

## Socioeconomic Changes Effects on Women-Headed Households in View of Experts of Labour and Social Welfare General Offices

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**Abstract:** The main purpose of the present research is to explain superior experts' attitude of Labour and Social Welfare General Offices from effect of socioeconomic changes on women-headed households. Therefore, regarding research literature, a questionnaire was prepared on basis of tow social and economic categories as required tool. Made tool was explained with respect of validity and reliability. Validity was measured as formal validity and reliability was measured as conformity between questions by Cronbach's Alpha for made tool. The tool reliability was obtained about 86% in social category and about 90% in economic category. Studied society was 55 superior experts of Labour and Social Welfare General Offices and correspondent sample size was 216 people in the research. Totally, 211 questionnaires were analyzed after performing questionnaire procedures. Data were analyzed using one sample t-test. Analysis results show that there is no difference between views of participant experts in this research with views in other researches. Hence, this group of experts can make proper decisions for woman-headed households at least regarding type of attitude.

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### 1. Introduction

According to definition by Social Affairs and Labour Ministry (2011); women-headed household are women who are employed in units liable to Labour Act and they are responsible for themselves and other people under their guardianship for family livelihood. In other definition, woman-headed household is someone who is responsible for a family and family economic management and main & vital decisions making without support of an adult man. (Karimi, 2005, Page 90) Thereupon, woman-headed household may be someone who is responsible for herself and other people whether she is employed or unemployed. – Considering unemployment doesn't mean that unemployment as result of financial ability. On the other hand, in discussion about woman-headed household, woman is considered as sexual concept and not a functional one. That is, in common sense someone is called woman who has been married and often woman-headed household is defined as a widowed or separated or divorced woman. In this research, woman-headed household is a woman, who is responsible for her and a family, whether she got married or not at past. Regardless issues in relation to views and definitions, in real world women-headed household have characteristics which are significant regarding recognition of type of society members. On the other hand, these recognitions would prohibit formulating digressive issued in discussion on women-headed household.

### 1.1. Causes of Woman-Headed Household

In different countries, various factors are mentioned as causes to form phenomenon of woman-headed household. For example, some factors that are existed in Bangladesh are detailed in table 1.

**Table 1 - Causes of Woman-Headed Household**

Causes of Woman-Headed Household Beginning	Causes of Woman-Headed Household Continuity
Widowed	<ul style="list-style-type: none"> <li>• Not performing remarriage due to children in growth age / being older</li> <li>• Poverty of parents' family</li> </ul>
Separation	<ul style="list-style-type: none"> <li>• Poverty of parents' family</li> <li>• Fail to be accepted by a separated woman</li> </ul>
Divorce	<ul style="list-style-type: none"> <li>• Fail to be accepted by family due to blame the women</li> <li>• Fail to be accepted due to number of children</li> <li>• Fail to protect the woman by her family</li> </ul>
Immigration	<ul style="list-style-type: none"> <li>• Husband or boy's Immigration to find work</li> </ul>

Source: Naomi Hossain and Samiha Huda, Problems of the women Headed Households, 2005, P.10

Explained causes in Bangladesh for women-headed household are the causes that make woman-headed household in Iran more or less (Salari, 1994). Rosenfield has emphasized on said reasons in his researches. In a way that, said factors are emphasized in works of other researchers (McGuan 1990, Chant 1997, Belonen 1999, Belalk 2002, Mamdouf 2008).

In analysis of causes for woman-headed household in Ghom city, Sam Aram and Amini Yakhdani (2011) found that 36.5% of woman became women-headed household due to divorce, 36% due to husband inability to provide life cost (World Bank, 2009) and 11% due to death of their husbands. Veisi's research (2011) adds other factors to said factors. In accordance with Veisi's idea (2011), a lot of women became woman-headed household due to factors such as divorce, husband's death, and husband's addiction, husband's disability, being left by immigrant or negligent men (Veisi 2011). Discussed factors in domestic researches are correspondent largely with factors make women-headed household in other countries. In a way that, Klasen, Povel and Lechtenfeld (2010) declare factors in Thailand and Vietnam such as economic factors, lack of loyalty to family framework by men, men's unemployment and death of husband. And as a final point, Negah Sarukhani says that, whenever rate of divorce in a society pass from allowable limit, that society never gain social health (Sarukhani, 1997)

### 2.1. Women-Headed Household Profile

Researches show that women-headed households are suffering from mental, physical and social health problems. Aram and Amini Yalhdani (2011) explain that 40% of studied sample women had no physical health and 30% of them had no mental and social health, after gathering data and analyze them in research of "Study of Health Status of Woman-Headed Household". This research is in conformity with Mahmoudian's research (2003). Mahmoudian (2003) explains that his results show that 37% (highest rate) of all studied woman-headed household are put in average status with respect to mental health, he also explains that at least one quarter of woman-headed household are suffering from physical diseases. The researches that have been executed about woman-headed household, consider health as a fixed factor to explain problems and characteristics of women-headed household (Last, translation by Naseri 1988, Sajadi and Sadrolsadat 2004, Beyk mohamad lu 2005, Nozadi 2008, Martin & Kinsella 1994, Jennie & Wills 2000, Jennie & Wills 2001, Keyes 2004). Anyway, statistics which are obtained from domestic researches and facts in relation to head of household in other countries show similarities at least with respect to poverty that these groups of people have. (Table 2)

**Table 2: Women-Headed Household and Poverty**

Country/ Year	Sum of All Women- Headed Household	Very Poor (%)	Poor (%)	Non- Poor (%)
<b>Argentina</b>				
1990	21.1	26.2	11.6	22.3
1994	24	22	20	24
1997	26.1	31.7	24.1	26.5
1999	26.9	36.9	28	26.5
<b>Bolivia</b>				
1989	16.7	22	24.1	26.1
1994	18	20	17	18
1997	20.7	24	22.4	18.6
1999	20.9	24.4	18.9	20.7
<b>Brazil</b>				
1990	20.1	24.2	22.6	18.4
1993	21.7	22.9	21	21.7
1996	23.7	24.1	22.1	24
1999	25.4	24.2	24.2	25.9
<b>Chile</b>				
1990	21.4	24.5	19.8	21.5
1994	22	27	21	22
1996	23	29	22	23
1998	24	28	23	24
<b>Costa Rica</b>				
1991	24.1	27.7	22.3	24
1994	24	24	24	24
1997	26.8	51	35.5	24
1999	27.9	55.8	38.5	24
<b>Ecuador</b>				
1990	16.9	21.6	15.9	15.3
1994	18.7	22.7	17.5	15.3
1997	18.6	23.8	18.6	16.7
1999	20.1	22.9	20.5	18
<b>El Salvador</b>				
1995	30.8	38.2	31.3	29
1997	30.2	35.8	33.2	27.8
1999	31.4	35.5	35.5	29.2
<b>Guatemala</b>				
1989	21.9	23.1	21	21.7
1998	24.3	24.2	21.9	25.3
<b>Honduras</b>				
1990	26.6	35.4	21.2	21.4
1994	25	28	25	21
1997	29.2	31.9	27.7	27.5
1999	30.3	32.2	30.4	28.1
<b>Mexico</b>				
1989	15.7	13.9	14	16.7
1994	17	11	16	18
1996	17.5	17.1	14.7	18.9
1998	19	18	16	20
<b>Nicaragua</b>				
1993	34.9	39.9	33.8	31.7
1998	34.5	39.2	36.4	29.6
<b>Panama</b>				
1991	26	33.7	29	23.5
1994	25	35	25	24
1997	27.5	36.5	28.8	26.2
1999	27.4	44.6	28	25.8

Source: CEPAL (2002: Cuadro 6E)

### 3.1. Procedure of Changes of Women-Headed Household

Studies show that growth of families with man-headed household and woman-headed

household has been increased respectively 38% and 58% in the last decade. According to 2006 Census, 17,353,686 families are recognized in all over country, of which number of 15,711,642 families are headed by men and 1,641,044 families are headed by women (Iran Statistics Centre, 2011; Khabaronline, 2011). Numbers show that about 26% of which are ranged in age group of 25 to 44 years old, 38% in age group of 45 to 64 years old and 32% were about 65 years old and older (Zanjani Zadeh Azazi and Azimi, 2006). In other words, whatever women become older; there is more probability to be in groups of women-headed household. Among urban women-headed household, 43.6% are educated and this proportion is 16.8% in rural districts. These women gain independent income for 31.4% in urban society and 44.2% in rural society and other women are dependent on help of other family members and/or random helps (Iran website, 2011). Barati as director general of women and family office for the public weal org. (2009) criticized present views on woman-headed household, and also he declares that , there are 603,722 women-headed household all over country at present time in a way that 60,000 people will be added to them annually (Salamat website, 2011). According to this site news; the most rate of women-headed household belongs to Khorasan province (10.4%), Sistan and Baluchistan (10.2%), Kerman (10.1%) and the lowest rate appertains to Kohkiluyeh and Buyer Ahmad province with 6.6% and Bushehr province with %6.8. According to this report, divorce statistics in some major cities like Tehran has obtained to 30% and the most number of divorces in men appertain to age group 25 to 29 years old and in women it is 20 to 24 years old that whereupon, it may be resulted that woman's age has deduced for divorce and it makes that woman become women-headed household in lower ages. According to Sam Aram and Amini Yakhdani (2011) 63.1% have one or two children and 25.1% have three or four children. Woman-headed household is not a phenomenon that is formed necessarily due to divorce and death and other similar reasons, but there are cases that woman-headed household is emerged even with presence of husbands and by pursue to be single (Iran Statistics Centre 2006). According to 2006 Census, 9.6% of women were head of household even they live with their husbands and 7.4% of single women were woman-headed household.

#### **4.1. Woman-Headed Household Employment**

According to obtained data, 57% of women-headed household are employed and 43% were unemployed. While about 37% of husbands of woman-headed household were employed and 63% were unemployed. As it may be observed, woman-

headed household employment has vice-versa proportion with respect to their husbands and more percent of women-headed household have been employed (Asadi Khalili, 2011)

#### **5.1. Government and Woman-Headed Household**

As economic viewpoint, governments before 9<sup>th</sup> government practice by financial supports and performing plans in order to create employment for women-headed household and it has been continued in recent years and no new event would happen. As social and cultural dimension, policies are as same as before and women-headed household are still considered as classes who are endangered by social damages and still a lot of them are illiterate. On the other hands, Shadi Talab and Garai Nejad (2004) declare that, women-headed household belongs to poor groups of society due to be illiterate, having small families and lower employed family members and rate of poverty is more in women-headed household in comparison with men-headed household and be a woman increases probability to be in poor set of people. Above all, goals of fourth program of development have not been fulfilled about women and elimination of inequality and violence against women, elimination of unemployment and providing fields of woman participation in social activities have not reached to desired point. On the other hand, although it may be said that ninth government has attended to women-headed household but study circumstances of this class of women show that there are still problems in this field (JavadSabeti, 2011).

Anyway, final destination of present research is to obtain an image that related experts in General Offices of Labour and Social Welfare have about women-headed household. Naturally women-headed household are confronted with various problems and issues. Above all, obtaining of exact image of this group of members of country society from type of views by decision maker experts may be effective in the plan to help them. Having information form experts' views from effective social and economic factors on women-headed household and to present them to management and specialized experts society, make convincing procedure and justification for attention and planning for help shorter and more eloquent. Regarding mentioned issues and lack of adequate information about decision maker experts and those who plan for women-headed household affairs, make the researcher to provide required data in scientific framework.

#### **6.1. Forwarded Obstructs against Economic Empowering Women-Headed Household**

According to researchers' report of development and sexuality project in Middle East countries and north of Africa (MENA), Iran place in rank of 11 among 18 countries. This circumstances is worse among

women-headed household and women-headed themselves (that 33.8% of them are able to read and write and near of two-thirds of them are illiterate and among them only 3.2% are academic educations) because on basis of statistics of Planning Deputy and Guiding Supervision of presidency office, about 37% of poor families in first decile have no employed people in family and as a matter of fact, families under management of women-headed household are considered as the poorest and the most susceptible families. Also according to a research performed by experts of University of Social Welfare and Rehabilitation Sciences on 2002, Index of human poverty of women-headed household is equal to 0.527 that in comparison with it, the same index in country is 0.193 that is a considerable amount and among them, those women are in worse situation who are head of family or are responsible for themselves that has no support and insurance coverage. Regarding to available statistics, a number of 905,318 women-headed household with population more than 1,674,507 are supported by Helping Committee Institute on 2007 or are waiting to register in committee and a number of 147,000 are supported by the Public Weal Org. on 2006 (Asadi Khalili, 2011) and According Mahmoudian's idea, socioeconomic, cultural and demographic factors are reason of welcome or lack of welcome for women's economical participation. If society welcomes to employ them, still women's problem may continue.

### **7.1. Multivariable Phenomenon of Woman-Headed Household**

Factors such as illiteracy, low literacy, modesty and shyness, benevolence and not disclosing main motivation explicitly at time of apply to court & divorce official offices, make real motives of divorce closed and deficiency in official statistics (Chant, B 1997, Bongaarts 2001, Kabeer, 2005) However, studies related to family movement in Iran shows that urbanism development in Iran and change of social relations are appertained to effective factors of divorce. (Safiri, 1987, page 68). In many countries such as Iran, rate of divorce in city dwellers are more than rural district due to interruption emotional and social solidity (Abazari, 1998. Page 47). Due to low situation and status of women or downgrading women with man, poverty increases in divorced women. (Sadeghi, 1997, p2). Considering this point that divorced women form a main part of women-headed household, the poverty has a huge dimensions in such families. (Kamali, 2004: p200). Some women doesn't use economic independence to protect family's unity and consistency, but unfortunately the factor has changed as a motivation to destroy marriage (Kinia, 1994, p774) and in several cases, women tend to work after divorce happened.

Women-headed household as result of divorce may be regarded as index of social disorganization, mental disorders and economic troubles of women and children and it is menace against city health. (Poorahmad, 2001, p54). To explore problems and issues of women-headed household, several researches have been done and variables are studied such as social, economic, educational, occupational, income, health, etc. status. (Salari, 1994), Zaree (1996), Ghorbanifar (2001), Rezaee, 2001, Doustmohamadi, 2002). A short and temporary view on discussed cases show that in discussion for women-headed household, type of governmental overview and in more specifically way, system superior experts' overview concerning women-headed household affairs, not only is not clear in related discussion but also there is no approach about the subject. It is important that system superior experts' attitude, Social Affairs and Labour Ministry experts' attitude be clear in some respects: it determines duty of NGOs to consider the issue and required limits and borders, it facilitates experts and researchers' actions to communicate with decision makers concerning women-headed household affairs and makes it effective, it assists conceptualization of women-headed household issues for body of decision makers experts, it integrates to attitudes in women-headed household affairs planning. Nature of women-headed household issue and explained necessities has justified advance considerations in the research. To systemize the research and obtaining of recognition concerning women-headed household in terms of Social Affairs and Labor

Ministry experts' attitude, tow following discussed question are considered as main questions of the research:

- 1) Do supreme experts of Social Welfare and Labor General Offices relate economic changes with economic status of women-headed household
- 2) Do supreme experts of Social Welfare and Labor General Offices relate social changes with social function of women-headed household?

## **2. Material and Methods**

### **1.2. Research Method**

According to type of goal and present research questions, descriptive method is used to apply the research so research viewers' attitude would be elucidated about research subject.

### **2.2. Statistical Society**

Statistical society for present research is formed by Social Affairs and Labour Ministry supreme experts. Considering 18 supreme experts for each general office based on organizational chart for each one, statistical society size is 558 people for present research.

### **3.2. Sampling Method and Sample Size**

Statistical sample for this research was prepared by random cluster sampling. At first, whole the country was divided to four geographic districts, and then three provinces are selected of each geographic district. Next, 18 people were selected by random from supreme experts of each Social Affairs and Labour office to complete the questionnaire. Therefore, size of research statistical sample size is equal to 216. Above all, after questionnaire distribution, sample size reduced to 211 people regarding society members' natural reduction. So research sample size became 211 people. Sample size survey for this research has been surveyed regarding sampling table of research advisors\*.

#### 4.2. Tool Traits

Tool for this research is a questionnaire made by researcher. The questionnaire content form of 15 questions that research participant answer them by a 5 degree scale. In used scale, 1 is the lowest and 5 is the highest degree. In fact, in may be said that this tool consists of two categories in a way that first 8 questions are allocated to social changes and other 7 questions (9 to 15) are allocated to economic changes.

#### 5.2. Tool Validity

Formal validity has been surveyed for tool and for this purpose, five sociologists of Tehran Universities Faculties and two language editors were asked. Questionnaire was presented to them for final decision making after application of professors and editors' idea and then it has been prepared for validity survey.

#### 6.2. Tool Reliability

To estimate reliability of tool, electronic tool were sent to 15 supreme experts of Social Welfare and Labour General Offices, and tool validity was measured after completion of questionnaire and by SPSS software. Surveyed reliability is 89% for social categories. (Table 3) and it is 90% for economic category. (Table 4)

**Table 3.** Reliability of Social Changes categories Questions

Reliability Data	
Cronbach's Alpha	90%
Question Numbers	7

**Table 4.** Reliability of Economic Changes categories Questions

Reliability Data	
Cronbach's Alpha	90%
Question Numbers	7

Surveyed reliability for both of two categories is acceptable.

## 7.2. Statistical Analysis

Analysis of statistical data for the research was executed by SPSS software version of 16. Used data are examined as sample t-test. Fixed number for analysis is 5 that is the highest number for each question.

## 3. Results

Findings of this research are presented as put forward two main questions:

- 1) Do supreme experts of Social Welfare and Labour General Offices relate economic changes with economic status of women-headed household?
- 2) Do supreme experts of Social Welfare and Labour General Offices relate social changes with social function of women-headed household?

Before presentation of findings related for discussed questions, traits of sample size members are presented. (Table 5)

**Table 5:** traits of sample size members are presented

Table 5 – Abundance of Members of Research Sample in Provinces Capital				
	Frequency	Percent	Valid Percent	Cumulative Percent
Hamadan	18	8.5	8.5	8.5
Tabriz	18	8.5	8.5	17.1
Kermanshah	17	8.1	8.1	25.1
Ahvaz	18	8.5	8.5	33.6
Bandar Bushehr	18	8.5	8.5	42.2
Shahrekord	19	9	9	51.2
Kerman	18	8.5	8.5	59.7
Bandar Abbas	18	8.5	8.5	68.2
Yazd	18	8.5	8.5	76.8
Gorgan	15	7.1	7.1	83.9
Semnan	18	8.5	8.5	92.4
Tehran	16	7.6	7.6	100
Total	211	100	100	

As table 6 show, 18 people were selected of each province capital to complete questionnaire (Table 6)

**Table 6 – Members Education of Sample Size**

	Frequency	Percent	Valid Percent	Cumulative Percent
Bachelor	170	80.6	80.6	80.6
Master	39	18.5	18.5	99.1
Doctorate	2	0.9	0.9	100
Total	211	100	100	

On the basis of table6, of research sample members, about 80.6% were graduated in bachelor, 18.5% in Master and 0.9% in doctorate.

Of these members, 15.2% had 1-5 years work experience, 3.8% had 5-10 years work experience, 14.2% had 10-15 years work experience, 12.8% had 15-20 year, 8.5% had 20-25 years, and 5.2% had 25-30 years.

Next subject is to answer research questions.

- 1) Question one; Do supreme experts of Social Welfare and Labor General Offices relate social changes with social function of women-headed household?

**Table 7:** Results concerning social changes category & women-headed household

Question	One Sample T-test						
	Test Value=5						
	t	d	Sig. (2-Tailed)	Mean Difference	95% Confidence Interval of the Difference		
	f			Upper	Lower		
Changes and movements in jobs opportunities regarding improvement and decline of socioeconomic status of women-headed household.	-19.125	210	0.000	1.05687	-1.1658	0.9479	
Social Changes regarding Iranian Islamic culture make women-headed household more faithful in relation to maintain family.	-27.737	210	0.000	2.27488	-2.4366	2.1132	
Permanent social changes make women more fragile to maintain family situation.	-11.152	210	0.000	-52607	-6191	2.1132	
Permanent social changes make women more creative to maintain family situation.	-67.493	210	0.000	3.40758	-3.5071	3.3081	
Permanent social changes expose women to physical damages more creative to maintain family situation	-12.942	210	0.000	-81517	-09393	-6910	
Permanent social changes expose women to mental damages more creative to maintain family situation.	-17.964	210	0.000	-97630	-1.0834	0.8692	
Permanent social changes make women more faithful against moral faults.	-38.599	210	0.000	2.99052	-3.1433	2.8378	
Government and public administrative institutes try to improve social status of women-headed household.	-57.374	210	0.000	3.04265	-3.1472	2.9381	
Age	-31.081	210	0.000	2.58768	-2.7518	2.4236	
Education	-129.229	210	0.000	3.79621	-3.8541	3.7383	
Provinces	5.990	210	0.000	1.41232	09475	1.8771	
Job Record	-12.512	210	0.000	1.80952	-2.0958	1.5233	

Obtained result of statistical analysis for the first question of the questionnaire is equal to  $T(210) = -19.125$ ,  $P < 0.05$ , in other hands supreme experts of Social Welfare and Labour General Offices believe that changes and movements of job chances has a close relation with improvement and lack of

improvement in socioeconomic status of women-headed household. Considering second question and with regard to this result:  $T(210) = -27.737$ ,  $P < 0.05$ ; they believe that Iranian and Islamic culture doesn't obligate women-headed household to maintain the family. Third question that is subjected to fragility of women-headed household to protect family against social changes, with this result:  $T(210) = -11.152$ ,  $P < 0.05$  show that supreme experts of Social Welfare and Labour General Offices confirm fragility of women-headed household. Regardless, public image that people are made in problems and their creativity emerge in these situation, supreme experts of Social Welfare and Labour General Offices don't accept it about women-headed household  $T(210) = -67.493$ ,  $P < 0.05$ . Obtained result of statistical analysis of question five  $T(210) = -12.942$ ,  $P < 0.05$  & question six  $T(210) = -17.946$ ,  $P < 0.05$  implicate that supreme experts of Social Welfare and Labour General Offices, consider social changes and their consequences effective in creation of physical and mental diseases of women-headed household. Also results concerning question seven  $T(210) = -38.599$ ,  $P < 0.05$ . and question eight  $T(210) = -57.374$ ,  $P < 0.05$  make it clear that supreme experts of Social Welfare and Labour General Offices, think social changes are not factors to empower women against moral errors and nor think governmental institutes are active to help women-headed household. Obtained results of statistical analysis show that age  $T(210) = -31.081$ ,  $P < 0.05$ , education  $T(210) = -129.229$   $P < 0.05$ , province geography  $T(210) = -5.990$   $P < 0.05$ , and work experience  $T(210) = -12.512$   $P < 0.05$  of supreme experts of Social Welfare and Labour General Offices didn't influence on their ideas and tendentious. In other words, supreme experts of Social Welfare and Labour General Offices of any type don't consider social changes in favor of women-headed household.

- 1) Do supreme experts of Social Welfare and Labour General Offices relate economic changes with economic status of women-headed household?

Results related to attitude of 211 people of supreme experts of Social Welfare and Labour General Offices concerning economic changes on women-headed household was presented in table 8. supreme experts of Social Welfare and Labour General Offices believe that economic changes make it difficult to buy substantial goods for women-headed household  $T(210) = -11.152$   $P < 0.05$ . Common notion says that nonetheless many economic troubles, finally families maintain ability to purchase substantial goods. But supreme experts of Social Welfare and Labour General Offices show that they

don't accept common notion regarding result of statistical analyses T (210) = -11.152 P < 0.05.

**Table 8:** Results concerning economic changes category & women-headed household

Question	One Sample T-test					
	Test Value=5					
	T	df	Sig. (2-Tailed)	Mean Difference	95% Confidence Interval of the Difference	
				Upper	Lower	
Economic changes in Iran make difficult to buy substantial goods for women-headed household.	-11.152	210	0.000	-.52607	-.4331	-.6191
Women-headed household with lowest fee rate, are able to provide substantial goods.	-19.837	210	0.000	-1.04739	-.9433	-1.1515
Women-headed household are able to provide other education expenses although education in elementary school is free for children.	-52.964	210	0.000	-3.31280	-.3.1895	-3.4361
Women-headed household are able to pay extra expenses of treatment.	-673586	210	0.000	-3.52607	-3.4232	-3.6289
Society economic changes reduce leisure time of women-headed household	-66.636	210	0.000	-3.50711	-3.4034	-3.6109
Despite economic slump and decrease of economic activities opportunities, women-headed household are able to save part of their income.	-20.336	210	0.000	-1.11848	-1.0101	-1.2269
Governmental banks and financial institutes shall provide low-interest loan for women-headed household	-873807	210	0.000	-3.60190	-3.5210	-3.6828
Economic changes in Iran effect on buying substantial goods by women-headed household	-14.431	210	0.000	-.77725	-.6711	-.8834
Age	-31.081	210	0.000	-2.58768	-2.4236	-2.7518
Education	-129.229	210	0.000	-3.79621	-3.7383	-3.8541
Provinces	5.990	210	0.000	1.41232	1.8771	9475
Job Record	-12.512	125	0.000	-1.80952	-1.5233	-2.0958

Results of statistical analyses concerning ability to pay cost for education T (210) = -52.694 P < 0.05 and treatment T (210) = -67.586 P < 0.05 by women-headed household show that experts don't confirm payment ability by them. Further, economic changes in addition to inability of women-headed household to pay education and treatment cost, provide no leisure time for them T (210) = -66.636 P < 0.05 and this issue itself make a bad consequence. Area of economic areas is proceeded in a way that there is no possibility to saving for families T (210) = -20.336 P < 0.05. Supreme experts of Social Welfare and Labor General Offices believe that governmental banks and financial institutes shall provide loans with low interest for women-headed household so difficulty of damages as result of economic changes that even make purchase of substantial goods difficult. Results of statistical analysis are confirmed both tow former intent, i.e. financial institutes and

banks help to families heads T (210) = -20.336 P < 0.05 and made difficulties for families with respect to purchase or provide substantial goods. T (210) = -20.336 P < 0.05.

Obtained results of statistical analysis concerning the subjects show that age, education, province geography and work experiences of supreme experts of Social Welfare and Labour General Offices are not interfered in ideas declaration and make no tendentious concerning both social and economic categories.

#### 4. Discussions

In a way that reported process in present research show, present research has been operated in order to obtain supreme experts' ideas of Social Welfare and Labour General Offices about women-headed household with respect to social and economic changes. To gather ideas from made questionnaire by the researcher was used that consists 15 questions. Results of performed statistical analysis show that women-headed household is not interested of these changes at all. What is showed by research literature inside and outside the country explains woman-headed household phenomena resulted from similar factors in world level. Several of making factors of women-headed household in various countries of the world consists: The husband death, husband family and paternal family poverty, separation and immigration (Salari, 1994, McGuan 1990, Chant 1997, Belonen 1999, Belalk 2002, Naomi and Huda, 2005, Rosenfield, 2005, Mamdouf 2008). Whatever is the original cause in the subject, it shall be allocated serious attention to woman-headed household. One reason that is claimed for this idea is women pathology. (Finne, 2001; Woolard, 2002; Saranel, 2005) This case is visible in view of supreme experts of Social Welfare and Labour General Offices. The said experts think social and economic changes are fragile, deviation and moral destroyer. On the other hand by admission of woman-headed household phenomenon as a social fact, the government shall take specified action such as allocation of micro credits for woman-headed household. This issue shall be performed in a way that supreme experts of Social Welfare and Labour General Offices, themselves acknowledge it and on the other hand, international experts are in conformity with them. One reason for this suggestion is world positive experience in this field, lack of achievements by illiterate and old women to attract and make huge incomes effective and deviation possibility in direction of allocation of huge credits in action process. (Taleb & Najafi Asl 2007) Above all, research literature evaluates government role as

positive to intervene to improve situation. (Moazami, 1998, p63)

Finally, no disagreement may be seen between attitude of supreme experts of Social Welfare and Labour General Offices about woman-headed household and attitudes which are discussed in world level. But considering limitations of this research by questionnaire tool and certain sample of experts, it is recommended that other researches with different societies and different tools may be performed to achieve to more effective decision about woman-headed household.

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