

# Women's Economic Adaptation Strategies of Poor Heads of Households in the Face of Uncertainty: A Systematic Literature Review

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## Abstract

*This study examines the economic adaptation strategies of women heads of poor households in developing countries who face a triple burden: poverty, gender discrimination, and lack of support. Using a systematic literature review with the PRISMA approach, data was collected from multiple academic databases, resulting in 29 selected articles from an initial pool of 1,922. The analysis, conducted using the Mixed Methods Appraisal Tool (MMAT), revealed five main adaptation strategies: livelihood diversification, micro business development, food security improvement, non-agricultural activities, and labor migration. Major obstacles include persistent poverty, gender discrimination, and limited access to productive resources. The findings emphasize the need for inclusive and gender-responsive development approaches, suggesting integrated policy interventions such as access to microcredit, skills training, and social protection. This research provides insights into survival strategies of women heads of poor households, contributing to more effective poverty interventions.*

**Keywords:** *Female Household Heads, Structural Poverty, Economic Adaptation Strategy, Women Empowerment, Food Security.*

## Introduction

Although poverty and gender inequality are two related issues in developing countries like Indonesia (Jaglan & Shergill, 2023). Although some countries in Sub-Saharan Africa have enjoyed economic growth since the mid-1990s, such growth has not been enough to make rapid progress in reducing poverty (Mberu et al., 2014). Poverty among single mothers, who have to raise their children alone, has become a natural phenomenon in Korea's patriarchal society (Park & Heshmati, 2019). The latest transformation in the Global South's socio-economic landscape involves more and more rural households switching to migration-urban-non-agricultural based livelihoods (Choithani, 2020).

Structural changes that are 1) changes throughout the economy such as changes in women's work patterns and their economic position in general in the household, and 2) sociocultural changes in the position of women in the household as heads of households or local leaders in the community have implications far beyond women's empowerment for economic development in general (Asiedu et al., 2024). Despite growing awareness of women's great potential in development, women across Africa still face long-standing problems such as neglect, inequality, lack of access to productive assets, and dependence on men (Oladokun et al., 2018). The impact of Covid-19 felt by the whole world is not only a health problem but also felt by the community is economic vulnerability, especially the poor and marginalized groups (Kertati, 2021).

According to the Census Bureau (US), (2009), there were 39.3 million people living below the official poverty level in 1993. The percentage of poor people in the U.S continues to grow, comprising 13.1% of the population in 1989, 14.2% in 1991, and 15.1% in 1993. The economic shift has led to significant growth in low-wage employment, resulting in many families working but remaining poor (Lazere, 2002; Nzabona

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et al., 2021) Despite Uganda's impressive macroeconomic performance, poverty and inequality persist, with 35% of the population still living below the poverty line (Dolan, 2004; Okidi & Mugambe, 2002).

Previous studies have examined various aspects of poverty among women heads of households. Okidi & Mugambe, (2002) found that despite Uganda's impressive macroeconomic performance, poverty and inequality persist, with 35% of the population still living below the poverty line. Lazere, (2002) revealed that the economic shift has led to significant growth in low-wage employment, resulting in many families working but remaining poor. Research by Appleton, (1996) and Bossen, (1975) shows that structural changes in the position of women in the household as heads of households or local leaders in the community have implications far beyond women's empowerment for economic development in general.

Women heads of poor households are an increasingly prominent social phenomenon in various developing countries, including in South Asia and Sub-Saharan Africa. In general, this term refers to a household headed by a woman, either due to divorce, death of a husband, or migration of male labor, and being in vulnerable economic conditions (Chant, 2003, as quoted in Fuwa, 2000). In many countries, female-headed households tend to be poorer than other households. For example, in the United States in 1992, female-headed households accounted for 52.4% of all poor households, with a median income of just \$16,692 compared to the national median income of \$35,939 (Census Bureau (US), 2009, as quoted in Rocha, 1997). In Pakistan, women heads of households are often in a particularly vulnerable position to poverty due to lack of access to productive resources, income, and services, as well as the weakening of the traditional family support system (Mohiuddin, 1992). However, it is important to note that the relationship between women's leadership in the household and poverty is not always linear and can vary between different countries and socio-cultural contexts (Quisumbing & Maluccio, 2003, as quoted in Fuwa, 2000). Some researchers argue that women heads of households face a "triple disadvantage" because they experience the burden of poverty, gender discrimination, and lack of support as heads of households (Fuwa, 2000).

Women heads of poor households implement various economic adaptation strategies to meet the needs of their households in the face of economic uncertainty. One of the main strategies is livelihood diversification, where they engage in various economic activities to supplement income (Frank Ellis, 2019, as quoted in Rutherford, 2000). Some women are turning to the informal sector by selling their labour, as happened in Uganda (Rutherford, 2000). In Bangladesh, ultra-poor women heads of households try to meet their family's food needs through various means such as borrowing food, collecting leftovers, or even reducing their own food portions (McIntyre et al., 2011). Another commonly applied strategy is to leverage social networks and social capital, as done by older women in South Africa who rely on friendships and social groups to overcome economic challenges (Tanusha Raniga & Ngcobo, 2014). Some women also rely on government assistance such as pension funds and child benefits to help ease the family's economic burden.

In consideration of their families, in particular women heads of poor households encounter numerous challenges. One of the main obstacles is gender discrimination which is still deeply rooted in many communities. In countries such as Pakistan, socio-cultural norms limit women's access to productive resources and services, as well as limit their mobility, which greatly affects their ability to earn a living (Mohiuddin, 1992). Limited access to productive assets, especially land, is also a serious obstacle for women in many developing countries, including Nigeria (Ajani, 2009). Low levels of education and skills among women heads of poor households also limit their employment opportunities, often pushing them into the informal sector with low wages and poor working conditions (Chang, 2014, as quoted in Tanusha Raniga & Mthembu, 2016). In South Korea, although the gender gap in educational attainment has decreased, women still face discrimination in the labor market, which contributes to high poverty rates among female-headed households (Cho et al., 2015).

Despite facing many obstacles, women heads of poor households also find several opportunities to improve the well-being of their families. One significant opportunity is participation in agricultural cooperatives, as is the case in Ethiopia. Many women who take part in cooperatives have access to several agricultural inputs, credit and markets (Woldu et al., 2015). For instance, some government and non-governmental organization programs for women's empowerment result to the improvement of skills among female heads of households, provision of micro-credit facilities and formation of social networks (Mahmud et al., 2012).

Some countries have also embraced gender-inclusive policies as a way to promote development; this is because there is an increasing awareness worldwide about the significance of gender equity in development. However, the effectiveness of such policies and programs is much dependent on proper implementation as well as continuous strategies to eliminate existing systemic obstacles.

Although these studies have provided significant information regarding poverty among female headed homes, there remain unresolved issues as to what particular ways do they use to survive under harsh financial conditions. Besides, there is limited research on various challenges and avenues available to female heads living in destitution in order to provide for their households' needs. Thus, this research intends to close this gap through systematic literature review over survival techniques used by female heads of families that are economically disadvantaged.

The aim of this investigation is to :1.) Look into the barriers and chances encountered by female leaders of impoverished families when fulfilling their family living requirements. 2.) Recognize economic coping techniques adopted by poor householder women to satisfy their family needs amidst uncertainties regarding the economy.

Understanding what obstacles and opportunities they encounter will enable governments and concerned entities to come up with targeted interventions that could be utilized in improving these vulnerable groups' well-being as well as bringing out useful insights into the survival strategies employed by women heading poor households which would lead to formulating better policies and empowerment programs. This systematic literature review would serve in a way of contributing towards efforts for reducing poverty as well as supporting women's empowerment in developing countries.

## Methodology

This research investigates how single mothers living in poverty get by using a systematic literature review methodology. The six-phase approach ensures clarity and high quality: formulating research questions and PICO criteria, identifying relevant literature, screening based on inclusion/exclusion criteria, assessing quality with MMAT, extracting data, and synthesizing findings (Aromataris et al., 2022).

The PICO framework (Population, Intervention, Comparison & Outcome) guides question formulation and inclusion/exclusion criteria (Methley et al., 2014). The population is women heading poor households, the intervention is their survival strategies, there is no control group comparison, and outcomes are the strategies' success rates and limitations.

Relevant articles are identified through searches on electronic databases like Scopus, Science Direct, Taylor & Francis, and Proquest, using keywords such as ("Female" OR "Women") AND ("Household Heads" OR "Family Heads" OR "Heads Of Household") AND ("Economic" OR "Financial" OR "Poverty" OR "Resources") AND ("Developing Countries" OR "Developing Country" OR "Emerging Countries"). Additional manual searches of reference lists are also performed (Snyder, 2019).

Articles are screened independently by two researchers according to inclusion criteria: 1) focusing on poor female household heads' survival strategies, 2) published within 10 years, 3) written in English or Indonesian. Exclusion criteria include editorial opinions and inaccessible full-texts (Moher et al., 2010).

The Mixed Methods Appraisal Tool (MMAT) version 2018 assesses the methodological quality of retained articles (Hong et al., 2018). MMAT can evaluate various research designs including qualitative, quantitative and mixed methods.

Two researchers independently extract data from screened, quality-assessed articles using a pre-defined form. Extracted information includes study characteristics, participant details, research methods, survival strategy findings, and obstacles encountered. This double extraction ensures data accuracy and completeness (Peters et al., 2015).

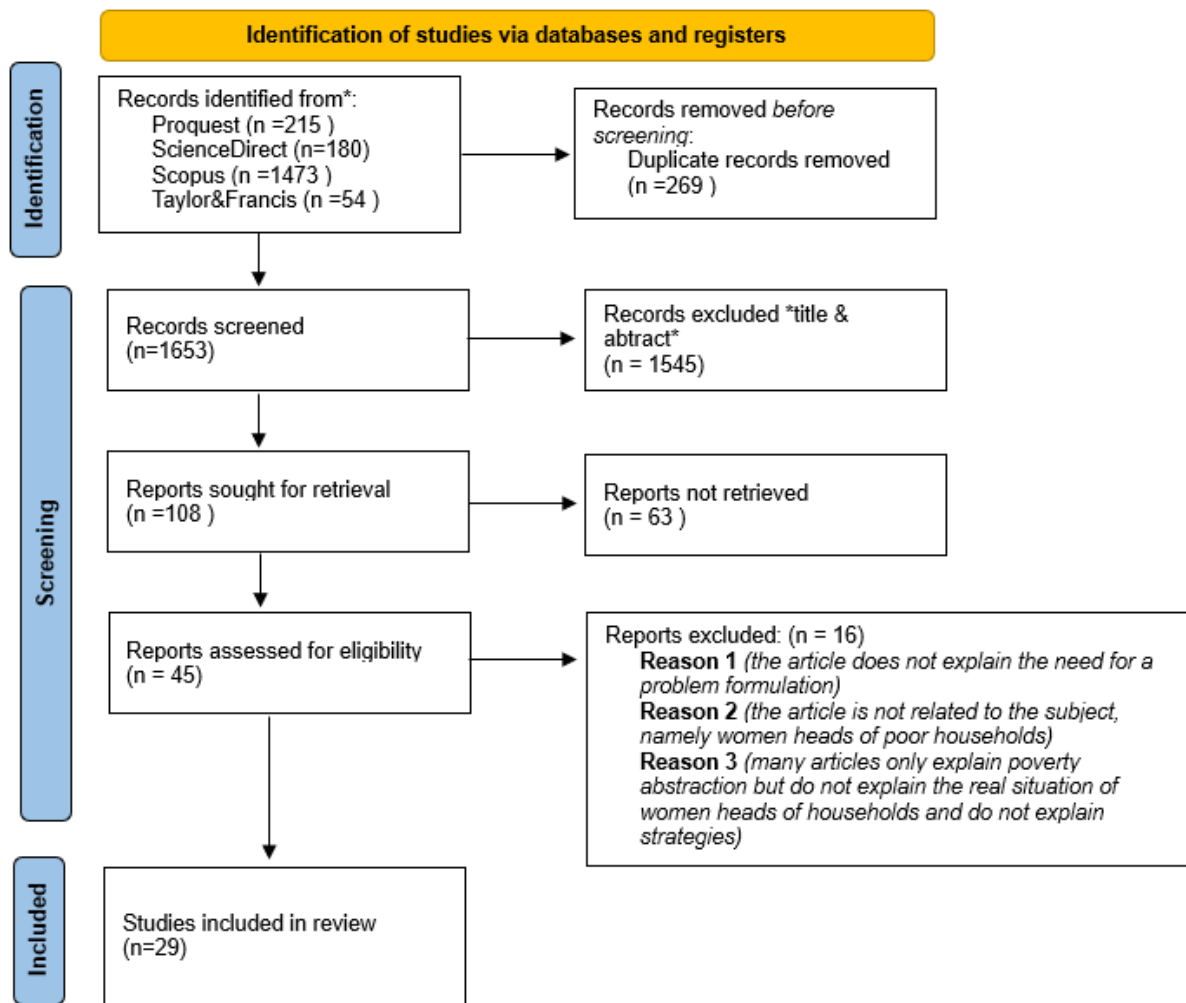


Figure 1. PRISMA Procedure Report

The study identification process began with 1922 initial records from Proquest (n=215), Science Direct (n=180), Scopus (n=1473), and Taylor & Francis (n=54) databases. After removing 269 duplicates, 1653 records were screened based on inclusion criteria, leaving 108 for further processing. Due to technical issues, only 45 out of 108 reports were successfully downloaded. The full-text feasibility assessment eliminated 16 irrelevant reports, leaving 29 for qualitative data extraction. All 29 extracted findings were included in the final review process, discussing survival strategies among women heads of poor households in depth. Despite the large number of initial records, only a small fraction proved relevant and qualified for this review. The rigorous screening process ensures that the included findings are highly pertinent to the research topic.

### Analysis dan Result

Table 1. Identification of Barriers for Women Heads of Poor Households

No	Obstacles	Reference Sources
1	Poverty and inequality persist in Uganda, with 35% of the population still living below the poverty line	Okidi & Mugambe, (2002); Fosu, (2017); Milanovic, (2016); Alesina et al., (2019)

2	Female-headed households accounted for 52.4% of all poor households in 1992 in the United States	U.S. Census Bureau, (1992); Blau & Kahn, (2017); Pearce, (1978); Malik et al., (2018); Rossin-Slater, (2017)
3	Older people living in poverty are generally categorized as vulnerable because often their limited access to social, economic, political, and environmental resources increases their risk of disaster impacts	HelpAge International, (2015); WHO, (2020); Aboderin & Beard, (2014); Bodstein et al., (2014)
4	Women heads of families in building food security is not an easy problem. Socially, they have been constructed as weak and helpless parties in dealing with the Covid-19 pandemic from various directions	Kertati, (2021); Alfers et al., (2020); Aragie et al., (2021); Decker et al., (2021)
5	Women heads of households in Pakistan are particularly vulnerable to poverty due to the marital status of most head of households, their lack of access to productive resources and income and services, declining traditional family support systems, household size and composition, etc	Mohiuddin, (1992); Ahmed et al., (2010); S. Malik & Pereznieto, (2022);

Source : literature review, 2024

*The first*, According to Okidi & Mugambe, (2002), poverty and inequality persist in Uganda, with 35% of the population still living below the poverty line. This shows that although Uganda has experienced economic growth, there is still a significant gap between the rich and the poor. This inequality can have a negative impact on social and political stability of the country. Therefore, the Ugandan government needs to take steps to reduce poverty and narrow the economic gap among its people. By improving jobs creation, increasing educational access and bettering social services, these issues can be addressed. This situation is known as “growth without poverty reduction” by Fosu, (2017); it indicates how the economy may grow without necessarily reducing either poverty or inequality. Uganda’s case corresponds to what Milanovic, (2016) termed as “the Kuznets curve” suggesting that there are periods during which inequality increases while the country undergoes some sort of economic development after which it finally recedes.

Such inequality over an extended period keeps threatening social and political stability of the nation. The correlation between economic inequality and political instability is reaffirmed in a recent study conducted by Alesina et al., (2019), who stress that addressing this issue is crucial. Consequently, Ugandan government must take concrete steps toward poverty reduction and bridging economic gaps. This initiative supports Sustainable Development Goals (SDGs), which United Nations adopted in 2015 particularly No Poverty SDG 1 and Reduced Inequalities SDG 10 (United Nations, 2015).

Provision of better social services proposed here conforms to the concept of “Universal Basic Services” as advocated by Institute for Global Prosperity, (2017). Additionally increase in access to education is also critical considering the importance of investment in human capital emphasized by World Bank’s Human Capital Project ((World Bank, 2020b). In addition, job creation is the main strategy to achieve “inclusive growth” as advocated by (OECD, 2018). These policies can enable Uganda to overcome the obstacles posed by poverty and inequality thereby resulting into more equitable as well as sustainable development.

*The second*, Data from the U.S. Census Bureau, (1992) shows that 52.4% of poor households in the United States are headed by women, reflecting significant gender inequality in economic aspects. Although this data dates back three decades, a similar trend is still seen in the latest statistics. According to a recent report from the U.S. Census Bureau, (1992), households headed by women without husbands still have higher poverty rates (23.4%) than the national average (11.4%). This phenomenon, called "feminization of



poverty" by Pearce, (1978), remains a persistent socio-economic problem in the US and many other countries.

The factors that contribute to the economic vulnerability of female headed households are still relevant today. The gender wage gap, although it has declined, remains significant. Blau & Kahn, (2017) reported that the average woman still earns about 80% of men's income. The lack of childcare support is also a major obstacle to women's labor force participation. Malik et al., (2018) found that high childcare costs often make women have to choose between career and childcare. Furthermore, discrimination in the workplace remains an important issue, with a study by Correll & Benard, (2007) showing that mothers often face prejudice in the recruitment and promotion process.

To address this issue, gender-responsive policies are needed. Wage equality has been the focus of legislation in many countries. In the US, the Paycheck Fairness Act introduced in 2021 aims to strengthen protections against wage discrimination (U.S. Congress, 2021). Paid family leave has also been shown to have a positive impact on women's labor force participation and long term income. Rossin-Slater, (2017) found that paid family leave policies can increase maternal labor force participation and reduce gender wage gaps. Affordable child care programs, such as those proposed in the American Families Plan (The White House, 2021), can significantly reduce the economic burden on female-headed households.

Women's economic empowerment through skills training and entrepreneurial support also plays an important role in reducing poverty. Programs such as the Women's Business Centers supported by the U.S. Small Business Administration provided resources and training to more than 150,000 women entrepreneurs in 2020 (SBA, 2021). Globally, initiatives such as the Women's Entrepreneurship Accelerator launched by UN Women, (2020) aim to remove barriers for women entrepreneurs and encourage women's economic empowerment.

By implementing comprehensive and gender-responsive policies, and supporting women's economic empowerment, we can hope to reduce poverty rates among female headed households and create more equitable and economically inclusive societies. However, it is important to remember that structural change requires time and long-term commitment from policymakers, businesses, and society as a whole.

*The third*, HelpAge International, (2015) emphasizes that the challenges older people experience in poverty are as a result of limited access to social, economic, political and environmental resources which can heighten their chances of being victims of disasters. A report by World Health Organisation (WHO, 2020) indicates that there is a rapid increase in global population aging with estimates showing an increase from almost 1 billion persons aged 60 years or above in 2020 to around 1.4 billion people by 2030. This growth presents major problems especially for low and middle income nations whose social and economic infrastructure cannot accommodate these demographic changes.

HelpAge International brings out yet another serious issue regarding social economic political and environmental resource access. A study done by Aboderin & Beard, (2014) states that older persons often experience social exclusion and marginalization in developing countries which makes them more susceptible to poverty or disaster related crises. With respect to disasters, research conducted by Bodstein et al., (2014) shows that older adults are more vulnerable because they have limited mobility, long-term health conditions, as well as being socially disconnected from others

The elderly face substantial problems on health services accessibility. According to United Nations Department of Economic and Social Affairs (UN DESA, 2020), still many nations are without good enough healthcare systems to cater for aging populations. This issue has been worsened by the COVID-19 pandemic whose effects are disproportionately felt by older people (Centers for Disease Control and Prevention (CDC, 2021).

A comprehensive strategy is necessary that will consider the peculiar needs of seniors in confronting this problem. In making this argument the (World Bank, 2020) stresses that an effective system for social

protection can help curb poverty among older persons; while UNDRR, (2015) advocates involving older individuals in disaster preparedness in order to meet their requirements.

WHO, (2020) has come up with initiatives such as Decade of Healthy Ageing 2021-2030 which are meant for improving life of older persons, their families and communities they live in. The program addresses age-friendly medical care provisions, combats ageism and strengthens integrated long-term care services. Moreover, The program addresses age-friendly medical care provisions, combats ageism and strengthens integrated long-term care services. Moreover, (UNDRR, 2015) emphasizes that inclusive disaster risk management is essential in managing risks that affect vulnerable people including elderly through the Sendai Framework for Disaster Risk Reduction 2015-2030.

As the world's elderly population grows, there is an urgent need to make policies and programs that are tailored towards their needs. This involves enhancing social protection systems; improving access to quality health services; active involvement of older persons in decision-making processes that affect their lives among others. It is by adopting such a comprehensive inclusive approach that we can mitigate poverty vulnerability and its associated impacts on elderly people thereby ensuring dignity and quality living in old age.

*The fourth*, Kertati, (2021) emphasized that it is not easy to deal with food security in relation to Covid-19 pandemic impacts on women head of families in Begal village. In social perspectives, they have been portrayed as weak and incapable of managing pandemics. However, the female head of family demonstrated great strength during these times of hardship. Among these adaptive actions are to broaden income sources, use social networks and careful management of resources to keep their family well-fed. Family heads' women have been able to survive and bounce back even in times of adversity despite challenges they face along the way. UN Women, (2020), presents global statistics showing that indeed pandemic made women more vulnerable especially those who are heads of families; therefore such findings confirm its genericity. Even though every society tends to regard women as fragile or physically inferior beings; contrary evidence abounds.. According to Alfers et al., (2020) research report it is clear that woman have shown remarkable resilience amidst economic downturns aggravated by corona virus outbreak especially among them working in informal sector.

The adaptive strategies practiced by female heads of families in Begal village are very similar to global patterns of women's resilience. For example, in FAO, (2021), diversification of income sources has been identified as a major strategy for enhancing food security at the household level. Additionally, the use of social networks as a survival mechanism is also in agreement with the findings of Aragie et al., (2021). Their study established that social capital is essential for rural community resilience during pandemic periods.

By effectively managing resources, female heads of families demonstrate their competence in managing households amidst crises. This supports the argument made by CARE (2020) that women have frequently played significant roles in ensuring household food security during difficult times. In addition, research conducted by Decker et al., (2021) emphasizes on acknowledging and promoting women's contribution toward building community resilience.

Even though they face many adversities, female heads of families' ability to survive while ensuring food security is consistent with the report by World Bank, (2021), which states that it's essential for women to participate fully in post-pandemic economic recovery. However, UN Women, (2021) warns that this resilience needs to be supported and strengthened through gender-sensitive policies.

The study conducted by (Kertati, 2021) brings about significant understanding relating to the community based insecurities of food as well as defining the area occupied by women within the context of destruction. This evidence strengthens the need for a diversified and gender-sensitive perspective to both food security policies and responses to crisis situations. IFPRI, (2021) suggests that such strategies should incorporate women's empowerment at all levels. In understanding this role played by women who head households, then they can help deal with problems like poverty that go along with various circumstances.

*The last*, Overall, Mohiuddin (1992), argues that female-headed households in Pakistan face severe deprivation due to limited access to productive resources, declining traditional family support, and gender-based job restrictions. These factors hinder women's ability to achieve economic independence, as they encounter discrimination when seeking credit, starting businesses, or owning land. Moreover, social and cultural norms that restrict women's mobility and autonomy further exacerbate their plight, leading to complete poverty. According to a UN Women (2018), female-headed households in Pakistan continue to experience higher poverty rates than male-headed ones. This disparity is attributed to limited access to productive resources, job and asset ownership discrimination, and restrictive social norms.

Naqvi & Shahnaz, (2019) highlight significant barriers preventing women heads of households in Pakistan from accessing credit and financial services, thus hindering their earning potential and perpetuating poverty. Ahmed et al., (2010) note that prevailing gender norms have led to a decrease in women's participation in the formal labor market, resulting in low-paying informal sector jobs with little or no social security.

Various policy interventions have been proposed and implemented to address the feminization of poverty. For example, the Pakistani Government launched the Benazir Income Support Programme in 2008, providing conditional cash assistance to the poorest households, specifically targeting women (Durr-E-Nayab & Farooq, 2020). S. Malik & Pereznioto, (2022) suggest a more comprehensive approach, including legal reforms to strengthen women's property rights, increasing access to education and skills training, and challenging harmful social norms. To effectively combat the feminization of poverty in Pakistan, policymakers must prioritize supporting female-headed households through education, skills development, microcredit initiatives, and legal reforms that protect women's rights.

**Table 2 . Opportunities for Women Heads of Poor Households**

No	Chance	Reference Sources
1	Recent studies have shown the important role of diversification into non-agricultural activities in contributing to poverty reduction and improved livelihood options for the rural poor	Dolan, (2004)
2	The economic shift has led to significant growth in low-wage jobs, resulting in many families working but remaining poor	Lazere, (2002); Rocha, (1997)
3	Exploring the linkages between heads of households and livelihood diversification in three Ugandan districts: Mbale, Kamuli, and Mubende	Dolan, (2004)
4	Women heads of households in building food security in the period of adaptation to new changes	Kertati, (2021)
5	Economic status of households headed by female domestic helpers in Karachi, Pakistan	Mohiuddin, (1992)

Source : literature review, 2024

The significant role played by diversification of non-agricultural activities in poverty alleviation and increasing options for rural livelihoods, according to a study by Dolan, (2004), is revealed in the data presented in the table. This diversification may take the form of jobs in the service sector, manufacturing or micro enterprises that poor rural households undertake in order to enable them to augment their incomes outside agriculture. The rural poor thus have different sources of income as a result of such a shift and they are not only reliant on farming, which is notorious for failing due to droughts or variations in market prices.



Moreover, studies conducted by Lazere, (2002); Rocha, (1997) suggest that there has been an increase in low-paying jobs as part of economic reforms, hence many families work yet remain poor (Lazere, 2002; Rocha, 1997). This means that even though the members of these families have jobs, it may be inadequate because it does not guarantee fulfilling all family demands. It could also mean low minimum wage levels, reduced hours of work or absence of social security and benefits for employees. Consequently, despite being employed, a lot of households find themselves still trapped within poverty.

The relation amidst household-breaks and household livelihood diversifications among three selected Uganda districts- Mbale, Kamuli and Mubende as stated by Dolan, (2004), affirm this association (Dolan, 2004). The head of the family has a major responsibility in choosing what kind of livelihood diversification plan to run the family on. Some factors are influential in determining the family head's choice of economic activity to involve its members. For instance, advancing age, sex, education level and availability of limited resources can determine the decision of a head regarding chosen economic activities within that family. This kind of economic inclusion is paramount in ensuring that they remain resilient economically as well as cutting down chances of relying on little income which could compromise them.

Kertati, (2021)'s research emphasizes on food security establishment by women especially during adaptation to transformations (Kertati, (2021). In times when COVID-19 or any other financial downfall ravages lives; female heads of households have become central figures for food security managements within their families. They always grapple with two burdens at once i.e., working for survival whilst managing homes and family members. In difficult situations, women heads of households must be creative in managing limited resources, such as using yards to grow food crops, process food efficiently, or find alternative sources of income. Food security built by women heads of households is very important to maintain the health and welfare of families in difficult times.

Finally, Mohiuddin, (1992) emphasizes the economic status of households headed by women in rural areas and shows a considerable difference between the economic status of households headed by women compared to those headed by men (Mohiuddin, (1992)). Female-headed households often face greater economic challenges, such as limited access to productive resources (land, capital, technology), discrimination in the labor market, and the double burden of taking care of households and earning a living. As a result, female-headed households tend to have higher poverty rates compared to male-headed households. This difference in economic status shows the need for special intervention and support for women heads of households to improve their well-being.

**Table 3. Strategies for Women Heads of Poor Households**

No	Strategic Steps	Reference Sources
1	Diversification of livelihoods	Okidi & Mugambe, (2002); Buvinic & Gupta, (1997); Sheikh et al., (2020), Smith et al., (2001); Shams et al., (2022); Chant, (2014)
2	Developing micro businesses	Buvinic & Gupta, (1997); Chant, (2014); Frank Ellis, (2019); Chant, (2003)
3	Improving food security	Shams et al., (2022); Buvinic & Gupta, (1997); Frank Ellis, (2019); Gladwin et al., (2001); Quisumbing & Maluccio, (2003)
4	Non-agricultural activities,	Carnegie et al., (2020); Frank Ellis, (2019); FAO, (2012); Gladwin et al., (2001); Quisumbing et al., (2014)
5	Labor migration	Choithani, C. (2020); (Adams & Cuecuecha, 2010); Frank Ellis, (2019); (Quisumbing & McNiven, 2010); FAO, (2012)

Source : literature review, 2024

There are several strategic steps that can be taken to overcome the problems faced by women heads of households. *The first step* is Diversification of livelihoods. According to Okidi & Mugambe, (2002), as many as 35% of Uganda's population still lives below the poverty line. That is why, in this case, poverty alleviation and reduction of inequality require more intensive efforts especially for women who head households since they are poorer than most people. In order to cope with economic uncertainties, many women living under poverty have been forced to develop a number of diverse strategies that help them survive on meager resources. The most common strategy used by these women is livelihood diversification where they engage themselves in different income generating activities across both agricultural and non agricultural sectors (Smith et al., 2001). Therefore, such strategies help them earn additional income as well as reduce their dependence on one source of income.

To mitigate economic hardships, women alone head poor households and their other forms of livelihood must have social networks as well as family, friends and community group support systems. Informal loans, resource sharing or emotional backing against day-to-day challenges are some of the ways in which these social networks assist them (Shams et al., 2022). However, their economic strategies do not entirely alleviate the poverty and inequalities that they go through. Consequently, government and related institutions should make deliberate and concerted efforts to help the poor by reducing poverty levels and narrowing the gap between the rich and poor with special emphasis on sections that require special attention like women who head poor households (Okidi & Mugambe, 2002).

Among interventions that may be considered are expanding women's access to education; skills training as well as productive resources like microcredit or technology. Such interventions could help women who are heads of poor households enhance their economic capability and opportunities thus dealing better with volatile economies while pulling themselves out of cyclical poverty over time (Buvinic & Gupta, 1997). In addition, gender-responsive social policies are also needed to address the discrimination and inequality faced by women heads of poor households, as well as strengthen social safety nets to protect them from economic shocks (Chant, 2014).

*The second strategic step* is to pay special attention to women heads of households because they experience a triple burden, namely poverty, gender discrimination, and the absence of support as heads of households. Buvinic & Gupta, (1997) stated that women heads of households deserve to be a priority target in poverty alleviation efforts in developing countries. The unique problems that they confront as a group can be handled using targeted interventions improving the general welfare.

For diverse economic adaptation strategies targeted at reducing household economic uncertainty are applied with the particular cases of poverty-stricken women as heads of families. A common form of this would be diversification of livelihoods where they engage in different forms of formal and informal economic activities (Shams et al., 2022). For instance, these women could have jobs like farm laborers, be engaged in small-scale trading activities or offer other services such as sewing and cooking individuals. Through diversification, they minimize risks attached to a single income source while expanding their chances for a more constant income (Frank Ellis, 2019).

There are also additional ways through which poor households that are led by females benefit from social networks with assistance from relatives or community groups. To face the burden placed upon them financially they can depend on informal loans or borrow resources especially among neighbors who help each other out during tough times (Shams et al., 2022). Nevertheless, those economic adaptation strategies do not often solve all the problems caused by triple burdens imposed upon such individuals. Therefore there is need for more comprehensive measures including government initiative that respond positively to gender issues.

Such interventions may entail increasing women's access to education, training for skills, and productive resources like microcredit and technology (Buvinic & Gupta, 1997). Specific economic empowerment programs targeting women heads of households can assist them in developing micro enterprises or

enhancing their productivity in agriculture. In addition, gender-sensitive social policies such as affordable child care services and proper social protection can alleviate the burden they carry while juggling between productive and reproductive roles (Chant, 2014).

*The third step is* to develop an understanding regarding the hindrances faced by the ultra-poor women towards satisfying their families' dietary needs so as to meet MDGs number one in Bangladesh. According to Shams et al., (2022), ultra-poor female-headed households were investigated to gain insights into food availability within these families. This way, design interventions that seek to promote food security for households headed by women may be developed by recognizing what restricts them from experiencing this situation otherwise.

Because of economic uncertainty and the need to provide for their families, women heads of poor households commonly employ different strategies for adapting economically. One of the most common methods is diversifying sources of income; this includes participating in various agricultural and non-agricultural activities (Frank Ellis, 2019). For instance they could be employed as farm laborers, run small businesses or offer such services as sewing or cooking. Such diversification operates to minimize chances of relying on a single source of income while enhancing possibilities for more stable earnings hence making sure there is food available for their families (Gladwin et al., 2001).

Alongside diversifying their income sources, impoverished women household heads also draw on social networks and obtain help from family, friends, and community groups to win over economic hardships and fulfill food needs (Shams et al., 2022). Informal loans, sharing resources or mutual assistance may come into play for the sake of availability of food in their families. But such economic adaptation strategies are often inadequate to overcome all obstacles faced by ultra-poor women household heads who feed their families. This is why we need more comprehensive and gender-sensitive government interventions alongside other institutions.

Such interventions may involve anything from increase in women's productive resources including land, microcredit as well as agricultural technology (Buvinic & Gupta, 1997). Specifically designed economic empowerment programs that target female household heads will help them become more productive in farming thereby increasing income levels. The use of gender responsive social policies like provision of targeted food assistance to female headed households alongside improved access health and nutrition services can also enhance food security in such households (Quisumbing & Maluccio, 2003).

*The subsequent stage is* to find out implicit gender biases and gender norms detrimental to females that hinder women's access to technical apprenticeship, agricultural decision-making as well as household financial resource allocation for agricultural inputs. An action-learning approach was taken by Carnegie et al., (2020) in Myanmar to address this challenge. By recognizing and addressing gender bias and unfavorable norms it could be possible for women to gain autonomy in making decisions regarding agriculture and raise general agricultural productivity.

These obstacles may increase economic insecurity for poor female-headed households which depend on farming as their major livelihood source. They often adopt different methods of coping with such situations ranging from growing multiple crops to engaging in other economic activities that are not related to farming (Frank Ellis, 2019). For instance they could grow a variety of food crops alongside cash crops in order to minimize the risk associated with failing crops or fluctuating market prices. Also they might involve themselves in more off-farm activities like small trading or offering services so as to supplement their income (Gladwin et al., 2001).

For women heads of poor households who rely on agriculture as their main source of livelihood, these barriers can exacerbate the economic uncertainty they face. In facing this situation, women heads of poor households often apply various economic adaptation strategies, such as diversification of agricultural crops and non-agricultural activities (Frank Ellis, 2019). They may grow different types of food crops and commercial crops to reduce the risk of crop failure and market price fluctuations. In addition, they may

also engage in non-agricultural activities, such as small-scale trading or providing services, in order to obtain additional sources of income (Gladwin et al., 2001).

Nonetheless, even though these economic adaptation strategies might be put into place, they often fall short of solving certain problems that women heads of poor households meet in agriculture. Therefore, the identification and addressing of gender biases as well as adverse norms against women in agriculture require more holistic approach. Implementing gender-responsive interventions like provision of agricultural skills training targeting women only, gender-sensitive agricultural extension services or increasing women's access to productive resources such as land, credit and agricultural technology will help empower them in making decisions pertaining farming (FAO, 2012).

Furthermore, it is necessary for larger shifts in social norms so as to deal with gender discrimination within agriculture. These changes can be achieved through public awareness campaigns and encouraging men's participation towards transforming attitude and practices which are harmful to females' interests (Quisumbing et al., 2014). This will enable women heads of poor households enhance their agricultural productivity, income and food security against all forms of economic instabilities by addressing gender inequalities and biased social norms.

Increased labour migration impacts food security in women-led households in India, which *is the fifth step*. According to Choithani, (2020), male migration has affected food security in households headed by women who are left behind. By understanding these dynamics, better policies and interventions can be designed to support women heads of households in the context of increased labour migration.

Often, female household heads from low income families use different economic adaptation strategies due to male migration-induced economic uncertainty. One such strategy involves utilizing remittances sent by migrating family members for meeting family needs and investing into productive activities (Adams & Cuecuecha, 2010) such as buying food, funding children's education or starting small businesses or farms. However, it may also make households more vulnerable to poverty shocks resulting from decreased or suspended remittance flow (Choithani, 2020).

Also besides taking advantage of remittances, female household heads in poor settings may involve themselves in diversifying their means of income so as to minimize risks and increase food security at home (Frank Ellis, 2019). Possibilities include becoming increasingly active in agriculture, looking for wage work outside farming or even engage in small-scale entrepreneurship. Nevertheless, often these economic adaptation strategies do not adequately address the numerous challenges experienced by female heads of households who are poor and involved in labor migration.

Thus, it is necessary to have more gender-sensitive policies and actions that would cater for women at the helm of households, particularly in times when there is increased movement of workers. This can be achieved through providing some form of inclusive financial services to enable them manage remittances as well as invest into productive activities such as microcredit and savings (Quisumbing & McNiven, 2007). Furthermore, there are also economic empowerment initiatives tailored specifically for female heads of households such as training on skills development and assistance with marketing their products.

The productivity and income of women-headed household farms can be enhanced through; the provision of gender responsive agricultural extension services as well as increasing woman's access to productive resources such as land and agriculture technology in the context of agriculture (FAO, 2012). In this way with the right support and gender-sensitive policies, women heads of poor households would be able to handle challenges posed by migration for labor while improving their food security and household welfare.

## Discussion and Implications

From the results of this systematic literature review, there are several significant obstacles faced by women heads of poor households in meeting the living needs of their families. One of the main obstacles is poverty and inequality that persists, such as in Uganda where 35% of the population still lives below the poverty

line (Okidi & Mugambe, 2002). The phenomenon of feminization of poverty is also evident, where female-headed households tend to be poorer than other households, such as in the United States where 52.4% of poor households are headed by women (U.S. Census Bureau, 1992). Women heads of households often face the triple burden of poverty, gender discrimination, and lack of support as heads of households (Fuwa, 2000). Other obstacles faced are the limited access of women heads of poor households to productive resources, income, and services, as well as the weakening of the traditional family support system (Mohiuddin, 1992).

Despite the significant obstacles, women heads of poor households also have some opportunities to improve the well-being of their families. One important opportunity is diversification into non-agricultural activities, which has been shown to contribute to poverty reduction and improved livelihood options for the rural poor (Dolan, (2004)). Women heads of households also play a crucial role in building family food security, especially during the adaptation period to new changes such as the Covid-19 pandemic (Kertati, 2021). In addition, participation in agricultural cooperatives and women's empowerment programs can provide opportunities for women heads of households to improve their skills, gain access to microcredit, and expand their social networks (Mahmud et al., 2012; Woldu et al., 2015).

The findings of this systematic review are in line with the concept of a local development society which emphasizes the importance of community-based development and the empowerment of vulnerable groups such as women heads of poor households. According to this concept, development must be participatory, inclusive, and responsive to the needs and potentials of local communities (Warburton, 2013). In the context of women heads of poor households, a gender-responsive and inclusive development approach is urgently needed to overcome the structural barriers they face and harness their potential as agents of change in society (Cornwall, 2016). By recognizing and supporting the vital role of women in building household and community resilience, as well as creating an environment conducive to women's economic empowerment, local development societies can contribute to the reduction of sustainable poverty and gender inequality (A. Quisumbing et al., 2021).

The results of this systematic review also show the need for holistic and gender-responsive interventions and policies to overcome barriers and take advantage of opportunities for women heads of poor households. Within the framework of local development society, these interventions should be based on a deep understanding of the local context, specific needs, and aspirations of women heads of poor households (Moser, 2017). A uniform top-down approach should be replaced by a bottom-up approach that prioritizes active participation and local ownership in the development process (Chambers, 2014). Thus, women heads of poor households are not only seen as passive beneficiaries, but as active partners in designing and implementing solutions that are in accordance with the realities of their lives.

In the process of empowering women heads of poor households, local development societies must also pay attention to the aspect of intersectionality, namely how gender identity interacts with other factors such as class, race, age, and disability in shaping individual experiences and needs (Crenshaw, 1991). By understanding the complexity of identities and challenges faced by women heads of poor households, interventions and policies can be designed in a more inclusive and effective manner in addressing the root causes of poverty and inequality (Chant, 2016). An intersectional approach in a local development society also encourages solidarity and cooperation between vulnerable groups, thus creating stronger social movements for transformative change.

In addition, the economic adaptation strategies implemented by women heads of poor households show complexity and diversity in the face of economic uncertainty. The main findings identified five key strategies, namely livelihood diversification, micro business development, increasing food security, non-agricultural activities, and utilizing labor migration (Frank Ellis, 2019; Shams et al., 2022). Diversification of livelihoods is the most commonly applied strategy, in which women are involved in various economic activities in both the formal and informal sectors to reduce dependence on one source of income. This reflects women's adaptive capacity in optimizing the economic opportunities available at the local level. This strategy is in line with the principle of community-based development which emphasizes the optimal use of local resources.



Micro business development has emerged as an important strategy for women heads of poor households in building economic independence. They utilize their skills and social capital to develop various small businesses such as trade, services, or food processing (Buvinic & Gupta, 1997; Chant, 2014). Involvement in micro-enterprises not only provides an additional source of income but also allows women to develop their entrepreneurial capacity. This approach is in line with the concept of local development society which emphasizes the importance of developing local economic capacity based on the potential and needs of the local community.

Improving food security is the main focus of adaptation strategies, especially for women heads of households in rural areas. They implemented various efforts such as the use of yard land for subsistence agriculture, diversification of food crops, and development of local food systems (Gladwin et al., 2001; Shams et al., 2022). This strategy reflects the crucial role of women in ensuring family food availability while contributing to community food security. This approach is in line with the principle of food sovereignty in local development which emphasizes the strengthening of community-based food systems.

Involvement in non-agricultural activities is an important adaptive strategy, especially in the face of limited access to agricultural land. Women heads of households develop a variety of economic activities outside of agriculture such as small trade, services, or household crafts (Carnegie et al., 2020; FAO, 2012). Diversification into non-agricultural sectors not only provides alternative sources of income but also encourages the development of a more diverse local economy. This is in line with the concept of local economic development which emphasizes the diversification of the community's economic base.

The use of labor migration as an adaptation strategy shows the complexity of the economic dynamics of female-headed households. Remittances from migratory family members are an important source of income managed by women to meet household needs and productive investments (Adams & Cuecuecha, 2010; Choithani, 2020). This strategy reflects women's ability to manage economic resources across spaces and integrate them with local economies.

The development of social networks and social capital is an important supporting strategy in the economic adaptation of women heads of poor households. They actively build and maintain social relationships with family, neighbors, and communities that can provide economic and social support (Shams et al., 2022). This social network functions as an informal safety net as well as a potential resource for business development. This approach reflects the importance of strengthening social capital in the development of local communities.

The adaptive capacity of women heads of households in developing economic strategies is also influenced by their access to productive resources and supporting services. Research shows that women who have better access to microcredit, skills training, and technology can develop more effective adaptation strategies (Buvinic & Gupta, 1997; FAO, 2012). This emphasizes the importance of institutional support in strengthening women's economic capacity at the local level.

Women's involvement in household and community economic decision-making also plays an important role in the success of adaptation strategies. Research shows that women heads of households who have greater autonomy in economic decision-making tend to develop more effective adaptation strategies (Frank Ellis, 2019; A. R. Quisumbing & Maluccio, 2003). This emphasizes the importance of the empowerment aspect in supporting women's adaptive capacity.

The success of economic adaptation strategies is also closely related to the support of gender-responsive development policies and programs. Research shows that interventions specifically designed to support women heads of households, such as economic empowerment and social protection programs, can strengthen the effectiveness of their adaptation strategies (Buvinic & Gupta, 1997; Chant, 2014). This emphasizes the importance of an inclusive and gender-responsive development approach in supporting the economic resilience of women-led households.

This study provides important implications related to the economic adaptation strategies of women heads of poor households in the face of economic uncertainty. These findings reinforce the importance of inclusive and gender-responsive development approaches in supporting the economic resilience of women-led households. Policy interventions and programs specifically designed to empower women heads of households, such as access to microcredit, skills training, and social protection, can strengthen the effectiveness of their adaptation strategies (Buvinic & Gupta, 1997; Chant, 2014). In addition, this study also emphasizes the importance of strengthening social capital and community support networks in building the economic resilience of women heads of poor households (Shams et al., 2022).

The results of this study have some similarities with previous studies that examined the survival strategies of women heads of poor households. For example, the importance of livelihood diversification and involvement in non-agricultural activities as an adaptation strategy was also found in FAO research, (2012); Frank Ellis, (2019). However, this study makes a unique contribution by comprehensively exploring various economic adaptation strategies applied by women heads of poor households in the context of developing countries and linking them to the concept of local development society.

While this study provides important insights, there are some limitations that need to be noted. First, the heterogeneity of the methodology and context of the research in the reviewed article may affect the comparability of the findings. Second, the study focuses on economic adaptation strategies and may not comprehensively capture the social, cultural, and political aspects that affect the lives of women heads of poor households.

Based on these limitations, some suggestions can be given for future research. First, empirical studies with a participatory approach that involve women heads of poor households directly can provide a deeper understanding of their experiences, aspirations, and challenges. Second, longitudinal research is needed to understand the long-term dynamics of women's economic adaptation strategies of poor heads of households as well as the factors that affect their resilience. Finally, comparative research across contexts and countries can provide valuable insights into variations in adaptation strategies and broader policy implications (Chant, 2014; Moser, 2017).

Within the framework of the local development society, future research also needs to explore alternative development approaches that are more inclusive and empower women heads of poor households. These include asset-based development approaches that focus on capacity building and utilization of local resources (Mathie & Cunningham, 2003), as well as feminist development approaches that prioritize gender justice and the transformation of power relations (Cornwall, 2016). By combining insights from this research and further exploration, we can develop more effective and sustainable development approaches to support the economic resilience and well-being of women heads of poor households.

## Conclusion

The results of this systematic literature review show that women heads of poor households face various obstacles in meeting the needs of their families, such as persistent poverty, gender discrimination, and lack of support. However, there are also opportunities for them to improve their well-being through diversifying their livelihoods, engaging in micro-enterprises, and building food security.

The main findings identified five economic adaptation strategies implemented by women heads of poor households, namely livelihood diversification, micro business development, food security improvement, non-agricultural activities, and labor migration. These strategies reflect women's adaptive capacity to face economic uncertainty and take advantage of the opportunities available.

The implications of these findings emphasize the importance of an inclusive and gender-responsive development approach in supporting the economic resilience of women-headed households. Policy interventions and programs specifically designed to empower women heads of households, such as access to microcredit, skills training, and social protection, can strengthen the effectiveness of their adaptation strategies.

This research makes an important contribution in expanding the understanding of the reality of women's lives, heads of poor households, and their survival strategies. These findings can help design more effective interventions and policies to address poverty and promote women's empowerment, thereby promoting more equitable and sustainable development.

However, this research has some limitations, such as methodological heterogeneity and limited focus on economic aspects. Therefore, it is recommended for future research to use a participatory approach that directly involves women heads of poor households, conduct longitudinal studies to understand long-term dynamics, and explore alternative development approaches that are more inclusive and empowering. By combining insights from this research and further exploration, we can develop more effective and sustainable development approaches to support the economic resilience and well-being of women heads of poor households.

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