Bank, 2011). In Zimbabwe, gender-based barriers severely restrict women's access to property, employment, and productive resources, perpetuating poverty and social exclusion (Hamdok, 1999; Zhang & Gordon, 2020).

Gender discrimination in employment and wages is another critical challenge. Women in Zimbabwe have fewer job opportunities and earn lower wages than men, reflecting systemic workplace inequality (Musekiwa, 2013; UNDP, 1995). In Uganda, domestic violence is a significant factor driving women to head households, as many leave abusive relationships to escape verbal and physical intimidation (Ntozi & Zirimenya, 1999; Karamagi et al., 2006). Despite this, gender-based wage gaps persist, leaving women financially disadvantaged even when performing equal work (Carr & Thompson, 2014).

The triple burden—earning income, caring for children, and managing household responsibilities—creates severe stress, mental health challenges, and social isolation among female-headed households (Brickell & Chant, 2010). Gender pay gaps further exacerbate financial vulnerability, and studies in Zimbabwe reveal dramatic increases in poverty among female-headed households due to gender bias (UNDP, 2008). Similarly,

research in Ghana and Kenya confirms that these households are among the poorest due to gender-related discrimination (Kennedy & Haddad, 1994).

Gender-based violence and harmful cultural practices also contribute to women's oppression. In Zimbabwe, some women resort to abusive sexual relationships for survival, highlighting the intersection of poverty and gender-based violence (Mutanda & Rukondo, 2015). Patriarchal norms perpetuate unequal power relations, reinforcing women's subordination and exposing them to multiple forms of violence. These experiences have profound social, health, and human rights implications, with survivors of violence being more vulnerable to mental health problems (Mutangadura, 2010).

Coping Strategies

Ccommunity And Faith- Based Organizations

Community-based and faith-based organizations play a critical role in supporting female-headed households living in poverty across sub-Saharan Africa. According to Roman (2004), poor female-headed households can benefit from organizational support through public assistance programs such as Temporary Assistance for Needy Families and Supplemental Nutrition Assistance Program (SNAP). Similarly, Foster (2005) confirms that community and faith-based organizations in South Africa have initiated programs to assist female-headed households living in extreme poverty. These organizations provide essential services, including food aid, clothing for children, school expenses, and financial assistance, while also offering mental and spiritual support through organized women's groups (Gillespie, 2003). Community-based groups complement government programs and help normalize service delivery, reducing stigma and fostering personal connections with donors (Derrick-Mills, 2015; Pearlin & Schooler, 1978).

In addition to institutional support, informal social networks—such as relatives and friends—remain vital coping mechanisms for female-headed households. In sub-Saharan Africa, where formal social assistance programs are limited, families often rely on their own resources and the help of friends and relatives to manage economic and emotional challenges (Musekiwa, 2013). For example, in Kenya, friends provide more assistance to households with sick members than extended family (Amuyunzu & Ezeh, 2005). Coping strategies also include borrowing food or money from relatives to reduce food insecurity (World Bank, 2011). Emotional support from family can ease the burden of raising children alone, mitigating stress and isolation (Villarreal & Shin, 2008).

However, the extent of community and family support varies. In Ethiopia, assistance from friends and community members is often limited (Cheru, 2020). Similarly, in Zimbabwe, rural households prioritize family as the primary source of help during hardship (Musekiwa, 2013). Importantly, strong social networks and personal connections significantly influence the psychological well-being of female-headed households, reducing feelings of isolation and improving resilience (Goldsmith & Albrecht, 2011).

Empowerment

Empowerment strategies are essential for improving the well-being of female-headed households in subSaharan Africa. Saleeby (2002) emphasizes that these households require material, educational, social, and psychological empowerment to overcome systemic challenges. This approach represents a significant shift from traditional social work practices, focusing on women's inherent capacity to address their own social problems. In South Africa, government initiatives provide training programs to help female-headed households sustain their families and improve their livelihoods (Musekiwa, 2013). Economic empowerment is also critical for achieving gender equity and fulfilling international commitments such as the Millennium Development Goals and the Universal Declaration of Human Rights. Increased economic power for women has been linked to improved environmental efficiency and reduced HIV/AIDS infection rates (AU, 1995).

Several African countries have integrated female-headed households into national poverty reduction strategies. For example, Cameroon, Madagascar, and Niger have identified these households as priority groups, while South Africa has implemented affirmative action policies to promote women's empowerment (Musekiwa, 2013). Industry development planning in Senegal includes gender training for senior decision-makers, and

traditional leaders are encouraged to provide professional, spiritual, and social guidance to strengthen widows through counseling and community support (Miller, 2003; Dube, 2008).

Social protection mechanisms also play a vital role in supporting female-headed households. In South Africa, safety nets such as subsidies for needy children and poor households help alleviate financial burdens, particularly school fees, enabling children to access education and build a better future (Musekiwa, 2013). Additional programs include drought relief initiatives, child supplementary feeding schemes, and social development funds aimed at mitigating risks and shocks (UNICEF, 2011). However, Posel (2001) notes that these safety nets have limited effectiveness for female-headed households, particularly in rural areas.

Despite these efforts, challenges persist. Due to funding constraints and the growing number of female-headed households, policymakers increasingly favor empowerment over direct assistance, aiming to reduce dependency and promote autonomy (Zarhani, 2011). This shift emphasizes self-help initiatives and economic empowerment rather than humanitarian aid. Nonetheless, government and NGO social security systems rarely extend comprehensive support to poor female-headed households in sub-Saharan Africa, although similar assistance programs exist in Kenya, Uganda, Malawi, and Zambia (Musekiwa, 2013).

From the literatures review above, I extract these points using table Table 1.

Challenges	**Ways to cope**
Social challenges • Negative impact on socialization • Discrimination, low social position • Stigma	• Religious or spiritual reliance strategies • Family, relatives and friends support mechanisms • Accepted their current situations
Psychological Challenges • Depressive Symptom • Stress • Low self-esteem • Negative self perception	○ Family support strategies ○ Religious or spiritual, faith in God, prayer used as a strategy
Economic Challenges - Poverty - low employment - economic instability - discrimination in the workplace - lack of access to productive resources, discrimination in hiring and pay -	• Different aid and support from the government, • Family support, friends, relatives • churches and other faith-based institutions as a support system. • Changed work and find a better job. • community-based organizations Supplemental Nutrition Assistance Program (SNAP) • Government and non-government support (food support, saftnet, school fees their children etc..)
Gender related challenges • Gender in equality • Violence • Less remarry • Work burden • Gender discrimination	• Get family support • Religious or spiritual based coping strategies • Change work

CONCLUSIONS AND RECOMMENDATIONS

The purpose of this study was to examine the challenges faced by female-headed households and their coping strategies in sub-Saharan Africa. I also refer to a collection of literature examining the challenges and coping strategies of female-headed households. The objectives of the study were achieved through document analysis. Qualitative research techniques were used to investigate the problem.The results show that femaleheaded households face various challenges, such as social challenges (discrimination, low social status, marginalization, social stigma, low social integration, less respect in society), economic challenges (poverty, low employment, low wages, workplace exclusion, workplace discrimination), psychological challenges (low

self-esteem, emotionality, loneliness, helplessness, low psychological well-being, depressive symptoms),and gender challenges such as (gender inequalities, patriarchy, double burden, domestic violence).

To overcome these challenges, the following coping mechanisms were used: community and faith-based organizations (support from communities, relatives, churches, governmental and non-governmental organizations) and empowerment (financial, educational, and psychological support, subsidies, etc.).Based on the findings, I recommend that governments in sub-Saharan Africa should promote gender equality by providing gender equality education starting in elementary school. Also, sub-Saharan African governments should improve the conditions and status of female-headed households by providing and facilitating workshops and training to empower them through education, training, and social, psychological, and financial support. Besides, in order to bring changes to female-headed households, and become useful for more than just the household, sub-Saharan African governments must design policies that support grassroots development and make female-headed households an integral part of that development.

In addition, life skill training should be provided to teach female-headed households. This will increase their self-confidence in various areas, strengthen informal strategies to improve the social capital of female headed households, and create network support mechanisms for women-headed households, such as mutual aid societies, charity groups in churches, etc. The political desire and commitment of leaders to advocate at the highest level critically and openly for the challenges and coping strategies of female-headed households should be key to mobilizing leaders.

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